

Cold Room and Industrial Refrigeration System Financing

冷藏室和工業制冷系統融 資

Frequently Asked
Questions (FAQs)
常见问题



Tell me more about Cold Room and Industrial Refrigeration System Financing



Based on several research projects, food & beverage, medical, pharmaceutical, electrical and electronics sectors have been trending upwards in recent years and are projected to continue to do so, especially after the COVID-19 pandemic. This will translate into higher demand for cold storage warehousing.

In addition, the growing market in Asia Pacific has driven on uptick in cold storage warehouses as consumers demand better quality foods and more imports. With booming food delivery services, there is also a growing emphasis on increasing product shelf life which has led to a surge in the demand for refrigeration financing.

From cold room to commercial / industrial refrigeration systems, Pac Lease has the right package to suit your diverse financing needs to further support business growth.

请说明冷藏室和工业制冷系统融资的背景

几个研究项目显示食品和饮料、医疗、制药、电器和电子行业近年来尤其是在新冠肺炎大流行之后有上升的趋势，并且预计将继续增长。这将转化为对冷藏仓储的更高需求。

此外，随着消费者需要更优质的食品 and 更多的进口，亚太地区不断增长的市场推动了冷藏仓库的需求的兴趣。随着食品配送服务的蓬勃发展，人们也越来越重视延长产品的保质期，这导致对冷藏融资系统的需求激增。

不论是从冷藏室或商业/工业制冷系统，太平租赁有合适的配套来满足您多样化的融资需求，以进一步支持业务增长。

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

太平租赁所融资的资产类型有哪些？

Pac Lease provides financing for entire Commercial and Industrial Refrigeration System, Freezer with compressor, condenser and cooling tower and cold room with condensing unit and blower.

太平租赁为整个商业和工业制冷系统、带有压缩机、冷凝器和冷却塔的冷冻机以及带有冷凝装置和鼓风机的冷藏室提供融资。

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一些文件：

- 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.

在一般情况下，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?

融资配套的具体内容有哪些？

- Tenure: up to 5 years
- Margin of Finance: Up to 100% of the cost of equipment
- 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?

这项融资还提供保费融资 (IPF) 配套。贷款期内的保险费可带入融资金额内。这项优惠旨在为客户的资产提供充足的保障，并确保其不会断保。值得一提的是，保费融资 (IPF) 配套提供额外功能，例如双方同意的资产价值，复原价值和市场价值等等。

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 018-311 0250.

我该如何申请? ↖

- 如果您是现有客户，直接联系您的业务经理即可。
- 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 018-311 0250。

