

Financial - Loan Pay-Off - Mandarin

INT: [Pre-Session]

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

INT: Of course, ma'am. May I introduce myself to the other party first?

CLIENT: Of course, go ahead.

INT: Thank you, [Pre-Session to LEPP]. Please go ahead ma'am.

CLIENT: What's your loan number?

INT: 您的贷款号码是什么？

LEPP: 204-459-258.

INT: 204-459-258.

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

INT: 谢谢。请稍等。请问您是哪位？

LEPP: Li Chen.

INT: Li Chen.

CLIENT: The address on the account?

INT: 账户上的地址是什么？

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

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

CLIENT: The phone number on your account?

INT: 请问您账户上的电话号码是什么？

LEPP: 928-458-2035.

INT: 928-458-2035.

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

INT: 您社会安全号的后四位号码是什么？

LEPP: 8853.

INT: 8853.

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

INT: 非常感谢您。请问我今天能帮您做什么呢？

LEPP: 我想要把我的欠款都付清了。我想知道我欠多少钱。在我付清欠款前我还要付多少次付款？

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 payoff amount, bear with me a few minutes. Your balance is \$4,852.23. That's the balance as of April 27, 2015.

INT: 当然可以。我可以把您的欠款金额调出来，请稍等。您的欠款为 4852 美元 23 美分。这是截止到 2015 年 4 月 27 号的欠款额。

LEPP: 那是要付多少次付款呢？

INT: How many payments for that amount?

CLIENT: It shows that eight payments remain.

INT: 这里显示您还要付 8 次。

LEPP: 好的，8 次付款。那每一次的付款金额里多少是付本金多少是用来支付利息的？

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, the interest was \$29.40.

INT: 3 月 2 号我们收到的最近的一次付款，570 美元 60 美分，利息是 29 美元 40 美分。

LEPP: 我有一个问题，我的利率是多少？

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

CLIENT: Your interest rate is 7.1%.

INT: 您的利率是 7.1%。

LEPP: 我付的金额几乎是 600 美元。那来算出利息我 6 乘以 7 就得出快 40 美元，还是更多一点？

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: 我不是很确定我是否理解您在计算什么。

LEPP: 好。我需要了解利率因为我不觉得应该是 29 美元。那每付 100 美元，利息就是 7 对吗？怎么会每 600 美元的利息是 29 美元呢？

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: 您每天的日息是 94 美分。所以，您要以那 94 美分每天根据您所付的金额来计算您的利息。

LEPP: 这个\$600 包括本金和利息了吗？这个付款是包括了 7%的利息了吗？

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: 是的，较低的数字 29 美元 40 美分就是你上个付款周期支付的利率。

LEPP: 那除此之外还有每日利息？

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 payment and you pay the loan down, your per diem decreases.

INT: 您本金所收的日利息是 94 美分，每天。那随着您的付款，您的贷款越来越少，您的日利息也越来越少。

LEPP: 所以我现在欠的是 4852.23 美元？

INT: So what I owe is \$4.852.23?

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

INT: 如果您在 2015 年 4 月 27 号前付清的话，您需要付的金额是 4852 美元 23 美分。

LEPP: 那个金额，如果我现在全付清的话，我就可以少付你们每次付款收的利息吗？那个 29 美元 40 美分？

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: 是的，如果您现在付清的话您可以省下那每个月的金额。那是如果您今天付清的话您的本金加上利息。

LEPP: 所以我还有 8 次每次为\$570.60 的付款对吗？如果我用那乘以 8，那就大概是 4800 美元，但是那是如果我是分开每个月付。那我不明白如果我今天付清的话我为什么要付你说的金额。我不懂。

- 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: 您也要把利息加到您的付款上。您是按统一金额计算的。您需要考虑到您的日息是每天计算的。那如果您就只是以统一金额来计算，你并没有把您每天的日息算进去。
- LEPP: 不好意思，这是我第四次打电话来我还是完全不懂。我要挂了。我可以跟一位主管谈吗？有没有可以直接讲中文的人？
- 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 Mandarin?
- CLIENT: Okay, I can transfer you but they'll probably need to get another interpreter.
- INT: 好的。我会把您转过去但是他们可能会再帮您找一位翻译。
- LEPP: 好的，没事。我需要一位主管。谢谢你。
- INT: Okay, that's fine. I need a supervisor. Thank you.
- CLIENT: Okay. One moment, please. Interpreter, you can drop off the line. Thank you.
- INT: 请稍等。[Post-Session].

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