

3

Banking products and services

- talk about banking products and services
- talk about what you can and can't do
- talk about what banks can offer customers
- talk about what customers want from their bank

Products and services

Reading

- 1 Think of a bank you use. Which of these products and services can you get at your bank?

current account	foreign exchange	insurance	investment advice
loan	mortgage	safe deposit box	savings account

- 2 Read these descriptions. Match the people 1–6 to the products and services from the box in 1 that they need.



1 Marvin Wiley is 16. His parents give him an allowance of £80 a month. He pays it into his current account at the bank. He spends some of the money on clothes, music, magazines and going out with his friends. He wants to go to college next year. He knows that being a student is expensive so he saves some of his allowance for when he is at college. Every month he takes £30 and puts it in a box in his bedroom. He now has over £500. *Saving account*



2 Rafiq and Selma Aziz are married. They are both 24. They live with Rafiq's parents, but the house is very small and they want a flat of their own. They both have jobs and they have some money. Selma's parents can lend them a little more. *Mortgage*



3 Maria Villiers is 67. She is retired and lives on her pension. Her sister Vera lives in Australia. Maria has a round-the-world ticket and next week she plans to visit Singapore and Indonesia on the way to Australia. *foreign exchange*



4 Karl Dorfman is rich. He has £100,000 in savings. He doesn't know what to do with his money. He already has a nice big house and an expensive car. His wife thinks it's a good idea to buy shares or bonds. He doesn't know anything about these things. *investment advice*



5 Gloria Bannerman has some beautiful and valuable jewellery. It was her grandmother's. She doesn't wear it often, but she doesn't want to sell it. She worries that someone might break into her house and steal it. She already has insurance. *Safe deposit box*



6 Amara Akintola is a doctor. She can drive, but she doesn't have enough savings to buy a car. She often visits patients in their homes at night. This is sometimes very difficult by bus. She has a driving licence and sometimes she borrows a friend's car, but her friend often needs it at night. *loan*

Vocabulary **3** Find words or phrases in the texts in 2 that mean the same as these expressions.

- 1 money given to children or teenagers by their parents
- 2 a way of investing money by buying parts of a company
- 3 an airline ticket with which you can travel to many different countries
- 4 an official document that shows you can drive
- 5 a system by which you can get money if someone steals or damages your property
- 6 money that the government or your employer gives you when you are old and you stop working

4 Complete these sentences with suitable words or phrases.

- 1 I have some gold coins. I don't want to keep them at home. I need to get a — at the bank. *safe deposit box*
- 2 I'd like some information on a mortgage. I want to buy a house.
- 3 I'd like some euros. I need to go to the — counter at my bank. *foreign exch.*
- 4 I'm interested in investing in the IT business. I'd like to buy some stocks in Google.
- 5 I put 10% of my salary in my savings account each month.
- 6 I'm going shopping. I don't want to carry lots of cash so I'll take my *credit card*
- 7 My favourite sport is sailing and I want to buy an expensive new boat. I need a loan from the bank.
- 8 I have a lot of valuable things in my house. Perhaps I should get some *insurance*.

5 Match the verbs 1–4 to their opposites a–d.

- | | |
|----------|----------|
| 1 save | a) take |
| 2 borrow | b) sell |
| 3 buy | c) spend |
| 4 give | d) lend |

6 Use the words in 5 to complete these questions.

- 1 Do you _____ your money as soon as you get it or do you put some of it in a savings account?
- 2 Do you ever _____ money to other people? Do they always pay you back?
- 3 Do you ever _____ things from other people? Do you always give them back on time?
- 4 Do you ever _____ money to charity?
- 5 Do you usually _____ things in shops or online?
- 6 Do you always _____ your credit card with you when you go abroad?
- 7 Do you _____ money for a pension?
- 8 Do you ever _____ things you don't want any more?

Speaking **7** Work in pairs. Take turns to ask and answer the questions in 6.

What can you do?

Speaking

- 1 How do banks attract new customers? Discuss in pairs. Use the words in the box.

advertisements free gifts
interest rates special offers

Reading

- 2 Read this article. Then choose the best summary.



NEW CUSTOMERS ONLY!

Banks always want to get new customers and so they make attractive offers: new customers can get higher interest rates on savings accounts for the first six months, there are no arrangement fees on new mortgages, people who open a new current account get a free gift. However, these special offers are usually limited to 'new customers only' – which often appears in the small

print at the bottom of their advertisements and makes existing customers angry. Why are all the best offers, the best products, the best interest rates for 'new customers only'?

In a TV advertisement for the Nationwide Building Society in the UK, an existing customer goes into a bank and asks for several of the attractive products and services the bank offers. Each time, the bank

employee tells him he can't have what he wants because it is for 'new customers only'. He leaves the bank and goes to the Nationwide Building Society where the special offers are for all customers. This advertisement suggests that banks need to take customer care seriously and treat all customers the same. The clever business strategy is not just to attract new customers, but to keep the ones you already have.

- 1 The article is about the way banks treat new and existing customers differently. It suggests that existing customers are just as important as new customers.
- 2 The article is about the products and services banks offer to customers. It says that people go from bank to bank and look for the best special offers.
- 3 Use the words and expressions in the box to complete the definitions 1–6.

arrangement fee attractive free gift limited small print special offer

- 1 An — is a sum of money you usually have to pay the bank when you take out a mortgage. *arrangement fee*
- 2 A free gift is a present. You don't have to pay for it. A company gives it to you as a thank-you for buying their product or service.
- 3 Something which is limited to one group of people is something which people outside that group can't have.
- 4 Something which is attractive is something that people want to have. The word is also used to describe people who look nice.
- 5 A special offer is something a company uses to get new customers. It could be a price reduction, two products for the price of one, a better interest rate, a free gift, etc.
- 6 Small print is text in tiny letters, often at the bottom of an advertisement. Because it is small and difficult to read, companies hope their customers won't notice it. It usually contains bad news.

Language

can / can't

We use can + infinitive without to talk about something we are able to do generally ... or, at this moment.	I can drive
In negative sentences, we use the short form (can't) more often than the full form (cannot).	She can't serve this customer right now.
In questions and short answers:	A: Can new customers have a free gift? B: Yes, they can . / No, they can't .

4 Read the text from 2 again. Complete these sentences with *can* or *can't*.

- 1 A customer who opens a new current account Can get a free gift.
- 2 New customers Can get better interest rates on their savings accounts.
- 3 Existing customers Can't have the special offers because they are for new customers only.
- 4 The 'new customers only' policy Can make existing customers angry.
- 5 The customer in the advertisement Can't have what he wants because he isn't a new customer.

5 Write questions and short answers using *can* or *can't*.

Example: *I Can you speak Japanese? (X) No, I can't.*

- 1 you speak / Japanese? (X)
- 2 buy / a flat / Rafiq and Selma? (✓)
- 3 Karl / on investments / get advice? (✓)
- 4 any special offers / you get / at your bank? (X)
- 5 Marvin / buy a car? (X)
- 6 Rafiq and Selma / from Selma's parents / borrow money? (✓)
- 7 interest rate / get a better / they? (X)

Speaking

6 Add two more things to the table. Tick (✓) if you can do these things and cross (X) if you can't. Work in pairs. Take turns to ask and answer questions using *can* and *can't*. Complete the table for your partner.

A: *Can you speak Arabic?*

B: *Yes, I can.*

You	Your partner
Speak Arabic?	
Drive?	
Ride a horse?	
Use a computer?	
Play the piano?	

Writing

7 Write three sentences about what you and your partner can and can't do. Use the information in 6.

Example: *Shilpi and I can both drive. I can play the piano, but Shilpi can't. Neither of us can ride a horse.*

What can banks give to customers?

Listening 1  Listen to Peter talking to his colleague, Marwan. Which products and services in the box do they mention?

cheques credit card current account ✓ debit card ✓ interest rate ✓
loans and mortgages ✓ online banking ✓ savings account ✓ safe deposit box

2 Listen again and complete these sentences.

- 1 A current account is for paying everyday bills and expenses.
- 2 A savings account is sometimes called a deposit account.
- 3 The bank pays the customer interest on a savings account?
- 4 You can tell customers that at the moment the interest rate for savings accounts is three percent.
- 5 I can also offer new customers a debit card.
- 6 I can show them how the ATM works.
- 7 Customers also often ask about online banking.
- 8 You can tell them the interest rates on loan and mortgages.

Reading 3 Read the rest of Marwan and Peter's conversation. Are sentences 1–6 true (T) or false (F)?

Peter: Oh, Marwan, one more thing. What about credit cards?

Marwan: Well, we don't automatically give credit cards to new customers.

Peter: So are they just for existing customers?

Marwan: No, but we know that our existing customers are good with money.

We see their salaries come into their current account every month.

We know how much money they have in their deposit accounts. We are usually happy to give them credit cards. With new customers it's a bit different. We don't have any information about them. So, they

can apply for a credit card and we then check their credit rating with

a credit agency. If the credit agency gives them a good rating, we can

give them a credit card. At first, there is a low spending limit on the

card. They can only use the card up to a certain amount of money.

Later, we can increase that limit.

Peter: When they show that they are responsible customers?

Marwan: That's right.

- 1 The bank doesn't give credit cards to existing customers. (T / F)
- 2 The bank doesn't have a lot of information about new customers. (T / F)
- 3 New customers can't get credit cards. (T / F)
- 4 Customers with a good credit rating can have credit cards. (T / F)
- 5 The spending limit on a credit card can change. (T / F)
- 6 Good customers have a higher spending limit on their credit cards. (T / F)

Vocabulary 4 Put a cross (X) next to the word(s) that you can't use with the word in bold.

- | | | | | |
|--|---|---|---|---------|
| 1 <input checked="" type="checkbox"/> currency | <input type="checkbox"/> deposit | <input type="checkbox"/> savings | <input type="checkbox"/> current | account |
| 2 <input type="checkbox"/> cash | <input type="checkbox"/> ATM | <input type="checkbox"/> withdraw | <input checked="" type="checkbox"/> current | machine |
| 3 <input type="checkbox"/> online | <input checked="" type="checkbox"/> telephone | <input type="checkbox"/> foreign exchange | <input type="checkbox"/> debit | banking |
| 4 <input type="checkbox"/> credit | <input checked="" type="checkbox"/> cash | <input type="checkbox"/> debit | <input checked="" type="checkbox"/> loan | card |

Speaking **5** Where can you use your credit card? Where can't you use it? Work in pairs and discuss. Give two or three examples using *can / can't + the present simple*.

Example: *I can pay for food with my credit card at the supermarket. I can't use it at some restaurants.*

Reading



6 Read this dialogue. Number the sentences in the correct order.

- 1 Peter: Good morning, Mr Osman. How can I help you today?
- 2 Mr Osman: OK, I understand. How long will it take to get my user ID and password?
- 3 Mr Osman: I'm interested in online banking. I'm very busy, so it's difficult to come into the bank all the time when I want to pay bills or check my balance.
- 4 Peter: Only a few days. As soon as you get this information, you can log in and start banking online.
- 5 Mr Osman: When do I need to use my user ID?
- 6 Mr Osman: Can I check my balance at any time?
- 7 Peter: I understand. Well, online banking is really easy and convenient. First, you need to register. You can do this online – just go to our website, click on 'online banking' and complete the form. We then send you a user ID and password. You can change the password at any time.
- 8 Mr Osman: That's great. Thanks for your help.
- 9 Peter: You need to type in this number to log on to your account. Most people change their password to something they can remember easily. It's important not to share your password with anyone – for security reasons.
- 10 Peter: Yes, of course. You can check your balance, look at your account information, pay bills and do most of the other things you do now at the bank.
- 11 Peter: You're very welcome. Please let me know if you need any other assistance.

Listening **7** Listen and check your answers to 6.

8 Match 1–6 to a–f to make sentences about Mr Osman.

- | | |
|---|---|
| 1 Mr Osman can't go to the bank every day | a) for online banking on the bank's website. |
| 2 When Mr Osman starts online banking, | b) when he gets his user ID and password. |
| 3 Mr Osman can register | c) to something he can remember easily. |
| 4 He can start online banking | d) until he registers. |
| 5 He can change his password | e) because he is very busy. |
| 6 He can't start online banking | f) he can check his balance and make payments online. |

Customer service

- Speaking** 1 When you use a bank, what is more important to you: the people who deal with you or the services they offer? Work in pairs and discuss.
- Reading** 2 Read this memo. Which comments are about the people at the bank (*P*) and which are about the products and services (*PS*)? Mark each sentence 1–6 *P* or *PS*.

memo

Customer power

Most banks offer similar products and services. So why do customers choose one bank rather than another? Read what the customers in our bank survey say:

- 1 'I look for lower service charges. I don't want to pay high charges to my bank.'
- 2 'I use my bank because the interest rates on their savings accounts are higher than those in other banks.'
- 3 'I don't like inefficient service. Bank transactions need to be easier and faster.'
- 4 'I choose my bank by how polite the cashiers are. The cashiers at my old bank were quite rude. I use another bank now and the cashiers are much more polite.'
- 5 'The location of the branch is important to me. There are too many banks in the centre of town. They need to have branches in more convenient locations.'
- 6 'I do my banking by telephone now. The employees I talk to are friendlier and more efficient and I like that.'

Language

Comparative adjectives

We use comparative adjectives to compare two people or things.

For short adjectives, we add -er (than) .	<i>Our interest rates are higher than yours.</i>	<i>Trainee cashiers are slower than experienced cashiers.</i>
For long adjectives, we use more (than) .	<i>These chairs are more comfortable than those.</i>	<i>Banks that open on Saturdays are more convenient than those that don't.</i>
Notice the spelling:	<i>big → bigger (double the consonant)</i> <i>friendly → friendlier (change y to i and add -er)</i>	
Irregular forms:	<i>good → better (than)</i> <i>bad → worse (than)</i> <i>far → farther (than)</i>	

- 3 Read the memo from 2 again. Underline the comparative adjectives.

- Writing** 4 Use the information from this customer survey to write six sentences.

Example: *The ATMs at UBCS are easier to use than those at Benhams Bank.*

Does the bank have ...	UBCS	Benhams Bank
easy to use ATMs?	✓✓✓	✗
efficient cashiers?	✓✓✓	✓✓
friendly employees?	✓✓	✓✓✓
low service charges?	✓✓	✗
high interest rates?	✗	✓
branches in convenient places?	✓✓✓	✓
attractive products?	✓✓	✓✓✓

Review

Listening

1  18 Listen to this phone call. What does the customer want?

- 1 advice on his current account 3 to sell some shares
2 advice on investments 4 to close his current account

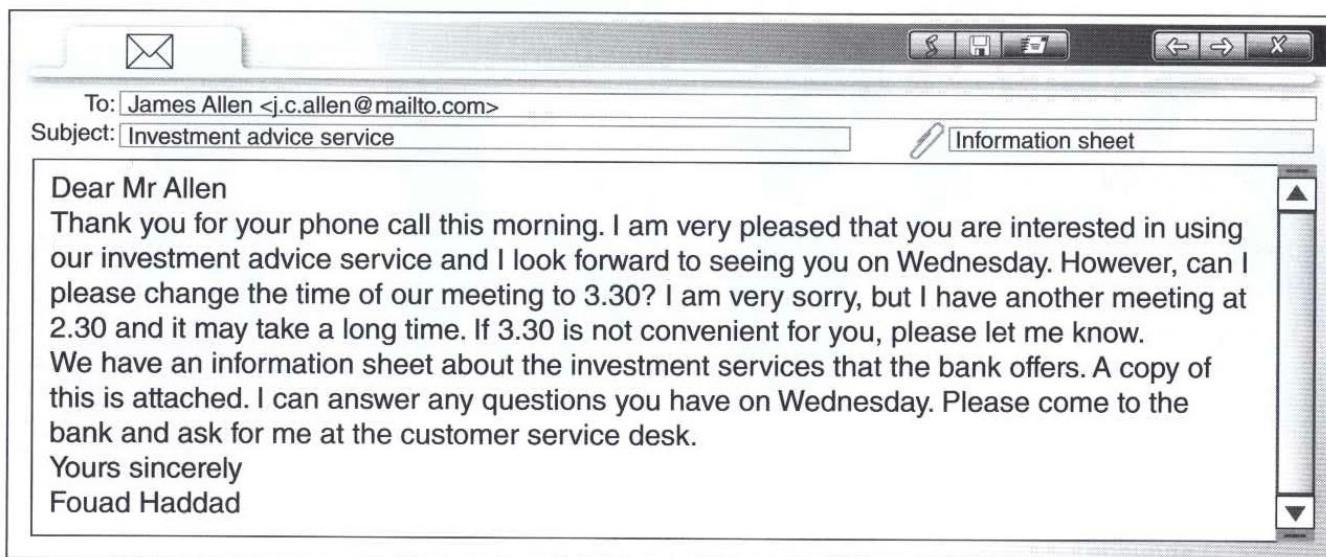
2 Listen again. Are these statements *true* (T) or *false* (F)?

- 1 Mr Allen is an existing customer. (T / F)
2 Mr Allen wants to open a savings account. (T / F)
3 Mr Allen knows a lot about investments. (T / F)
4 The bank offers an investment advice service. (T / F)
5 Mr Haddad arranges a meeting for next Thursday at three o'clock. (T / F)
6 The meeting time is not convenient for Mr Allen. (T / F)

Reading

3 Mr Haddad sends a follow-up email to Mr Allen. Read the email then answer these questions.

- 1 Why does Mr Haddad need to change the time of the meeting?
2 What does Mr Haddad attach with the email?



To: James Allen <j.c.allen@mailto.com>
Subject: Investment advice service

Information sheet

Dear Mr Allen

Thank you for your phone call this morning. I am very pleased that you are interested in using our investment advice service and I look forward to seeing you on Wednesday. However, can I please change the time of our meeting to 3.30? I am very sorry, but I have another meeting at 2.30 and it may take a long time. If 3.30 is not convenient for you, please let me know. We have an information sheet about the investment services that the bank offers. A copy of this is attached. I can answer any questions you have on Wednesday. Please come to the bank and ask for me at the customer service desk.

Yours sincerely
Fouad Haddad

Writing 4 Write Mr Allen's reply to Mr Haddad. Follow these instructions:

- Thank Mr Haddad for his email.
- Tell him that 3.30 on Wednesday is convenient for you and that you look forward to seeing him at the bank.
- Thank him for the information sheet.

5 Read these statements about online banking. Which are positive (P) and which are negative (N)?

- 1 Online banking is more convenient. You can do it at any time and from any place. _____
- 2 You need more PINs and passwords; it is more difficult to remember them all. _____
- 3 It's like having a bank open 24 hours a day. _____
- 4 It is easier for computer hackers to break into your accounts and steal money and information. _____
- 5 You can get more up-to-date information on your accounts. _____
- 6 It is faster and easier to pay bills. _____

Speaking

6 Work in pairs. Talk to your partner about online banking. Discuss the positive and negative points in 5.

4

Bank transactions

- talk about what is happening now
- use polite language
- talk about foreign currency transactions
- ask questions

What are they doing?

Speaking

- 1** Study the picture. Then close your book. Work in pairs and make a list of what you saw.


Language
Present continuous

We can use the **present continuous** to talk about something that is happening now, at exactly this moment. We often use it with time words and phrases like *now*, *right now*, or *at the moment*.

We use the form **am / is / are + -ing**.

I'm / am serving a customer at the moment.

He's / is buying some currency.

She isn't / is not talking on the phone right now.

What are they doing?	A: Is he serving a customer?
	B: Yes, he is. / No, he isn't.

- 2** Look at the picture again and match these questions to the correct answers.

- | | |
|-------------------------------|-------------------|
| 1 Is H serving a customer? | a) Yes, he is. |
| 2 Is E talking on the phone? | b) No, she isn't. |
| 3 Is A talking to a customer? | c) No, he isn't. |

Speaking

- 3** What are the people in the bank doing? Work in pairs. Describe the picture using the present continuous form of the words in the box.

Example: *People H and I are waiting in line behind person G.*

buy
talk on the phone

fill in
talk to

sell
wait

serve

take out

Writing 4 Look at these pictures. Write sentences for pictures a and b using the prompts.



every day



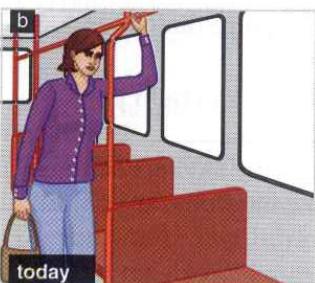
right now

- 1 Georg (serve customers bank / watch a football match)

Example: a) Every day Georg serves customers in a bank.
b) Right now he is watching a football match.



most days

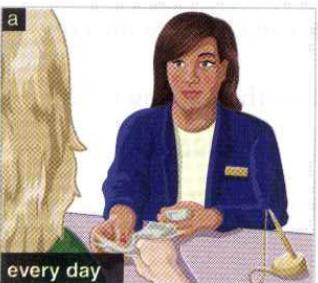


today

- 2 Marta (go to work by car / by bus)

a) _____

b) _____



every day



at the moment

- 3 Sophie (work in a bank / play tennis)

a) _____

b) _____



usually



now

- 4 Paulo (wear a suit / wear shorts and T-shirt)

a) _____

b) _____



most days



right now

- 5 Lola (work on a computer / play the piano)

a) _____

b) _____

- 5 Write each expression in the box under the correct heading: present simple or present continuous.

at the moment
most days

every day
now

every month
often

every year
today
usually

How can I help you?

Listening



1 Which of these transactions do you do at your bank?

- a) transfer money from one account to another
- b) pay bills
- c) cash cheques
- d) withdraw money from an account
- e) deposit money into an account
- f) buy foreign currency

2 19 Listen and match each dialogue 1–5 to one of the transactions in 1.

1 _____ 2 _____ 3 _____ 4 _____ 5 _____

3 20 Listen again and complete dialogues 1–3.

1

Cashier: Good morning. How can I help you?

Customer: Good morning. I (1) _____ like to transfer some money from my current account to my savings account, please.

Cashier: Certainly, sir. How much money (2) _____ you like to transfer?

Customer: \$500.

Cashier: Right. (3) _____ I have your name and your account numbers, please?

2

Customer: Hi, good morning. I'd (4) _____ to pay these cheques into my current account, please.

Cashier: Certainly, madam. (5) _____ you complete this paying in slip, please?

Customer: Oh, right. Is this OK?

Cashier: Yes, that's fine. (6) _____ you please sign it here?

Customer: OK. Here you are.

Cashier: Thank you.

3

Cashier: Good afternoon.

Customer: Good afternoon. I (7) _____ like to cash this cheque, please.

Cashier: OK. How do you (8) _____ the money?

Customer: In tens and twenties, please.

Language

Polite language

We use **Can / Could you** + infinitive without **to** when we ask somebody to do something for us.

Could you ...? is more formal and polite than **Can you ...?**

Can you fill in this form, please? (less polite)

Could you fill in this form, please? (more polite)

We use **would like** + to-infinitive to say that we want to do something.

Would like is a polite way of saying 'I want'. The short form is '**'d like**'.

I want to transfer some money. (less polite)

I would ('d) like to transfer some money. (more polite)

We use **can** or **may** when we ask for permission.

Many people think that **may** is more polite than **can**.

Can I have your name, please? (less polite)

May I have your name, please? (more polite)

Can I sit here, please? (less polite)

May I sit here, please? (more polite)

4 In which dialogue in 3 is the cashier less polite?

5 Match the cashier's questions 1–6 to the customer's replies a–f.

- 1 Could I have your name, please?
 - 2 How can I help you?
 - 3 Would you like to speak to the manager?
 - 4 May I ask how much you would like to withdraw?
 - 5 Would you like that in pounds or euros?
 - 6 Could you fill in this form, please?
- a) Of course. Do you have a pen?
b) Yes, please. Is she available?
c) Certainly. It's Blanka Novakova.
d) I'd like to open an account, please.
e) 500 euros, please.
f) In pounds, please.

Writing **6** Rewrite these sentences to make them more polite.

- 1 Who do you want to speak to?
- 2 Do you want to withdraw some money?
- 3 I want to cash a cheque.
- 4 Can I have 500 euros, please?
- 5 What currency do you want?
- 6 How much do you want of each currency?
- 7 What's your account number, please?
- 8 What's your name?

Listening **7**  Listen and underline the stressed words in each sentence 1–5. Then listen again and repeat the sentences.

- 1 Would you like that in dollars or in pounds?
- 2 I'd like to open an account, please.
- 3 May I have your name and account number, please?
- 4 Could you fill in this form, please?
- 5 I'd like to transfer some money, please.

Speaking **8**  Work in pairs. Listen and then roleplay the dialogue. Take turns to be the customer and the cashier.

- Cashier: Good morning. How can I help you?
Customer: Good morning. I'd like to cash a cheque, please.
Cashier: Certainly. How would you like the money?
Customer: In tens and twenties, please.
Cashier: OK, here you are.
Customer: Thank you very much.

9 Work in pairs. Roleplay the dialogue from 8 again, but change the words in red. Use these ideas to help you.

<i>Customer</i>	<i>Cashier</i>
buy some euros	How many...?
transfer some money	... your name and account numbers? How much?
pay a bill	How much...? Who would you like to pay?
deposit these cheques	paying in slip

A: Good afternoon. I'd like to buy some euros, please.

B: Certainly. How many euros would you like?

A: I'd like 300 euros, please.

Foreign currency

- Speaking** 1 Work in pairs and discuss these questions.
- Do you go abroad on holiday or on business? Which countries do you usually visit?
 - How many foreign currencies can you name?
- Listening** 2  23 Listen to Sam Peterson talk about a business trip. Tick (✓) the countries he mentions.
- | Country | Currency |
|---|----------|
| <input type="checkbox"/> Germany | |
| <input type="checkbox"/> Switzerland | |
| <input type="checkbox"/> Japan | |
| <input type="checkbox"/> France | |
| <input type="checkbox"/> the United Kingdom (UK) | |
| <input type="checkbox"/> the United Arab Emirates (UAE) | |
| <input type="checkbox"/> China | |
| <input type="checkbox"/> the United States of America (USA) | |
| <input type="checkbox"/> Spain | |
| <input type="checkbox"/> Sweden | |
| | |
| | |
| | |
- 3 Listen again. Write the currencies Sam mentions in the correct place in the table. Why doesn't he need any dollars?
- 4 Complete the table with the currencies for the countries Sam doesn't mention. Then add your own country and currency to the table. Can you add two more countries and their currencies?
- Speaking** 5 Work in pairs. Take turns to quiz your partner about countries and currencies.
Example: *What's the currency in China? Which country uses the yen?*
- Listening** 6  24 Sam goes to the foreign exchange counter at his bank to buy the currency he needs. Listen. What is the problem?
- 7 Listen again and answer these questions.
- 1 Which of the currencies does the bank have already?
 - 2 Which of the currencies does the bank not hold?
 - 3 What does the cashier offer to do?
 - 4 When does Sam leave on his trip?
 - 5 When can he collect his currency?

Reading 8 Read this article. Who is the advice for?

- a) Cashiers at foreign exchange counters.
- b) Bank employees who want to give their customers a better deal.
- c) People who want to buy foreign currency.



GET A BETTER DEAL

Most of us don't plan ahead when we go abroad. Of course it's possible to change your money at the airport before or after you fly, but airport exchange counters often charge more expensive rates. However, going to the bank won't always get you a better deal.

Some companies charge commission for doing foreign exchange transactions. In the UK, this is usually between £1.50 and £3.00. Commission usually comes in two forms:

1 A minimum charge
This can make it very expensive to change small amounts of money.

2 A flat fee
This is good if you change larger amounts of money:
the fee is the same no matter how much you are changing.

Beware of 'commission free' offers. These don't always provide better value for money. The currency seller usually makes up for the loss of commission with a higher exchange rate. Also look at the buy-back rate. Some companies offer to buy back any currency you have left for free. This means you don't pay a commission twice.

So how can you know which is the best deal? The answer is to ask how much of the currency you will get, after all charges, in exchange for your money. Find the company that will give you the most and you are ready to go.

9 Read the article in 8 again. Are these statements *true* (T) or *false* (F)?

- 1 Foreign exchange counters at airports are usually more expensive than at banks. (T / F)
- 2 A flat fee means that you can't change a small amount of money. (T / F)
- 3 Companies that offer 'commission free' usually have higher exchange rates. (T / F)
- 4 The text advises travellers to always look for a 'commission free' offer. (T / F)

Vocabulary 10 Find the words / phrases in the box in the text in 8. Underline them. Then match them to the definitions 1–4.

buy-back rate commission exchange rate minimum charge

- 1 A charge for doing a foreign exchange transaction: _____
- 2 An amount of money you pay to change money. The bank may charge more than this amount but you can't pay less than it: _____
- 3 The rate at which a company will buy back any currency from you: _____
- 4 The rate at which a company will buy or sell currency: _____

Asking questions

Language

Wh- question words

Wh- questions begin with a question word (e.g. *when*, *where*, *why*, *how*).

We use <i>when</i> to talk about time.	When can she collect the money?
We use <i>what</i> when we want to know about something (not a person).	What is the current interest rate?
We use <i>where</i> to ask about places.	Where is UBCS bank?
We use <i>why</i> to ask about the reason for something.	Why does she want euros?
We use <i>who</i> when we want to know about a person or some people.	Who is she speaking to?
Use <i>which</i> instead of <i>who</i> (for people) or instead of <i>what</i> (for things) when there is a limited set of possibilities to choose from.	Which customer is she speaking to? Which country does she like best?
We use <i>how</i> to ask about the way to do something.	How does she want the money?
We use <i>how much / how many</i> to ask about quantity.	How many euros does she want? How much money does she want?

1 Complete these questions with the correct question words.

- 1 _____ can I help you?
- 2 _____ can I speak to about a loan?
- 3 _____ can I start online banking?
- 4 _____ is the minimum charge for changing money?
- 5 _____ is the bank's head office?
- 6 _____ dollars would you like?

2 Match your answers 1–6 from 1 to these sentences a–f.

- a) _____ It's in Frankfurt.
- b) _____ You can speak to the manager. Let me find out if he's free.
- c) _____ As soon as you receive your user ID and password.
- d) _____ I'd like to open a current account, please.
- e) _____ Five hundred. In twenties, please.
- f) _____ It's £2.50.

Countable and uncountable nouns

Countable nouns can be singular or plural.

We can count them and we can use numbers and <i>a / an</i> with them.	<i>a dollar</i> → <i>one dollar</i> <i>an appointment</i> → <i>ten appointments</i>	How many dollars would you like? <i>I have an important appointment</i> this week.
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Uncountable nouns are usually singular. We cannot count them and we do not usually use numbers or *a / an* with them (e.g. information, money, water, news, advice).

We use some with plural countable nouns.	We've got some bills to pay.
We use some with uncountable nouns in affirmative sentences.	<i>She would like some water to drink.</i>

3 Choose whether the nouns in italics are countable (C) or uncountable (U).

- 1 Could you give me *some advice* on buying *shares*, please? _____
- 2 How much *commission* do you charge for foreign exchange *transactions*? _____
- 3 Does the bank pay *interest* on this *account*? _____
- 4 I enjoy my *job*, but the work is sometimes *difficult*. _____

Review

Vocabulary

- 1 Complete each sentence with the correct form of the verb in brackets.
- 1 We usually _____ (charge) customers \$50 for this service, but today we _____ (offer) it for \$35.
 - 2 Dalia _____ (serve) a customer right now.
 - 3 At the moment we _____ (offer) a special interest rate.
 - 4 Most days I _____ (walk) to work, but I _____ (go) by bus today because it _____ (rain).
 - 5 Robert is in the kitchen. He _____ (make) a cup of coffee.
 - 6 Mr Jensen usually _____ (wear) a suit to work.
- 2 Complete this dialogue with a suitable word or phrase in the box.

any	can	could	could you	how	how many
how much	I'd like	some	would you like		

Cashier: Good morning. (1) _____ I help you?

Customer: Yes, (2) _____ to deposit this cheque into my current account.

Cashier: OK. Do you have your paying in slip?

Customer: Yes, here you are.

Cashier: Thank you. (3) _____ you just sign it here, please?

Customer: Sure. Here you are.

Cashier: OK, that's all done for you. Can I help you with anything else today?

Customer: Yes, I'd like (4) _____ American dollars, please.

Cashier: And (5) _____ dollars would you like?

Customer: One hundred and fifty pounds' worth, please.

Cashier: OK, that comes to \$240. (6) _____ would you like the money?

Customer: In tens and twenties, please.

Cashier: I'm sorry, but I don't have (7) _____ tens. I can do it all in twenties.

Customer: That's fine.

Cashier: Right, here you are.

Customer: Thank you. Oh, and (8) _____ give me some information about insurance? (9) _____ do you charge for travel insurance?

Cashier: My colleague, Peter, will be able to help you with insurance queries. (10) _____ to take a seat over there? He's serving another customer at the moment, but I can ask him to come over and give you all the information you need.

Customer: OK, great. Thanks.

Cashier: You're welcome.

Listening

- 3  25 Listen to the dialogue and check your answers.

Speaking

- 4 Work in pairs. Student A look at the information on this page. Student B look at the information on page 68.

Student A

You are a cashier.

A customer comes into your bank to buy some foreign currency.

You don't have any yen, but you can order some by next Wednesday.

Your colleague Leila Farzi deals with travel insurance. She is serving another customer at the moment.

Begin like this:

Good morning. How can I help you?