

## FREQUENTLY ASKED QUESTIONS :

### RESCHEDULING REPAYMENT/ FINANCING SCHEME

### 有关贷款展延偿还配套/ 融资方案的常见问题解答：

### 融资方案的常见问题解答：

Bank Negara has made the announcement on deferment of loan/financing repayment obligation(except for credit cards) automatically. Is this applicable to Pac Lease's customers ?

**马来西亚国家银行已发自动贷款展延偿还/融资还款义务（信用卡除外）的公告，Pac Lease的客户可以申请吗？**

No, because Pac Lease is not a Financial Institution regulated by Bank Negara Malaysia. However, we endeavour to provide solutions to our customers facing the on-going challenges due to Covid-19.

不可以，因为Pac Lease并不是由马来西亚国家银行监管的金融机构。但是，我们会竭尽所能为我们的客户提供解决方案，以面对因2019冠状病毒病疫情而浮现的挑战。

Does Pac Lease provide relief to customers facing financial constraints arising from the COVID-19 pandemic?

Pac Lease是否為因2019冠狀病毒病疫情而對面臨財務困難的客戶提供援助？



The following are offered, subject to approval on a case to case basis:  
我們將提供以下方案，但審批必須視具體情況而定：

Option I - Rescheduling of existing Hire Purchase agreement by extending tenor by up to 24 months (max).

方案一：延長分期付款設施的貸款償還期限（最多二十四個月）

Option II – Deferral of existing Hire Purchase repayment by 3 or 6 months with interest and any other charges to be capitalized.

方案二：延期償還現有貸款長達三或六個月，利息和其他相關費用支出將不計入当期損益，而是計入相關資產成本。

Option III – Smart Rescheduling Solution to cover Hire Purchase/Term Loan instalments for up to 6 months, repayable over a period of up to 36 months.

方案三：透過精明貸款展延償還方案來償還現有的分期付款設施或定期貸款長達六個月，並在最多三十六個月內繳清該方案的貸款)

How does the proposal scheme work?

此计划如何运作?



Customers are advised to contact us to discuss on the desired solution.

我们劝请客户请与我们联系，并共同寻觅最好的方案。

Would there be charges for Options I and II?

以上提及的方案一和方案二会有收费吗?

The charges for Option I and Option II is RM50 per agreement  
方案一和 方案二：每份协议将被收取五十令吉；

For Option III, all cost will be bundled together with the rescheduling.

至于方案三，所有相关费用将会是您贷款展延偿还配套中的一部分支出。

Is this proposal applicable to newly disbursed facilities, even those where repayment is less than 6 months?

**此计划是否适用于新发放（甚至那些偿还不到六个月的贷款）的贷款？**

Yes. It applies to all existing facilities (provided they are not more than 90 days in arrears for Option I and III and not more than 60 days in arrears for Option II).

是的，它适用于您所有现有的贷款便利（前提是：方案一与方案三：贷款拖欠天数不得超过90天；方案二：贷款拖欠天数不得超过60天）





How do customers apply?  
Or  
What are the requirements  
needed to apply for the  
rescheduling/ financing  
scheme?

客户如何申请此贷款展延  
偿还计划/融资方案？  
或  
客户申请此贷款展延偿还  
计划/融资方案需要什么  
条件？

To fill up and forward us a  
Request Form and our staff will  
revert.

填写并转发提交申请表格给  
我们的业务经理，他们将尽  
速处理和回复。



How long is the application process and how would we  
know if the application is successful/approved?

**此计划的申请过程需要多长时间？我们将如何得知申请  
是否成功/获得批准？**

We will process as soon as we received your Request Form  
and our Business Managers will duly inform you on the  
status.

我们的业务经理在收到您的申请表格后会立即处理，并会适  
时通知您有关申请结果。

When is the deadline to submit the Request Form?

提交申请表的截止日期是什么时候?

15/7/2020

2020 年7月15日 之前。



Can customers apply for this scheme after 15 July 2020?

客户可以在2020年7月15日之后申请此计划吗?

No, but we may consider looking at other forms of restructuring or schemes.

不可以，但是我们可以考虑其他形式的贷款重组计划或方案。

My company's repayment has been prompt but in the next 3-6 months we may experience some delays in payment. Can the overdue interest to be waived?

**本公司每个月都准时偿还贷款。但是在接下来的3-6个月内我们可能会延迟缴付贷款。贷款的逾期利息可以被豁免吗**

We will consider on a case to case basis.

我们将视具体情况而定。



Will customers' existing payment mode via bank standing instructions be automatically stopped?

**客户通过银行资金提取指示(standing instruction) 的现有付款方式是否会自动停止?**

No. You will need to inform your bank.

不会。您需要自行通知您的银行。

Will customer's future applications be affected if the proposed rescheduling/financial scheme is requested?

如果客户申请了此贷款展延偿还计划/融资方案，以后的贷款申请会受到影响吗？

No.

不会。

