

UNIT 1 AT THE ENQUIRY DESK



Warming-up

Please match the definitions in column B with the proper nouns in column A.

A

1. account
2. check
3. interest rate
4. currency
5. loan

B

- A. the percentage of a sum of money charged for its use
- B. the metal or paper medium of exchange that is presently used
- C. the temporary provision of money (usually at interest)
- D. a formal contractual relationship established to provide for regular banking or brokerage or business services
- E. a written order directing a bank to pay money



Situational Dialogues

1. Opening Conversation

A: Good morning, madam.

B: Good morning.

A: What can I do for you?

B: I'd like to deposit some money.

A: It's more convenient for you to use the automatic teller machine over there.

B: Thank you.

A: You are welcome, madam.

2. Asking for Changing Currency

A: Excuse me, could you tell me where I can change some US dollars into RMB?

B: Please go to Counter No.8.

A: Thank you.

B: Not at all.

3. Asking for Sending Money

A: Where can I send money to Australia?

B: I'm sorry. I beg your pardon, please?

A: I want to send some money to Australia. What shall I do?

B: Please go to the Foreign Remittance Section, sir. It's Counter No.6.

A: Thank you.

B: My pleasure, sir.

4. Asking for Exchange Rate

A: Is there anything I can do for you?

B: Yes, I want to know what the exchange rate is for New Zealand dollars to HK dollars.

A: In fact, you can look at the Electronic Rate Board over there.

B: I see. Thank you very much.



Key Words and Expressions

available	<i>adj.</i>	可利用的
counter	<i>n.</i>	柜台
check	<i>n.</i>	支票
complex	<i>adj.</i>	复杂的
customer	<i>n.</i>	消费者
deposit	<i>n. /v.</i>	存款
expense	<i>n.</i>	费用,开支
insure	<i>v.</i>	确保,上保险
interest	<i>n.</i>	利息
loss	<i>n.</i>	损失
numerous	<i>adj.</i>	众多的
open	<i>v.</i>	开立
offer	<i>v.</i>	提供,出价
rob	<i>v.</i>	抢夺,剥夺
save	<i>v.</i>	保存,储蓄
secure	<i>v.</i>	安全的
a small amount of		一小笔
a large sum of		一大笔
embark on		开始,从事
business venture		商业公司
be afraid of		害怕,恐怕
on the one hand...,on the other hand		一方面……,另一方面……
pay the bill		支付账单

savings and checking accounts	储蓄与存款账户
such as	例如
withdraw money	取款
depend on	依赖, 依靠
in addition to	除……之外
have sth. to do with	与……有关系
keep... on hand	在手头保留



Useful Sentences

1. 常用咨询用语

- What can I do for you? 您要办理什么业务?
- Excuse me, could you tell me where I can change some US dollars into RMB? 打扰, 请问在哪里可以把美元兑换成人民币?
- Where can I send money to Australia? 哪里能够办理汇款到澳大利亚的业务?
- I beg your pardon, please? 请再说一遍好吗?
- I want to send some money to Australia. What shall I do? 我要汇款到澳大利亚, 该怎么办?
- Is there anything I can do for you? 需要我帮忙吗?

2. 常用道谢用语

- Thank you very much. 非常感谢。
- Thanks a lot. 多谢。
- That's very kind of you. 谢谢你。
- I really appreciate your help. 我真诚感谢您的帮助。
- You are a big help, thank you so much. 你帮了我很大的忙, 非常感谢。

3. 对道谢的回答

- My pleasure, sir. (Miss, madam). 不客气, 先生。(女士, 太太)
- You are welcome. 不客气。
- Not at all. 不客气。
- Any time. 不客气。
- That's OK (That's all right). 不客气。

4. 主动提供帮助

- Can (May) I help you? 我能帮您吗?
- Is there anything I can do for you? 需要我帮忙吗?
- What can I do for you? 我能为您做些什么?

5. 回答

- Yes, please. I want to... / I'd like to... 是的。我想要……
- No, thank you. (I can manage it myself.) 不用, 谢谢。(我自己能行。)

6. 实用句型

- Please follow me. / This way, please. 请跟我来。/ 这边请。
- That's handled over there. 在那边办理。
- The service hours here are from 9:00 a.m. to 4:00 p.m. 这里的工作时间是从上午9点到下午4点。
- Excuse me, may I ask where I can open an account? 打扰,请问哪里可以开户?
- Could you repeat what you said? 您能再说一遍吗?
- I want to open a checking account, what is the procedure? 我想开个支票账户,怎么办理?
- You are welcome. / Not at all. / It's my pleasure. / It's OK. 不客气。
- You can look at the Electronic Rate Board over there. 您可以在那边的电子汇率牌查看。



Reading

Bank Services I

In China, almost everyone has something to do with banking services. Daily activities, such as purchasing what we need, embarking on a business venture, traveling, and so on, all depend on the use of money.

The kinds of savings and checking accounts available in China are numerous and complex. All the five major banks and other banks owned by central government or local governments have many offices in a city or town, which makes banking much easier for you.

On the one hand, people can deposit their money through opening a savings account; on the other hand, if they need money for everyday expenses or to pay their bill, they can withdraw money from banks by the use of checks or passbooks. For those who find it unnecessary to keep a large sum of money on hand and are afraid of being robbed by leaving it at home, keeping their money in the bank is the best and most secure way to save it. In addition to earning a small amount of interests, the money saved in the bank is insured against any kind of loss. People say that banks offer more than banking services to their customers.



Notes

1. In China, almost everyone **has something to do with** banking services. Daily activities, **such as** purchasing what we need, embarking on a business venture, traveling, **and so on**, **all depend on** the use of money.

在中国,几乎人人都与银行业务有着或多或少的联系。购买生活必需品、开办公司、旅

游,凡此种日常活动都要用到货币。

(1) have something to do with somebody or something 与……有关系

(2) such as 例如……,像这种的

(3) and so on 等等,诸如此类

(4) depend on 依靠,依赖

2. The kinds of savings and checking accounts **available** in China are numerous and complex.

储蓄与存款账户的种类在中国繁多且十分复杂。

available *adj.* 可得到的;可利用的

3. **On the one hand**, people can deposit their money through opening a savings account; **on the other hand**, if they need money for everyday expenses or to pay their bill, they can withdraw money from banks by the use of checks or passbooks. 一方面,人们可以通过在银行开立储蓄账户存款;另一方面,如果人们需要钱支付日常生活开销或支付账单,也可以开立支票或者使用存折从银行提款。

on the one hand... ,on the other hand... 一方面……,另一方面……

4. For those who find it unnecessary to keep a large sum of money on hand and are afraid of being robbed by leaving it at home, keeping their money in the bank is the best and most secure way to save it.

对于那些没有必要在手头保留大量现金并害怕把钱放在家中会被抢劫的人而言,把钱存在银行是最好的也是最安全的保存方法。

5. **In addition to** earning a small amount of interests, the money saved in the bank is insured against any kind of loss.

除了获得小额利息之外,存在银行里的钱保证不会遭受任何损失。

in addition to 此外



Practical Exercises

I. READING COMPREHENSION

Decide whether the following statements are **TRUE** or **FALSE**.

1. It is more convenient for people to deposit money on the ATM than at the counter.
2. People can deposit money through a saving account, but they can't withdraw money from it.
3. If you don't need a lot of money on hand, you can keep it in bank.
4. There are not many savings and checking accounts available in China at the moment.
5. People can secure their money from any loss by saving it in the bank.

II. VOCABULARY EXERCISE

Complete the following sentences using the words in the box.

counter	deposit	Electronic Rate Board	saving account	withdraw
passbook	interest rate	automatic teller machine	check	banking

1. You can look at the _____ over there to check the exchange rate.
2. He enclosed a _____ in the envelopment.
3. When workers retire, they can _____ money from the plan.
4. For the past ten years, he has been working in the _____ industry.
5. A large number of people crowded in front of the _____ to buy funds.
6. If you put money in a _____ it will earn interest.
7. You fill out this application form and we'll issue you a _____.
8. The initial _____ required to open an account is a minimum 100 dollars.
9. Could you tell me where the _____ is?
10. Late payments could also result in your _____ rising to more than 30 percent.

III. COMMUNICATIVE PRACTICE

1. Role play

Student A is an American student studying in Beijing. Student B is a bank clerk. One day student A goes to the bank to change some US dollars into RMB. Make up a dialogue and role play it.

The dialogue should cover the following information: greeting, self-introduction, asking for exchange rate and asking for change.

2. Mini presentation

You work as a bank manager in a bank. You need to prepare a three-minute presentation to introduce and explain the banking business in China. You can use some visual aids to help you to express yourself, such as a flowchart, a diagram or a PPT.

3. Group discussion

Now, work together with your partners to talk about the kinds of banks you know in China. Which bank(s) do you prefer and why?

IV. TRANSLATION

1. I want to know what the exchange rate is for New Zealand dollars to HK dollars.
2. Would you please tell me which counter is the Foreign Remittance Section?
3. Besides Bank of China, Industrial and Commercial Bank, Communication Bank, Agricultural Bank and Construction Bank also have many offices in a city or town,

and that makes banking easier for you.

4. People say that banks offer more than banking services to their customers.
5. If you open an account with the bank, you can deposit, withdraw money and receive remittance easily.



Translation of Dialogues and Reading

情景对话

1. 开场白

A: 早上好,女士。

B: 早上好。

A: 能为您效劳吗?

B: 我想存些钱。

A: 使用那边的自动柜员机存款会更方便。

B: 谢谢。

A: 不客气,女士。

2. 询问兑换

A: 劳驾,您能告诉我哪里能把美元兑换成人民币吗?

B: 请去第八窗口。

A: 谢谢。

B: 不客气。

3. 询问汇款

A: 在哪可以将钱寄往澳大利亚?

B: 对不起,我没听清。

A: 我想寄一些钱到澳大利亚,该怎么办理呢?

B: 请去国外汇款处,先生。在六号柜台。

A: 谢谢。

B: 不客气,先生。

4. 询问外汇汇率

A: 能为您效劳吗?

B: 是的。您能告诉我新西兰元和港元之间的汇率吗?

A: 当然。事实上,您可以看那边的电子汇率牌。

B: 明白了,多谢。

阅读

银行服务(一)

在中国,几乎人人与银行业务有着或多或少的联系。购买生活必需品、开办公司、旅

游,凡此种日常活动都要用到货币。

储蓄与存款账户的种类繁多且十分复杂。中央政府或地方政府所有的各大银行在城镇都设有许多机构,使得人们享受银行服务越发便利。

一方面,人们可以通过在银行开立储蓄账户来存款;另一方面,如果人们需要钱支付日常生活开销或支付账单,也可以开立支票或者使用存折从银行提款。对于那些没有必要在手头保留大量现金并害怕把钱放在家中会被抢劫的人而言,把钱存在银行是最好的也是最安全的保存方法。

除了获得小额利息之外,存在银行里的钱保证不会遭受任何损失。人们说,银行向其客户提供的不仅仅是金融服务。

UNIT 2 OPENING A NEW ACCOUNT



Warming-up

Please match the definitions in column B with the proper nouns in column A.

A

1. time deposit account
2. remittance
3. credit card
4. current account
5. overdraft

B

- A. a payment of money sent to a person in another place
- B. a personal bank account which you can take money out of at any time using your passbook or bank card.
- C. draw more money from than is available
- D. a savings account in which the deposit is held for a fixed term or in which withdrawals can be made only after giving notice or with loss of interest
- E. a card (usually plastic) that assures a seller that the person using it has a satisfactory credit rating and that the issuer will see to it that the seller receives payment for the merchandise delivered



Situational Dialogues

1. Opening a Deposit Account

A: Good morning, can I help you?

B: Yes, I'd like to open a deposit account.

A: OK, sir. Would you like a Silver or a Gold Account?

B: What's the difference?

A: You can open a Silver Account with just \$1000. The account comes with a cash card, so you can withdraw your money at any time. The Silver Account currently pays 5% interest. For the Gold Account you need a minimum of \$10000, and you have to give 14 days notice to withdraw money. The interest rate is 6.5%.

B: I'll choose the Silver Account.

A: How much would you like to deposit?

B: \$ 1100.

A: And we'll need two proofs of ID, such as phone bill, driving license, credit card statement, etc.

B: I'm sorry, I don't have any of those on me. I'll come back tomorrow.

2. Opening a Special Account

A: Can I help you?

B: Yes. I'd like to open an account, please.

A: What sort of account do you have in mind?

B: I've heard that there's some sort of joint checking savings account that allows me to earn a little interest to help defray the cost of the account itself.

A: Yes. We have an account like that. We call it "NOW" account.

B: Can you tell me how it works?

A: Sure. It's simple. You deposit your monthly check in your savings account where it earns interest until you transfer it to your checking account to cover the checks you write to pay your bills.

B: That sounds pretty good. How do I open a "NOW" account?

A: Please fill out these forms, sign your names here, here and here and we'll be all set. How much cash do you plan to deposit in your accounts today?

B: \$ 25.

A: OK. Come in again in about a week and I'll give you your "NOW" card that allows you to bank by computer during no-banking hours.

B: Wonderful. Thank you very much for your help.

3. Opening a Checking Account for a Company

A: Good morning, sir! Can I help you?

B: Good morning. I'd like to open a bank account.

A: What sort of account do you want to open?

B: Would you please give me some suggestions?

A: Certainly. Here is the introduction of our bank services. By the way, do you open the account for personal use or for your company?

B: For our company.

A: I see. Then, I suggest you open a checking account. We can offer various checking accounts.

B: What's your annual interest rate on a checking account?

A: The interest rate varies from time to time. At present, it is 2.5 percent.

B: That's not bad. What procedure should I take if I want to open a current checking account?