

NAATI CCL Swahili Vocabulary

Msamiati wa mtihani wa NAATI CCL

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

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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 / SWAHILI	EXAMPLE IN CONTEXT
Appointment miadi	I need an appointment on Monday. Nahitaji miadi siku ya Jumatatu. Note: Here this means a booked visit, not appointment to a job or post.
General practitioner (GP) daktari wa huduma za jumla (GP)	My GP can refer me to a specialist. Daktari wangu wa huduma za jumla anaweza kunielekeza kwa daktari bingwa. Note: A GP is a general medical practitioner; keep the familiar abbreviation when it is clear in context.
Referral letter barua ya rufaa	Please bring the referral letter. Tafadhali leta barua ya rufaa. Note: In this context, a letter directing a patient to another clinician or service.
Prescription agizo la daktari la dawa	I need a prescription for this medicine. Nahitaji agizo la daktari kwa dawa hii.
Medical certificate cheti cha daktari	Please give me a medical certificate. Tafadhali nipe cheti cha daktari.
Specialist daktari bingwa	I would like to see a specialist. Ningependa kumwona daktari bingwa.
Bulk billing kutoza Medicare moja kwa moja (bulk billing)	Does this clinic offer bulk billing? Je, kliniki hii hutoza Medicare moja kwa moja bila kumtoza mgonjwa kwa huduma hiyo? Note: For an eligible Medicare service, the provider accepts the Medicare benefit as full payment. Do not imply every service is covered.
Emergency dharura	This is an emergency. Hii ni dharura.
Consultation ushauri wa daktari	How much does the consultation cost? Ushauri wa daktari unagharimu kiasi gani?
Waiting list orodha ya wanaosubiri	Can you put my name on the waiting list? Unaweza kuweka jina langu kwenye orodha ya wanaosubiri?

TOPIC 02 / 10 TERMS

Symptoms, tests and treatment

Preserve symptoms, quantities and instructions without adding medical advice.

TERM / SWAHILI	EXAMPLE IN CONTEXT
Symptoms dalili	I have had these symptoms for two days. Nimekuwa na dalili hizi kwa siku mbili.
Dosage kipimo na ratiba ya dawa	Please confirm the dosage with the pharmacist. Tafadhali thibitisha kipimo na ratiba ya dawa na mfamasia. Note: Dosage can include how much and how often; preserve both when the speaker gives them.
Side effects madhara ya dawa	What are the possible side effects? Ni madhara gani yanayoweza kutokea kutokana na dawa?
Allergy mzio	I have an allergy to nuts. Nina mzio wa njugu.
Blood test kipimo cha damu	When is my blood test? Kipimo changu cha damu ni lini?
Blood pressure shinikizo la damu	Please check my blood pressure. Tafadhali pima shinikizo langu la damu.
Treatment matibabu	The doctor will explain the treatment options. Daktari ataeleza chaguo za matibabu.
Chronic condition ugonjwa wa muda mrefu	I need support for a chronic condition. Nahitaji msaada kwa ugonjwa wa muda mrefu. Note: Chronic describes duration; it does not automatically mean severe.
Fasting kufunga; kutokula kabla ya kipimo	Is fasting required before this test? Je, ni lazima kufunga kabla ya kipimo hiki? Note: Interpret the instructions given; do not invent a fasting period or restrictions.
Follow-up appointment miadi ya ufuatiliaji	I need a follow-up appointment in three months. Nahitaji miadi ya ufuatiliaji baada ya miezi mitatu.

TOPIC 03 / 10 TERMS

Housing and repairs

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

TERM / SWAHILI	EXAMPLE IN CONTEXT
Tenant mpangaji	The tenant has reported a water leak. Mpangaji ameripoti uvujaji wa maji. Note: Choose a form appropriate to the speaker and context; do not infer gender from the English word alone.
Landlord mwenye nyumba anayepangisha	Please contact the landlord. Tafadhali wasiliana na mwenye nyumba anayepangisha.
Rental agreement mkataba wa upangaji	Please read the rental agreement before signing. Tafadhali soma mkataba wa upangaji kabla ya kutia saini.
Rental bond amana ya upangaji	Is the rental bond refundable? Je, amana ya upangaji inaweza kurejeshwa? Note: A security deposit connected to a tenancy, not a fine or an extra rent payment.
Rent arrears malimbikizo ya kodi ya nyumba	I need to discuss my rent arrears. Nahitaji kuzungumza kuhusu malimbikizo yangu ya kodi ya nyumba.
Written notice notisi ya maandishi	Please send the notice in writing. Tafadhali tuma notisi kwa maandishi.
Property inspection ukaguzi wa nyumba	When is the property inspection? Ukaguzi wa nyumba ni lini?
Repairs matengenezo	The repairs will start on Monday. Matengenezo yataanza Jumatatu.
Plumber fundi wa mabomba	We need a plumber to repair this pipe. Tunahitaji fundi wa mabomba kutengeneza bomba hili.
Written quote makadirio ya gharama kwa maandishi	Please include the materials in the written quote. Tafadhali jumuisha vifaa katika makadirio ya gharama kwa maandishi. Note: Here a quote states the proposed price of work, not a quotation from a book.

TOPIC 04 / 10 TERMS

Banking and payments

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

TERM / SWAHILI	EXAMPLE IN CONTEXT
Bank account akaunti ya benki	I would like to open a bank account. Ningependa kufungua akaunti ya benki.
Bank statement taarifa ya akaunti ya benki	Please send my latest bank statement. Tafadhali tuma taarifa yangu ya hivi karibuni ya akaunti ya benki.
Interest rate kiwango cha riba	What is the interest rate? Kiwango cha riba ni kipi?
Repayment malipo ya kurejesha mkopo	When is the next repayment due? Malipo yajayo ya kurejesha mkopo yanatakiwa kulipwa lini?
Deposit kuweka pesa benki	I would like to deposit \$100 into my bank account. Ningependa kuweka dola 100 kwenye akaunti yangu ya benki. Note: A bank deposit and an advance payment to a builder have different meanings. Choose the wording that matches the situation.
Invoice ankara	Please send the invoice by email. Tafadhali tuma ankara kwa barua pepe. Note: A request for payment; a receipt confirms that a payment was received.
Due date tarehe ya mwisho ya malipo	What is the due date for this bill? Tarehe ya mwisho ya kulipa bili hii ni ipi?
Debt deni	I need help managing my debt. Nahitaji msaada wa kusimamia deni langu.
Refund urejeshaji wa fedha	I would like to request a full refund. Ningependa kuomba fedha zote zirejeshwe.
Budget bajeti	We need a budget for our monthly expenses. Tunahitaji bajeti kwa matumizi yetu ya kila mwezi. 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 / SWAHILI	EXAMPLE IN CONTEXT
Insurance premium ada ya bima	What is the annual insurance premium? Ada ya bima ya kila mwaka ni kiasi gani?
Insurance excess sehemu ya dai inayolipwa na mwenye bima	My insurance excess is \$600. Sehemu ya dai inayolipwa nami katika bima yangu ni dola 600. Note: The policyholder's contribution towards a claim, as set by the policy; simply saying extra amount can be misleading.
Insurance claim dai la bima	How do I make an insurance claim? Ninawasilishaje dai la bima?
Policy number namba ya polisi ya bima	Please give me your policy number. Tafadhali nipe namba ya polisi yako ya bima.
Insurance cover huduma zinazofunikwa na bima	Does my insurance cover flood damage? Je, bima yangu inafunika uharibifu unaosababishwa na mafuriko?
Warranty period muda wa dhamana ya bidhaa	What is the warranty period? Muda wa dhamana ya bidhaa ni upi?
Receipt risiti	Please keep the receipt. Tafadhali hifadhi risiti.
Faulty yenye hitilafu	This laptop is faulty. Kompyuta hii ya mkononi ina hitilafu.
Replacement bidhaa ya kuchukua nafasi ya nyingine	I would prefer a replacement. Ningependelea bidhaa ya kuchukua nafasi ya hii.
Proof of purchase uthibitisho wa ununuzi	Do you have proof of purchase? Una uthibitisho wa ununuzi?

TOPIC 06 / 10 TERMS

Employment and pay

Keep working hours, employment arrangements and entitlements distinct.

TERM / SWAHILI	EXAMPLE IN CONTEXT
Job vacancy nafasi ya kazi	Are there any job vacancies? Je, kuna nafasi za kazi?
Casual employee mfanyakazi wa kuitwa inapohitajika (casual employee)	I work as a casual employee. Ninafanya kazi katika aina ya ajira ya Australia inayoitwa casual, nikiitwa inapohitajika. Note: Casual is an employment arrangement; do not automatically replace it with part-time or fixed-term.
Shift work kazi ya zamu	Does this role involve shift work? Je, kazi hii inahusisha kufanya kazi kwa zamu?
Roster ratiba ya zamu	Please send me the work roster. Tafadhali nitumie ratiba ya zamu za kazi.
Payslip hati ya malipo ya mshahara	Please bring your last three payslips. Tafadhali leta hati zako tatu za mwisho za malipo ya mshahara.
Annual leave likizo ya kila mwaka	I would like two weeks of annual leave. Ningependa kuchukua wiki mbili za likizo ya kila mwaka.
Paid sick leave likizo ya ugonjwa yenye malipo	Does this job include paid sick leave? Je, kazi hii ina likizo ya ugonjwa yenye malipo? Note: This is a practice question, not a statement that every worker has the same entitlement.
Overtime pay malipo ya muda wa ziada	How is overtime pay calculated? Malipo ya muda wa ziada yanahesabiwaje?
Superannuation akiba ya kustaafu (superannuation)	Which fund receives my superannuation contributions? Ni mfuko gani unaopokea michango yangu ya superannuation? Note: Australia's retirement-savings system; do not treat it as ordinary take-home pay.
Minimum wage mshahara wa chini kabisa	What is the minimum wage for this role? Mshahara wa chini kabisa kwa kazi hii ni kiasi gani?

TOPIC 07 / 10 TERMS

Education and learning support

Discuss enrolment, course requirements and support without losing qualifications.

TERM / SWAHILI	EXAMPLE IN CONTEXT
Enrolment uandikishaji	When does school enrolment open? Uandikishaji wa shule unaanza lini?
Tuition fee ada ya masomo	Does the tuition fee include the textbooks? Je, ada ya masomo inajumuisha vitabu vya kiada?
Per term kwa kila muhula	Is this fee charged per term? Je, ada hii inatozwa kwa kila muhula? Note: Check whether term refers to a school term or another defined period.
Prerequisite sharti la awali	Is this subject a prerequisite for admission? Je, somo hili ni sharti la awali la kujiunga?
Assessment result matokeo ya tathmini	When will the assessment results be available? Matokeo ya tathmini yatapatikana lini?
Progress report ripoti ya maendeleo	Please send my child's progress report. Tafadhali tuma ripoti ya maendeleo ya mtoto wangu.
Subject selection uchaguzi wa masomo	Can you help me with subject selection? Unaweza kunisaidia kuchagua masomo?
Learning support msaada wa kujifunza	What learning support is available? Ni msaada gani wa kujifunza unaopatikana?
School counsellor mshauri wa shule	May I speak to the school counsellor? Ninaweza kuzungumza na mshauri wa shule?
Guardian mlezi wa kisheria	Please give the legal guardian's contact details. Tafadhali toa taarifa za mawasiliano za mlezi wa kisheria.

TOPIC 08 / 10 TERMS

Identity, applications and government services

Preserve document names and distinguish eligibility from approval.

TERM / SWAHILI	EXAMPLE IN CONTEXT
Eligibility kustahiki; kutimiza masharti	We need to check your eligibility. Tunahitaji kuangalia kama unatimiza masharti. Note: Meeting eligibility conditions does not necessarily mean an application is already approved.
Application form fomu ya maombi	Please complete the application form. Tafadhali jaza fomu ya maombi.
Proof of address uthibitisho wa anwani	Which documents are accepted as proof of address? Ni nyaraka gani zinakubaliwa kama uthibitisho wa anwani?
Photo identification kitambulisho chenye picha	Please bring photo identification. Tafadhali leta kitambulisho chenye picha.
Birth certificate cheti cha kuzaliwa	Please bring your birth certificate. Tafadhali leta cheti chako cha kuzaliwa.
Passport pasipoti	My passport expires next month. Muda wa pasipoti yangu unaisha mwezi ujao.
Tax file number (TFN) namba ya faili ya kodi ya Australia (TFN)	Where can I find my tax file number? Ninaweza kupata wapi namba yangu ya faili ya kodi ya Australia? Note: Keep the name and abbreviation identifiable; do not substitute a different identity number.
Permanent resident mkazi wa kudumu	What documents does a permanent resident need? Mtu mwenye hadhi ya mkazi wa kudumu anahitaji nyaraka gani? Note: A permanent resident and a citizen are not the same status.
Visa status hadhi ya visa	Please confirm your current visa status. Tafadhali thibitisha hadhi yako ya sasa ya visa.
Centrelink Centrelink	I need to contact Centrelink about my application. Nahitaji kuwasiliana na Centrelink kuhusu maombi yangu. 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 / SWAHILI	EXAMPLE IN CONTEXT
Legal advice ushauri wa kisheria	I would like to get legal advice. Ningependa kupata ushauri wa kisheria.
Legal aid msaada wa kisheria	How do I apply for legal aid? Ninaombaje msaada wa kisheria? Note: The example asks about access; it does not promise eligibility or free representation.
Evidence ushahidi	Please keep the photographs as evidence. Tafadhali hifadhi picha kama ushahidi.
Contract mkataba	Please read the contract before signing. Tafadhali soma mkataba kabla ya kutia saini.
Terms and conditions masharti na vigezo	Please explain the terms and conditions. Tafadhali eleza masharti na vigezo.
Fine faini	When must I pay the fine? Ni lazima nilipe faini lini?
Compensation fidia	Can I apply for compensation? Ninaweza kuomba fidia?
Lodge a complaint kuwasilisha malalamiko	I would like to lodge a complaint. Ningependa kuwasilisha malalamiko.
Court mahakama	What time must I attend court? Ni lazima nifike mahakamani saa ngapi?
Appeal kukata rufaa	How can I appeal this decision? Ninawezaje kukata rufaa dhidi ya uamuzi huu? 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 / SWAHILI	EXAMPLE IN CONTEXT
Community centre kituo cha jamii	Where is the nearest community centre? Kituo cha jamii kilicho karibu zaidi kiko wapi?
Social worker mtaalamu wa ustawi wa jamii	I would like to speak to a social worker. Ningependa kuzungumza na mtaalamu wa ustawi wa jamii.
Concession card kadi ya punguzo na nafuu (concession card)	Please bring your concession card. Tafadhali leta kadi yako ya punguzo na nafuu. Note: A card used to establish access to particular concessions; the conditions depend on the card.
Rent assistance msaada wa kodi ya nyumba (Rent Assistance)	How do I apply for Rent Assistance? Ninaombaje Rent Assistance, msaada wa kodi ya nyumba?
Carer allowance posho kwa wanaotoa huduma ya malezi (Carer Allowance)	How do I apply for Carer Allowance? Ninaombaje Carer Allowance, posho kwa wanaotoa huduma ya malezi? Note: Carer Allowance and Carer Payment are different payment names; preserve the distinction if it matters in the dialogue.
Interpreter mkalimani	I need an interpreter for the appointment. Nahitaji mkalimani kwa miadi. Note: An interpreter works with spoken communication; a translator may work with written text.
Deadline tarehe ya mwisho	What is the deadline for the application? Tarehe ya mwisho ya maombi ni ipi?
Fortnight wiki mbili; siku kumi na nne	The next payment is in a fortnight. Malipo yajayo ni baada ya wiki mbili. Note: A fortnight means two weeks; preserve the period when discussing pay or rent.
Renew kuhuisha; kufanya upya	How do I renew this permit? Ninawezaje kuhuisha kibali hiki?
Clarify kufafanua	Could you clarify which documents I need? Unaweza kufafanua ni nyaraka gani ninahitaji?

MEANING COMES FIRST

Beyond individual words

Natural register and variants

Use clear service-conversation Swahili; tafadhali marks a polite request. Mkalimani refers to spoken interpreting, while mtafsiri may refer to written translation. Regional vocabulary varies; an explanatory phrase is often clearer for unfamiliar Australian institutional terms.

Amounts, time and conditions

Fortnight means exactly two weeks or fourteen days. Preserve amounts, questions, negatives, conditions and the difference between can, may and must. Keep the order of actions and before/after timing.

Full meaning and Australian names

Keep Medicare, Centrelink, TFN and superannuation recognisable, with brief explanations where needed. Casual is an Australian employment category, not simply part-time or fixed-term. Rental bonds, insurance excesses, eligibility and permanent residency must retain their distinct meanings.

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

Identity Theft Help: Swahili to English

A privacy commission employee assists a member of the public who believes their personal information has been used to open a fraudulent phone account.

From AceCCL dialogue dlq-sw-2417. Interpret aloud before reading the possible answer.

Source

Niliwapigia simu, lakini waliomba namba ya ripoti ya polisi na nakala za nyaraka zangu za utambulisho. Je, ni salama kuzituma?

One possible interpretation

I called them, but they asked for a police report number and copies of my identity documents. Is it safe to send those?

Meaning to preserve

- The speaker called them.
- They requested a police report number.
- They also requested copies of identity documents.
- Ask whether it is safe to send those.

Watch out for

Preserve the safety question and both requested items. Do not turn the question into a conclusion that sending is safe.

A compact note-taking cue

called / police report no. + ID copies requested / safe to send?

Your notes

WORKED EXERCISE / TURN 7

Identity Theft Help: English to Swahili

A privacy commission employee assists a member of the public who believes their personal information has been used to open a fraudulent phone account.

From AceCCL dialogue dlq-sw-2417. Interpret aloud before reading the possible answer.

Source

Send only the documents they specifically require, through their secure portal or registered post. Keep copies of every email, reference number, and person's name.

One possible interpretation

Tuma nyaraka zile tu wanazohitaji mahsusi, kupitia tovuti yao salama ya huduma au kwa posta iliyosajiliwa. Hifadhi nakala ya kila barua pepe, kila namba ya kumbukumbu, na jina la kila mtu.

Meaning to preserve

- Send only the specifically required documents.
- Use their secure portal or registered post.
- Keep a copy of every email.
- Keep every reference number and person's name.

Watch out for

Keep only, both alternative sending methods, and every record category. Do not narrow person names to employee names.

A compact note-taking cue

only required docs / secure portal OR registered post / every email + ref no. + person name

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 Swahili 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/sw/dlg-sw-2417

