

UNIT 19: AT THE BANK



SITUATED ENGLISH STUDY & LEARN

2021-1-PL01-KA220-ADU-000033465



**Co-funded by
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SECTION A

KEY VOCABULARY

Alarm

Receipt

Bank teller

Wallet-Purse

Customer
representative

PIN number

Traveler's cheque

Pounds

Dollars

Security guard

Cash machine

Cashier

Bank

Credit card-Bank card

ID card-Passport

ATM

Bank manager

Euros



SECTION B

What you might hear and see

- Can I help you, please?
- Do you have an account with us?
- Can I see your ID, please?
- 10 Euros will be charged as a transaction fee.
- Could you sign and date the cheque, please?
- There are no bank charges.

- Insert your card
- Enter your PIN
- Incorrect PIN
- Enter
- Correct
- Cancel
- Withdraw cash
- Other amount
- Please wait, your cash is being counted.
- Insufficient funds
- Balance
- Printed

SECTION C

What you might need to SAY or ASK in this place

	Hello Good morning Good afternoon
	Thank you Thanks a lot
	I want to make a withdrawal. I would like to make a deposit. I've forgotten the PIN number for my card. I've lost my bank card. I'd like to open an account. I'd like to exchange some money. What's the exchange rate for euros?
	Have a good day. Have a nice day. Thank you for your help. Good bye

SECTION D

Basic Dialogues at the Bank

Opening a bank account



Bank teller: Good morning. How can I help you?
Customer: Good morning. Can I please open a bank account?
Bank teller: Of course, please fill in these forms and show me some identification, such as your passport or driver's license.
Customer: Okay, here is my passport.
Bank teller: Thank you. Could you also sign the form, please? It will just take a few minutes for me to process the information.
Customer: Okay, anything else?
Bank teller: There you are, everything is set-up.
Customer: Thank you. Have a nice day.

Depositing money



Bank teller: What can I do for you today?
Customer: I would like to deposit some money.
Bank teller: Are you depositing cash or a check?
Customer: Cash, please.
Bank teller: How much are you depositing?
Customer: I want to deposit 300 euros.
Bank teller: What account do you want your money in?
Customer: I want to deposit it into my checking account.
Bank teller: Do you need anything else?
Customer: No, thank you.

Transferring money

Bank teller: May I help you with something?
Customer: I would like to transfer some money.
Bank teller: Where would you like to transfer the money from?
Customer: Take it from my savings account, please.
Bank teller: Where would you like the money transferred to?
Customer: I want it transferred into my checking account.
Bank teller: How much would you like to transfer?
Customer: 750 euros.
Bank teller: Will that be all today?
Customer: That's it for today. Thank you.

SECTION D

Basic Dialogues at the Bank

Withdrawing money



Cashier: How are you doing today?

Customer: Great, thank you.

Cashier: What can I do for you?

Customer: I need to withdraw some money.

Cashier: How much would you like to take out?

Customer: I want to withdraw \$300.

Cashier: Which account would you like to take the money from?

Customer: I want to take it from my checking account.

Cashier: All right, here is your \$300. Is there anything else that I can do for you today?

Customer: No, that'll be all. Thank you very much.

Problem with an ATM



Bank teller: Good morning. How can I help?

Customer: I want to withdraw money from the ATM outside but it doesn't accept my PIN.

Bank teller: I'm really sorry, but the machine is out of order. How much money would you like to withdraw?

Customer: I'd like seventy euros please.

Bank teller: Okay. Can I have your bank account details and some identification, please?

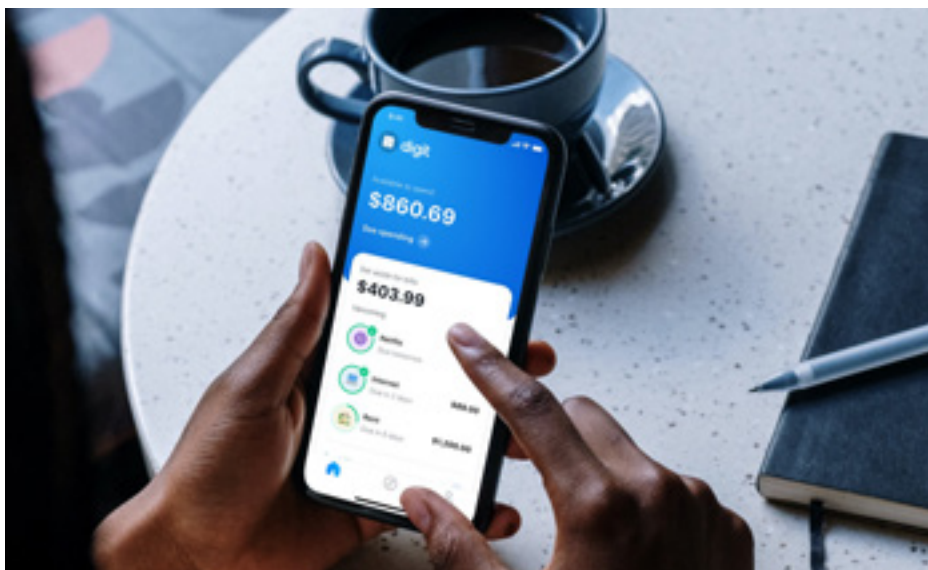
Customer: Here's my ATM card and passport.

Bank teller: Thank you, here is your money. Sorry for the

SECTION D

Basic Dialogues at the Bank

Checking the balance in your bank account



Customer: I'd like to check the current balance on my account, please.

Cashier: Certainly. May I see your passport, please?

Customer: Here you are.

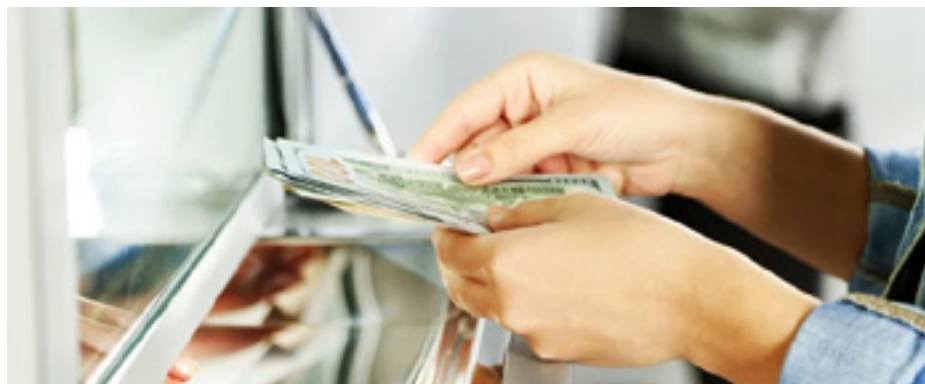
Cashier: Just a minute, please. It's 635 pounds.

Customer: Okay, I'd like to withdraw 100 pounds please.

Cashier: Certainly, madam. Please sign here. And here is your receipt. Anything else I can do for you?

Customer: No, that's everything. Thank you.

Exchanging money



Cashier: Hello. How may I help you?

Customer: I'd like to exchange some US dollars into euros, please. Could you tell me the current exchange rate?
Cashier: The current rate is 1.20 euro to the dollar.

Customer: Fine. Do you charge any commission?

Cashier: No, we don't. How much would you like to change?

Customer: 300 euros.

Cashier: May I see your passport, please?

Customer: Here is my passport

Cashier: How would you like your bills?

Customer: In fifties, please.

Cashier: Here you are, ma'am. That's 250 euros. Would you like a receipt?

Customer: Yes, please. Goodbye.

FINAL STEP

Exercises

.....
Fill in the Dialogue below.

Cashier:

Okay, how much would you like to exchange?

Cashier:

Can I see your passport, please?

Cashier:

Put a tick next to the statements you say or hear at the bank.

.....Here is my prescription.

.....Would you like a receipt?

.....A cup of coffee with soy milk, please.

.....Where are the changing rooms?

.....I'd like to exchange some money please.

.....I want a return ticket.

.....Your cash is being counted.

.....How much money would you like to withdraw?

FINAL STEP

Exercises

Dialogue at the bank: Elene and Erasmus are at the bank.



Read the dialogue below and fill in the blanks with the most appropriate option.

- a) I'd like to deposit this cheque into my account.
- b) Please sign here.
- c) It will close in 30 minutes.
- d) Here is my passport and ATM card.
- e) Which bank do you want to go to?
- f) Thanks for your help.

Elene: I need to go to the bank.

Erasmus: Okay, ?

Elene: HSBC. Its branch is just over there on the left.

Erasmus: Well, I think we should hurry up as
.....

Elene: Okay, let's hurry then.

Erasmus: Here we are.

Bank teller: Next please.

Elene: Good afternoon,

Bank teller: Good afternoon. Can I please have your account details and some identification?

Elene: Yes, It has the account number on it.

Bank teller: Okay, thank you. It will just take a few minutes.

Elene: Alright, no problem. Should I sign anything?

Bank teller: Yes..... Here is your passport and card. The money should be in your account in two working days. Is there anything else I can do for you?

Elene: No, that's all.
Goodbye.

Bank teller: It's my pleasure. Have a nice day.

VIDEOS

External Video Links

- <https://www.youtube.com/watch?v=xqPriJ86MSQ&t=44s>
- <https://www.youtube.com/watch?v=eBBDAjbZthA>
- <https://www.youtube.com/watch?v=NSnY66T-76w>

