

● REC

every day



right now



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

a) Marta goes to work by car most days.

b) Marta is going by bus today.

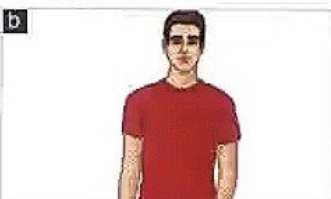
b) Right now he is watching a football match.



3 Sophie (work in a bank / play tennis)

a) _____

b) _____



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





3 Sophie (work in a bank / play tennis)

- a) Everyday Sophie works in the bank
 b) Shopie is playing tennis at the moment.



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

- a) Paulo usually wears a suit.
 b) Paulo is wearing shorts and T-shirt now.

IAb





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

- a) _____



Listening

How can I help you?

- 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 a 2 e 3 c 4 f 5 b
- 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.



Listen again and complete dialogues 1-5.

1

Cashier: Good morning. How can I help you?

Customer: Good morning. I (1) would 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. would

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

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

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

Customer: Oh, right. Is this OK?

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

Customer: OK. Here you are.

Cashier: Thank you.

3

would

Cashier: Good afternoon.

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

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

Customer: In tens and twenties, please.

Language

c) certainly. It's Diana 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  **21** Listen and underline the stressed words in each sentence. Then listen again and repeat the sentences.

e) 500 euros, please.

f) In pounds, please.

Writing

6

Rewrite these sentences to make them more polite.

Who would you like to speak to?

1 Who ~~do~~ you want to speak to?

2 ~~Do you want~~ to withdraw some money? Would you like to withdraw some money?

3 I want to cash a cheque.

4 Can I have 500 euros, please? May I have 500 euros, please?

5 What currency do you want?

6 How much do you want of each curre

A A 🗑️ ...

7 What's your account number, please? May I have your account number? Could you tell me?

8 What's your name?

Listening

7



Listen and underline the stressed words in each sentence
Then listen again and repeat the sentences.

1 Would you like that in dollars or in pounds?

Menu

1_English_for_Banking_...

Create

All tools

Edit

Convert

E-Sign

Find text or tools

Sign in

Find text or tools

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.

34

82

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)

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- 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)

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Vocabulary

10 Find the words / phrases in the box in the text in 8. Underline them. Then

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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

(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: _____

Bank transactions

4

33

Asking questions

language


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.



any can could could you how how many
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 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.

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1_English_for_Banking_...

Create

All tools

Edit

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E-Sign

Find text or tools

Sign in

Find text or tools

Countable / Uncountable

many / much

some / some

a few / a little

much money

many dollars

a little sugar

a little information

much knowledge

many employees

I have some money (+)

I don't have any money (-, ?)

I need some sugar.

I don't need any sugar (-)

Do you have any sugar (?)

offering: some

Do you need some change?

now much... I'd like... some... would you like...

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Listening 3

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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.

36

82

36

82

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1_English_for_Banking_...

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Find text or tools

Sign in

?

🔍

📄

🔄

🖨

🔗

📧

Countable / Uncountable

many / much

some / some

a few / a little

much money

many dollars

a little sugar

a little information

much knowledge

many employees

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