



At the Bank

PART ONE USEFUL EXPRESSIONS

1. I'd like to open a new savings account.
2. Can you send me a statement, please?
3. I'd like to transfer funds from my current account to my investment account.
4. There is a small charge for every withdrawal.
5. Insert your card into the machine and change your PIN number first.
6. Please keep your PIN safe and secret.
7. Please give me only big bills.
8. Can I change this into the local currency, please?
9. There are some daily limits for withdrawing money.
10. My salary is paid straight directly into my account.
11. If you want to buy a new car, try to get a lower interest rate at the bank.
12. I have already overdrawn my account by over \$200.
13. I need some more cash. Is there an ATM cash point near here?
14. If you need to pay a bill, you can do it all online now.
15. How would you like to receive your withdrawal?

PART TWO MORE EXAMPLES

1. Where can I do foreign exchange?
2. I want to know what the exchange rate is today.
3. What should I do with the any local currency at the end?
4. My investment portfolio will mature next month.
5. Please tell me about your multi-user credit card policy.
6. I'd like to open an account for my business.
7. Is there a minimum balance required for that account?
8. I have to report that my bank card is stolen.
9. Are there different interest rates for different accounts?
10. What is the annual service charge?
11. How much can I withdraw each day?
12. Can I withdraw money from any ATM?
13. What is the service charge for not using this bank's ATM?
14. I need to make an international transfer to China.

PART THREE SITUATIONAL DIALOGUE PRACTICE

Number 1

Read the dialogue below and complete it so that the Teller advises the client what is needed to make the transfer between the two accounts. Use 20 – 30 words for your response.

Client: Excuse me. I want to transfer some money from one account to another.

Teller: Do you have the account numbers with you?

Client: Yes.

Teller: Are they both under your name?

Client: No, one is my name and the other is my wife's. What should I do?

Teller: You need ...

Number 2

Read the dialogue below and complete it so that B explains that the bank needs to run a credit check and to verify the applicant's employment status. Use 20 – 30 words for your response.

Opening an Account

A: Good afternoon. How may I help you?

B: I'd like to ...

A: Have you filled in an application form?

B: Yes, I have brought ... along with me. Do you need to see my ID?

A: Yes, I just need to record the number and then we'll move on the next step.

A: What are the next steps?

B: We need to run ...