

## AUDIO SCRIPT

### Exercise 1.

Hello, everyone. Before we start the meeting, I'd like to welcome you to the bank and to our new location in the High Street. The facilities here are much more modern than they were in Castle Road, and I'm sure you'll all enjoy working here.

OK, so let's talk about products and services. Unfortunately, due to some technical problems, we are unable to offer our online current account. However, we did launch our savings account last week, and it's already doing well. We are still planning to offer customers monthly electronic statements, but that won't be until early next year.

Now, the children's bond will, unfortunately, no longer be available for both new and existing customers. It wasn't very popular, I'm afraid. We are hoping to replace it with something else eventually. In the meantime, it is still possible to take out insurance cover, but only for those who already have an account with us or use our services.

### Exercise 2.

Now, I want to talk about some more of our products in a bit more detail. You'll all be aware that we started offering our retirement account in January last year, and it is proving to be very successful. Because it is aimed at those over 65, we've decided not to offer it online – we felt that many of our older clients prefer banking face-to-face. This isn't the case for the student account, however, which must be set up through the website. It's quite straightforward but for anyone having difficulties, the online help desk is available and can be contacted 24 hours a day, 7 days a week. Now, we have had some problems with our travel insurance. It used to be relatively easy to arrange, but due to the changes in the law, we're now asking customers for proof of name and address. You can accept a number of documents, and these are listed in your company folder. The mobile phone insurance has been updated and will be available to customers from next month. We've decided to sell it on its own as we think it will be very popular. This is not the case for the pet insurance, however, which can only be added to a contents insurance policy as an extra benefit. It just isn't cost-effective for the bank otherwise, I'm afraid.

### Exercise 3:

Here is a guide on how to safely use a cash machine, or ATM. First, make sure it is safe by checking the ATM is clean and in a well-lit place. Next, insert your card into the machine. You might have to push the card in. Once the card has been inserted correctly, follow the on-screen instructions. Be sure to cover the keypad when asked to enter your PIN, because thieves can install devices to steal your card number. You can do this by covering the keypad with your free hand.

After your identity is confirmed, you may proceed with the transaction. You'll get a list of choices and can usually complete several transactions in one session. Before the transaction is complete, you should be informed of any fees and can cancel the transaction if you decide you don't want to pay them. After the transaction is complete, you'll be asked to remove your card and take your money. Make sure you do this as soon as you're asked, as the machine may swallow your card if you take too long. Finally, before you move away from the machine, put your card and your money away quickly and carefully.

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#### **Exercise 5:**

Hello, I've come along today to tell you how credit card transactions are processed. Although the entire cycle only takes about two or three minutes, it's quite a complex process. Let me talk you through the first two stages using this simple diagram. OK, so first, we have the authorisation stage. This is when the consumer presents their card to the shop assistant for payment of goods or services. After swiping the card at the point-of-sale terminal, the credit card details are sent to the shop's bank using an internet connection or telephone line. After payment has been cleared, the request is received by the issuing bank and then sent for authorisation. Now comes the next part of the process. As soon as the credit card number, billing address and available funds have been checked, a payment authorisation request is received from the credit card network and, as soon as this is received, a hold for the amount of the purchase is placed on the card, and the customer is provided with a small piece of paper to show proof of purchase. At this point, the customer may leave the store with the goods they have purchased.

#### **Exercise 6:**

Now, let's look at security. Criminal gangs are constantly inventing new ways to steal your money, and there are many ways you can protect yourself against fraud and scams. First, think before you respond. Treat all phone calls, emails and texts that you have not asked for with suspicion. Criminals use many tactics to try to get you to share your personal and financial information, so don't feel under pressure to answer any questions. Make sure the phone line is clear and, if you have any doubts about who is calling you, hang up. Your bank would never ask you to reveal your password in full or give them your PIN number. Next, ensure you keep your computer and laptop safe by installing anti-virus software – and keep this up to date. Finally, create strong passwords. Always use a mixture of letters and numbers, and never use information which could be guessed or easily discovered, such as your name or date of birth.

#### **Exercise 7:**

OK, so now I'd like to talk to you about how to safely use social media. First and foremost, never leave your personal details on social media sites such as Twitter or Facebook. Why? Well, it increases your risk of being targeted for ID theft – this is when thieves steal your identity and use it to get loans or other forms of credit. Next, only accept friend requests from people you know, never from strangers. I realise the idea of having lots of virtual friends is appealing, but keeping your details safe is far more important than having a few more friends! Always check your security settings carefully. You wouldn't leave your front door unlocked and open, would you? So only share your personal profile with those you have complete trust in. Remember, just because you're online doesn't mean you shouldn't take precautions to protect yourself.