



online banking



ATM



transfer



ASTEYA BANK

Welcome to your new current account at Asteya Bank

Services

With your cash card, you have **access** to your money 24/7. What's more, we are the only bank to offer free withdrawals at other banks' ATMs.

Register for **online banking** and **transfer** money at your convenience. You can also sign up for our new **bill pay service**. Save time by paying all your bills from our website.

Costs

Our personal checking account comes at no charge*.

We provide **cashier's checks** for our customers for a small fee - Rs. 200 per check.

For business customers we can arrange **letters of credit**. Please inquire at your branch for exact charges.

* There is a **fee** of Rs. 1,500 for **returned checks**.



Get ready!

1 Before you read the passage, talk about these questions.

- 1 What banking services do you use?
- 2 Which banking services do banks usually charge for?

Reading

2 Read the pamphlet. Then, mark the following statements as true (T) or false (F).

- 1 ___ The bank charges fees when customers use other banks' ATMs.
- 2 ___ Customers are automatically registered for online banking.
- 3 ___ Customers must pay for cashier's checks, returned checks and letters of credit.

Vocabulary

3 Match the words (1-7) with the definitions (A-G).

- | | |
|------------------------|----------------------|
| 1 ___ services | 5 ___ online banking |
| 2 ___ letter of credit | 6 ___ bill pay |
| 3 ___ ATM | 7 ___ returned |
| 4 ___ fee | |

- A a bank document guaranteeing payment of a large amount
- B banking services that can be accessed through the Internet
- C actions performed by a bank on behalf of the customer
- D a service that allows customers to pay bills from one website
- E an amount of money for a particular service
- F an electronic cash machine
- G sent back to a bank due to insufficient funds