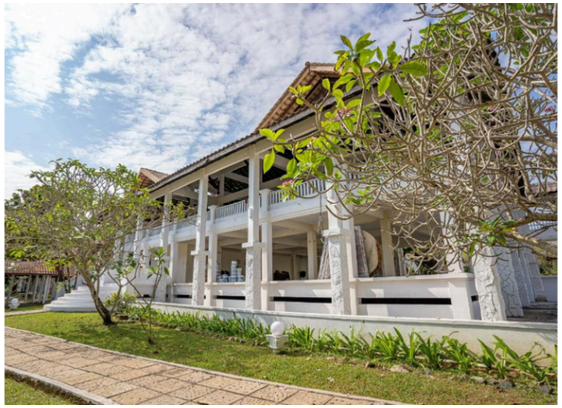
PAC LEASE
An OCBC Company

Unlock up to 80% secured working capital financing

with no lock-in period for a wide range of properties

How our secured working capital financing works



What we offer

- Loan margin of up to 80%
- No lock-in period
- Fixed interest rate
- Financing for a wide range of acceptable properties, including all types of agricultural land, vacant land, and housing project developments

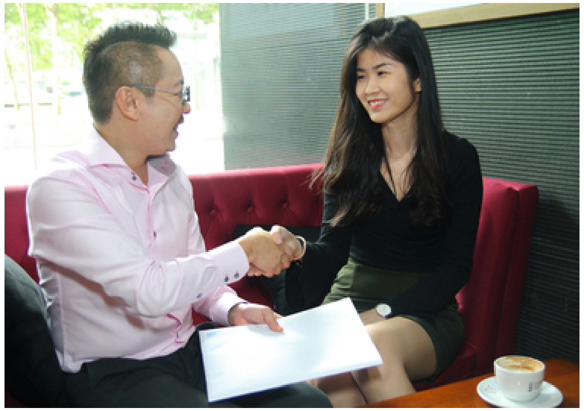
Purpose of financing

- For asset acquisition
  - Vacant land of all types
  - Equipment including solar PV
- Working capital for business use
- Development loan for projects

What you need to do

Just share with us the following and we'll get back to you:

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

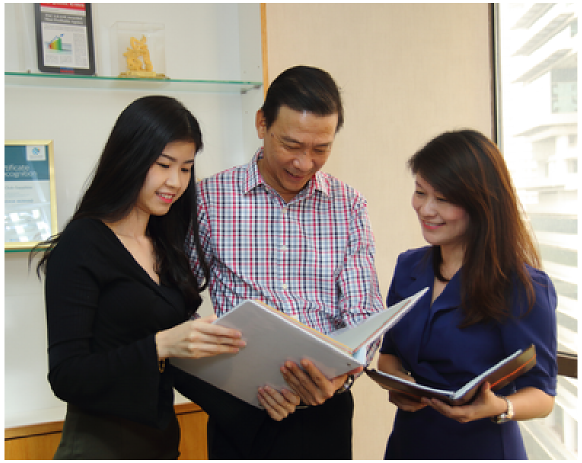


Insurance cover - value-added service

Through our strategic partner, we make available mandatory Keyman Insurance for business continuity, financial stability, operational protection, transition resources and potential tax benefits.

How to apply for Pac Lease's secured working capital financing

The Pac Lease secured working capital financing is available at all our branches nationwide.



To submit an application,
visit www.paclease.com.my,
contact Shaun Loke at 012-3736335, or
scan the QR code below.

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Pac Lease Berhad 199601014303 (386653-K)
Level 17, Menara Great Eastern 2,
No. 50, Jalan Ampang, 50450 Kuala Lumpur.
P.O. Box 11948, 50762 Kuala Lumpur. Tel: 03-2035 1000 Fax: 03-2032 3300

Pac Lease Berhad   Pac Lease Berhad

"The process was fast and reliable when I needed it most. Pac Lease delivered exactly what I couldn't get elsewhere — speed, clarity, and confidence to move forward."

Mr Ang,
Businessman

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

How a businessman secured RM700,000 in seven working days

The challenge
- The businessman faced a tight timeline for a land purchase.
- As the deadline loomed, there was no financing in sight.
- The risk of a transaction delay or failure became more real as the days passed.
- Traditional financing options would be too slow to meet the urgent timelines.

The solution
- The businessman was put in touch with Pac Lease by a panel lawyer.
- He duly submitted an application for financing.

The result
- Financing was approved within seven working days.
- The businessman's confidence was restored and he proceeded with the purchase.
- The transaction was smooth, with no delays.

The impact
- The acquisition of the agricultural land completed, the happy customer continued the partnership with Pac Lease through a second round of financing shortly after.

The testimonial
"The process was fast and reliable when I needed it most. Pac Lease delivered exactly what I couldn't get elsewhere — speed, clarity, and confidence to move forward."

— Mr Ang, the businessman