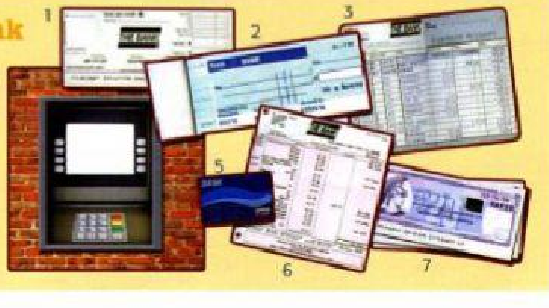
Unit 10
I'd like to open an account

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 ......



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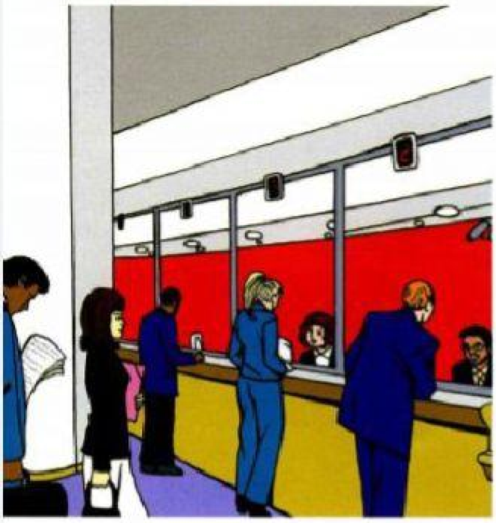
A Listening – At a bank



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

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.

Unit 10

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

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 .... a cheque
c take .... a loan
d fill .... an application form
e apply .... a mortgage
f invest .... 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 (11) 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 (11) Listen again and find six mistakes in the form below.

Type of savings account	Interest rate	When interest is paid	Conditions
First Reserve	~~2.5%~~ 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?

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 (13) 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 (14) Listen to eight customers ask for services at a post office. Tick ✓ the services they ask for.

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

2 (15) 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 ☐ Airsure ☐

3 (15) Listen again and complete the Customs label.

CUSTOMS DECLARATION **CN 22**
DÉCLARATION EN DOUANE May be opened officially / Peut être ouvert d'office
Great Britain\Grande-Bretagne Important! See instructions on the back

☐ Gift\Cadeau ☐ Commercial sample\Échantillon commercial
☐ Documents ☐ 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 connus) HS239 UK	Total Weight Poids total (in kg) (6)	Total Value (7) Valeur totale

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 Tenhoff July 3rd '20