**Name: Nguyễn Hữu Trí**

**Lesson: 12**

**Bank clerk:** Good morning. How can I help you?

**Customer:** Well, I’ve just receive my bank statement, and I noticed one or two payments which I don’t think I made. Do you have any information about these?

**Bank clerk:** Oh, I see. Could you give me your bank account number? Then I can have a look for you.

**Customer:** Yes, it’s is 112 444 65633.

**Bank clerk:** Right, here we are … now, which payments are you worried about?

**Customer:** There are two transactions—one for $150 at a store I don’t recognize, and another for $75 that seems to be from an online service I never signed up for.

**Bank clerk:** Let me check those details for you. The first transaction appears to be from a local electronics store, while the second is listed as a subscription service. Do you remember making any purchases there?

**Customer**: No, I definitely didn’t buy anything from that store, and I don’t recall signing up for any subscription service either.

**Bank clerk**: I understand. It’s possible these could be errors or unauthorized transactions. Would you like me to dispute these charges on your behalf?

**Customer:** Yes, please. I want to make sure they’re investigated.

**Bank clerk:** Of course! I’ll start the dispute process. You’ll receive a notification once it’s resolved. In the meantime, I recommend changing your online banking password for extra security.

**Customer**: Good idea. Thank you for your help!

**Bank clerk:** You’re welcome! Is there anything else I can assist you with today?