

NAATI CCL Mandarin Vocabulary

普通话词汇指南

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
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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.

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TOPIC 01 / 10 TERMS

Appointments and healthcare access

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

TERM / MANDARIN	EXAMPLE IN CONTEXT
Appointment 就诊预约	I would like to book a doctor's appointment for Monday morning. 我想预约星期一上午看医生。 Note: Here this means a booked visit, not appointment to a job or post.
General practitioner (GP) 全科医生 (GP)	Please make an appointment with your GP. 请预约您的全科医生。 Note: A GP is a general medical practitioner; keep the familiar abbreviation when it is clear in context.
Referral letter 转诊信	Please bring the referral letter. 请带上转诊信。 Note: In this context, a letter directing a patient to another clinician or service.
Prescription 处方	The pharmacist needs my prescription. 药剂师需要我的处方。
Medical certificate 医疗证明	The doctor gave me a medical certificate. 医生给了我一份医疗证明。
Specialist 专科医生	My doctor referred me to a specialist. 我的医生把我转诊给了一位专科医生。
Bulk billing Medicare直接结算 (bulk billing)	Does this clinic offer bulk billing? 这家诊所提供Medicare直接结算服务吗? Note: For an eligible Medicare service, the provider accepts the Medicare benefit as full payment. Do not imply every service is covered.
Emergency 紧急情况	This is an emergency. 这是紧急情况。
Consultation 诊疗咨询	The consultation fee is eighty dollars. 诊疗咨询费是八十澳元。
Waiting list 等候名单	My name is on the waiting list. 我的名字在等候名单上。

TOPIC 02 / 10 TERMS

Symptoms, tests and treatment

Preserve symptoms, quantities and instructions without adding medical advice.

TERM / MANDARIN	EXAMPLE IN CONTEXT
Symptoms 症状	Please describe your symptoms. 请描述您的症状。
Dosage 用药剂量和频次	Please confirm the dosage with the pharmacist. 请向药剂师确认用药剂量和频次。 Note: Dosage can include how much and how often; preserve both when the speaker gives them.
Side effects 副作用	Could this medicine cause side effects? 这种药可能有副作用吗？
Allergy 过敏	I have a peanut allergy. 我对花生过敏。
Blood test 验血	The doctor requested a blood test. 医生要求验血。
Blood pressure 血压	Please check my blood pressure. 请测一下我的血压。
Treatment 治疗	The doctor will explain the treatment options. 医生会解释治疗方案。
Chronic condition 慢性疾病	I need support for a chronic condition. 我因慢性疾病需要支持。 Note: Chronic describes duration; it does not automatically mean severe.
Fasting 空腹	Is fasting required before this test? 这项检查前需要空腹吗？ 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 复诊预约	Please book a follow-up appointment for two weeks from now. 请预约两周后的复诊。

TOPIC 03 / 10 TERMS

Housing and repairs

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

TERM / MANDARIN	EXAMPLE IN CONTEXT
Tenant 租客	The tenant has paid this week's rent. 租客已经付了这个星期的租金。 Note: Choose a form appropriate to the speaker and context; do not infer gender from the English word alone.
Landlord 房东	The landlord will arrange the repairs. 房东会安排维修。
Rental agreement 租赁协议	Please bring a copy of your rental agreement. 请带上您的租赁协议副本。
Rental bond 租房保证金	The rental bond is security, not extra rent. 租房保证金是担保款，不是额外租金。 Note: A security deposit connected to a tenancy, not a fine or an extra rent payment.
Rent arrears 拖欠的租金	I owe \$1,800 in overdue rent. 我拖欠了1,800澳元租金。
Written notice 书面通知	Please send the notice in writing. 请以书面形式发出通知。
Property inspection 房屋查看	The property inspection is tomorrow at ten. 明天十点查看房屋。
Repairs 维修	The repairs will start on Monday. 维修将于星期一开始。
Plumber 水管工	We need a plumber to fix the leak. 我们需要水管工修理漏水处。
Written quote 书面报价	Please send me a written quote before starting the work. 请在开工前把书面报价发给我。 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 / MANDARIN	EXAMPLE IN CONTEXT
Bank account 银行账户	I would like to open a bank account. 我想开一个银行账户。
Bank statement 银行对账单	Please provide three months of bank statements. 请提供三个月的银行对账单。
Interest rate 利率	What is the interest rate on this loan? 这笔贷款的利率是多少？
Repayment 还款	When is the next repayment due? 下一次还款什么时候到期？
Deposit 银行存款	I deposited \$200 into my bank account. 我往银行账户存了200澳元。 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 付款发票	Please send the invoice by email. 请通过电子邮件发送付款发票。 Note: A request for payment; a receipt confirms that a payment was received.
Due date 到期日	What is the due date for this bill? 这张账单的到期日是什么时候？
Debt 债务	I need help managing my debt. 我需要帮助管理债务。
Refund 退款	I requested a refund for the faulty item. 我为这件有故障的商品申请了退款。
Budget 预算	Our monthly budget is \$2,000. 我们的每月预算是2,000澳元。 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 / MANDARIN	EXAMPLE IN CONTEXT
Insurance premium 保险费	The annual insurance premium is \$600. 每年的保险费是600澳元。
Insurance excess 保险索赔自付额	The excess on this insurance claim is \$500. 这次保险索赔的自付额是500澳元。 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 保险索赔	I would like to lodge an insurance claim. 我想提交保险索赔。 Note: A request to an insurer under an insurance policy; a claim against a rental bond is a different context.
Policy number 保单号码	Please tell me your policy number. 请告诉我您的保单号码。
Insurance cover 保险保障范围	Does this policy cover storm damage? 这份保单涵盖风暴造成的损失吗？
Warranty period 保修期限	What is the warranty period for this laptop? 这台笔记本电脑的保修期限是多久？ Note: The length of a warranty, not a promise that every repair is free.
Receipt 收据	Please keep your receipt as proof of purchase. 请保留收据作为购买凭证。
Faulty 有故障	The toaster is faulty. 烤面包机有故障。
Replacement 替换商品	Would you prefer a replacement or a refund? 您想换一件商品还是退款？
Proof of purchase 购买凭证	Do you have proof of purchase? 您有购买凭证吗？

TOPIC 06 / 10 TERMS

Employment and pay

Keep working hours, employment arrangements and entitlements distinct.

TERM / MANDARIN	EXAMPLE IN CONTEXT
Job vacancy 职位空缺	Are there any job vacancies? 有职位空缺吗?
Casual employee 非固定雇员 (casual)	I work as a casual employee. 我是以casual雇员身份工作的。 Note: An Australian employment category. Do not translate it merely as part-time, temporary or fixed-term employment.
Shift work 轮班工作	Does this role involve shift work? 这个职位需要轮班工作吗?
Roster 排班表	Please check next week's roster. 请查看下个星期的排班表。
Payslip 工资单	My payslip shows the hours I worked. 我的工资单上列出了我工作的小时数。
Annual leave 年假	I would like to request annual leave. 我想申请年假。
Paid sick leave 带薪病假	Does this job include paid sick leave? 这份工作有带薪病假吗? Note: Preserve paid; sick leave alone does not express whether wages continue.
Overtime pay 加班费	How is overtime pay calculated? 加班费怎么计算? Note: Payment for overtime work, not the extra working hours themselves.
Superannuation 退休金储蓄 (superannuation)	Please check your superannuation contributions. 请检查您的退休金缴款。 Note: Australia's retirement-savings system; do not treat it as ordinary take-home pay.
Minimum wage 最低工资	What minimum wage applies to this job? 这份工作适用的最低工资是多少?

TOPIC 07 / 10 TERMS

Education and learning support

Discuss enrolment, course requirements and support without losing qualifications.

TERM / MANDARIN	EXAMPLE IN CONTEXT
Enrolment 入学注册	When does school enrolment open? 学校什么时候开始办理入学注册?
Tuition fee 学费	Does the tuition fee include the textbooks? 学费包括课本吗?
Per term 每个学期	The fee is \$300 per term. 每个学期的费用是300澳元。 Note: Per educational term; do not substitute per year, month or semester when the source says term.
Prerequisite 先修要求	Is this subject a prerequisite for admission? 这门科目是入学的先修要求吗?
Assessment result 评估结果	When will the assessment results be available? 评估结果什么时候公布?
Progress report 学习进展报告	Please bring your child's progress report. 请带上您孩子的学习进展报告。
Subject selection 选科	Can you help me with subject selection? 您能帮我选科吗?
Learning support 学习支持	What learning support is available? 有哪些学习支持服务?
School counsellor 学校辅导员	May I speak to the school counsellor? 我可以和学校辅导员谈谈吗?
Guardian 监护人	The guardian must sign the form. 监护人必须在表格上签字。

TOPIC 08 / 10 TERMS

Identity, applications and government services

Preserve document names and distinguish eligibility from approval.

TERM / MANDARIN	EXAMPLE IN CONTEXT
Eligibility 资格	Please check whether I meet the eligibility requirements. 请检查我是否符合资格要求。 Note: Meeting eligibility conditions does not necessarily mean an application is already approved.
Application form 申请表	Please complete the application form. 请填写好申请表。
Proof of address 地址证明	Please bring proof of your address. 请带上您的地址证明。
Photo identification 附照片的身份证明	I need to show photo identification. 我需要出示附照片的身份证明。
Birth certificate 出生证明	Please bring a copy of your birth certificate. 请带上您的出生证明副本。
Passport 护照	Please show your passport. 请出示您的护照。
Tax file number (TFN) 税务档案号码 (TFN)	Please write your tax file number on the form. 请在表格上填写您的税务档案号码。 Note: Keep the name and abbreviation identifiable; do not substitute a different identity number.
Permanent resident 永久居民	I am a permanent resident. 我是永久居民。 Note: A person with permanent residence status; do not turn this into citizenship.
Visa status 签证状态	Please confirm your current visa status. 请确认您目前的签证状态。
Centrelink Centrelink (政府福利服务机构)	I need to contact Centrelink about my payment. 我需要就我的款项联系Centrelink。 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 / MANDARIN	EXAMPLE IN CONTEXT
Legal advice 法律咨询	I would like to seek legal advice. 我想寻求法律咨询。
Legal aid 法律援助	How can I apply for legal aid? 我怎样申请法律援助? Note: The example asks about access; it does not promise eligibility or free representation.
Evidence 证据	This photo is evidence of the damage. 这张照片是损坏情况的证据。
Contract 合同	Please keep a copy of the signed contract. 请保留已签署合同的副本。
Terms and conditions 条款和条件	Please read the terms and conditions before signing. 签字前请阅读条款和条件。
Fine 罚款	When must I pay the fine? 我必须什么时候缴纳罚款?
Compensation 赔偿	I am seeking compensation for the damage. 我正在为损失申请赔偿。
Lodge a complaint 提出投诉	I would like to lodge a complaint. 我想提出投诉。
Court 法院	The hearing is at the court on Tuesday. 星期二在法院举行听证。
Appeal 申诉	How can I appeal this decision? 我怎样对这项决定提出申诉? 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 / MANDARIN	EXAMPLE IN CONTEXT
Community centre 社区中心	The class is at the community centre. 课程在社区中心上。
Social worker 社会工作者	The social worker helped me find temporary housing. 社会工作者帮我找到了临时住房。
Concession card 优惠卡	Please bring your concession card. 请带上您的优惠卡。 Note: A card used to establish access to particular concessions; the conditions depend on the card.
Rent assistance 租金补助	How do I apply for rent assistance? 我怎样申请租金补助？
Carer allowance 照顾者津贴	How do I apply for Carer Allowance? 我怎样申请照顾者津贴？ Note: Carer Allowance and Carer Payment are different payment names; preserve the distinction if it matters in the dialogue.
Interpreter 口译员	I need an interpreter for the appointment. 这次预约我需要口译员。 Note: An interpreter works with spoken communication; a translator may work with written text.
Deadline 截止日期	What is the deadline for the application? 申请截止日期是什么时候？
Fortnight 两周（十四天）	I am paid every fortnight, or every fourteen days. 我的工资每两周发一次，也就是每十四天一次。 Note: Exactly two weeks or fourteen days, not fifteen days.
Renew 续借	Can I renew my library books online? 我可以在网上续借图书馆的书吗？
Clarify 说明清楚	Could you clarify which documents I need? 您能说明清楚我需要哪些文件吗？

MEANING COMES FIRST

Beyond individual words

Simplified Chinese and everyday speech

This guide uses Simplified Chinese and clear everyday Mandarin. Australian programme names and abbreviations may be retained with a short explanation; choose the term that fits the service context.

Amounts and limiting words

Keep currency, amounts, time periods, negatives, only and at least explicit. A fortnight means two weeks or fourteen days. Do not change a possible action into a definite promise.

Preserve the Australian concept

Casual is an Australian employment category, not simply part-time work. Separate bank deposits, rental bonds and insurance excess, and keep eligibility, approval, permanent residence and citizenship distinct.

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

Business Bank Account: Mandarin to English

A woman visits a bank to open an account for her family business. She asks about receiving customer payments, sending money to suppliers, and using online banking.

From AceCCL dialogue dlg-zh-2109. Interpret aloud before reading the possible answer.

Source

这听起来合适。开始时，我们每月可能收到大约五千澳元，但有些款项会是小额刷卡付款。

One possible interpretation

That sounds suitable. At first, we may receive about five thousand Australian dollars a month, but some payments will be small card payments.

Meaning to preserve

- Sounds suitable
- At first may receive about five thousand Australian dollars each month
- Some payments will be small card payments

Watch out for

Keep at first, may, about and per month. The source explicitly says Australian dollars; some small card payments are not all payments.

A compact note-taking cue

suitable / initially may ~A\$5,000 monthly / some small card payments

Your notes

WORKED EXERCISE / TURN 7

Business Bank Account: English to Mandarin

A woman visits a bank to open an account for her family business. She asks about receiving customer payments, sending money to suppliers, and using online banking.

From AceCCL dialogue dlq-zh-2109. Interpret aloud before reading the possible answer.

Source

You can receive bank transfers, card sales payments, and cash deposits. You can also set up online banking for payments to suppliers.

One possible interpretation

您可以接收银行转账、刷卡销售款和现金存款。您也可以开通网上银行，向供应商付款。

Meaning to preserve

- Can receive bank transfers
- Can receive card sales payments
- Can receive cash deposits
- Can set up online banking to pay suppliers

Watch out for

Receiving customer payments and paying suppliers are opposite directions. Keep all three incoming payment types.

A compact note-taking cue

receive transfer + card + cash / online banking → suppliers

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.

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Try the free Mandarin practice dialogue

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

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aceccl.com/mini-mock/zh/dlg-zh-2109

