

1 Reading

A. Listen and read. Where are the dialogues taking place?

a. at a bank

b. at a currency exchange office

c. at a cash dispenser/machine



1

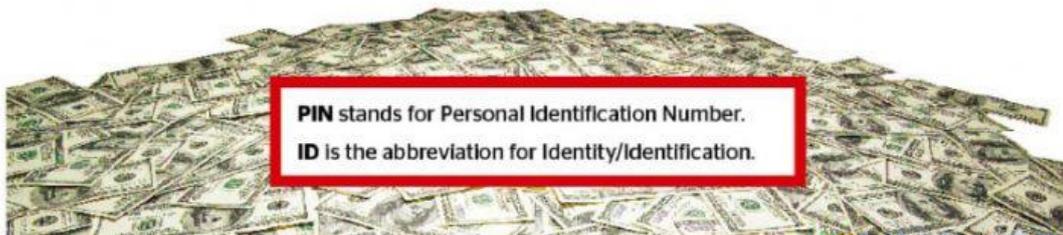
- A:** I won't be too long, Steve. I want to withdraw some money. Oh, no! It won't accept my PIN!
B: Maybe you entered it incorrectly. Try again.
A: I'm confused. I don't remember it.
B: It happens. Too many numbers to remember nowadays. I usually use my son's date of birth or something like that.
A: No, that's not it either.
B: Careful, that was your second time. If you enter another wrong PIN, it will swallow your card.
A: It's no use. Steve, I need a favour. I have to get something from the bookstore, so could I borrow...
B: I'm a little short of cash myself, I'm almost broke. I only have £20, but you can have ten.
A: That's enough money to buy what I want. Thanks. I'll give it back to you tomorrow.

2

- C:** Good morning. How may I help you?
D: I'd like to exchange some euros into pounds. What's the exchange rate?
C: One pound is €1.25.
OK, well, I think I will need about £400. Is €500 enough?
D: Yes. However, you should also know we charge 1% commission.
C: Oh, all right.
D: Do you mind if I give you fifty-pound notes?
C: No, that's fine.

3

- E:** Excuse me. Am I old enough to open a savings account on my own? I'm eighteen.
F: Have you got your ID with you?
E: Yes.
F: Then there's no problem.
E: Do your savings accounts come with debit cards?
F: Yes, we give you a debit card free of charge.
E: Great. When I pay for things with a debit card, the amount is taken directly from my account, right?
F: Exactly. In addition, our new savings account has an interest rate of 5% and online banking is included.
E: That's useful.
F: You will have to make a deposit into your new account, though.
E: OK, no problem.
F: We'll take care of that right after you fill out this form.
E: OK. Thank you.



PIN stands for Personal Identification Number.
ID is the abbreviation for Identity/Identification.