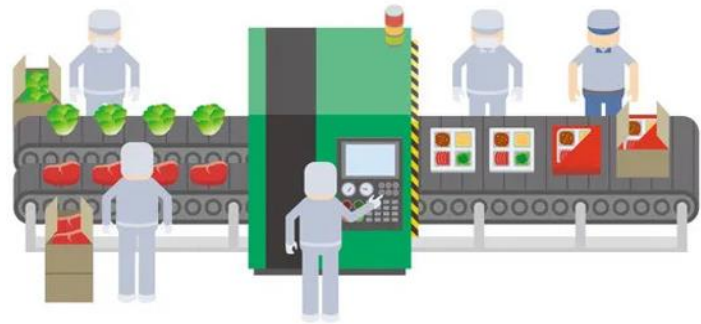


FOOD PACKAGING MACHINERY FINANCING 食品包装机融资

Frequently Asked
Questions (FAQs)
常见问题



Tell me more about Food Packaging Financing



The packaging sector in Malaysia is expected to reach 18.5 billion units by 2024 at a compound annual growth rate (CAGR) of 3.8% for the forecast period of 2019-2024, says GlobalData, a leading data and analytics company.

GlobalData's report, 'Malaysia Packaging Industry – Trends and Opportunities' reveals that the sector is majorly driven by growth in the paper & board packaging, which is forecast to register the fastest volume CAGR of 9.8% during 2019-2024. The category is followed by flexible packaging (a means of packaging products through the use of non-rigid materials), which is expected to record a CAGR of 2.7% during the next five years.

Anchal Bisht, Consumer Analyst at GlobalData, says: "Increasing demand for ready-to-eat foods is driving consumer preference for smaller portions with resealable options. This is driving the demand for flexible packaging material, the leading material by volume, in the Malaysian food industry. Based on the consumer survey conducted in Q1 2021, 58% of the Malaysian consumers cited "time saving" as an influential factor when deciding which products to purchase.

In year 2020, food packaging accounted for approximately 60% market share of the food industry in Malaysia, followed by non-alcoholic and other industries.

Purchasing the packaging machines / lines can be costly which can cause a huge dent in the cash flow, especially for manufacturers who are just starting their operations. With equipment financing offered by Pac Lease, these worries are taken away. Manufacturers can purchase the best equipment to operate at full potential in response to rising demand.

一家深具威望的数据和分析公司 GlobalData 指出，到了 2024 年，马来西亚的包装行业预计将达到 185 亿件产品，而在 2019-2024 年的预测期内，其复合增长率 (CAGR) 将以每年 3.8% 的速度增长。

GlobalData 在其题为《马来西亚包装行业 - 趋势和机遇》的报告披露，该行业主要受到纸张和纸板包装增长的推动，在 2019-2024 年的预测期内，纸张和纸板包装的复合年增长率最快 (9.8%)，其次是弹性包装（一种使用非硬性材料来包装产品的方法），预计未来五年的复合年增长率为 2.7%。

GlobalData 的消费者分析师 Anchal Bisht 说：“由于对即食食品的需求不断增加，因此消费者更倾向选择具有“可密封性”的小份食品。这推动了马来西亚食品行业对弹性包装材料的需求，使这种材料成为需求量最大的包装材料。根据 2021 年第一季度进行的消费者调查，有 58% 的马来西亚消费者认为可以“节省时间”的产品是影响他们决定购买的主要因素之一。

2020 年，食品包装占马来西亚食品行业约 60% 的市场份额，其次是非酒精和其他行业。

一般上，购买包装机器/生产线需要相当高的成本，这也可能导致业者的资金周转不灵，特别是对于那些刚刚创业的生产商。有了 Pac Lease 的这项设备融资，生产商便可解除后顾之忧，放心购买最好的设备以发挥最大的潜力，应付不断增长的需求。

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

Pac Lease 提供的融资可以用来购买哪些机器？

Pac Lease provides financing for the purchase of various types of food packaging equipment ranging from tofu re-packaging, food mixer machinery, food encrusting machines, food repacking machine, rotary ovens, bottling machines, plastic printing machines.

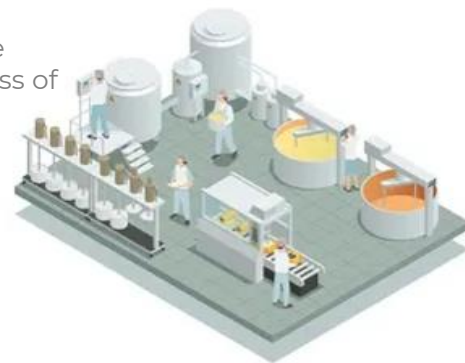
Pac Lease 提供的融资可用于购买各种类型的食品包装设备，包括豆腐重新包装机器、食品搅拌机、食品包馅机、食品重新包装机器、旋转烤箱、装瓶机、塑料印刷机等等。

2. Is there any “negative list”?

是否有所谓的“负面清单”？

No, we do not have a negative list on equipment which can be financed. Credit underwriting is subject to the credit worthiness of the borrowers.

没有。我们没有所谓的可融资设备负面清单。信贷承销取决于借款人的信用状况。



3. What are the documents required for loan applications?

申请贷款需要哪些文件？

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

- Company statutory documents
- Bank statements
- Audited Report
- Any other documents as and when required for evaluation

以下是申请贷款所需的文件：

- 公司法定文件
- 银行结单
- 已审计的财务报告
- 其他评估文件，视情况而定。



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

我申请的贷款多久能获得批准？

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

一般情况下，您的贷款将在收到齐全文件后的一个星期内获得批准。

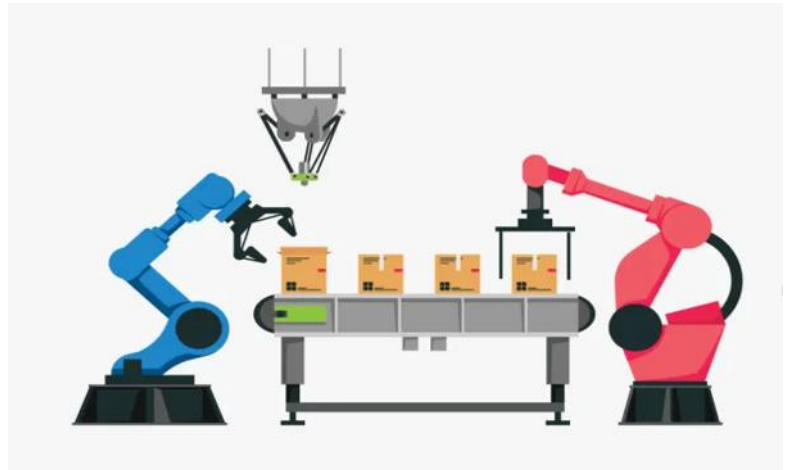


5. What is the financing package?

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

融资配套的具体内容有哪些？

- 融资金额：至少 RM50,000
- 融资期限：最高 5 年
- 融资额度：高达设备成本的 100%



6. 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)

我需要支付哪些费用？

具体费用包括：

- 文件费用介于 RM200 至 RM500，视地点而定
- 从价印花税（每 RM1000 贷款金额印花税为 RM5）





7. Any other special package?

Insurance Premium Financing (IPF) is bundled together with the loan financing amount throughout the tenure of the loan. 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.

还有哪些附带条件?

这项融资必须购买贷款期内的保险，保险费(IPF)将计入融资金额内。这份保险的目的在于保障客户的资产，并确保有关资产不会断保。值得一提的是，IPF 还提供额外的特点，那就是客户可以选择约定价值、恢复价值或市场价值。

8. 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 011-10572350..

我该如何申请? ↖

- 如果您是现有客户，直接联系您的服务专员业务经理即可。
- 如果您是新客户，只需填妥以下表格。
- 您也可以通过 WhatsApp 联系我们，号码为 011-10572350。

