

FREQUENTLY ASKED QUESTIONS :

PAC LEASE COVID-19 CUSTOMER FINANCIAL ASSISTANCE 2.0

**有关Pac Lease新冠肺炎财务缓助2.0的常
见问题解答:**

Does Pac Lease provide relief to customers facing financial constraints arising from the Full Lockdown under MCO 3.0 ?

Pac Lease是否会对因MCO 3.0全面封锁而面临财务困难的客户提供援助？



Yes, we are offering the following solutions, subject to approval on a case-to-case basis:

是，我们将提供以下方案，但审批必须视具体情况而定：

Option 1.2 - Rescheduling of existing Hire Purchase agreement by extending tenor by up to 24 months (max).

方案1.2：延长现有分期付款设施的贷款偿还期限（最多24个月）

Option 2.2 - Deferment of existing Hire Purchase repayment by 3 months and any other charges to be capitalized.

方案2.2：延期偿还现有贷款长达3个月，利息和其他相关费用支出将计入相关资产成本。

Option 3.2 - A combination of deferment of existing Hire Purchase repayment by 3 months with extension of tenor by up to 24 months.

方案3.2：延期偿还现有贷款长达3个月并且延长分期付款设施的贷款偿还期限（最多24个月）

How does the proposal scheme work?

此计划如何运作?



Option 1.2 - Your existing Hire Purchase agreement can be extended by up to 24 months with an increase in interest rate due to the lengthening of tenor.

方案1.2: 您现有的贷款偿还期限可以被延长最多24个月而利率会因为设施贷款偿还期限的延长而提高。

This scheme is not applicable for agreements, which were rescheduled under similar arrangement in 2020. However, for agreements, which were not extended earlier, this scheme can be applied.

此方案并不适用于已经在2020年延长偿还期限的贷款。不过，之前没有延长偿还期限的贷款可以套用此方案。

Option 2.2 - Your existing Hire Purchase repayment will be deferred by 3 months and likewise maturity of the Hire Purchase Agreement will be extended accordingly. This scheme is applicable to all hirers, including those who had opted for any our of relief assistance earlier.

方案2.2: 您现有的贷款将被延期偿还长达3个月，贷款期限也将同样的被延长。此方案适用于所有的租赁者，包括之前已经接受我们的融资援助的客户。

Option 3.2 - A combination of Option 1.2 and Option 2.2 above.

方案3.2：综合以上方案1.2和方案2.2。



This scheme is not applicable for agreements, which were rescheduled under Option 1 in 2020. However, for agreements which were not extended earlier, this scheme can be applied.

此方案并不适用于已经在2020年延长偿还期限的贷款。不过，之前没有延长偿还期限的贷款可以套用此方案。

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

我们劝请客户与我们联系，并共同寻觅最好的方案。

Would there be other charges for these Options ?

以上提及的方案会有收费吗？

The charges will be RM50 per agreement.

每份协议将被收取五十令吉。

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

这项提议是否适用于新发放，即使还款期少于6个月的设施？

Yes. It applies to all existing loan facilities as long as they are not under Non-Performing.

这项提议适用于所有现有贷款，只要它不是属于不良贷款就行。



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

客戶如何申請此貸款展延
償還計劃/融資方案？

或

客戶申請此貸款展延償還
計劃/融資方案需要什么 條
件？

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

填寫並轉發提交申請表格給
我們的業務經理，他們將盡
速處理和回復。



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

此計劃的申請過程需要多長時間？我們將如何得知申請是否
成功/獲得批准？

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

我們的業務經理在收到您的申請表格後會立即處理，並會適
時通知您有關申請結果。

When is the deadline to submit the Request Form?

提交申請表的截止日期是什麼時候？

25 June 2021

2021年6月25日



Can customers apply for this scheme after 25 June 2021?

客戶可以在2021年6月25日之後申請此計劃嗎？

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

不可以，但是我們能考慮採用其他形式的貸款重組計劃或方案提供協助。

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 be reduced ?

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。可以减贷款的逾期利息吗？

We will consider it 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 customers' existing Direct Debit arrangement be changed automatically?

客户现有的“直接扣账”（Direct Debit）会自动更改吗？

No. You will need to sign a fresh Direct Debit form.

不会。您需要签署新的“直接扣账”（Direct Debit）表格



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。