

## **Financial - Loan Pay-Off - Haitian Creole**

INT: [Pre-Session].

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

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

CLIENT: Of course.

INT: [Pre-Session to LEPP].

CLIENT: What's your loan number?

INT: Ki niméwo prè ou a?

LEPP: 204-459-258.

INT: 204-459-258.

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

INT: Mèsi, yon moman sivouplè. Avèk kilès mwen apé palé?

LEPP: Jean Loui.

INT: Jean Loui.

CLIENT: The address on the account?

INT: Adrès ki sou kont lan?

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

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

CLIENT: The phone number on your account, please?

INT: Niméwo telefòn sou kont lan, sivouplè?

LEPP: 928-458-2035.

INT: 928-458-2035.

CLIENT: The last four of your social security number?

INT: Dènyé 4 niméwo sékirité sosyal ou?

LEPP: 8853.

INT: 8853.

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

INT: Mèsi anpil. Kijan mwen ka édé ou jodi a?

LEPP: Mwen vlé fin péyé tout sa mwen dwé. Mwen ta renmen konnen balans lan. Konbyen péman pou mwen ta fè pou mwen fini peye li?

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 moment. Your balance is \$4,852.23. That's the balance as of April 27, 2015.
- INT: Sètèman. Mwen ka ralé montan total pou fin pèyé a. Pran yon ti pasyans avèk mwen pou kèk minit. Balans ou an sé 4,852 dola avèk 23 santim. Sa sé balans la dépi 27 Avril 2015.
- LEPP: Konbyen péman pou montan sa a?
- INT: How many payments for that amount?
- CLIENT: It shows that eight payments remain.
- INT: Li montre wit péman ki rété.
- LEPP: Oké. wit péman. De chak péman, konbyen ki alé anvè principal la epi konbyen ki alé sou entèrè?
- 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 March 2nd, \$570.60, the interest was \$29.40.
- INT: Sou dènyé péman ké nou té jwenn 2 Mars lan, de 570 dola ak 60 santim, entèrè a té 29 dola ak 40 santim.
- LEPP: Mwen gen yon kèsyon, ki pousantaj entèrè a?
- INT: I have a question, what's the interest percentage?
- CLIENT: Your interest rate is 7.1%.
- INT: Pousantaj to entèrè ou a se 7.1%.
- LEPP: Montan péman mwen an preske \$600. Pou mwen kalkilé entèrè a mwen miltipliyé 7 pa 6 ki ban mwen prèské \$40, oubyen yon ti kras anplis?
- 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: Mwen pa fin sèten si mwen konprann kisa ou apé kalkilé a?
- LEPP: Oké, mwen bézwen konprann to entèrè a paské mwen pa kwè ké li \$29. Pou chak \$100, èské sé pa 7 lan entèrè? Kòman li ka fè \$29 chak \$600?
- 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: Péman pa dyèm ou an sé 94 santim pa jou. Sa vle di, ou dwé kalkilé entèrè ou bazé sou 94 santim pa jou an dapre sa ké ou apé pèyé an.

LEPP: 600 genyen principal la ak entèrè a ladan li? Montan péman an déjà genyen 7% entèrè a ladan li?

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 in the previous payment cycle.

INT: Wi, montan pi enféryè a 29 dola ak 40 santim la, sé to entèrè ou té pèyé a nan sik péman avan sa a.

LEPP: Épi gen entèrè pa jou sou tèt sa?

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: Entèrè ki akimilé pa dyèm nan principal ou a sé 94 santim, chak jou. Chak ou fè péman épi ou apé pèyé na prè a, pa dyèm ou an vini pi piti.

LEPP: Alò sa mwen dwé a sé \$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: Montan pou ou pèyé a sé 4852 dola 23 santim si ou gentan pèyé avan 27 avril 2015.

LEPP: Avèk montan sa a, si mwen pèyé tout bagay kounyé a, mwen apé sovè sou entèrè ké yo chajé'm sou chak péman? \$29.40 lan?

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 payoff today.

INT: Wi. Ou apé bénéfisyé montan sa a chak mwa si ou pèyé tout kounyé a. Sa sé principal ou plis entèrè a si ou pèyé tout jodi a.

LEPP: Mwen genyen wit péman dé \$570.60 ki rété. Si mwen miltipliyé sa a pa wit, li anviwon \$4,800, men sa sé si mwen fè péman chak mwa. Alò mwen pa konprann kòman mwen ta dwé pèyé montan wap dim la si mwen pèyé tout jodi a. Mwen pa konprann.

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 that's built each day. By taking your flat payment and making the calculation, you are not calculating your per diem built each day.

- INT: Fòk ou ta kalkilé enterè sou péman ou an tou. Wap fè kalkilasyon sou on montan plat. Fòk ou ta konsidéré pa dyèm la paské li akimilé chak jou. Lè ou pran péman plat la épi ou fè kalkilasyon a, ou pa kalkilé pa dyèm ki akimilé chak jou a?
- LEPP: Mwen dézolé, sa fè katriyèm fwa map rélé é mwen pa konprann ditou. Fòk mwen alé. Eské mwen ka palé avèk yon sipèvizè. Eské genyen youn ki palé Kréyòl?
- INT: I'm sorry, this is the fourth time I am calling and I don't understand at all. I have to go. Could I speak with a supervisor? Is there one that speaks Haitian Creole?
- CLIENT: Okay, I can transfer you but they'll probably have to get another interpreter.
- INT: Oké, mwen ka transféré ou men yo gendwa pral oblijé pran yon lòt entèprèt.
- LEPP: Oké, sa bon. Mwen bézwen yon sipèvizè. Mèsi.
- INT: Okay, that's fine. I need a supervisor. Thank you.
- CLIENT: One moment, please. Interpreter, you can drop off the line. Thank you.
- INT: Yon moman sivouplè. [Post-Session].

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