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 (radical ‖ = 手 shou = hand) means “press hand on”. 按语 (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 房贷 (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 最優惠贷款 (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).

Pronunciation: an (Putonghua, 4th tone), on (Cantonese 3rd tone)
Basic meaning: pledge, deposit, mortgage

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