

# Character Builder 您好嗎？

The basic unit of the Chinese language is the *zi* (字), i.e. a Chinese word. Each *zi* has a written form (called a character, made up of strokes), a sound (made up of consonant and vowel) and a meaning (or multiple meanings). When we speak or write Chinese, we string *zi* together to form terms, phrases and sentences.

## This week: Words about borrowing

按

Pronunciation: *an* (Putonghua, 4<sup>th</sup> tone), *on* (Cantonese 3<sup>rd</sup> tone)  
Basic meaning: pledge, deposit, mortgage

按 (radical 扌 = 手 *shou* = hand) means “press hand on”. 按語 (*an yu* = pledge-words) = annotation. 按金 (*an jin* = pledge-gold/money) = deposit amount.

Banks give home-buyers 按揭 (transliterated *an jie* = pledge-open), meaning 房貸 (*fang dai* = housing-loans = mortgages). Reciprocally, home-buyers 按 (*an* = mortgage) their houses to banks as 抵押 (*di ya* = worth-pledge = security/pledge).

Prime lending is 最優惠貸款 (*zui you hui dai kuan* = most-excellent-benefit-loan). Sub-prime lending (次級房貸 *ci ji fang dai* = second-grade-housing-loan = 次貸 *ci dai* = 次按 *ci an*) broke Freddie Mac (transliterated 房貸美 *fang dai mei* = house-loan-beautiful/America) and Fannie Mae (房利美 *fang li mei* = house-gain-beautiful/America).

by Diana Yue