

Financial - Loan Pay-Off - Cantonese

INT: [Pre-Session].

CLIENT: Hi, interpreter. I have a Cantonese-speaking person on the line. She has some questions about her loan. Can you help me?

INT: Of course. M I introduce myself to the other party?

CLIENT: Of course.

INT: [Pre-Session to LEPP].

CLIENT: What's your loan number?

INT: 請問你嘅貸款帳戶號碼係乜嘢?

LEPP: 204-459-258.

INT: 204-459-258.

CLIENT: Thank you, one moment please. Who am I speaking to?

INT: 唔該, 請稍等, 我係同邊位講話?

LEPP: Lin.

INT: Lin.

CLIENT: The address on the account?

INT: 帳戶上嘅地址呢?

LEPP: 12587 弗里蒙特大街, 莫哈維谷, 亞利桑那州, 86440.

INT: 12587 Freemont Street, Mohave Valley, Arizona, 86440.

CLIENT: The phone number on your account, please?

INT: 您帳戶嘅電話號碼, 唔該。

LEPP: 928-458-2035.

INT: 928-458-2035.

CLIENT: The last four digits of your social security number?

INT: 你社會安全號碼嘅最後四個數字?

LEPP: 8853.

INT: 8853.

CLIENT: Thank you very much. How can I help today?

INT: 好多謝你。我今日可以點幫你呢?

LEPP: 我想還清我所有欠額。我想知道現時貸款嘅餘額。我重要俾幾多期付款先至可以付清呢?

INT: I want to pay off everything I owe. I would like to know the balance. How many payments do I have to make to finish paying it off?

CLIENT: Certainly. I can bring up the total pay-off amount, bear with me a few minutes. Your balance is \$4,852.23. That's the balance as of April 27, 2015.

INT: 係嘅。我要查出清付貸款嘅總餘額，請稍等一等。您嘅餘額是 4,852 美元 23 仙。呢個係 2015 年 4 月 27 日嘅結餘。

LEPP: 餘額重有幾多期付款先至可以付清呢？

INT: How many payments for that amount?

CLIENT: It shows that eight payments remain.

INT: 電腦顯示仍然有八期。

LEPP: 好，八期。咁每期有幾多支付本金同有幾多支付利息呢？

INT: Okay, eight payments. From each payment, how much goes towards the principal and how much in interest?

CLIENT: On your most recent payment received on March 2nd, \$570.60, and the interest was \$29.40.

INT: 喺你最近 3 月 2 日收到嘅付款當中有 570 美元 60 分，利息部份有 29 美元 40 仙。

LEPP: 我有一個問題，利息嘅百分比佔幾多？

INT: I have a question, what's the interest percentage?

CLIENT: Your interest rate is 7.1%.

INT: 你嘅利率百分比係 7.1。

LEPP: 我每月付款金額幾乎係 \$ 600。要計算利息我時 7 乘 6，大約 40 美元，或者多一啲？

INT: My payment amount is almost \$600. To calculate the interest I multiply 7 by 6 which gives me almost \$40, or a bit more?

CLIENT: I'm not sure if I understand what you are calculating.

INT: 我唔知道我是否理解你計算緊嘅嘢。

LEPP: 好，我需要了解貸款嘅利率，因為我唔認為會係 29 元。利息每 100 元係 7，啱唔啱？咁點可以每 600 元係 29 元？

INT: Okay, I need to understand the interest rate because I don't think it is \$29. For every \$100, isn't 7 in interest? How can it be \$29 per \$600?

CLIENT: Your per diem payment is 94 cents per day. So, you want to calculate your interest based on those 94 cents per day according to what you're paying.

INT: 您每日利息係 94 美仙。所以，你要根據每日 94 仙去計算你嘅利息支付金額。

LEPP: \$600 包括佐本金同利息？支付金額裡面已經包括佐 7 厘利息？

INT: The \$600 include the principal and interest? The payment amount already includes the 7% in interest?

CLIENT: Yes. The lower figure \$29.40, is the interest rate you paid on the previous payment cycle.

INT: 小額部份的 29 美元 40 美仙，就係您在上一個付款週期支付嘅利率。

LEPP: 而且重加上每日利息？

INT: And there's daily interest on top of that?

CLIENT: The interest built per diem in your principal is 94 cents, each day. As you make your payments and you pay the loan down, your per diem decreases.

INT: 每日加到本金嘅利息係 94 美仙，當你還款減低欠債之時，你每日嘅利息就會相應減少。

LEPP: 所以我欠嘅係\$4,852.23？

INT: So what I owe is \$4.852.23?

CLIENT: Your pay-off amount is \$4852.23 if you pay by April 27, 2015.

INT: 如果你喺 2015 年 4 月 27 日支付，您嘅清付額係 4,852 美元 23 美仙。

LEPP: 用呢個數額，如果我現時付清，我會節省每筆付款收取嘅利息？嗰\$29.40？

INT: With that amount, if I pay everything right now, I'll save on the interest charged for each payment? The \$29.40?

CLIENT: Yes. You will be saving that amount monthly if you pay off now. That's your principal plus the interest if you pay off today.

INT: 係。如果你現時付清，呢個就係你每月將會節省嘅金額。清付額就係如果你今天付清嘅本金加利息。

LEPP: 我有八期\$570.60 付款剩餘。如果我乘以八，大約係 \$4800，但咁係話如果我每月付款。因此，我唔明白我點會有你講如果我要今日清付債項嘅金額。我聽唔明。

INT: I have eight payments of \$570.60 remaining. If I multiply that by eight, it's about \$4,800, but that's if I make payments every month. So I don't understand how I would have to pay the amount you're telling if I pay it all today. I don't understand.

CLIENT: You will need to also calculate the interest on your payment. You are making calculations of a flat amount. You need to take into account your daily per diem as it builds up each day. By taking your flat payment and making the calculation, you are not calculating your per diem built up each day.

INT: 您要計算欠款嘅利息。您正在計算固定金額。你需要考慮到每日加收嘅利息。通過採取你嘅固定付款計算，您冇加上每日利息。

LEPP: 對唔住，呢次係我第四次打電話，我仍然唔明。我要走叻。我可以同一個主管上司講嗎？是否有一個講廣東話？

INT: I'm sorry, this is the fourth time I call and I don't understand at all. I have to go. Could I speak with a supervisor? Is there one that speaks Cantonese?

CLIENT: Okay, I can transfer you but you'll probably have to get another interpreter.

INT: 好，我可以為你轉線，但係佢地可能要用另一個翻譯員。

LEPP: 好的，很好。我需要一個主管上司。多謝。

INT: Okay, that's fine. I need a supervisor. Thank you.

CLIENT: One moment, please. Interpreter, you can drop off the line now. Thank you.

INT: 請稍等一等。[Post Session].

- End -