

Lesson 12: Opening a Bank Account

Hi! How are you today?

Today's lesson is about "*Opening a Bank Account.*"

Have fun learning English!

Warm-up | Useful Expressions

Directions: Listen and repeat.

- **deposit** - to put money in your account
- **transfer** - to move money - usually electronically
- **balance** - the amount of money in your account
- **withdraw** - to take money out of your account
- **bank statement** - a printed record of all the money paid into and out of a bank account within a particular period
- **savings account** - account that you can put money into and earn interest

Activity 1 | Dialogue 1

Directions: Read the dialogue aloud with your teacher.

Ray is at a bank to open an account.

Bank Clerk: Good morning, Sir. May I help you?

Ray: Yes, I'd like to open a **savings account**. Do I need to bring some documents?

Bank Clerk: Yes, you need to bring one valid identification card and one ID photo.

Ray: Sure, I have them with me. Can I **transfer** money from abroad into this account?

Bank Clerk: Certainly. You can also **deposit** and **withdraw** the money on our ATM 24 hours a day. You can check the **balance** on the ATM, too. It gives you the **bank statement**.

Ray: That's nice. I also need to change my money into dollars.

Bank Clerk: You can do it at a counter. Would you like to open an account today?

Ray: Yes, I'd like to.

Bank Clerk: Can I see a valid identification?

Ray: Sure. Here's my passport. And here's my ID photo.

Bank Clerk: Thank you. We will open your bank account soon. Is there anything else you want us to do?

Ray: That would be all for today. Thank you very much!

Check your understanding: Answer the following questions.

1. Why did Ray go to the bank?
2. What did the bank clerk require from Ray?
3. What does Ray want to do with the account?
4. What document did Ray submit as personal identification?

Activity 2| Dialogue 2

Directions: Complete the dialogue using the words listed in the box. Choose the appropriate words.

Bank Clerk: Good morning, Sir. May I help you?

Max: Yes, I'd like to open a _____. Do I need to bring some documents?

Bank Clerk: You need to bring one valid ID.

Max: No problem, I have my driver's license with me. Can I _____ money from this account into another account without charge?

Bank Clerk : Yes, there is no charge for the money transfer between the accounts in our bank, sir. You can also _____ and _____ money on our ATM 24 hours a day. You can use the ATM to check your _____, too, it will give you a_____.

transfer	withdraw	deposit
balance	savings account	bank statement

Activity 3 | Free Conversation

Directions: Take turns with your teacher in answering the questions

1. What do you think of online banking?
2. If given the opportunity, would you like to work in a bank? Why or why not?
3. Does your bank offer you good services? How?
4. Have you ever used a foreign bank?
5. Do you think it is good to save money in a bank? Why or why not?