

## 2

# Jobs in banking

- talk about things in an office
- describe banks and their services
- talk about daily routines
- talk about duties and responsibilities

## Starting out

### Listening



- 1** It is Martin Forsyth's first day as a trainee at UBCS International. You are going to listen to his conversation with his new boss, Emilia Olivier. Which of these words and expressions do you think you will hear?

boardroom	break	cafeteria	computer	drinks machine
finish work	introduction	lunch	mortgage	
nationality	salary	seminar	start work	welcome

- 2** Listen and underline the words in the box in 1 that you hear.

- 3** Listen again. Are these sentences *true* (T) or *false* (F)?

- 1 There are four desks in Martin's office. (T / F)
- 2 There is a phone on Martin's desk. (T / F)
- 3 There's a computer on Martin's desk. (T / F)
- 4 There are some books on Martin's desk. (T / F)
- 5 There aren't any cups in the office. (T / F)
- 6 There isn't a cafeteria at UBCS. (T / F)

### Language

#### There is / There are

We use **there is** / **there are** to say that something or somebody exists.

**There is / There's** a phone on the desk.

singular questions:

A: **Is there** a drinks machine in the office?

plural questions:

A: **Are there** any books?

negative forms:

**There aren't** any cups. (plural)

**There isn't** a computer. (singular)

### Writing

- 4** Write sentences about your office or the place where you study with *there is* / *are* and *there isn't* / *aren't*. Use the words in the box and any others that you know.

book	chair	clock	drinks machine	computer	desk
magazine	pen	phone	printer	television	

### Speaking

- 5** Work in pairs. Take turns to ask and answer questions about what there is in your office or the place where you study.

A: *Is there a drinks machine in your office?*

B: *No, there isn't. Are there any books in your office?*

A: *Yes, there are. Are there any ...*

**Reading** 6 Read part of the information sheet from Martin's introduction to UBCS. Then complete the fact sheet.



**UBCS International** is a leading international bank. We provide an excellent range of products and services, including current accounts, savings accounts, mortgages, insurance, loans, foreign exchange services and investment advice. We have 2,000 employees in our head office in Frankfurt and 38,000 in our 320 branches in Europe, the Middle East and Asia. We give our trainees experience in all our departments:

- Our cashiers serve the bank's customers. They help customers make deposits and withdrawals, check balances, answer questions and help customers with their everyday banking needs.
- At our foreign exchange counter, the cashiers sell foreign currency to customers who want to go abroad.
- Our mortgage advisers arrange mortgages for customers who want to buy property. They also set up insurance policies.
- Our financial advisers give customers information about stocks and shares, bonds and other types of investments.

make a deposit =  
deposit money  
make a withdrawal  
= withdraw  
money

UBCS International			
Location	Services (tick ✓ those that apply)		
Head office _____	current accounts	<input type="checkbox"/>	insurance <input type="checkbox"/>
Branches _____	savings accounts	<input type="checkbox"/>	loans <input type="checkbox"/>
Company figures	foreign exchange	<input type="checkbox"/>	accountancy <input type="checkbox"/>
Number of branches _____	mortgages	<input type="checkbox"/>	investment advice <input type="checkbox"/>
Number of employees _____			

**Vocabulary** 7 Find and underline these words and expressions in the text in 6. Then match them to phrases 1–8.

current account	deposit	employees	head office
investments	mortgage	savings account	withdrawal

- 1 the main office of a company \_\_\_\_\_
- 2 the people who work at a company \_\_\_\_\_
- 3 money put into a bank account \_\_\_\_\_
- 4 money taken out of a bank account \_\_\_\_\_
- 5 money that banks lend people to buy property \_\_\_\_\_
- 6 a bank account that pays no interest or low interest \_\_\_\_\_
- 7 a bank account for investment; the bank pays interest \_\_\_\_\_
- 8 things people put their money in to make more money \_\_\_\_\_

**Speaking** 8 Put these words in order to make questions.

- 1 What / name / is / bank / your / the / of
- 2 Where / office / is / head / your
- 3 How / do / you / have / branches / many
- 4 How / employees / do / many / you have
- 5 What kind / provide / you / do / of / products and services
- 6 Where / branches / are / your

**9** Work in pairs. Student A look at the information on this page. Student B look at the information on page 68. Use the questions in 8 to ask each other about your banks.

**Student A**

You work for Benhams Bank. You provide current and savings accounts, mortgages, loans and investment advice. Your head office is in London. You have 16 branches in the UK. Your bank has 2,000 employees.

# What do you do every day?

**Speaking** 1 Which of these things do you do every day? Discuss with a partner.

get up    go to work    have a shower    have breakfast / lunch / dinner  
meet friends    study    talk to customers    watch TV

A: *Do you watch TV every day?*

B: *Yes, I do. How about you?*

A: *No, I don't.*

**Listening** 2  12 At lunchtime, Martin meets Nabila Habib in the UBCS cafeteria. Read and listen to the first part of their conversation. Note down three things that Nabila does every day.

Nabila: Hello, you're new, aren't you?

Martin: Yes, I am.

Nabila: Welcome to UBCS. My name's Nabila.

Martin: Pleased to meet you. I'm Martin.

Nabila: So, do you like your new job?

Martin: I don't know yet. In fact, this is only my first day.

Nabila: Oh, right, sorry! This is my first year. I'm a cashier.

Martin: Oh, great! Maybe you can tell me more about being a cashier. What do you do every day?

Nabila: Well, I come to work at 8.30. The bank opens at 9.00. I help customers deposit money and withdraw money from their accounts. Sometimes I answer questions about products and services. Other times I check balances for customers. Oh, and I also help my boss. He opens new accounts for customers and talks to them about investments. I give customers information about our interest rates and help them with forms, that sort of thing.



## Language

### Present simple

What do you do every day?	I <b>come</b> to work at 8.30. She <b>helps</b> them with forms.
We often use <b>adverbs of frequency</b> (e.g. <i>always, usually, often, sometimes, never</i> ) and other time expressions (e.g. <i>every day, in the morning</i> ) with the present simple. The adverbs come before the verb. Time expressions come at the beginning or end of the sentence.	<i>He opens new accounts in the morning.</i> <i>They always come to work at 8.30.</i> <i>In the evening, I check my balance online.</i> <i>We pay by cheque every month.</i>
In affirmative sentences, we add <b>-s</b> or <b>-es</b> in the third person singular ( <i>he, she, it</i> ).	<i>He watches the financial news every morning.</i> <i>She sometimes pays in cash.</i>

3 Match the two halves of the sentences. Do you do these things every day?

- |                                       |                                   |
|---------------------------------------|-----------------------------------|
| 1 She comes to work                   | a) new accounts for customers.    |
| 2 She checks                          | b) at 9.00.                       |
| 3 Her boss opens                      | c) at 8.30.                       |
| 4 The bank opens                      | d) balances for customers.        |
| 5 Customers come to the bank          | e) about interest rates.          |
| 6 She gives the customers information | f) and deposit or withdraw money. |

**Writing** **4** Write sentences about the things in the box in 1 that you do every day.

Example: *I get up every day at 6.30. I have a shower at 6.45. I have lunch from 12.30 to 1.30.*

**Listening** **5**  **13** Listen to the second part of Martin and Nabila's conversation. Tick (✓) the things they talk about.

- |  |  |
|--|--|
| 1 <input type="checkbox"/> what they do at lunchtime | 3 <input type="checkbox"/> what they do in the evening |
| 2 <input type="checkbox"/> how they get to work      | 4 <input type="checkbox"/> what they do at the weekend |

**6** Listen again and complete these sentences with the words in the box.

always    never    often    sometimes (x2)    usually (x3)

- 1 Nabila Usually finishes work at 5.00.
- 2 She sometimes stays late.
- 3 She always gets home before 7.30.
- 4 She Usually walks to work.
- 5 Martin Often goes shopping on Saturday morning.
- 6 He usually plays football in the afternoon.
- 7 He and his friends sometimes go to the cinema.
- 8 He never watches TV.

**Language****Adverbs of frequency**

We use **adverbs of frequency** to describe how often somebody does something or how often something happens.



The bank **always** opens at 9.00.

*I usually go to work by train.*

*I often read the newspaper on the train.*

*I sometimes buy coffee at the station.*

*I never arrive late.*

In negative sentences, adverbs of frequency come between *don't / doesn't* and the verb.

*I don't usually go to work by bus.*

*I don't often work on the train.*

Adverbs of frequency come before main verbs but after the verb *to be*.

*I never arrive late.*

*I am never late.*

**7** Complete these sentences with *always, usually, often, sometimes* and *never*. Make them true for you.

- 1 I \_\_\_\_\_ get up early.
- 2 I \_\_\_\_\_ leave my house before 7.30.
- 3 I \_\_\_\_\_ read the newspaper on the bus or train.
- 4 I \_\_\_\_\_ have a big lunch.
- 5 I \_\_\_\_\_ get home before 6.30.
- 6 I \_\_\_\_\_ eat dinner in a restaurant.
- 7 I \_\_\_\_\_ watch TV in the evening.
- 8 I \_\_\_\_\_ go to bed very late.

**Speaking** **8** Work in small groups. Talk about what you do every day and at the weekend. Use *always, usually, often, sometimes* and *never*.

A: *Do you get up early?*

B: *Yes, usually. But I never go to bed very late.*

# What's your job?

## Reading

- 1 Look at the words in the box. Which are **jobs**? Which are companies / **places of work**?

branch manager building society cashier customer service adviser  
insurance company investment analyst senior account manager  
supermarket supervisor trainee



## Jobs in banking

Banks offer many different jobs, from trainee cashier right up to senior account manager or investment analyst. Many jobs are in specialist areas such as IT or corporate banking – accounts for business customers. Some banks have call centres where customer service advisers answer telephone enquiries. In the UK today, building societies, insurance companies and even supermarkets can offer the same services as banks. There is a lot of competition, so banks always need top-quality staff with good communication skills.

### Training and opportunities

Trainees with basic school qualifications usually process cheques and do administrative tasks. They then take a training course to become cashiers. Good cashiers often become supervisors, responsible for their own teams of employees.

Graduate trainees have a fast-track training course. They usually spend about two years learning how the bank works. Then they can get management positions.

Branch managers spend a lot of time with customers and sometimes visit business customers in their office or factory.

### Working conditions

Working hours are usually 9 am to 5 pm. Most banks have an annual appraisal system and give salary increases according to performance. Some also have good pension schemes. Larger banks have sports facilities for activities such as golf and tennis.

- 2 Read the article. Are these statements *true* (T) or *false* (F)?

- 1 Only university graduates get jobs in UK banks. (T / F) **F**
- 2 Customers visit call centres to talk to customer service advisers. (T / F) **F**
- 3 Some other companies offer the same services as banks. (T / F) **T**
- 4 University graduates become managers as soon as they join a bank. (T / F) **F**
- 5 Managers never leave the bank during working hours. (T / F) **F**
- 6 Working hours are usually 9 am to 5 pm. (T / F) **T**

### Vocabulary

- 3 Find words and expressions in the article to match these definitions.

- 1 the ability to talk to people clearly and explain things well:  
c \_\_\_\_\_ s \_\_\_\_\_ **Communication skill**
- 2 banking for business customers rather than individual customers:  
c \_\_\_\_\_ b \_\_\_\_\_ **Corporate bank**
- 3 people who watch over other employees and check their work:  
s \_\_\_\_\_ **Supervisor**
- 4 a way of deciding how well and how hard an employee works:  
a \_\_\_\_\_ s \_\_\_\_\_ **Annual appraisal**
- 5 a way of saving for the time when you are old and don't work any more:  
p \_\_\_\_\_ s \_\_\_\_\_ **Pension scheme**

- 4** Complete these sentences with the jobs in the box in 1.

*Supervisor*

*Cashier*

*Customer Service Advisor*

- 1 A \_\_\_\_\_ has a team of employees and watches and checks their work.
- 2 A \_\_\_\_\_ works at a bank counter and handles everyday banking.
- 3 A \_\_\_\_\_ handles customers' problems and questions, often on the phone.
- 4 An \_\_\_\_\_ knows a lot about the economy and investments. *Investment Analyst*
- 5 A \_\_\_\_\_ is in charge of the employees and customers at one branch of the bank. *Branch Manager*
- 6 A \_\_\_\_\_ is responsible for customers' accounts. It is a management position. *Senior Account Manager*

- Speaking** **5** Work in pairs and discuss. Do you do any of the jobs in 4? Do you want to do any of these jobs?

- Reading** **6** Read this job description. What is the job? Choose from the list in the box.

*'I work in a bank, but I'm not a cashier.  
I'm responsible for all the employees. I deal with any problems they have.  
I handle advertisements for new employees and I take care of trainees.'*

branch manager    customer service adviser    human resources manager  
investment analyst    IT services manager    senior account manager

- Listening** **7**  **14** Listen to four people talking about their jobs. Tick (✓) the correct job for each person.

- |            |  |   |
|------------|--|---|
| 1 Isabella | <input checked="" type="checkbox"/> senior account manager   | <input type="checkbox"/> IT services manager            |
| 2 Raoul    | <input type="checkbox"/> human resources manager             | <input checked="" type="checkbox"/> cashier             |
| 3 Ravi     | <input checked="" type="checkbox"/> customer service adviser | <input type="checkbox"/> branch manager                 |
| 4 Jenny    | <input type="checkbox"/> investment analyst                  | <input checked="" type="checkbox"/> IT services manager |

- 8** Listen again and complete the gaps.

- 1 My name's Isabella. I'm responsible for opening new accounts at our bank. I give customers information about our interest rates and the accounts that we have.
- 2 I'm Raoul. I work in a bank and I help customers make make and withdrawals. I also handle any problems they have with their accounts.
- 3 Hi. My name's Ravi. I work for a bank, but I don't actually work in the bank. Customers telephone me when they have problems and complaints and I deal with their questions.
- 4 Hello! I'm Jenny. I take care of all the computers in the bank. I train employees how to use computers. I don't deal with customers.

- 9** Match 1–4 to a–d to form sentences.

- |                    |  |
|--------------------|--|
| 1 I handle         | <input type="checkbox"/> a) of new employees and trainees.   |
| 2 I deal           | <input type="checkbox"/> b) for all the office equipment.    |
| 3 I take care      | <input type="checkbox"/> c) with customers' complaints.      |
| 4 I am responsible | <input type="checkbox"/> d) customer enquiries and problems. |

# Customer care

**Language** 1 Are these comments from customer service surveys positive (P) or negative (N)?

- 1 Your cashiers are **impatient**. They never wait for people to finish what they have to say. **Negative**
- 2 The cashiers are always **polite and friendly**. They always take time to answer my questions. **Positive**
- 3 Why aren't your employees more **attentive**? They don't listen and they aren't interested in me or my problems at all! **Negative**
- 4 Your employees are **really helpful and efficient**. **Positive**
- 5 The cashiers **are very knowledgeable**. **Positive**

## Adjectives

We use <b>adjectives</b> to describe people or things.	The cashiers at my bank are <b>friendly</b> and <b>efficient</b> .
An adjective usually comes before a noun ... or, after the verb <i>be</i> .	A good bank has <b>knowledgeable</b> and <b>attentive</b> cashiers.
An adjective does not change. It stays the same for singular and plural nouns.	This bank has very <b>helpful</b> employees. The employees at this bank are <b>polite</b> .
	an <b>attentive</b> cashier / <b>attentive</b> cashiers

**Vocabulary** 2 Match the positive adjectives 1–7 with their negative opposites a–g.

- |                 |                |
|-----------------|----------------|
| 1 friendly      | a) rude        |
| 2 helpful       | b) inefficient |
| 3 patient       | c) inattentive |
| 4 knowledgeable | d) unhelpful   |
| 5 attentive     | e) unfriendly  |
| 6 polite        | f) ignorant    |
| 7 efficient     | g) impatient   |

3 Complete these tips for cashiers. Use the words from 2.



## CUSTOMER CARE

As a cashier, you are the first point of contact for our customers. It is important that you present a positive image of the bank.

- 1 Always be \_\_\_\_\_ and \_\_\_\_\_. If you are impolite and unfriendly, our customers will go to another bank.
- 2 Be \_\_\_\_\_ : answer questions and deal with transactions quickly and well.
- 3 Be \_\_\_\_\_. Make sure you have all the information you need to answer customers' questions. Employees who are \_\_\_\_\_ create a very bad impression.
- 4 Listen carefully to what customers say and look at them when you talk to them. If you are \_\_\_\_\_, customers think you are not interested in them and don't care about them.
- 5 Some of our customers are elderly or disabled. Sometimes it is difficult for them to explain what they want and understand what you say to them. Be \_\_\_\_\_ and give them time to say what they want. Other customers are usually happy to wait while you help them.