

MEDICAL EQUIPMENT FINANCING

医疗器材融资

Frequently Asked Questions
(FAQs)

常见问题解答



We excel for you!

Tell me more about Medical Equipment Financing

The advancement of medical technology creates the need for constant upgrading in order to stay competitive in the market. Old and dated tools and facilities can also cause discomfort to the patients.

Purchasing medical equipment can be costly and a one-off payment for the purchase of any machines can cause a huge dent in the cash flow. For medical or dental practitioners who are just starting their operations, buying a few types of equipment at early stage can be challenging, what more choosing equipment that has advanced features that may be much costlier.

With medical equipment financing, these worries are taken away — the thought of buying the best equipment or upgrading or setting up a new facility is not a faraway dream. Pac Lease Berhad is your preferred financier that you can purchase the best equipment for your practice and operate at full potential.

什么是医疗器材融资？

随着医疗技术的进步，医疗器材/设备需要不断升级，以保持市场竞争力。陈旧过时的医疗工具和设施也会对病人造成不适。

医疗设备的价格不菲，一次性付款来购买任何医疗器材有可能对现金周转带来沉重的负担。对于那些刚起步的医生 或牙医来说，在早期一次性购买好几款医疗器材是极具挑战性的，更何况选择具有高级功能的设备可能会昂贵许多。

通过医疗器材融资，这些后顾之忧将一扫而光。购买最佳医疗器材或升级现有的医疗器材甚至是设定新的医疗设施都不再是遥不可及的梦想。如果你想购买到最适合您的医疗器材并且能充分发挥其功能性，**太平租赁**会将是您首选的融资伙伴。

We excel for you!

1. What is the type of medical assets financed by Pac Lease?

Pac Lease provides financing for the purchase of all types of medical equipment ranging from imaging equipment, dental equipment, aesthetic laser machine and etc. This financing is suitable for sole proprietors / partnerships / private limited companies / clinics / hospital and medical centres.

太平租赁提供哪些医疗设备的融资？

太平租赁为各种不同种类的医疗器材提供融资，包括成像设备、牙科设备、美容激光机等。该项融资适用于独资企业、合伙公司、私人有限公司、诊所、医院和医疗中心。

2. Is there any “negative list”?

No, we do not have a negative list on equipment which can be financed.

有任何“负面清单”吗？

没有。我们没有不能提供融资的器材“负面清单”。



We excel for you!

3. Can I apply for renovation loan for my new setup?

We also provide financing of computer systems, furniture and fittings for new medical setups and clinics

我可以为新成立的医疗设置申请装修贷款吗？

我们还为新成立的医疗机构和诊所提供电脑系统、家具和配件的融资。



We excel for you!

4. What are the documents required for loan applications?

Below are some of the typical documents required for loan applications:

- Company statutory documents
- Latest 3 months bank statements
- Latest 2 years audited report
- Clinic Operating License (Borang B, Borang C, etc)
- Annual Practicing Certificate of the Medical Doctor(s)
- Any other documents as and when required for evaluation

贷款申请需要哪些文件？

以下是贷款申请所需的一些基本文件：

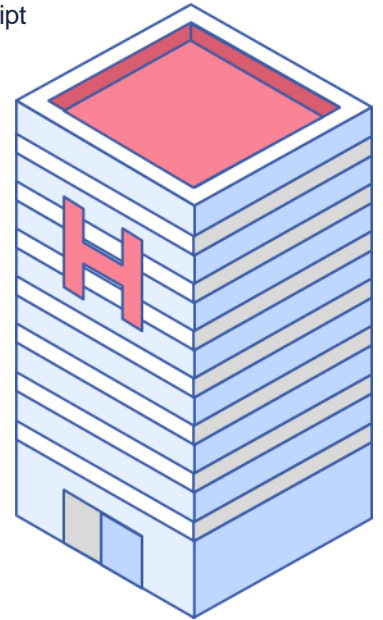
- 公司的法定文件
- 最近三个月的银行结单
- 最近两年的审计报告
- 诊所执照（B 表格，C 表格等等）
- 医生年度执业证书
- 贷款评估所需的任何其他文件





5. How fast will I be able to get my loan approved?

For standard application, your loan will be approved within a week upon receipt of full set of documents.



我的贷款申请需要多久才能获得批准？

在一般情况下，您的贷款将会在收到全部相关文件的一周内获得批准。

We excel for you!



6. What is the financing package?

- Financing Amount: Min RM50,000
- Tenure: up to 5 years
- Margin of Finance: Up to 100% of the cost of equipment

该融资配套包含什么？

- 融资额：从5万令吉起
- 贷款偿还期限：长达 5 年
- 融资比例：高达设备成本的100%

We excel for you!



7. What other charges do I have to pay?

Other charges includes:

- Documentation fee ranges from RM200 to RM500, depending on location
- Stamp duty at ad-valorem (RM5 for every RM1000 of loan amount)

我还需要支付其他费用吗？

其他费用包含：

- 介于200令吉 和 500令吉的文件费, 征收数额将视地点而定。
- 印花税将根据贷款数额而定 (每1千令吉的贷款将被征收5令吉印花税)



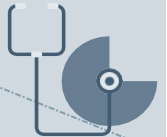


8. Any other special package?

Insurance Premium Financing (IPF) is bundled together with the loan financing amount throughout the tenure of the loan. Our customers are only required to make one monthly instalment to reduce the loan and IPF. This grants peace of mind for our customers knowing their asset is adequately insured and the insurance cover will not lapse. Besides that, IPF provides value-added features such as Agreed Value, Reinstatement Value, and Market Value alternatives.

有其他的特别配套吗？

在整个贷款期限里，保险费融资将被纳入贷款中。我们的客户只需要透过每月分期付款来减低贷款和保险费融资。在保险不会逾期的情况下，我们的客户将获得安心因为他们的资产将得到保障。除此之外，保险费融资也提供了额外功能，例如双方同意的资产价值，复原价值和市场价值等等。



We excel for you!

9. How shall I apply? ↖

- For existing customers, you may touch base with your Relationship Manager directly.
- For new customers, just fill up the form below.
- You may also reach us through WhatsApp at 018-311 0250.

我该如何申请这项贷款？ ↖

- 如果您已是我们的客户，请直接与我们的业务经理联系。
- 如果您是我们的新客户，请填写一下表格
- 您也可以通过WhatsApp – 018-311 0250 来联系我们。

