**Name: Nguyễn Hữu Trí**

**Lesson: 6**

**The Bank**

Techcombank is a famous bank in my area. It’s famous for its low interest loan program and it pays good interest on savings accounts. Its pesonel are well-trained; they are very courteous and helpful; they treat the customers nicely. They work fast and efficently and they use the most modern computers. The director of this branch is very experienced and kind-hearted; he always smiles to the customers. He pays attention to each individual in the bank and he usually takes good care of his employees.

I usually do my business here; I have two savings accounts and one checking account; I opened them last year; my brother also has a savings account at this branch. The loan department opens from 8 AM to 3 PM every day. They offer different kinds of loans; they accept applications for personal loans, car loans, motocycle loans, house or mortgage loans, construction loans and even student loans.

Techcombank caters to your needs; if you want to buy a car or a motocycle, you can apply for a car loan or a motorcycle loan; if you want to purchase a house, you can apply for a house or mortgage loan. And in case you a real estate developer, you can apply for construction loans. Whenever the students have no money to go to school, they will give out student loans.

People in my area like this bank very much. It is very convenient despite the fact that it’s small. A lot of people open their savings accounts at this branch inasmuch as they always pay good interest. They often pay 10% interest per year and they pay it in advance when you make the deposite. If you look at the rates in the area, theirs is very competitive.

Over the years, Techcombank has established itself as a trusted partner for financial solutions. It has expanded its product offerings, introduced innovative digital banking features, and achieved consistent growth in market share. Customers have benefited from the bank's commitment to excellence and technological advancement.

You can go this branch any time to open a saving account or a checking account. In order that it could serve the community efficiently. It generally opens early and it always closes late. The local customers usually come here to open their savings accounts to earn interest.

Last year, Techcombank launched a new mobile banking application to provide customers with a seamless banking experience on their smartphones. The app received positive feedback from users and contributed to an increase in digital transactions. Additionally, the bank opened several new branches in strategic locations to expand its reach.

Look! This is the lobby; the security man is standing by the door to keep the orther. Many customers are waiting in line to be served; some children are playing on the sofas as they are waiting for their parents; the clock is running; everybody is working. There are a lot of customers; some are making deposites; some are cashing checks; others are withdrawing money; still others are asking the tellers for the balance of their accounts. About twelve tellers are serving the customers. One teller is selling a money order to an old man; another is accepting a lot of money for deposit from a rich businessman.