



An OCBC Company



**Up to
RM1 million
in collateral-free
working capital financing
now available to
MSMEs**

Flip the page for the details.

How our collateral-free working capital financing works

This opportunity to fuel your business to tap into growth opportunities is made possible through a strategic partnership between Pac Lease Berhad and CGC Digital, a subsidiary of Credit Guarantee Corporation Malaysia Berhad. The scheme enables MSMEs to reach for the skies to realise their aspirations.

Collateral-free

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

Financing package

- Up to RM1 million in financing
- 8-18% per annum financing rate
- Tenors of up to 5 years

Who can apply

Any eligible company may apply, particularly:

- Healthcare providers such as those in medical practice and operating clinics.
- Bumiputra-owned businesses.
- Women-led companies, where women hold the majority ownership or principal leadership.
- Serial Entrepreneurs looking to expand their portfolio. A *serial entrepreneur* is an individual who continuously initiates and manages multiple businesses rather than focusing on just one.

Eligible companies are those who have been operating for more than 2 years with a minimum turnover of RM100,000 per year.

How to apply

All you need to do is fill out the form on our website or contact us through any of our branches, and share with us the following:

- Certified true copy (CTC) of company statutory documents
- Latest 6 months bank statements
- Latest 2 years audited reports
- Other documents as and when required for evaluation



Value-added services

Riding on our strategic partnerships, 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 will be processed as soon as your account is opened, 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 strategic partner, we make available mandatory Group PA for business continuity, financial stability, operational protection, transition resources and potential tax benefits.

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



Our collateral-free working capital financing scheme is made possible through a strategic partnership with CGC.

Legal fees payment assistance

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

How an Ipoh jewellery trader got RM1 million in working capital financing...

...in five days, and without any collateral!

It was early 2026 and a long-established jewellery trader in Ipoh was rapidly expanding. What became apparent to them along the way was the need for additional financing - beyond the usual property and equipment loans - to fund the day-to-day needs of their next stage of growth.

Traditional financing methods would mean lengthy processing times and collateral requirements. Since time was of the essence, these options were not viable.

The trader decided to ask a friend what to do and was promptly introduced to his own financier - the people at the Pac Lease Ipoh branch. What followed was a journey in understanding the newly introduced Pac Lease collateral-free working capital financing solution.

The experience exceeded the trader's wildest imaginations and highest expectations.

In five days, through a seamless process, they received approval for RM1 million in financing! They were well on their way to making their dreams a reality.

A spokesperson for the jewellery trader had this to say: "I was delighted with their services, to say the least. The features of their collateral-free working capital financing supported my business current needs to the fullest. The fast service, convenience and fact that no collateral was required made all the difference. Someone was kind enough to refer me to them. I'll certainly do the same for anyone who comes to me."

To submit an application, visit www.paclease.com.my or contact Shaun Loke at 012-3736335. The collateral-free working capital financing is available at all Pac Lease branches nationwide.

