

BANK ON YOUR ENGLISH

An elementary course in communication for bank employees

John and Jean McGovern

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INTRODUCTION

Who is the course for?

This is a communicative English course for 'false beginners', who need to learn the language necessary for basic banking transactions. It has been developed specifically for bank employees who use English in their Jobs.

What are its aims?

The course aims to improve the students' oral, aural, reading, writing and numeracy skills, although the emphasis throughout is on spoken English. Each unit teaches the student how to handle a number of functions and these functions once introduced are then recycled throughout the following units.

What does it consist of?

There are 9 teaching units and one revision unit. Each one consists of four sections, containing the following language practice features:—

- * Elicitation phase.
- * Dialogues.
- * Grammar.
- * Intensive practice.
- * Role play.

- * Listening comprehension and note-taking.

- * Reading comprehension.

- * Authentic writing tasks.

plus a recorded cassette containing the dialogues from SECTION A and the listening exercises for SECTION B in a variety of voices and accents. The dialogues have been recorded twice each – first at natural speed in a bank setting and then with no background noises and with pauses. The questions for SECTION B are also followed by pauses.

The symbol  indicates the material is recorded on cassette.

How can it be used?

Bank on Your English has been designed to allow for a great deal of flexibility of use. It can be used either intensively or non-intensively. The teacher has 3 choices:

- * to work through each unit from SECTION A to SECTION D;
- * to select, if time is of a premium, those sections and units which focus on the skills and topics that are more relevant to the students' needs;
- * to reorder the sections of each unit, so that variety is introduced into the format of the lessons.

Detailed notes for teachers can be found at the back of this book. They comprise a step-by-step guide for each section and a key to each unit, including answers to the exercises in unit 10.

ACKNOWLEDGEMENT

The authors would like to thank Dave Willis, who has taught them both a great deal.

CONTENTS

INTRODUCTION	vii
UNIT 1	1
Section A Requesting action, services, objects	1
B Telephone and account numbers	7
C Current accounts	8
D Completing balance slips & statements	9
UNIT 2	11
Section A Querying particulars	11
B Percentages	17
C Deposit accounts	18
D Pass book entries	20
UNIT 3	22
Section A Requesting & giving instructions	22
B Sums of money	27
C Cheques	28
D Completing cheques	30
UNIT 4	33
Section A Apologizing and offering a service	33
B Telling the time	38
C Travellers' cheques	40
D Completing forms (I)	42
UNIT 5	44
Section A Requesting & giving locations and directions	44
B Dates	51
C Foreign exchange	52
D Completing forms (II)	54
UNIT 6	56
Section A Stating obligations and querying possessions	56
B The calendar	61

C Money	62
D Sums of money and dates	63
UNIT 7	65
Section A Expressing intention and checking	65
B Exchange rates	69
C Importing & exporting money	70
D Completing forms (III)	72
UNIT 8	74
Section A Querying possibilities and making suggestions	74
B Denominations	79
C Bank loans	80
D Completing forms (IV)	82
UNIT 9	84
Section A Advising and stating condition	84
B Dates (shorthand)	89
C Credit cards	90
D Completing forms (V)	91
UNIT 10	94
Revision	94
TEACHER'S NOTES	108
KEY TO THE UNITS	111
ROLE CARDS	123

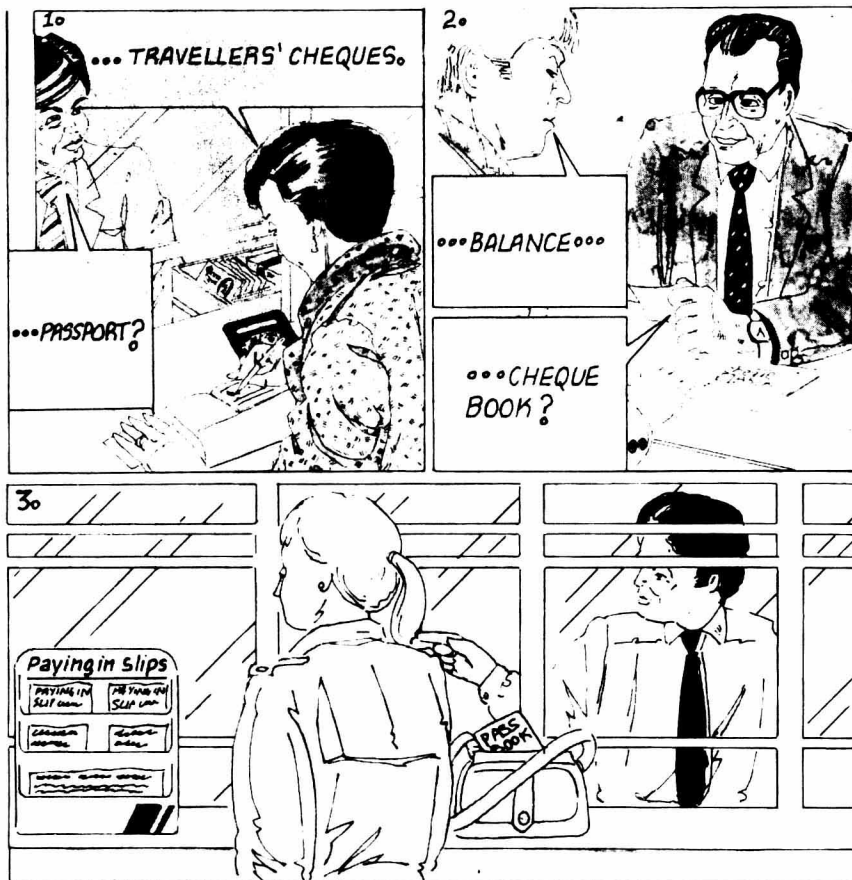


SPOKEN ENGLISH

REQUESTING ACTION, SERVICES, OBJECTS

Elicitation

Study each illustration before listening to the dialogues. What do you think the people are saying?



Dialogues



1. *Lady:* I want to cash these travellers cheques please.
Clerk: Certainly madam . . . Could I have your passport please?
Lady: Yes, here you are.
Clerk: Thank you . . . would you sign each of them please?
Lady: Could I have new notes?
Clerk: Yes madam.

2. *Man:* I'd like to know the balance of my account please.
Clerk: Certainly sir . . . May I have your cheque book please?
Man: Yes, of course.
Clerk: Thank you . . . would you wait just a moment sir? . . .
 There you are.
Man: Thank you.

3. *Lady:* I'd like to deposit some money in my deposit account.
Clerk: Could you complete a paying-in slip please madam?
Lady: Oh yes . . . there you are.
Clerk: Could I have your pass book too?
Lady: Yes of course. Here you are.

Grammar

1. *Practice these functions orally and add some examples of your own:*

Requesting service

I'd like		open a current account	
		order some travellers' cheques	
		change some francs	
		see the manager	
I want	to	make an appointment	please
		transfer £100 to my brother	
		
		

Requesting action

Would you	<p>sign your name here</p> <p>wait just a moment</p> <p>sign the back of the cheque</p> <p>fill in a paying-in slip</p> <p>complete this form</p> <p>initial the correction</p> <p>.....</p> <p>.....</p>	please?
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Requesting object

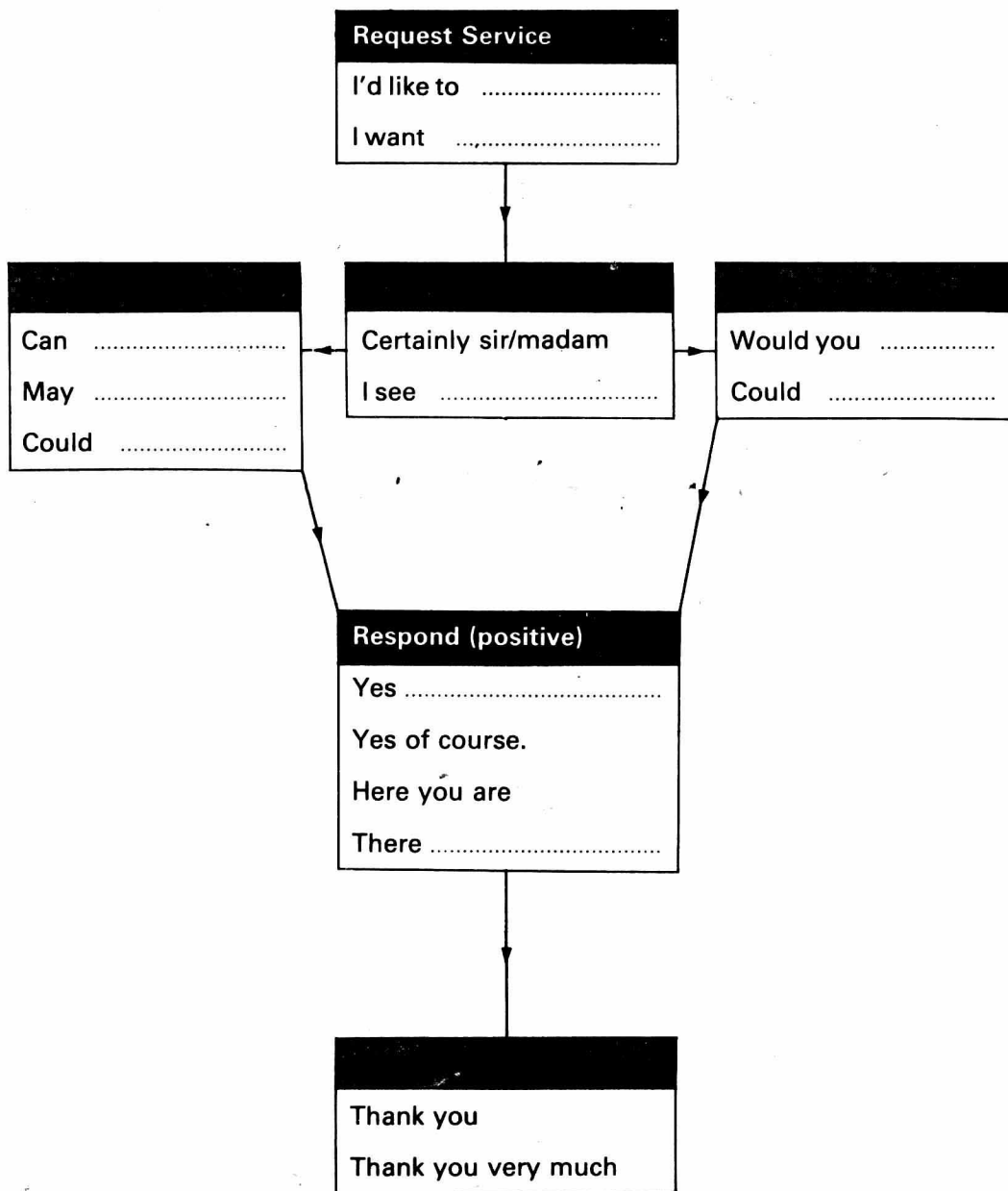
Could I have	your	<p>pass book</p> <p>passport</p> <p>cheque book</p> <p>.....</p>	please?
	a/some	<p>new cheque book</p> <p>small change</p> <p>.....</p>	
		new notes	

2. Complete the following sentences:

- a) transfer some money to my account in U.K.
- b) deposit these cheques.
- c) see the accountant.
- d) your signature?
- e) your name and address?
- f) take a seat for a moment?
- g) countersign this cheque?
- h) check the balance of my account.
- j) close my account.

Intensive practice

Plan and practise different conversations with a partner:



Role play

Study the situations and practise the dialogues in pairs:

1. A customer wishes to open a deposit account. Use the following diagram and ROLE PLAY CARD 1 (at the back) to help you:

Request service
Respond (positive)
Request action
Respond (positive)
Request object
Respond (positive)
Acknowledge

2. Mr Johnson wants to deposit £50 travellers cheques in his current account. The account number is 019826. Use the following diagram and ROLE PLAY CARD 2 to help you:

Request service
Respond (positive)
Request object
Respond
Acknowledge
Request action
Respond (positive)

3. A customer wants to open an account and see the manager. Discuss how the dialogue might go, and include the following functions:

Request object
Request action



TELEPHONE & ACCOUNT NUMBERS



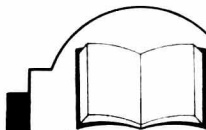
Listening, comprehension and note-taking

1. *You will hear details about two people on the tape. Make a note of the following information:*

- a) Name
Address
Telephone Number
Account Number
- b) Name
Address
Telephone Number
Account Number

2. *Now ask two people in your class for the same information and write it down:*

- a) Name
Address
Telephone Number
Account Number
- b) Name
Address
Telephone Number
Account Number



READING

CURRENT ACCOUNTS

Read the text twice. The first time read it quickly and only answer the TRUE/FALSE questions. The second time read it more carefully and answer the questions at the side.

There are different kinds of bank accounts. The most popular is the current account. A current account pays no interest but it has other advantages. Firstly, *it*¹ enables people to keep their money in a safe place. Secondly, it allows them to withdraw *it*² at any time. Thirdly, it provides them with a cheque book so that they do not have to carry a lot of cash.

¹ refers to?

² refers to?

You can only withdraw money 5 times a week from a current account.

T	F
---	---

You cannot collect interest.

T	F
---	---

To open a current account it is necessary to see the branch manager. He has to decide whether the *applicant*³ is likely to keep the account *in credit*⁴. A current account holder can only overdraw with the manager's permission. The manager will therefore want to meet the applicant to get the necessary background information. For example, he will want to know the applicant's occupation and his place of work.⁵ He will also probably want a reference from his/her employer. If, after the interview, the manager is satisfied with the applicant he will *approve*⁶ the application, arrange for the applicant to be given a cheque book and arrange for a monthly statement to be sent to him/her.

³ meaning?

⁴ = in the black

⁵ what else?

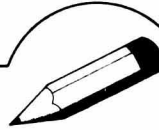
⁶ = agree to

The manager interviews the applicant because he wants to know how much money he earns.

T	F
---	---

The applicant receives a cheque book immediately after the interview.

T	F
---	---



WRITING

COMPLETING BALANCE SLIPS AND STATEMENTS

Study the information and complete the writing task:

1. Julie Coke requests her balance. The date is the 18th June. Look at her ledger card and complete the balance slip below:

Ledger Card

Miss Julie Coke				Acc. No.: 573821
Date	Particulars	Payments	Receipts	Balance
1982				
1st June	Credit		£120.00	
12th June	174652	£50.00		620.00*

Balance Slip

Name:	
Account No.:
Date
Balance