Money and banking

Money and banking / Pieniądze i bankowość

bank deponować w banku, bank
bank card karta płatnicza
cashpoint bankomat
charge sb for sth obciążyć kogoś (opłatą) za coś
check your balance sprawdzać stan konta
coin moneta
contactless payment płatność zbliżeniowa
cost kosztować, koszt
currency waluta
deposit / withdraw cash wpłacać / wypłacać gotówkę
insert your card wkładać kartę
key in your PIN number wprowadzać PIN
loose change drobne, bilon
loyalty card karta lojalnościowa
make a transaction dokonywać transakcji
make a payment dokonywać płatności
note banknot
offer financial advice oferować porady finansowe
online banking bankowość internetowa
pay in cash / by card / online płacić gotówką / kartą / przez internet
pay in a cheque wpłacić, zrealizować czek
telephone banking bankowość telefoniczna
pocket money kieszonkowe
report a lost / stolen card zgłaszać zgubienie / kradzież karty
take out a loan brać pożyczkę
transfer money between accounts przelewać pieniądze z rachunku na rachunek

quiz

1 Name something you usually pay for:
• **in cash** • **by card** • **online**
2 How many different currencies can you name in thirty seconds?
3 Which of these did you use to pay for something yesterday?
• **coin** • **note** • **bank card**
4 What do you usually do with **loose change**?
5 How much **pocket money** should children and then teenagers get?
6 How many **cashpoints** are there in this area?
7 Which (if any) **loyalty cards** do you have?

Listen to five people answering questions from the quiz .
Which questions are they answering?

Speaker 1: ____ Speaker 4: ____
Speaker 2: ____ Speaker 5: ____
Speaker 3: ____

LIVEWORKSHEETS

Choose the correct verbs to complete the leaflet.

MONEY WISE!

We can help you in lots of ways. Here are some of them.



CASHPOINT

Simple to use – just [1] [ ] your card and [2] [ ] your PIN number. Our cashpoints don't [3] [ ] you for the service.

ONLINE BANKING



Very useful if you want to [4] [ ] your balance or [5] [ ] money between accounts.



CONTACTLESS PAYMENTS

Use this for [6] [ ] small transactions.

Quick and easy.

BANKS



You may wish to visit our local branch to [7] [ ] cheques or [8] [ ] or [9] [ ] cash.

You can also discuss [10] [ ] out a loan with us.

We [11] [ ] financial advice if you book an appointment with one of our advisers.

TELEPHONE BANKING



Some people still like the phone banking service for [12] [ ] payments or checking bank balances. Just give us a call and we can help.

It's also useful for [13] [ ] lost or stolen cards.

Complete the sentences with verbs below.

insert | key in | charge | check | transfer | pay in | withdraw | deposit | take | offer | make | report

1. Many people [ ] out bank loans to buy a car or a flat.
2. The safest way to [ ] an online payment is by using a secure system.
3. If you [ ] your card in a cashpoint and it doesn't come out again, you need to contact your bank.
4. Today most cashpoints don't [ ] people for using them to withdraw money.
5. If a bank card is lost or stolen, you must [ ] it.
6. People need to [ ] their bank balances regularly to detect fraud.

LIVEWORKSHEETS

Complete the phrases with the words below. There is one extra word.

a PIN number	banking	change	card	transactions
a lost card	by card			

1 report _____
2 key in _____
3 pay _____
4 loose _____
5 make _____
6 bank _____

Complete the mini-dialogues with the phrases from the exercise above.

1 A Oh no! I can't find my credit card anywhere. Who should I call?
B Try this number. This is who I called to _____ a few weeks ago.

2 A Do you use online banking?
B Yes, all the time. In fact, I never go to the bank, but prefer to _____ all my _____ over the Internet.

3 A How often do you get your pocket money?
B Once a week, on Fridays. And by Monday, I usually have only a little _____ left in my pocket.

4 A You don't need cash to pay the driver. You can now _____ in most taxis.
B Well, the thing is I can't! My card doesn't work. I tried to _____ three times and now the bank has blocked it …

Complete the texts with the correct form of the verbs below.

pay	make	transfer	take

My dad doesn't trust banks. He's never [1]_____ out a loan. He has a bank account only because his employer insists that his [2]_____ must be [3]_____ electronically, not paid out in cash. But he still prefers [4]_____ payments in cash whenever possible.

check	not charge	withdraw	deposit

There are two steps you can take in order to manage your finances better. First, before opening an account, make sure that the bank [5]_____ customers for the transactions they make. Some banks will take money from your account if you [6]_____ money from a cashpoint belonging to a different bank. Secondly, after [7]_____ money in your account, remember [8]_____ your balance. This will help you control how much money you actually have.

LIVEWORKSHEETS