



An OCBC Company



**Collateral-free  
working capital financing  
for healthcare companies  
was never...**

**This fast**  
Approval within 48 hours

**This simple**  
Minimal documentation

**This much**  
Up to RM300,000

Flip the page for the details

**How our collateral-free  
working capital financing  
works**



**Collateral-free**

Healthcare companies do not need to come up with any collateral to gain access to our working capital financing.

**Approval within 48 hours**

All you need to do is furnish us with the relevant documents and you can expect financing within 48 hours.

**Minimal documentation**

All you need to share with us are the following:

- SSM/Certified True Copy of your company statutory documents
- Copy of NRIC of Director(s)
- Latest 3 months bank statements
- Annual Practicing Certificate (APC)
- Application & Consent forms

**Up to RM300,000 in financing**

- 8-12% per annum financing rate
- Tenor of up to 3 years
- Financing amount applies to companies operating for more than a year and with a minimum turnover of RM1 million; otherwise, financing is for up to RM100,000

**Check out also our Healthcare Equipment Financing options**

Up to 100% financing for medical equipment like X-ray, ultrasound, CBCT, autoclave, and skin laser machines, and dental chairs for tenors of 3 to 5 years, packaged with Insurance Premium Financing.

# We'll make it a seamless experience for you

Riding on the OCBC One Group platform, we'll ensure a seamless post-application financing experience for you.

## Bank account

All our disbursements and repayments are through the popular award-winning OCBC eBiz Account from OCBC Bank, which we will help you set up with a minimal initial RM500 deposit.

Disbursements are made within 24 hours of setting up the Account, which comes automatically bundled with:

- Complimentary access to the OCBC Velocity business internet banking service
- A business debit card
- Other cutting-edge banking services such as OneCollect, DuitNow and Foreign Exchange



## Insurance cover

Through our fellow OCBC Group company member, Great Eastern General Insurance (Malaysia) Berhad, we offer mandatory keyman insurance for business continuity, financial stability, operational protection, transition resources and potential tax benefits.

## Legal fees payment assistance

The mandatory legal fees paid by you will include legal attestation by one of our panel law firms.



## Pac Lease Berhad

Pac Lease Berhad (Pac Lease) is Malaysia's leading capital equipment financing (CEF) specialist for SMEs and CEF global centre of excellence for the Singapore-based OCBC Group. It offers hire purchase facilities for capital equipment and machinery; loans for project development, asset acquisition and working capital; trade financing; and insurance solutions. Among the industries it actively serves are manufacturing, construction, healthcare, agriculture, commercial refrigeration and solar energy. Established in 1996 and headquartered in Kuala Lumpur, it has 15 branches nationwide. For details, please visit [www.paclease.com.my](http://www.paclease.com.my)

# The story of ELLA 2.0 and the clinic it helped

Pac Lease Berhad's fast, simple and high-value collateral-free working capital financing is the story of our ground-breaking ELLA 2.0 algorithm, designed to keep you focused on the business. Dr Farah, a general practitioner operating a clinic in Kuala Lumpur happily discovered this at a time she most needed access to working capital financing.

Here's her little tale.

- The cost to run Dr Farah's clinic was rapidly rising. And she needed to quickly upgrade her diagnostic equipment to cater to the ever-changing technologies surrounding the medical industry.
- Like many others, she did not have the type of collateral that banks traditionally ask for when granting financing, and traditional methods took far too long for her urgent needs.
- It was at this time that she met a member of the Pac Lease team who introduced her to the ground-breaking ELLA 2.0, and in two days she had access to RM100,000 in working capital.
- The documentation she needed to provide was minimal.
- The money flowed in seamlessly to her via the popular OCBC eBiz Account, opened for her by another member of the OCBC Group, OCBC Bank.
- And then yet another OCBC Group team member, Great Eastern General Insurance, stepped in to provide the essential insurance cover.
- In no time, Dr Farah had upgraded her services, ensuring she did not compromise patient care. ELLA 2.0 had also created the much-needed breathing room for her medical practice to remain viable.

She sums it up well: "Pac Lease's ELLA 2.0 gave my clinic the breathing room we needed. The process was fast and simple, while granting us collateral-free access to a high amount of financing. We are now able to focus fully on what we do best, which is to take care of our patients and the community. Thanks, Pac Lease."

To sign up, visit [www.paclease.com.my](http://www.paclease.com.my) or contact Shannon Cha at 018-3119338. The collateral-free working capital financing is currently available at our Greater Klang Valley, Penang and Johor branches.



Disbursement through OCBC Bank (Malaysia) Berhad and insurance coverage by Great Eastern General Insurance (Malaysia) Berhad

