

## 14 BANKS AND MONEY

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### WATCH

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**A Watch the video. Write what you hear about the following.**

The problems Alexander has trying to open a bank account – and if they are resolved.

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What kind of overdraft Julia wants, what the problem is and what she decides to do.

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How much Alexander wants to borrow – and how the bank responds to his request.

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**B Watch the video again. Why were each of the following things mentioned?**

a driving licence \_\_\_\_\_

a break \_\_\_\_\_

forms \_\_\_\_\_

bills \_\_\_\_\_

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**C Compare your ideas with a partner.**

**D Look at the video script. What are the missing words?**

**E Watch again and check your answers.**

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### PRACTISE PRONUNCIATION

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**A Practise the conversations in pairs.**

**B Which words or phrases are difficult for you? Tell a partner.**

**C Watch again and listen to the words / phrases that are difficult to say.**

Ask your teacher to stop the video.

Repeat the word(s) / phrases.

**D In pairs, practise reading the dialogue again.**

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### KARAOKE

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Watch the karaoke version and look at the video script. Act out the karaoke lines in *italics*.

**VIDEO SCRIPT**

Alexander Are you ready?  
 Julia Yes, more or less, I think. <sup>1</sup> \_\_\_\_\_  
 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. <sup>2</sup> \_\_\_\_\_ ?  
 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 <sup>3</sup> \_\_\_\_\_ 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 <sup>4</sup> \_\_\_\_\_ , 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 <sup>5</sup> \_\_\_\_\_ .  
 What can I do for you?  
 Julia *Well, I'd like to apply for an overdraft, please, if possible.*  
 Alexander <sup>6</sup> \_\_\_\_\_ . 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 <sup>7</sup> \_\_\_\_\_ 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. <sup>8</sup> \_\_\_\_\_ .  
 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 <sup>9</sup> \_\_\_\_\_ , I'm afraid.  
 Alexander *Can I ask why not?*

- Julia Yes, of course. <sup>10</sup> \_\_\_\_\_, 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.
- Alexander Oh! So you know about that, then!
- Julia Well, I do now, yes!