

**ENGLISH: MALAY****Dialogue****Domain:** Financial**Gender of English speaker:** Male**Gender of LOTE speaker:** Female**Scenario:**

This dialogue takes place between Mr Wilson, a loan manager at a Sydney Bank and a client who has made an appointment to see him. The client wants to purchase a property and is enquiring about how to apply for a loan.

**The dialogue begins now:**

No.	Speakers	Segments	Words
1	ENGLISH	Hello, my name is Justin Wilson. I understand you are booked in with me today to discuss a loan, is that right?	22
2	MALAY	Ya, betul. Saya akhirnya sudah jumpa sebuah pangsapuri untuk sebuah harga yang baik, dan saya sedang berfikir untuk membelinya. Jadi, saya ada beberapa soalan.	
Translation		Yes, that's right. I finally found an apartment for a decent price and I'm thinking of buying it, so I have a few questions.	24
3	ENGLISH	You've come to the right place. How can I help?	10
4	MALAY	Saya nak tahu cara bagaimana untuk mendapatkan bantuan pembiayaan kewangan, apakah kadar bunganya, dan berapa wang cagaran yang diperlukan?	
Translation		I would like to know how to obtain financing, what is the interest rate and how much deposit is needed.	20
5	ENGLISH	I can certainly assist you with all that. How about we start by talking about the property you are interested in?	21
6	MALAY	Baiklah, bagus.	
Translation		Yes, perfect.	2
7	ENGLISH	What caught your eye in this property? And how much is it valued at?	14
8	MALAY	Ia sebuah pangsapuri dua-bilik yang sangat kecil. Lantainya baru sahaja diubahsuai dan lokasinya bagus, dekat segala apa yang saya perlukan.	
Translation		It is a very small two-bedroom apartment. The floor has been recently renovated and the location is great, near everything I need.	23
9	ENGLISH	Fantastic. Do you have the financial details for the property, such as the price and rates?	16
10	MALAY	Wanita di agensi hartanah kata pemiliknya sedang menerima tawaran lebih daripada enam ratus ribu dollar. Harga ini lebih sedikit daripada apa yang saya telah rancang, tapi ia satu jumpaan yang hebat.	

Translation		The lady from the real estate agency said the owner is accepting offers above \$600,000. It is a little over what I had planned, but it is a great find.	33
11	ENGLISH	Certainly. We need to work out if you have enough savings for the deposit and whether you can borrow the rest.	21
12	MALAY	Dan berapa wang cagaran yang perlu dibayar untuk hartanah ini?	
Translation		And how much would the deposit for this property be?	10
13	ENGLISH	You need at least 10% of the total value, plus enough to cover other rates and expenses.	18
14	MALAY	Ok, itu apa yang saya sudah agak. Saya sudah ada wang simpanan sebanyak tujuh puluh ribu dollar untuk menampung wang cagaran dan yuran. Adakah pihak bank akan meminjamkan saya bakinya?	
Translation		Ok, that is what I figured. I already have \$70,000 saved to cover the deposit and fees. Will the bank lend me the rest?	26
15	ENGLISH	Let's use our loan calculator to work out how much you can borrow. I need to ask you some personal questions in order to assess your income.	27
16	MALAY	Ok, baiklah. Saya sudah mengumpulkan semua dokumen saya dan membawakannya dengan saya hari ini, supaya kita boleh mulakan terus.	
Translation		Of course. I gathered all my documents and brought them with me today so that we can get started straight away.	21

**End of Dialogue****Dialogue - Word Count**

Language	Total number of words	Number of segments with 20 or less words	Number of segments with 21-35 words	Number of segments with less than 10 words
ENGLISH	149	4	4	0
MALAY	159	3	5	0
Total	308	7	10	0