
ANSWER KEY

Unit 14

A

- 1 Alexander needs to show quite a lot of ID. He has a driving licence with him, but Julia insists on also seeing a passport and two different proofs of address. Alexander isn't sure if he has two bills at home because he doesn't usually keep things like that. He'll check when he gets home and may come back tomorrow.
- 2 Julia wants an overdraft of €250. There'd be a monthly charge of €10, which she's not happy about, but feels she has to accept.
- 3 Alexander wants to borrow €5,000, but the bank won't lend him it as he has a bad credit rating.

B

Alexander has *a driving licence* with him – as proof of ID (but it's not enough).

Julia asks to talk to a different bank clerk, but is told they're all on *a break*.

She has to fill in some *forms* before Alexander can put her overdraft application through.

Julia thinks Alexander may have a poor credit rating because he's paid some *bills* late – or hasn't paid them at all.

E

- 1 Are we supposed to be doing
- 2 What can I do for you
- 3 two different proofs of address
- 4 try and find something
- 5 is on a break
- 6 That shouldn't be a problem
- 7 it's only reasonable
- 8 That wasn't too painful
- 9 be able to authorize that
- 10 According to our records

VIDEO SCRIPT

Alexander Are you ready?

Julia Yes, more or less, I think. Are we supposed to be doing telephone conversations or face-to-face?

Alexander I'm not sure. Face-to-face is better, no?

Julia OK. Either is fine by me. And we take turns being customers and bank clerks, right?

Alexander Yes. So, I begin ... Hello. I wonder if you can help me?

Julia Certainly. What can I do for you?

OUTCOMES UPPER-INTERMEDIATE VIDEO WORKSHEET

- Alexander I'd like to open a new account, please, if that's OK.
- Julia OK. That's not a problem, but I'll need to see sufficient ID.
- Alexander OK. What kind of thing do you need? I have a driving licence with me.
- Julia Um ... OK, that's fine as one kind of ID. I'm afraid I'll need to see a passport and also two different proofs of address as well.
- Alexander Seriously?
- Julia I'm afraid so. Do you have them with you?
- Alexander Well, not today, no.
- Julia That's OK. Maybe you could come again tomorrow with your passport and two different bills showing where you live.
- Alexander Well, I'll try and find something, but I'm not sure I have two bills anywhere at home. I don't usually keep things like that.
- Julia Shall we change?
- Alexander OK. It's time for revenge! So ... how can I help you?
- Julia Hi. Is there any other bank clerk I could talk to at all?
- Alexander I'm afraid not. Everyone else is on a break. What can I do for you?
- Julia Well, I'd like to apply for an overdraft, please, if possible.
- Alexander That shouldn't be a problem. How much do you want? No. One minute. How much are you after?
- Julia About €250? Is that possible?
- Alexander Yes, of course, but I'm afraid there will be a monthly charge of €10.
- Julia A monthly charge? Isn't it usually just one charge and that's it?
- Alexander Not anymore, no. The bank is providing you with a service, so it's only reasonable that you are asked to pay.
- Julia OK. Well, I guess I don't have much choice.
- Alexander Right. So can you just fill in these forms here, please?
- Julia There you go.
- Alexander Right. Well, I'll try to put that through for you today.
- Julia Great. Thank you. That wasn't too painful. Let's change.
- Julia Hi. How can I help you?
- Alexander Hello. I want to ask someone about applying for a loan, please?
- Julia Certainly. How much are you after?
- Alexander I'm hoping to borrow around €5,000, if I can.
- Julia €5,000? OK. One moment. Right. Well, I'm terribly sorry, but I can see that I won't be able to authorise that, I'm afraid.
- Alexander Can I ask why not?
- Julia Yes, of course. According to our records, you have quite a bad credit rating.
- Alexander Really? Why?
- Julia Well, I'm afraid I don't know the particular details of your situation, but it's usually because of things like late payment – or non payment – of bills, too many different debts and so on.

OUTCOMES UPPER-INTERMEDIATE VIDEO WORKSHEET

Alexander Oh! So you know about that, then! Julia
Well, I do now, yes!