

Dialogue

Domain: Finance

Gender of English Speaker: Female

Gender of LOTE Speaker: Male

The following dialogue takes place between a **customer**, who is enquiring about the home loan, and **Ms. Lily**, the Loan Officer at the Advance Australia Bank.

The dialogue begins now.

No.	Speakers	Segments	Words
1	Loan Officer	Good Morning, my name is Lily Rose. How can I help you today?	13
Translation		Selamat pagi, nama saya Lily Rose. Apa yang saya boleh bantu?	14
2	Customer	Selamat pagi, Saya bercadang untuk membeli rumah. Saya perlu mengambil pinjaman, jadi saya memerlukan maklumat untuk itu.	23
Translation		Good Morning, I am going to buy a house. I need some information to take a loan.	21
3	Loan Officer	Well, first can you give me some details? Are you a citizen of Australia or at least a PR holder? Where do you work, how much is your monthly income?	30
Translation		Baiklah, pertama sekali, boleh encik berikan saya beberapa butiran? Adakah encik warganegara Australia atau sekurang-kurangnya pemegang PR? Di mana encik bekerja, berapa pendapatan bulanan encik?	25
4	Customer	Saya seorang lelaki yang mempunyai visa penduduk tetap. Dan, saya bekerja di sebuah kedai Samsung di Sydney. Gaji bulanan saya ialah \$9,000.	22
Translation		I am a permanent resident of Australia. And, I work at a Samsung dealer in Sydney. My monthly salary is \$9,000.	21

5	Loan Officer	That's good. As per our loan application eligibility, the minimum monthly salary should be \$5,000. Have you availed any loans prior to this?	23
Translation		Bagus. Mengikuti kelayakan permohonan pinjaman kami, gaji bulanan minimum ialah \$5,000. Pernahkah encik mendapat pinjaman sebelum ini?	17
6	Customer	Saya belum pernah mengambil pinjaman sehingga kini. Saya bercadang untuk membeli sebuah rumah di George Street. Sebenarnya, apakah prosedur selanjutnya?	20
Translation		I have not taken any loan till now. I am planning to buy a house at George Street. Actually, what are the further procedures?	24
7	Loan Officer	We will need to do the valuation of the property you are planning to buy and also your income statement is required for EMI calculation. Have you selected any property?	30
Translation		Kami memerlukan jumlah penilaian mengikut kadar pasaran semasa hartanah tersebut dan penyata pendapatan encik juga diperlukan. Kemudian kami perlu mengira EMI encik. Encik sudah memilih hartanah?	26
8	Customer	Jiran saya sekarang bekerja di pejabat hartanah dan dia telah menunjukkan beberapa rumah kepada saya. Saya ada dokumen rumah dan maklumat pendapatan di sini. Berapa banyak EMI yang saya akan bayar?	31
Translation		My current neighbor works at a real estate office and he showed me some houses. I have the documents of the house and income statement here with me. How much EMI will I be paying?	35
9	Loan Officer	You can use our online EMI calculator from the website to calculate your monthly EMI. You will need to make a 40% down payment of the property and rest can be borrowed.	32
Translation		Encik boleh menggunakan kalkulator EMI dalam talian kami daripada laman web untuk mengira EMI bulanan encik. Encik perlu membuat bayaran pendahuluan sebanyak 40% daripada hartanah dan selebihnya ialah pinjaman.	29

10	Customer	Baiklah. Selepas itu, apakah prosedur seterusnya?	6
Translation		Okay. After that what is the next procedure?	8
11	Loan Officer	Well, our team will also do the valuation of the property, after that the loan amount and the monthly EMI will be determined. Also, you will need a guarantor for your loan to be approved.	35
Translation		Baiklah, pasukan kami juga akan melakukan penilaian hartanah, selepas itu jumlah pinjaman dan EMI bulanan akan ditentukan. Encik juga memerlukan seorang penjamin agar pinjaman encik diluluskan.	26
12	Customer	Baiklah. Lain kali saya akan dapatkan semua dokumen yang diperlukan dan juga akan dapatkan penjamin. Terima kasih banyak atas maklumat tersebut.	21
Translation		OK, Madam. First, I will look for the guarantor and next time, I will get all the required documents. Thank you very much for the information.	26

The end of the dialogue

Vocabulary of Home Loan Dialogue

1. Home Loan: **Pinjaman Rumah**
2. Loan Officer: **Pegawai Pinjaman**
3. Borrow: **Pinjam**
4. Monthly: **Bulanan**
5. Income: **Pendapatan**
6. Dealer: **Peniaga**
7. Salary: **Gaji**
8. Requirement: **Keperluan**
9. Minimum: **Minimum**
10. Aailed: **Berjaya**
11. Apply: **Meminta/Memohon**
12. Prior: **Sebelumnya**
13. Property: **Hartanah**
14. Selected: **Terpilih**
15. Further: **Lebih Jauh**
16. Process: **Proses**
17. Valuation: **Penilaian**
18. Amount: **Jumlah**
19. Expenses: **Perbelanjaan**
20. Calculate: **Mengira**
21. EMI: **EMI**
22. Online: **Dalam Talian**
23. Payment: **Pembayaran**
24. Procedure: **Prosedur**
25. Determined: **Ditentukan**
26. Guarantor: **Penjamin**
27. Information: **Maklumat**