**Name: Nguyễn Ngọc Nguyên**

**Lesson 12**

**A:** What do you think about the loan department of VietcomBank?

**B:** Well, It's modern. The loan officers use modern computers to provide loan sevices to customers. Besides, their services are professional. Customers are provided with step-by-step instructions so that they can get familiar with the loan process

**A:** Have you ever applied for a loan there?

**B:** Yes, I have a loan there. It's a personal loan at VCB. The pay-back period is 1 year. I borrowed 100 million with 10% interest a year. I applied for this loan because I needed money to buy some furniture items for my new house. Besides, I chose VC Bank because their services are professional and their interest is competitive.

**A:** Can you tell me about the loan programs there?

**B:** VCB offers customers various kinds of loans such as personal, car, mortgage, construction, motorcycle, and even student loans. Among them, I like student loans best because It's benevolent. They charge extremely low interest so that students can cover their school tuition. When you apply for a loan there you don't have to worry about the procedure because It's fast and convenient.

**A:** How did you know about VCB's loan department?

**B:** It happened accidentally when I was browsing some websites of famous banks, and suddenly VCB's commercial popped up. Its information about interest drew my attention, and after I had been thinking twice, I decided to apply for a personal loan there. I believe that I made the right choice.

**A:** What should I prepare before I apply for a loan?

**B:** Well, you must prepare your ID card. It's the most important thing. Then, it would be best if you had your payroll available to prove that you are able to pay back. That's all. All you need to do next is that you head for the bank and the loan officer will service you.