

NAATI CCL Indonesian Vocabulary

Panduan Kosakata Bahasa Indonesia

100 useful terms, bilingual examples and a worked dialogue

Build vocabulary for everyday Australian service conversations. Learn each term in context, then practise transferring the whole meaning between English and your language.

A short practice routine

1. Learn the term in both languages, then cover one version and recall it aloud.
2. Interpret the complete example, including numbers, negatives and conditions.
3. Practise the two worked turns at the end before comparing the possible answers.

Inside this guide

1. Appointments and healthcare access
2. Symptoms, tests and treatment
3. Housing and repairs
4. Banking and payments
5. Insurance and consumer matters
6. Employment and pay
7. Education and learning support
8. Identity, applications and government services
9. Legal matters and complaints
10. Community support and useful instructions

Use the native script as your reference. These guides focus on meaning in context; equivalent natural phrasing can also be appropriate.

Independent AceCCL preparation material. Examples are fictional. This is a starter list, not an official NAATI vocabulary list or a prediction of test content.

Prepared by AceCCL / Updated 30 September 2026 / Edition 2026-09-30.1

TOPIC 01 / 10 TERMS

Appointments and healthcare access

Arrange a visit, explain what you need and understand the next step.

TERM / INDONESIAN	EXAMPLE IN CONTEXT
Appointment Janji temu dengan dokter	I would like to book a doctor's appointment for Monday morning. Saya ingin membuat janji temu dengan dokter untuk Senin pagi. Note: Here this means a booked visit, not appointment to a job or post.
General practitioner (GP) Dokter umum (GP)	Please make an appointment with your GP. Silakan buat janji temu dengan dokter umum Anda. Note: A GP is a general medical practitioner; keep the familiar abbreviation when it is clear in context.
Referral letter Surat rujukan	Please bring the referral letter. Silakan bawa surat rujukan. Note: In this context, a letter directing a patient to another clinician or service.
Prescription Resep obat	The pharmacist needs my prescription. Apoteker memerlukan resep saya.
Medical certificate Surat keterangan medis	The doctor gave me a medical certificate. Dokter memberi saya surat keterangan medis.
Specialist Dokter spesialis	My doctor referred me to a specialist. Dokter saya merujuk saya kepada dokter spesialis.
Bulk billing Penagihan langsung ke Medicare (bulk billing)	Does this clinic offer bulk billing? Apakah klinik ini menyediakan penagihan langsung ke Medicare? Note: For an eligible Medicare service, the provider accepts the Medicare benefit as full payment. Do not imply every service is covered.
Emergency Keadaan darurat	This is an emergency. Ini keadaan darurat.
Consultation Konsultasi medis	The consultation fee is eighty dollars. Biaya konsultasi adalah delapan puluh dolar.
Waiting list Daftar tunggu	My name is on the waiting list. Nama saya ada dalam daftar tunggu.

TOPIC 02 / 10 TERMS

Symptoms, tests and treatment

Preserve symptoms, quantities and instructions without adding medical advice.

TERM / INDONESIAN	EXAMPLE IN CONTEXT
Symptoms Gejala	Please describe your symptoms. Silakan jelaskan gejala Anda.
Dosage Dosis dan frekuensi pemakaian	Please confirm the dosage with the pharmacist. Silakan pastikan dosis dan frekuensi pemakaian dengan apoteker. Note: Dosage can include how much and how often; preserve both when the speaker gives them.
Side effects Efek samping	Could this medicine cause side effects? Apakah obat ini bisa menyebabkan efek samping?
Allergy Alergi	I have a peanut allergy. Saya alergi terhadap kacang tanah.
Blood test Tes darah	The doctor requested a blood test. Dokter meminta tes darah.
Blood pressure Tekanan darah	Please check my blood pressure. Silakan periksa tekanan darah saya.
Treatment Pengobatan	The doctor will explain the treatment options. Dokter akan menjelaskan pilihan pengobatan.
Chronic condition Kondisi kronis	I need support for a chronic condition. Saya memerlukan dukungan untuk kondisi kronis. Note: Chronic describes duration; it does not automatically mean severe.
Fasting Puasa sebelum tes	Is fasting required before this test? Apakah perlu berpuasa sebelum tes ini? Note: In a healthcare context, not eating before a test as instructed; do not invent what liquids are permitted or the fasting duration.
Follow-up appointment Janji temu lanjutan	Please book a follow-up appointment for two weeks from now. Silakan buat janji temu lanjutan untuk dua minggu dari sekarang.

TOPIC 03 / 10 TERMS

Housing and repairs

Distinguish rent, bond, quotes and written notices in everyday housing conversations.

TERM / INDONESIAN	EXAMPLE IN CONTEXT
Tenant Penyewa	The tenant has paid this week's rent. Penyewa telah membayar sewa minggu ini. Note: Choose a form appropriate to the speaker and context; do not infer gender from the English word alone.
Landlord Pemilik rumah	The landlord will arrange the repairs. Pemilik rumah akan mengatur perbaikan.
Rental agreement Perjanjian sewa	Please bring a copy of your rental agreement. Silakan bawa salinan perjanjian sewa Anda.
Rental bond Uang jaminan sewa	The rental bond is security, not extra rent. Uang jaminan sewa adalah jaminan, bukan tambahan uang sewa. Note: A security deposit connected to a tenancy, not a fine or an extra rent payment.
Rent arrears Tunggakan sewa	I owe \$1,800 in overdue rent. Saya memiliki tunggakan sewa sebesar 1.800 dolar.
Written notice Pemberitahuan tertulis	Please send the notice in writing. Silakan kirim pemberitahuan secara tertulis.
Property inspection Peninjauan properti	The property inspection is tomorrow at ten. Peninjauan properti dijadwalkan besok pukul sepuluh.
Repairs Perbaikan	The repairs will start on Monday. Perbaikan akan dimulai pada hari Senin.
Plumber Tukang ledeng	We need a plumber to fix the leak. Kami memerlukan tukang ledeng untuk memperbaiki kebocoran.
Written quote Penawaran harga tertulis	Please send me a written quote before starting the work. Silakan kirim penawaran harga tertulis kepada saya sebelum memulai pekerjaan. Note: A written proposed price for work or goods. Keep it distinct from an invoice requesting payment.

TOPIC 04 / 10 TERMS

Banking and payments

Listen carefully for amounts, dates, fees and repayment conditions.

TERM / INDONESIAN	EXAMPLE IN CONTEXT
Bank account Rekening bank	I would like to open a bank account. Saya ingin membuka rekening bank.
Bank statement Rekening koran	Please provide three months of bank statements. Silakan berikan rekening koran untuk tiga bulan.
Interest rate Suku bunga	What is the interest rate on this loan? Berapa suku bunga pinjaman ini?
Repayment Pembayaran kembali	When is the next repayment due? Kapan pembayaran kembali berikutnya jatuh tempo?
Deposit Setoran bank	I deposited \$200 into my bank account. Saya menyetor 200 dolar ke rekening bank saya. Note: Here this is money paid into a bank account. In a purchase or building contract, deposit can instead mean an advance payment; do not confuse either with a rental bond.
Invoice Faktur tagihan	Please send the invoice by email. Silakan kirim faktur tagihan melalui email. Note: A request for payment; a receipt confirms that a payment was received.
Due date Tanggal jatuh tempo	What is the due date for this bill? Kapan tanggal jatuh tempo tagihan ini?
Debt Utang	I need help managing my debt. Saya memerlukan bantuan untuk mengelola utang saya.
Refund Pengembalian dana	I requested a refund for the faulty item. Saya meminta pengembalian dana untuk barang yang cacat.
Budget Anggaran	Our monthly budget is \$2,000. Anggaran bulanan kami adalah 2.000 dolar. Note: Use a familiar local term for a spending plan; preserve the intended meaning.

TOPIC 05 / 10 TERMS

Insurance and consumer matters

Use the insurance or shopping context to choose the right meaning.

TERM / INDONESIAN	EXAMPLE IN CONTEXT
Insurance premium Premi asuransi	The annual insurance premium is \$600. Premi asuransi tahunan adalah 600 dolar.
Insurance excess Risiko sendiri dalam klaim asuransi	The excess on this insurance claim is \$500. Risiko sendiri pada klaim asuransi ini adalah 500 dolar. Note: The policyholder's own contribution to an insurance claim, as stated in the policy; not an extra premium or simply an extra amount.
Insurance claim Klaim asuransi	I would like to lodge an insurance claim. Saya ingin mengajukan klaim asuransi. Note: A request to an insurer under an insurance policy; a claim against a rental bond is a different context.
Policy number Nomor polis	Please tell me your policy number. Silakan beri tahu nomor polis Anda.
Insurance cover Pertanggungan asuransi	Does this policy cover storm damage? Apakah polis ini menanggung kerusakan akibat badai?
Warranty period Masa garansi	What is the warranty period for this laptop? Berapa lama masa garansi laptop ini? Note: The length of a warranty, not a promise that every repair is free.
Receipt Tanda terima	Please keep your receipt as proof of purchase. Silakan simpan tanda terima sebagai bukti pembelian.
Faulty Cacat	The toaster is faulty. Pemanggang roti itu cacat.
Replacement Barang pengganti	Would you prefer a replacement or a refund? Apakah Anda lebih memilih barang pengganti atau pengembalian dana?
Proof of purchase Bukti pembelian	Do you have proof of purchase? Apakah Anda memiliki bukti pembelian?

TOPIC 06 / 10 TERMS

Employment and pay

Keep working hours, employment arrangements and entitlements distinct.

TERM / INDONESIAN	EXAMPLE IN CONTEXT
Job vacancy Lowongan kerja	Are there any job vacancies? Apakah ada lowongan kerja?
Casual employee Pekerja kasual (casual)	I work as a casual employee. Saya bekerja sebagai pekerja kasual. Note: An Australian employment category. Do not translate it merely as part-time, temporary or fixed-term employment.
Shift work Kerja bergiliran	Does this role involve shift work? Apakah pekerjaan ini melibatkan kerja bergiliran?
Roster Jadwal giliran kerja	Please check next week's roster. Silakan periksa jadwal giliran kerja minggu depan.
Payslip Slip gaji	My payslip shows the hours I worked. Slip gaji saya menunjukkan jumlah jam saya bekerja.
Annual leave Cuti tahunan	I would like to request annual leave. Saya ingin mengajukan cuti tahunan.
Paid sick leave Cuti sakit berbayar	Does this job include paid sick leave? Apakah pekerjaan ini mencakup cuti sakit berbayar? Note: Preserve paid; sick leave alone does not express whether wages continue.
Overtime pay Upah lembur	How is overtime pay calculated? Bagaimana upah lembur dihitung? Note: Payment for overtime work, not the extra working hours themselves.
Superannuation Tabungan pensiun (superannuation)	Please check your superannuation contributions. Silakan periksa kontribusi superannuation Anda. Note: Australia's retirement-savings system; do not treat it as ordinary take-home pay.
Minimum wage Upah minimum	What minimum wage applies to this job? Upah minimum mana yang berlaku untuk pekerjaan ini?

TOPIC 07 / 10 TERMS

Education and learning support

Discuss enrolment, course requirements and support without losing qualifications.

TERM / INDONESIAN	EXAMPLE IN CONTEXT
Enrolment Pendaftaran sekolah	When does school enrolment open? Kapan pendaftaran sekolah dibuka?
Tuition fee Biaya pendidikan	Does the tuition fee include the textbooks? Apakah biaya pendidikan mencakup buku pelajaran?
Per term Per periode sekolah	The fee is \$300 per term. Biayanya 300 dolar per periode sekolah. Note: Per educational term; do not substitute per year, month or semester when the source says term.
Prerequisite Prasyarat	Is this subject a prerequisite for admission? Apakah mata pelajaran ini menjadi prasyarat untuk masuk?
Assessment result Hasil penilaian	When will the assessment results be available? Kapan hasil penilaian akan tersedia?
Progress report Laporan kemajuan belajar	Please bring your child's progress report. Silakan bawa laporan kemajuan belajar anak Anda.
Subject selection Pemilihan mata pelajaran	Can you help me with subject selection? Bisakah Anda membantu saya memilih mata pelajaran?
Learning support Dukungan belajar	What learning support is available? Dukungan belajar apa yang tersedia?
School counsellor Konselor sekolah	May I speak to the school counsellor? Bolehkah saya berbicara dengan konselor sekolah?
Guardian Wali	The guardian must sign the form. Wali harus menandatangani formulir.

TOPIC 08 / 10 TERMS

Identity, applications and government services

Preserve document names and distinguish eligibility from approval.

TERM / INDONESIAN	EXAMPLE IN CONTEXT
Eligibility Pemenuhan persyaratan	Please check whether I meet the eligibility requirements. Silakan periksa apakah saya memenuhi persyaratan kelayakan. Note: Meeting eligibility conditions does not necessarily mean an application is already approved.
Application form Formulir permohonan	Please complete the application form. Silakan lengkapi formulir permohonan.
Proof of address Bukti alamat	Please bring proof of your address. Silakan bawa bukti alamat Anda.
Photo identification Identitas berfoto	I need to show photo identification. Saya perlu menunjukkan identitas berfoto.
Birth certificate Akta kelahiran	Please bring a copy of your birth certificate. Silakan bawa salinan akta kelahiran Anda.
Passport Paspor	Please show your passport. Silakan tunjukkan paspor Anda.
Tax file number (TFN) Nomor berkas pajak (TFN)	Please write your tax file number on the form. Silakan tulis nomor berkas pajak Anda pada formulir. Note: Keep the name and abbreviation identifiable; do not substitute a different identity number.
Permanent resident Penduduk tetap	I am a permanent resident. Saya penduduk tetap. Note: A person with permanent residence status; do not turn this into citizenship.
Visa status Status visa	Please confirm your current visa status. Silakan pastikan status visa Anda saat ini.
Centrelink Centrelink	I need to contact Centrelink about my payment. Saya perlu menghubungi Centrelink tentang pembayaran saya. Note: This is a service name; keep it recognisable.

TOPIC 09 / 10 TERMS

Legal matters and complaints

Keep requests, obligations, evidence and outcomes precise.

TERM / INDONESIAN	EXAMPLE IN CONTEXT
Legal advice Nasihat hukum	I would like to seek legal advice. Saya ingin mencari nasihat hukum.
Legal aid Bantuan hukum	How can I apply for legal aid? Bagaimana cara mengajukan bantuan hukum? Note: The example asks about access; it does not promise eligibility or free representation.
Evidence Bukti	This photo is evidence of the damage. Foto ini adalah bukti kerusakan.
Contract Kontrak	Please keep a copy of the signed contract. Silakan simpan salinan kontrak yang telah ditandatangani.
Terms and conditions Syarat dan ketentuan	Please read the terms and conditions before signing. Silakan baca syarat dan ketentuan sebelum menandatangani.
Fine Denda	When must I pay the fine? Kapan saya harus membayar denda?
Compensation Ganti rugi	I am seeking compensation for the damage. Saya meminta ganti rugi atas kerusakan tersebut.
Lodge a complaint Mengajukan pengaduan	I would like to lodge a complaint. Saya ingin mengajukan pengaduan.
Court Pengadilan	The hearing is at the court on Tuesday. Sidang berlangsung di pengadilan pada hari Selasa.
Appeal Mengajukan banding	How can I appeal this decision? Bagaimana cara mengajukan banding atas keputusan ini? Note: In a legal context, a request to review a decision; the ordinary verb appeal may have another meaning.

TOPIC 10 / 10 TERMS

Community support and useful instructions

Practise everyday service language, time expressions and clarification requests.

TERM / INDONESIAN	EXAMPLE IN CONTEXT
Community centre Pusat komunitas	The class is at the community centre. Kelas berlangsung di pusat komunitas.
Social worker Pekerja sosial	The social worker helped me find temporary housing. Pekerja sosial membantu saya menemukan tempat tinggal sementara.
Concession card Kartu konsesi	Please bring your concession card. Silakan bawa kartu konsesi Anda. Note: A card used to establish access to particular concessions; the conditions depend on the card.
Rent assistance Bantuan sewa	How do I apply for rent assistance? Bagaimana cara mengajukan bantuan sewa?
Carer allowance Tunjangan pengasuh	How do I apply for Carer Allowance? Bagaimana cara mengajukan Tunjangan Pengasuh? Note: Carer Allowance and Carer Payment are different payment names; preserve the distinction if it matters in the dialogue.
Interpreter Juru bahasa	I need an interpreter for the appointment. Saya memerlukan juru bahasa untuk janji temu itu. Note: An interpreter works with spoken communication; a translator may work with written text.
Deadline Batas waktu	What is the deadline for the application? Kapan batas waktu permohonan?
Fortnight Dua minggu (empat belas hari)	I am paid every fortnight, or every fourteen days. Saya dibayar setiap dua minggu, atau setiap empat belas hari. Note: Exactly two weeks or fourteen days, not fifteen days.
Renew Memperpanjang masa pinjam	Can I renew my library books online? Bisakah saya memperpanjang masa pinjam buku perpustakaan secara daring?
Clarify Memperjelas	Could you clarify which documents I need? Bisakah Anda memperjelas dokumen apa saja yang saya perlukan?

MEANING COMES FIRST

Beyond individual words

Clear everyday Indonesian

These examples use standard Indonesian and polite service phrasing. Familiar names such as Medicare, Centrelink and TFN may stay in their original form with an explanation when needed.

Amounts, negatives and time

Keep amounts, deadlines, conditions, only and at least explicit. A dot marks thousands in these Indonesian examples. A fortnight means two weeks or fourteen days, not fifteen.

Keep the service meaning

Setoran here is a bank deposit, while uang jaminan sewa is rental security. Casual is an Australian employment category, not simply part-time work. Eligibility is not approval and permanent residence is not citizenship.

Use examples as practice

A correct individual word is not enough. Preserve who must act, what happened, the amount, the time, and qualifications such as may, must and only if.

The worked answers are possible interpretations. Equivalent natural wording can convey the same meaning. No official mark or pass prediction is assigned.

Read the official language guidance

<https://www.naati.com.au/resources/language-policy-ccl/>

WORKED EXERCISE / TURN 6

Laptop Repair: Indonesian to English

A customer visits a repair shop to discuss a laptop that stopped working after a small liquid spill. The technician explains the inspection, costs, data safety, and next steps.

From AceCCL dialogue dlg-id-2116. Interpret aloud before reading the possible answer.

Source

Apakah data saya aman? Saya punya foto keluarga dan tugas yang tersimpan di komputer jinjing itu. Saya belum menyalinnya ke tempat lain.

One possible interpretation

Is my data safe? I have family photos and schoolwork saved on the laptop. I have not copied them anywhere else.

Meaning to preserve

- Asks whether the data is safe
- Family photos saved on the laptop
- Schoolwork saved on the laptop
- No copies have been made elsewhere

Watch out for

Keep the negative about backup copies and do not promise that the data is safe. Tugas does not specify a numerical count of assignments.

A compact note-taking cue

data safe? / photos + schoolwork / laptop / no other copy

Your notes

WORKED EXERCISE / TURN 7

Laptop Repair: English to Indonesian

A customer visits a repair shop to discuss a laptop that stopped working after a small liquid spill. The technician explains the inspection, costs, data safety, and next steps.

From AceCCL dialogue dlq-id-2116. Interpret aloud before reading the possible answer.

Source

We will not delete anything during the check. If the hard drive is damaged, data recovery may cost extra. We will call you before doing that.

One possible interpretation

Kami tidak akan menghapus apa pun selama pemeriksaan. Jika hard disk rusak, pemulihan data mungkin memerlukan biaya tambahan. Kami akan menelepon Anda sebelum melakukannya.

Meaning to preserve

- Will not delete anything during the check
- If the hard drive is damaged
- Data recovery may cost extra
- Will call before doing the recovery

Watch out for

Keep not, if and may. Calling before the extra work is explicit; do not imply recovery is guaranteed.

A compact note-taking cue

check: delete nothing / IF disk damage / recovery MAY extra / call first

Your notes

KEEP PRACTISING

From vocabulary to a full dialogue

Use the terms in complete sentences. Work in both directions, take short notes, then compare your interpretation with the meaning the speaker expressed.

Official information can change. Use the references below for current test guidance and the meaning of Australian service terms.

Official references

NAATI CCL language policy

<https://www.naati.com.au/resources/language-policy-ccl/>

NAATI CCL test and assessment requirements

<https://www.naati.com.au/migration-assessments/ccl/>

NAATI CCL candidate instructions

<https://www.naati.com.au/resources/candidate-instructions-ccl/>

Services Australia: bulk billing terminology

<https://www.servicesaustralia.gov.au/about-bulk-billing-mbs-claims>

Services Australia: Carer Allowance and Carer Payment

<https://www.servicesaustralia.gov.au/carers-allowance>

ASIC Moneysmart: insurance claims and excess

<https://moneysmart.gov.au/car-insurance/claiming-on-your-car-insurance>

Study note

Examples are fictional practice conversations, not advice about medical care, legal rights, visa eligibility or benefit entitlements. Preserve the speaker's meaning and check the context of each term.

AceCCL provides independent preparation material and is not affiliated with NAATI.

Try the free Indonesian practice dialogue

Listen, record your interpretation and compare with model answers.
No account required. AI feedback is available separately after sign-up.

Open your free practice dialogue

aceccl.com/mini-mock/id/dlg-id-2116

