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https://www.100test.com/kao_ti2020/466/2021_2022__E6_88_BF_E5_9C_B0_E4_BA_A7_E8_c67_466415.htm 买了房子后，陈先生

想申请银行按揭。在物业代理王先生的推荐上，他来到银行咨询按揭手续。 A--Agent Mr. Wang 物业代理王先生

B--Buyer Mr. Chen 买家陈先生 C--Bank Loan Officer 银行职员

A: Good morning. Let me introduce you to Mr. Chen. He would like to ask you details about mortgage loans.早上好！让我介绍一下，这是陈先生。他想咨询有关银行按揭的详细内容。 C:

Good morning, Mr. Chen. Ive known Mr. Wang for many years. He is a very helpful agent.早上好，陈先生。我认识王先生很多年了。他是一个热心的物业代理。 B: Yes, he is. Mr. Wang has given

some good advice that has helped us buy this apartment at such a reasonable price.是的。王先生给了我们很多建议，帮我们买到价钱这么合理的房子。 A: Sam, Mr. Chen has recently bought a

flat in Tai Koo Shing. I recommended that they apply for a mortgage loan at your bank..山姆，陈先生最近在太古城买了套房子。我建议他们到你们的银行申请按揭。 C: Thank you. We can start

by you giving me the information on your property.谢谢。首先请给我介绍一下你买的房子。 A: Sam, this is the Preliminary Sale

and Purchase Agreement. The selling price of the flat is four point two million HK dollars. He would like to apply for a mortgage loan representing 70% of the purchase price.山姆，这是临时买卖合同。

成交价是四百二十万港币。他希望申请七成银行按揭。 B: I would like to know the different kinds of home investment plans

your bank offers.我希望知道有多少种银行按揭方法可也选择。

C: Sure, Mr. Chen. Our banks minimum mortgage rate is 8.25% to any applicant with a monthly income of over seventy thousand dollars.好的，陈先生。本银行可以向任何月收入超过七万块的客户提供八厘二五的最优惠按揭利率。

B: Im afraid Im not eligible for this plan. Here is my salary tax form from 2004 to 2005.恐怕我不合乎这个条款。这是我零四到零五年的税单。

C: Do you have any other bank mortgage loans?你有没有其他银行按揭贷款?

B: No, I dont. The apartment we are living in now is fully paid up. 我没有任何贷款，我现在住的房子已经供完了。

C: I see. Please give me ten minutes to calculate the interest for you.我明白了。请给我十分钟来计算利率。(After 10 minutes.) (十分钟后。)

C: Mr. Chen, our bank will offer you a 10.25% interest rate. Attached is a repayment table for your reference.陈先生，银行会为你提供十厘二五的按揭利率。这是一份按揭还款表，供您参考。

B: Thank you. How long do you need for approval of my loan?谢谢，需要多长时间批准我的按揭申请呢?

C: Usually it takes two days to approve your application and then we will issue a Conditional Letter of Offer and notify your solicitor to prepare the mortgage document in about two weeks.通常需要两天的时间核实申请，然后在两周内我们会发出一份附带条件的按揭批准通知书给你，并通知你的律师准备按揭按材料。

B: Thank you for your time. I have to discuss this with my wife, and then bring the relevant document to you. Thank you, Mr. Wang. I will get back to you.谢谢你的帮忙。我必须与太太商量一下，然后我会带有关资料给你。谢谢你王先生，我会跟你联络的。

A: Thank you,

Mr. Chen and thank you. Sam.谢谢你，陈先生。谢谢你山姆。
C: You're welcome.不客气。 100Test 下载频道开通，各类考试
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