**Name: Nguyen Huu Tri**

**Lesson 12**

**Loan Department**

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 services 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 one 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 loan such as personal, car, mortgage, construction, motorcycle, and even student loan. Among them, I like student loan best because It's benevolent. They charge extremely low interest so that students can cover their school tuitions. 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 interest information drew my attention, and after I had been thinking twice, I decided to apply for a personal loan there. I believe that I made a 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, you should have 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.