

# Unit 10

## I'd like to open an account

### Get ready to listen and speak

- Write the number of each item (1-7) next to the correct word or phrase (a-g).
- a a chequebook ..... 2
  - b a bank card .....
  - c a bank book .....
  - d a bank statement .....
  - e a paying-in slip .....
  - f an ATM machine .....
  - g some traveller's cheques .....



go to Useful language p. 81

### A Listening - At a bank



#### Learning tip

Taking notes helps to focus your attention. Don't try to write everything you hear - just concentrate on the most important information. Note only the key words and ignore everything else.

- 1 Listen to ten office workers in London ask for services at a bank. What does each person want to do? Complete the notes.

- a open an account .....
- b order a new ..... ..
- c check his ..... ..
- d pay a cheque into her ..... ..
- e send some money ..... ..
- f deposit money into his ..... ..
- g pay his electricity ..... ..
- h buy some ..... ..
- i arrange an ..... ..
- j order a new ..... ..

- 2 Now listen to four replies. Match each reply (1-4) with one of the services requested above.

- 1  a    2     3     4

- 3 Listen again to each reply. Make notes of all the important information.

1 Need ID (passport / driving licence),

2

3

4

## Unit 10

Things you can say	Things you might hear
I'd like to open an account, please.	I'll need to see some form of identification, such as your passport, or driving licence.
I'd like to pay this cheque into my current account, please.	I can certainly order a replacement for you here.
Can I send some money abroad from here?	You need to telephone our 24-hour emergency number to report it.
I want to deposit this money into my savings account.	Can I have your paying-in slip and your bank card, too, please?
I'd like to buy some traveller's cheques, please.	Utility bills take seven working days to go through.
Could I see someone to arrange an overdraft, please?	Which type of savings account do you want?
Does that mean I can get at the money immediately?	If you want to withdraw some money, then you should give 30 days' notice.
So that means if I save over £25,000, I'll get 3.5% interest?	If you take money out, you won't get any interest for that month.
Do you mean that I can't withdraw the money for three years?	You have to apply online for that.
So you're saying that I have to pay £295 if I want this account?	We can't do it here in the branch.
What do you mean by 'penalty'?	
I'm sorry. Can you explain what 'variable' means?	
Could you say that again?	
I'm sorry, but I didn't quite catch that.	
I don't quite get what you mean.	
Can you run that by me again, please?	

**Focus on ...**  
**money**



Match each verb with an expression.

- |            |                            |
|------------|----------------------------|
| a borrow   | an overdraft               |
| b lend     | a cheque into your account |
| c withdraw | money to someone           |
| d deposit  | money from your account    |
| e arrange  | money from the bank        |

Complete with the missing prepositions.

- a save up to buy something
- b pay in a cheque
- c take out a loan
- d fill in an application form
- e apply for a mortgage
- f invest in a company

**Did you know ...?**

In British English, many people say *quid* rather than *pound*. (Can you lend me 20 quid?) In American English, people say *buck* rather than *dollar*, and in Canada, a *dollar* is also called a *loonie*.

**B Listening - Understanding details**

- 1 Raymond, from Hong Kong, is working in Canada and decides to open a savings account. Listen to a bank clerk explain various savings accounts. Tick ✓ the account Raymond chooses.

First Reserve  Bonus Saver  Regular Saver  e-Savings

- 2 Listen again and find six mistakes in the form below.

Type of savings account	Interest rate	When interest is paid	Conditions
First Reserve	<del>2.5%</del> 3.5%	annually	at least \$15,000
Bonus Saver	3%	every three months	20 days' notice before withdrawal
Regular Saver	2.3%	every two months	no interest paid if withdraw money
e-Savings	4.5%	every month	save at least \$100 per month

## C Speaking – Confirming details

### Speaking strategy: Making sure you understand

- 1 **Underline** the phrase Raymond uses to make sure he has understood correctly.

Bank clerk: Our e-Savings account is instant access, too.  
 Raymond: Does that mean I can get at the money immediately?  
 Bank clerk: Yes, and there's no penalty.

- 2 Here are some other expressions you can use.

So, in other words, ...? Do you mean ...?  
 So you're saying that ...? So that means ...?

### Speak up!

- 3 **12** You will hear five statements. Use the expressions in Exercises 1 and 2 to reply to each statement, confirming the details.

Example: a  
 You hear: The interest rate is 3% but, if you have over £25,000 invested, then it goes up to 3.5%.  
 You say: So that means if I save over £25,000, I'll get 3.5% interest?

49

## Unit 10 I'd like to open an account

## D Speaking – Asking about terms you don't understand

### Speaking strategy: Asking for clarification

- 1 Look at this extract. **Underline** the phrase Raymond uses to ask the bank clerk to explain a term he doesn't understand.

Bank clerk: There's a penalty if you take money out.  
 Raymond: What do you mean by 'penalty'?  
 Bank clerk: Well, if you withdraw money, then you won't get any interest for that month.

- 2 Here are some other expressions you can use.

What exactly does ... mean?  
 I'm sorry. Can you explain what ... means?

### Speak up!

- 3 **12** You will hear five statements. Use the expressions above to ask about the words you don't understand.

Example: a  
 You hear: This account has a variable rate of interest.  
 You say: I'm sorry. Can you explain what 'variable' means?  
 You hear: Variable means the interest rate can go down or up.  
 a variable? c minimum balance? e automatic fee-free overdraft?  
 b secured? d lump sum?

### Focus on ... conditionals

Complete the sentences, using the expressions below.

you want you will get  
 you open you should give  
 you take unless you have  
 you won't get you aren't

- a If you want to withdraw some money, then you should give 30 days' notice.  
 b If ..... money out, ..... any interest for that month.  
 c You can't open a First Reserve account ..... £5,000 to invest.  
 d If ..... a Bonus Saver account, ..... an interest rate of three percent.  
 e If ..... online, then you can't have an e-Savings account.

## E Listening – In a post office

- 1 **12** Listen to eight customers ask for services at a post office. Tick ✓ the services they ask for.

pay utility bills  apply for a driving licence   
 exchange currency  buy travel insurance   
 buy car insurance  apply for or renew a passport   
 transfer money  buy phone cards   
 save and invest money  redirect post   
 top up your mobile phone  collect their pension   
 get a personal loan  buy home insurance   
 get a credit card

- 2 **12** Brigitte is in a post office in London. She wants to send a package. Listen and answer the questions.

a Where does she want to send the package?  
 To Switzerland.....  
 b Who is she sending it to?  
 .....  
 c Why does she have to fill in a Customs label?  
 .....  
 d What service does she decide to use?  
 Surface mail  Airmail   
 International Signed For  Airmail

- 3 **12** Listen again and complete the Customs label.

CUSTOMS DECLARATION		CN 22
DÉCLARATION EN DOUANE		May be opened officially
Great Britain/Grande-Bretagne		Pour être ouvert d'office
Important!	See instructions on the back	
<input type="checkbox"/> Gift/Cadeau	<input type="checkbox"/> Commercial sample/Échantillon commercial	
<input type="checkbox"/> Documents	<input type="checkbox"/> Other/Autre	Tick one or more boxes
Quantity and detailed description of contents (1) Quantité et description détaillée du contenu	Weight (in kg)(2) Poids	Value (3) Valeur
.....	.....	.....
.....	.....	.....
.....	.....	.....
For commercial items only If known, HS tariff number (4) and country of origin of goods (5) N° tarifaire du SH et pays d'origine des marchandises (si connu)	Total Weight Poids total (in kg) (6)	Total Value (7) Valeur totale
HS238 UK		
I, the undersigned, whose name and address are given on the item, certify that the particulars given in this declaration are correct and that this item does not contain any dangerous article or articles prohibited by legislation or by postal or customs regulations		
Date and sender's signature (8) Brigitte Zerhoff July 3 <sup>rd</sup> '20		

