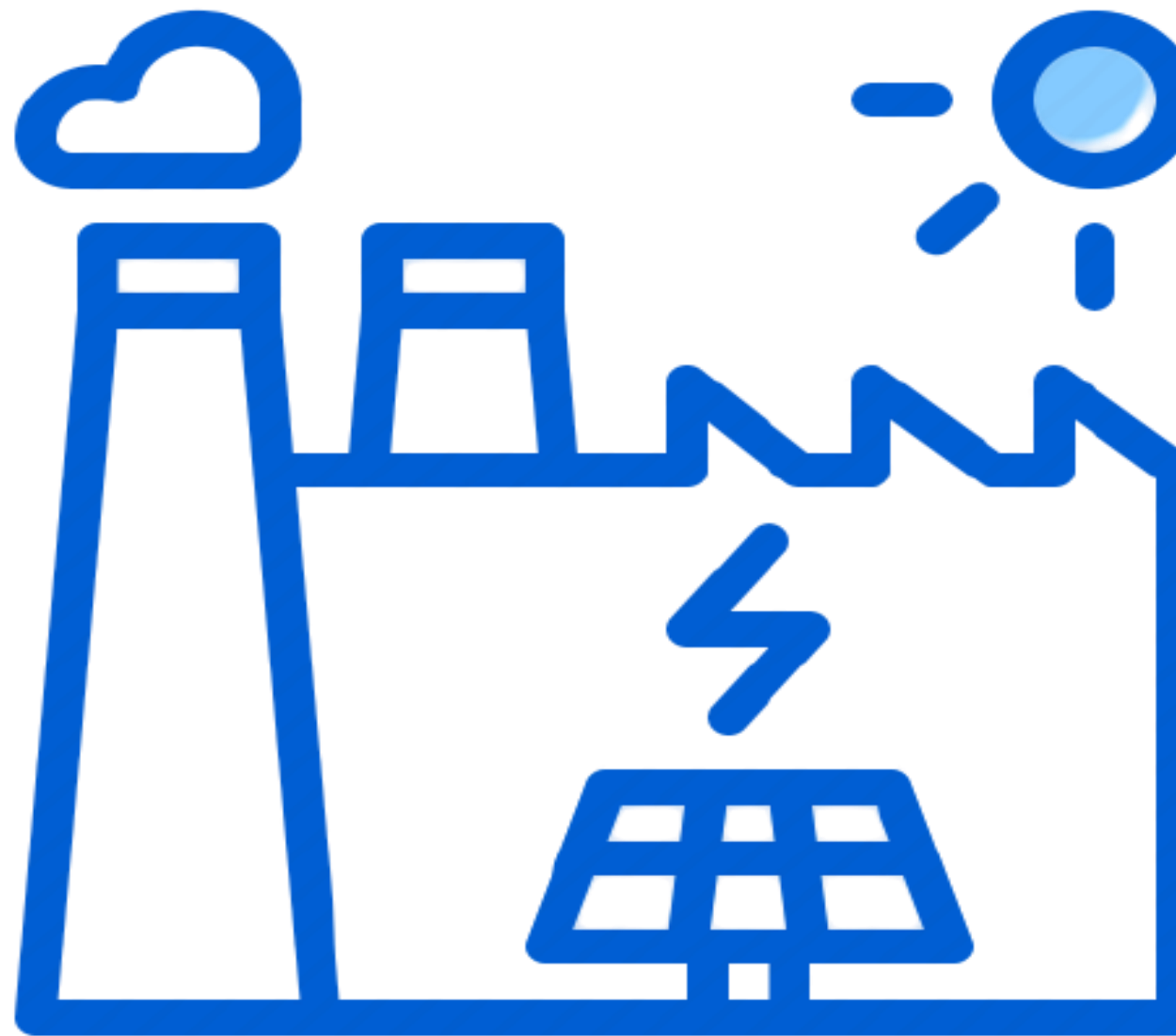


# Pac Lease Solar Photovoltaic (PV) Financing Scheme

## 太平租赁 太阳能融资计划

Frequently Asked Questions (FAQs)

常见问题解答:



# Tell me more about the application of Solar Photovoltaic (PV) Financing Scheme

## 告诉我更多关于净能量计量的概念

1. This scheme is applicable to all commercial, industrial and agricultural sectors as long as they are a registered customer under Tenaga Nasional Berhad (TNB).

该计划适用于所有商业, 工业和农业领域, 只要它们是国能公司的注册客户即可.

2. Installation of Solar PV system can only be done as per the following:  
太阳能光伏系统只能安装:

i) on the rooftop of building; and  
在建筑物的屋顶上

ii) on the garage, car park, and similar buildings.  
车库, 停车场和类似建筑物上

iii) For ground-mounted system, it may be allowed on case-to-case basis and the installation shall be within compound of applicant's premise and approved by the Sustainable Energy Development Authority (SEDA).

Usage is typically capped at 75%.

地面安装的系统则依据个别情况而获得批准使用。它应当安装在申请人所在地范围内, 并由可持续能源发展局 (SEDA) 批准。使用率的上限通常是75%。

3. Applicant should be the premise owner or for Power Purchase Agreement (PPA) scheme, the Solar PV system should be installed at the Net Energy Metering (NEM) consumer's own premise.

申请者应当是业主。如果是电力购买协议的持有人, 该太阳能系统应安装在净计量 (NEM) 用户本身的产业。



## How long does the solar pv system last?

### 太阳能系统可持续使用多长时间？

- Typical life span of a solar pv system is 25 years and 5 to 10 years for the inverter. The manufacturers guarantee performance but it does not cover poor performance due to damages and poor workmanship.
- 太阳能系统的典型使用寿命为25年，而逆变器则为5至10年。制造商只能保证太阳能系统性能运作正常，但不包括由于损坏和工艺差而引起的性能失常。

## Does Pac Lease has any solar partner? 太平租赁有太阳能的合作伙伴吗？

Any solar contractor that is registered with SEDA and acceptable to Pac Lease will be considered.

太平租赁接受任何SEDA注册的太阳能承包商

If you need any solar panel contractor, do touch base with us for our consideration.

如果您需要任何太阳能电池板承包商，请与我们联系。



## Tell me more about the financing options to fund the NEM installations

### 告诉我更多关于为NEM安装提供资金的融资方案

- At this juncture, Pac Lease is offering financing in the form of Hire Purchase or Term Loan facility with margin of finance of up to 100% with loan tenor of up to 84 months at a reasonable rate. Insurance Premium Financing is also available.
- 当下, 太平租赁以租赁购买或定期贷款形式提供融资, 贷款额最高为**100%**, 贷款期限可长达**84**个月。我们也提供保险融资。



## Why should I approach Pac Lease for Solar PV Financing Scheme?

## 为什么要向太平租赁申请太阳能融资计划?

If you take up financing with us under Hire Purchase, you will be able to enjoy the following benefits:  
如果您接受我们的融资方案，您将享有以下好处：

- Nominal stamp duty regardless of financing amount, compared to Term Loans which is ad volerem  
不论融资金额多少，仅收取名义印花税。和定期贷款 (其印花税根据融资金额而定)相比，费用低很多。
- Faster approval turnaround time due to simpler application process and less rigidity in documentation requirements (typically within 7 days upon the receipt of full documentation)  
申请批准的周转时间较快，因为我们简化了申请流程并且对文件的要求较低。  
(申请通常在收到完整文件后的7天内可获得批准 )
- No lock-in period 无锁定期
- No need to incur legal fees 无需支付律师费
- Building on which solar panel is installed does not need to be charged to Pac Lease  
安装了太阳能电池板的建筑物无需抵押给太平租赁

## What are the documents required for applications? 申请需要什么文件？

Documentation is similar to the normal financing applications with a few additional requirements like the NEM Approval Certificate from SEDA, Power Purchase Agreement (PPA) and Supply Agreement of Renewable Energy (SARE) (if applicable).

申请方式和一般融资申请类似，但有一些其他额外要求，例如SEDA的NEM批准证书，购电协议（PPA）和可再生能源的供应协议（SARE）

