**Name: Nguyễn Ngọc Nguyên**

**Lesson: 12**

**CONVERSATION AT THE BANK**

**Customer:**

I'd like to open a savings account.

**Bank Teller:**

Of course! I can assist you with that. Can I see your ID, please?

**Customer:**

Here you go.

**Bank Teller:**

Thank you! What type of savings account would you like to open? We have regular savings or high-interest savings accounts.

**Customer:**

What’s the interest rate on the high-interest savings account?

**Bank Teller:**

Currently, our high-interest savings account offers 1.5% annually.

**Customer:**

Sounds good. I’ll go with that. Also, what is the annual interest rate on a CD (Certificate of Deposit)?

**Bank Teller:**

Our CDs offer competitive rates depending on the term. For a 1-year CD, the rate is 2.25%, and for a 5-year CD, it’s 3.5%.

**Customer:**

I’ll think about the CD. By the way, can I rent a safety deposit box here?

**Bank Teller:**

Yes, we do offer safety deposit boxes. We have different sizes available. Would you like me to check the rates for you?

**Customer:**

Sure, please do that.

**Bank Teller:**

Alright, I’ll get that information for you in a moment. In the meantime, would you also like to apply for an ATM card for your savings account?

**Customer:**

Yes, I’d like to apply for the ATM card as well.

**Bank Teller:**

Great! I’ll add that to your application. Could you please fill out this form? It will only take a few minutes.

**Customer:**

Sure, here it is.

**Bank Teller:**

Thank you. Everything looks good. You’ll receive your ATM card by mail in about 7 to 10 business days. Is there anything else I can help you with?

**Customer:**

Actually, I was also interested in applying for a personal loan.

**Bank Teller:**

I’m sorry, but based on the information we have, you don’t have enough collateral for the personal loan at this time.

**Customer:**

That’s unfortunate. Well, maybe next time. Will I receive a bank statement every month for my new savings account?

**Bank Teller:**

Yes, you will receive a bank statement every month, either by mail or email, depending on your preference.

**Customer:**

Great, I’ll keep it by email. By the way, could you cash this cashier’s check for me? I’d like to receive the funds in VND.

**Bank Teller:**

Certainly! Do you prefer small or big notes for the VND?

**Customer:**

Small notes would be better.

**Bank Teller:**

Got it. Could I see your ID or passport for verification?

**Customer:**

Here’s my passport.

**Bank Teller:**

Thank you. Everything checks out. Here’s your money in small VND notes. Is there anything else I can assist you with?

**Customer:**

Can I cash traveler’s checks here as well?

**Bank Teller:**

Yes, we do cash traveler’s checks. You can bring them in anytime during our business hours.

**Customer:**

Thanks. Oh, I also have some foreign currency I’d like to exchange.

**Bank Teller:**

Let me take a look at that.. I’m sorry, but I cannot exchange this. It’s counterfeit.

**Customer:**

Counterfeit? Oh no, I didn’t realize.

**Bank Teller:**

It happens sometimes. I recommend taking it to the appropriate authorities to investigate further.

**Customer:**

I’ll do that. Thank you for letting me know.

**Bank Teller:**

You’re welcome! Let me know if you need anything else. Have a great day!

**Customer:**

You too!