

## Dialogue

**Domain:** Finance

**Gender of English Speaker:** Female

**Gender of LOTE Speaker:** Male

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?	7
	Translation	早晨，有什麼事嗎？ Zǎochén, yǒu shé me shì ma?	7
2	Applicant	早晨，我正打算買屋，我想瞭解貸款流程。你能幫助我嗎？ Zǎochén, wǒ zhèng dǎsuàn mǎi wū, wǒ xiǎng liǎojiě dàikuǎn liúchéng. Nǐ néng bāngzhù wǒ ma?	22
	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	是的，當然可以。但是首先，你能給我一些關於你自己的資訊嗎，比如你的工作細節，收入表和信用記錄。您是澳洲的公民身份持有者還是永久居民持有人？ Shì de, dāngrán kěyǐ. Dànshì shǒuxiān, nǐ néng gěi wǒ yīxiē guānyú nǐ zìjǐ de zīxùn ma, bǐrú nǐ de gōngzuò xìjié, shōurù biǎo hé xìnyòng jìlù. Nín shì àozhōu de gōngmín shēnfèn chí yǒu zhě háishì yǒngjiǔ jūmín chí yǒu rén?	62
4	Applicant	我是永久居民持有人，在迪克斯米特私人有限公司擔任產品經理。我的月薪是9000元。	34

		Wǒ shì yǒngjiǔ jūmín chí yǒu rén, zài díkè sī mǐ tè sīrén yǒuxiàn gōngsī dānrèn chǎnpǐn jīnglǐ. Wǒ de yuèxīn shì 9000 yuán.	
	<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.	21
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?	24
	<b>Translation</b>	那很好。根據我們的貸款申請資格，最低月薪應為5000美元。你有沒有未償還的貸款？ Nà hěn hǎo. Gēnjù wǒmen de dàikuǎn shēnqǐng zīgé, zuìdī yuèxīn yīng wèi 5000 měiyuán. Nǐ yǒu méiyǒu wèi chángguán de dàikuǎn?	33
6	<b>Applicant</b>	我以前沒有貸款過。所以我才不了解。我打算在喬治街買屋。 Wǒ yǐqián méiyǒu dàikuǎnguò. Suǒyǐ wǒ cái bù liǎojiě. Wǒ dǎsuàn zài qiáo zhì jiē mǎi wū.	24
	<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.	24
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>	我們需要按照當前的市場價格對您計畫購買的屋產進行估價。此外，月供計算還需要您的收入表。 Wǒmen xūyào ànzhào dāngqián de shìchǎng jiàgé duì nín jì huà gòumǎi de wū chǎn jìnxíng gūjià. Cǐwài, yuè gōng jìsuàn hái xūyào nín de shōurù biǎo.	40
8	<b>Applicant</b>	我現在的鄰居在一家地產公司工作，他給我看了一些屋。我這裡有屋的檔案和收入表。我要付多少錢？ Wǒ xiànzài de línjū zài yījiā dìchǎn gōngsī gōngzuò, tā gěi wǒ kànle yīxiē wū. Wǒ zhèlǐ yǒu wū de dǎng'àn hé shōurù biǎo. Wǒ yào fù duōshǎo qián?	41

<b>Translation</b>		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
<b>9</b>	<b>Loan Officer</b>	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 the rest can be loan.	33
<b>Translation</b>		您可以使用我們的網上月供計算機計算您的每月供款。您將需要支付40%的首期而其餘可以貸款。 <i>Nín kěyǐ shǐyòng wǒmen de wǎng shàng yuè gōng jìsuànjī jìsuàn nín de měi yuè gōng kuǎn. Nín jiāng xūyào zhīfù 40%de shǒu qī ér qíyú kěyǐ dàikuǎn.</i>	40
<b>10</b>	<b>Applicant</b>	可以。在那之後，下一個步是什麼？ <i>Kěyǐ. Zài nà zhīhòu, xià yīgè bù shì shénme?</i>	13
<b>Translation</b>		Okay. After that, what is the next procedure?	8
<b>11</b>	<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>		好吧，我們的團隊還將對物業進行估價，然後確定貸款金額和月供。我需要你的信用記錄以及按樓價50%的首期。 <i>Hǎo ba, wǒmen de tuánduì hái jiāng duì wù yè jìn xíng gū jià, rán hòu què dìng dài kuǎn jīn'é hé yuè gōng. Wǒ xū yào nǐ de xìn yòng jì lù yǐ jí àn lóu jià 50%de shǒu qī.</i>	45
<b>12</b>	<b>Applicant</b>	好的，女士。我會安排這些事情來見你。非常感謝你提供的資訊。 <i>Hǎo de, nǚ shì. Wǒ huì ān pái zhè xiē shì qíng lái jiàn nǐ. Fēi cháng gǎn xiè nǐ tí gōng de zī xùn.</i>	25
<b>Translation</b>		Ok, Madam. 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: 房屋貸款 *Fángwū dàikuǎn*
2. Loan Officer: 貸款專員 *Dàikuǎn zhuānyuán*
3. Borrow: 借 *Jiè*
4. Monthly: 每月 *Měi yuè*
5. Income: 收入 *Shōurù*
6. Dealer: 經銷商 *Jīngxiāo shāng*
7. Salary: 薪金 *Xīnjīn*
8. Requirement: 要求 *Yāoqiú*
9. Minimum: 最小 *Zuìxiǎo*
10. Availed: 可用 *Kěyòng*
11. Apply: 申請 *Shēnqǐng*
12. Prior: 之前 *Zhīqián*
13. Property: 財產 *Cáichǎn*
14. Selected: 選擇 *Xuǎnzé*
15. Further: 進一步 *Jìnyībù*
16. Process: 處理 *Chǔlǐ*
17. Valuation: 估價 *Gūjià*
18. Amount: 金額 *Jīn'é*
19. Expenses: 費用 *Fèiyòng*
20. Calculate: 計算 *Jìsuàn*
21. EMI: 每月等額分期付款 *Měi yuè děng é fēnqī fùkuǎn*
22. Online: 網上 *Wǎng shàng*
23. Payment: 付款 *Fùkuǎn*
24. Procedure: 程序 *Chéngxù*
25. Determined: 決定 *Juéding*
26. Guarantor: 擔保人 *Dānbǎo rén*
27. Information: 資訊 *Zīxùn*

- 28. Down payment: 首期 *Shǒu qī*
- 29. Credit: 信用 *Xìnyòng*
- 30. History: 歷史 *Lìshǐ*
- 31. Website: 網站 *Wǎngzhàn*
- 32. Statement: 結單 *Jié dān*
- 33. Application eligibility: 申請資格 *Shēnqǐng zīgé*
- 34. Citizenship: 公民身份 *Gōngmín shēnfèn*
- 35. Employment details: 雇用詳情 *Gùyòng xiángqíng*
- 36. Regarding: 關於 *Guānyú*
- 37. Planning: 計劃 *Jìhuà*