

## Dialogue

**Domain:** Finance

**Gender of English Speaker:** Female

**Gender of LOTE Speaker:** Male

### Dialogue Scenario:

The following dialogue takes place between a **loan officer, Ms. Brown** and a **loan applicant** regarding the loan to buy a house.

**The dialogue begins now.**

No.	Speakers	Segments	Words
1	Loan Officer	Good Morning, how can I help you?	13
	Translation	Habari za Asubuhi. Naweza kukusaidia nini?	6
2	Applicant	Habari. Nina mpango wa kununua nyumba, hivyo naomba taarifa kuhusu mchakato wa kupata mkopo. Unaweza kunisaidia?	16
	Translation	Good Morning, I am planning to buy a house and I want information regarding the loan process. Can you help me?	21
3	Loan Officer	Yes, definitely. But first can you give me some information regarding yourself like your employment details, income statement and credit history. By the way are you citizenship holder or PR holder of Australia?	33
	Translation	Ndiyo, bila shaka. Hata hivyo, nipe kwanza taarifa zinazokuhusu mwenyewe kama vile maelezo ya ajira yako, taarifa za kipato na historia yako ya ukopaji. Pamoja na hayo, ningependa kufahamu ikiwa una uraia wa Australia au ni Mkazi wa Kudumu wa Australia?	41
4	Applicant	Mimi ni Mkazi wa Kudumu, na ninafanya kazi kama meneja bidhaa pale Dicksmith pvt Ltd. Mshahara wangu kwa mwezi ni \$9000.	22

	<b>Translation</b>	I am a PR Holder and I work as a product manager at Dicksmith pvt ltd. My monthly salary is \$9,000.	22
5	<b>Loan Officer</b>	That's good. As per our loan application eligibility, the minimum monthly salary should be \$5,000. Have you any outstanding loans that's not paid yet?	25
	<b>Translation</b>	<b>Vizuri. Kwa kuzingatia vigezo vya kuomba mkopo, kima cha chini cha mshahara kinatakiwa kuwa \$5000. Una mkopo wowote ambao bado hujalipa?</b>	21
6	<b>Applicant</b>	<b>Sijawahi kunufaika na mkopo wowote hapo kabla na ndio maana sifahamu lolote kuhusu suala hili. Nimepanga kununua nyumba Mtaa wa George.</b>	21
	<b>Translation</b>	I have not availed any loan before that's why I don't have any idea about it. I am planning to buy a house at George Street.	26
7	<b>Loan Officer</b>	We will need to do the valuation of the property you are planning to buy as per the current market price Also your income statement is required for EMI calculation.	30
	<b>Translation</b>	<b>Itabidi tufanye uthaminishaji wa nyumba uliyopanga kununua kwa kuangalia bei ya soko kwa sasa. Aidha, taarifa ya mapato yako inahitajika kwa ajili ya kukokotoa kiwango cha EMI, yaani kiwango cha majerejesho ya mkopo kwa mwezi.</b>	35
8	<b>Applicant</b>	<b>Jirani yangu wa sasa anafanya kazi kwenye ofisi ya mali isiyohamishika na amenionesha baadhi ya nyumba. Aidha, nina nyaraka za nyumba na taarifa ya mapato hapa nilipo. Ni kiasi gani cha marejesho kwa mwezi?</b>	34
	<b>Translation</b>	My current neighbor works at a real estate office and he has shown me some houses. I have the documents of the house and income statement here with me. How much EMI will I be paying?	36
9	<b>Loan Officer</b>	You can use our online EMI calculator from the website to calculate your monthly EMI. You will need to make 40% down payment of the property and rest can be loan.	31

	<b>Translation</b>	<b>Kutoka kwenye tovuti yetu, unaweza kutumia kikokotozi cha mtandaoni cha EMI kinachoweza kukupa kiwango cha marejesho kwa mwezi.</b>	18
10	<b>Applicant</b>	<b>Sawa. Ni utaratibu upi unafuata baada ya hapo?</b>	8
	<b>Translation</b>	Okay. After that what is the next procedure?	8
11	<b>Loan Officer</b>	Well, our team will also do the valuation of the property, after that the loan amount and the EMI will be determined. I will need your credit history along with the down payment of 50% as per property's value	39
	<b>Translation</b>	<b>Bi. Rose: Vizuri, timu yetu vile vile itafanya uthaminishaji wa nyumba husika, na baada ya hapo kiwango cha mkopo na marejesho ya kila mwezi kitaamuliwa. Aidha, nitahitaji historia yako ya ukopaji pamoja na malipo ya awali ya 50% ya thamani ya nyumba.</b>	41
12	<b>Applicant</b>	<b>Sawa Mama. Nitaandaa hivyo vitu na nitakuja tena kukutana na wewe. Ahsante sana kwa taarifa ulizonipatia.</b>	16
	<b>Translation</b>	Ok, Ma'am. I will arrange for those things and come to meet you. Thank you very much for the information.	20

**The end of the dialogue**

### Vocabulary of Home Loan Dialogue

1. Home loan: **Mkopo wa nyumba**
2. Loan officer: **Ofisa Mikopo**
3. Borrow: **Kopa**
4. Monthly: **Kwa mwezi**
5. Income: **Kipato**
6. Dealer: **Muuzaji**
7. Salary: **Mshahara**
8. Requirement: **Mahitaji**
9. Minimum: **Kiwango cha chini**
10. Availed: **Imesaidia, imenufaisha**
11. Apply: **Omba**
12. Prior: **Kabla**
13. Property: **Mali, miliki**
14. Selected: **Imechaguliwa**
15. Further: **Zaidi**
16. Process: **Mchakato**
17. Valuation: **Thaminisha**
18. Amount: **Kiwango**
19. Expenses: **Gharama**
20. Calculate: **Kokotoa**
21. EMI: **EMI**
22. Online: **Mtandaoni, mkondoni**
23. Payment: **Malipo**
24. Procedure: **Utaratibu**
25. Determined: **Imedhamiria**
26. Guarantor: **Mdhamini**

- 27. Information: **Taarifa**
- 28. Down payment: **Malipo ya awali**
- 29. Credit History: **Historia ya mkopo**