

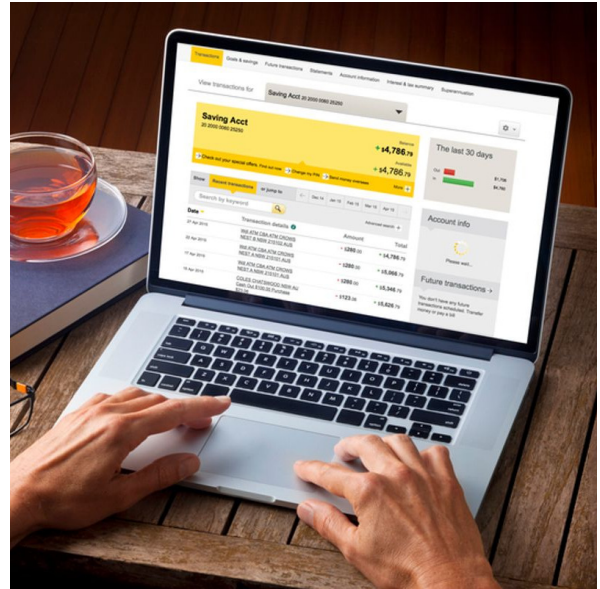


MONEY AND BANKING



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Expemo code:
17GV-C7J8-DSAL



1

Warm up

Work in pairs. Tell your partner the last time you:

- paid for something in cash
- visited a bank in person
- bought different currency for traveling
- accessed your bank account online

2

Changing money

Listen to this conversation at a foreign exchange and choose the correct option. Then read the dialogue in pairs.

Audio 1



Cashier: Hello. How may I help you?

Robert: I'd like to *change/charge* (1) some euros into dollars, please. Could you tell me the current *change/exchange* (2) rate?

Cashier: 1.2 US dollars *to/for* (3) the euro.

Video 1



Robert: Fine. Do you *change/charge* (4) commission?

Cashier: No, we don't. How much would you like to *sell/change* (5)?

Robert: 100 euros.

Cashier: May I see your ID?

Robert: Here you are.

Cashier: *How/how much* (6) would you like your bills?

Robert: *By/In* (7) twenties, please.

Cashier: Here you are, sir. That's one hundred and twenty dollars.

Robert: Thank you.



3

Foreign currencies

Match the following currencies/currency codes with the countries in which they are used:

- | | |
|-----------------|---|
| 1. euro (EUR) | a. China |
| 2. pound (GBP) | b. India |
| 3. yen (JPY) | c. Japan |
| 4. rouble (RUB) | d. most countries in the European Union |
| 5. franc (CHF) | e. Russia |
| 6. yuan (CNY) | f. Switzerland |
| 7. rupee (INR) | g. the United Kingdom |
| 8. dollar (USD) | h. the United States |

In pairs, read aloud each of the following exchange rates, for example.

A: I want to change US dollars into euros. What's the exchange rate?

B: Zero point eight nine euros to the US dollar.

- | | | |
|-------------------------|------------------------|-----------------------|
| • EUR 0.89 = 1 USD | • CHF 0.97 = USD 1.00 | • CNH 9.17 = GBP 1.00 |
| • GBP 0.85 = EUR 1.00 | • RUB 61.88 = USD 1.00 | |
| • JPY 143.35 = GBP 1.00 | • INR 0.65 = JPY 1.00 | |

4

Banks and cash machines

Explain the difference between each of these pairs of items:

1. a cash machine and online banking
2. notes and bills
3. a credit card and a debit card
4. a checking account and a savings account
5. in credit and overdrawn
6. check the balance and freeze your account

You are going to listen to a conversation at a bank. Before you listen, read through the dialogue and predict the missing words/phrases. Then listen and check your ideas.



Audio 2



Customer: Hi, I'd like to _____¹ on my _____² please. The _____³ outside isn't working. I'm not even sure that I'm _____⁴!

Cashier: Certainly. May I see your _____⁵?

Customer: Here you are.

Cashier: Just a moment ... It's two hundred and eighty dollars.

Customer: Great! I'm not _____⁶! Can I take out eighty dollars please?

Cashier: Of course. What bills would you like?

Customer: In fives, please if you can.

Cashier: I can give you ten five-dollar _____⁷ and the rest in tens. Is there anything else?

Customer: No thanks, that's all.

Video 2



Read the dialogue in pairs. Then roleplay the situation in different ways:

- with different amounts of money
- with the customer not being in credit

5

Online banking

Complete these on-screen options and messages for online banking and explain what they mean:

Log in	Make	Pay	Process	Transfer	View
1. _____ a payment		3. _____ to your account		5. _____ your request	
2. _____ money		4. _____ by credit card		6. _____ statement	

Read these situations and choose the best option above:

- You've asked the bank to do something and everything looks fine.
- You need to move some money from your savings account to your checking account.
- You open your banking app on your smartphone.
- Three weeks ago, you paid for a flight with your Visa card.
- You want to pay your electricity bill online.
- You want to check that you have received your monthly paycheck from your job.