



# ENGLISH FOR LIVING LESSON 6 : WORKSHEETS

At the Bank

*This project was funded by the Broadcasting Authority of Ireland  
under the Sound and Vision scheme.*

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## Lesson 6: At the Bank

*In this lesson you will learn how to open an account in a bank.*

### Dialogue A: Making an appointment with the bank manager

*When you go to a bank to open an account, you should first go to the receptionist at the information desk, sometimes this is called a customer service desk.*

Receptionist	Hello, can I help you?
Christina	Yes, I'd like to open an account please.
Receptionist	Ok, you will need to talk to one of the managers and you will need a number of documents
Christina	What documents do I need?
Receptionist	You will need photo ID, that's some form of identification with a photograph.
Christina	I have my passport, and my driving license.
Receptionist	And you will need proof of address, something that shows where you are living.
Christina	What kind of proof of address?
Receptionist	You could use a utilities bill, or a letter to you from the Gas company or the Electricity company with your name and address on it.
Christina	Ok, I have that at home, but not here with me.
Receptionist	Well I can set up an appointment with the manager for later today, and you can come back with all your documents. Can you give me your name?
Christina	Yes, it's Christina Igboeli. At what time?
Receptionist	One moment, I'll just check with the manager to see what time he could meet you at. Ok, the manager's name is Mark O'Connor, and he can see you at 2.15 pm, that's quarter past two this afternoon. Does that suit you?
Christina	Yes, that's fine. Where will I find the manager?
Receptionist	When you come back, come to this desk and say you have an appointment with the manager and someone will show you where his office is.
Christina	Ok , thank you very much
Receptionist	You're welcome

### A.1 Practice

***Look at the transcript of this conversation on the website and take your turn to read the part of Christina in the gaps provided***

### A.2 Comprehension

***What are the things that you need to do?***

The person at the information desk in the bank tells Christina that she will need to do a number of things – have you understood what these are?

1. Who will she need to talk to?
2. What will she need to bring with her?
3. What documents does she need to bring?
4. What does proof of address mean?
5. Which of these can be used as proof of address
  - a. A photograph of your house
  - b. A utility bill with your name and address on it
  - c. A letter from the gas or electricity company with your name and address on it
6. Which of these can be used as photo ID?
  - a. A birth certificate
  - b. A passport
  - c. A driving license

### A.3 Language Focus

#### **Making requests**

***Listen again to some of the requests Christina had to make as a customer, repeat each one :***

- I'd like to open an account please.
- What documents do I need?
- What kind of proof of address?
- At what time?
- Where will I find the manager?

### Giving Instructions and making arrangements

***Listen again to some of the instructions and arrangements Christina was given and repeat each one:***

- You will need to talk to one of the managers and you will need a number of documents
- You will need some form of identification with a photograph.
- You will need proof of address, something that shows where you are living.
- You could use a utility bill, or a letter to you from the Gas company or the Electricity company with your name and address on it.
- I can set up an appointment with the manager for later today
- You can come back with all your documents
- The manager's name is Mark O'Connor, and he can see you at 2.15 pm, that's quarter past two this afternoon.
- When you come back, come to this desk and say you have an appointment with the manager.

### **A.4 Language Development**

***Do you remember what you need to do for your meeting this afternoon? Fill in the gaps in the following sentences with the missing words:***

I need to go home and get \_\_\_\_\_ ID, that's my \_\_\_\_\_ or my \_\_\_\_\_.

I need to get a \_\_\_\_\_ with my name and address on it, gas or \_\_\_\_\_.

I need to come back to the \_\_\_\_\_ at \_\_\_\_\_.

I need to go to the \_\_\_\_\_ service desk.

I need to say I have an \_\_\_\_\_ to see the \_\_\_\_\_.

2pm	appointment	bank	bill	electricity
customer	driving license	manager	passport	Photo

**Conversational language**

***It is very important to be able to reply to simple questions and expressions that are used in everyday conversation. Imagine you are going to the bank to open a bank account – how would you reply to these questions?***

Hello, can I help you? (or What can I do for you?)	
Can you give me your name? (or What's your name?)	
Does that suit you? (Is that time OK for you?)	
Thank you very much (or thanks for your help)	

**Time:**

Time: In Ireland people will usually say 2 o'clock, or 2pm for two o'clock in the afternoon. 14.00 is usually used in more formal situations such as booking an airline ticket. In formal situations people will say 2.15 but in less formal situations people will say 'quarter past two'

***Can you give the informal way of saying the following times:***

2.00	
2.05	
2.10	
2.15	
2.20	
2.25	
2.30	
2.35	
2.40	
2.45	
2.50	
2.55	

***This exercise is more difficult as the times are not in order. Can you give the informal way of saying the following times:***

6.00	
2.15	
4.30	
5.50	
5.45	
7.10	
10.20	
11.05	
2.25	
8.35	
9.40	
11.55	

***Now try these with the 24 hour clock***

13.00	
23.05	
19.10	
14.15	
22.20	
14.25	
16.30	
21.35	
21.40	
17.45	
17.50	
23.55	

## Dialogue B: Checking details for an appointment

**Christina comes back to the bank for her appointment at 2.15. In this dialogue the person at the customer service desk is checking information with Christina and Christina is checking information as well. Listen to the language that is used to do this.**

Receptionist	Hello, can I help you?
Christina	Yes, I have an appointment with the manager at 2.15, I'd like to open a bank account.
Receptionist	Ok, let me see, you're Ms Igboeli?
Christina	Yes, I am Christina Igboeli.
Receptionist	Ah yes, you have an appointment at 2.15 with Mark O'Connor, is that right?
Christina	Yes, that's right.
Receptionist	Ok, do you want to take a seat over there for a minute, I'll see if he is free.
Christina	Thanks - over there?
Receptionist	Yes you can sit down over there while you're waiting.
Christina	Ok, thank you.
	(The employee goes to see if the manager is free)
Receptionist	Mark is free now – it's just over there, it's the second desk on your left.
Christina	Ok, the second desk on the left?
Receptionist	That's right.
Christina	Thank you.
Receptionist	You're welcome.

### B.1 Practice

**Listen to the dialogue again and repeat each sentence.**

### B.2 Comprehension

**Listen again to what the receptionist said to Christina:**



- Ok, do you want to take a seat over there for minute?
- Yes you can sit down over there while you're waiting.

'Take a seat' is a more polite way of saying 'sit down'. A doctor will tell a patient 'take a seat', a teacher will tell a child 'sit down'.

- I'll see if he is free - Yes, Mark is free now.

Free means available, or not busy

- It's just over there, it's the second desk on your left.

A desk is a type of table you find in an office or a school.

### B.3 Language Focus

#### Checking Information

***In the following examples, listen for the difference between statements and checking information:***

Statement:	You're Ms Igboeli.	
Checking information:	You're Ms Igboeli?	Yes, that's right
Statement:	You have an appointment at 2.15.	
Checking information:	You have an appointment at 2.15?	Yes, that's right.
Statement:	You want to open a bank account.	
Checking information:	You want to open a bank account?	Yes, that's right

***In these examples, Christina used a questioning tone to check information***

Take a seat over there.	Over there?	Yes
It's the second desk on the left.	The second desk on the left?	Yes

#### B.4 Language Development

***The receptionist wants to check her information is correct. How will you answer her questions?***

Ok, let me see, you're Ms Igboeli?

Ah yes, you have an appointment at 2pm with Mark O'Connor, is that right?

You have an appointment at 2 o'clock?

You want to open a bank account?

***Now use a questioning tone to check the information***

Take a seat over there.

It's the second desk on the left.

You have an appointment at 2.15

Your appointment is on Thursday

**Dialogue C: Opening an account**

***Christina goes in to meet the bank manager. The language will be a little more formal in this situation.***

Bank Manager	Good afternoon, I'm Mark O'Connor.
Christina	Pleased to meet you, I'm Christina Igboeli.
Bank Manager	Christina, what can I do for you?
Christina	I'd like to open a bank account.
Bank Manager	What type of account do you want – a current account, a deposit account, a savings account?
Christina	I just want an account to put my salary in and use every day.
Bank Manager	I think what you need is a current account.
Christina	A current account?
Bank Manager	Yes, you can put money in and take money out whenever you like, but you won't earn any interest.
Christina	How can I take money out?
	You can come to the bank and take money out at the counter, or you can get an ATM card and withdraw money from cash machines in the street, in shops and in banks.
Christina	Yes, I'd like an ATM card. Can I use the card to buy things in shops?
Bank Manager	In that case you need an ATM debit card.
Christina	I think that's what I need. Can I have a cheque book?
Bank Manager	Yes, but not immediately. Cheques are not used in Ireland as much anymore. A debit card is more useful.
Christina	Can I have a credit card?
Bank Manager	That is a different type of account, you will need to wait for a few months to open a credit card account, the bank needs proof of your ability to pay.
Christina	How can I put money into my account?
Bank Manager	You can come into the bank and deposit money into your account. You can transfer money from another account, and you can ask your employer to pay your salary directly into your account.
Christina	Can I pay my bills from my account?

Bank Manager	Yes, you can set up a direct debit so that the money is automatically taken from your account.
Christina	Ok, can I open an account today?
Bank Manager	Yes, you can, if you have the documentation you need – have you got photo ID and proof of address?
Christina	Yes, I have. They told me at the customer service desk that I needed to bring these documents.
Bank Manager	Very well. I'll go and get the forms and we can fill them in together.

### C.1 Practice

*Listen carefully to the dialogue again and repeat the part of Christina*

### C.2 Comprehension

***Have you understood what type of bank account Christina wants to open?***

- What type of account do you want – a current account, a deposit account, a savings account?
- I just want an account to put my salary in and use every day.
- I think what you need is a current account.
- You can put money in and take money out whenever you like, but you won't earn any interest.

'Interest' is a percentage of money you get if you leave money in an account for some time.

***Have you understood the different ways of putting money into an account?***

- You can come into the bank and deposit money into your account.
- You can transfer money from another account
- You can ask your employer to pay your salary directly into your account.

'Deposit' is a more formal way of saying 'put in'

***Have you understood the different ways of taking money out of an account?***

- You can come to the bank and take money out at the counter
- You can get an ATM card and withdraw money from cash machines in the street, in shops and in banks.

- You can set up a direct debit so that the money is automatically taken from your account to pay a bill.

‘Withdraw’ is a more formal way of saying ‘take out’

***Have you understood the different types of cards?***

This card allows you to withdraw money from cash machines in the street, in shops and in banks.

You can use this card to take money out of cash machines and to buy things in shops

This card gives you credit, but you will have to wait a few months as the bank needs proof of your ability to pay the bills.

### C.3 Language Focus

***Listen again to the questions that Christina asked and repeat them paying attention to the intonation.***

- Can I use the card to buy things in shops?
- Can I have a cheque book?
- Can I have a credit card?
- Can I pay my bills from my account?

You can also put a question word before ‘Can’

- How can I put money into my account?
- How can I take money out?

### C.4 Language Development

**Asking questions with ‘can’**

***Listen to each sentence about using cards and then ask a question using can.***

You can have a credit card	
You can have a credit card next month	
You can have a cheque book	
You can have a cheque book next week	

You can use your card in shops	
You can use your card in restaurants	
You can get a card by filling in this form	
You can get a card by asking the manager	
You can get a card because you have an account.	
You can get a card because you are a good customer	

**Conversational Language.**

***Imagine you go to the bank to open an account. How would you reply to these questions?***

Bank Manager	Good afternoon, I'm Mark O'Connor.
You	
Bank Manager	What can I do for you?
You	
Bank Manager	What type of account do you want – a current account, a deposit account, a savings account?
You	
Bank Manager	Do you want an ATM card?
You	
Bank Manager	Do you want a cheque book?
You	
Bank Manager	Do you want a credit card?
You	
Bank Manager	Do you want to open the account today?
Bank Manager	Do you have your passport or a driving license?
You	
Bank Manager	Do you have a document to show proof of address?
Bank Manager	Very well. I'll go and get the forms and we can fill them in together

## Dialogue D: Filling in Forms

**The bank manager comes back with the application form. You can look at the form on the website lesson while you listen to the dialogue.**

Please use Block Capitals and ✓ where appropriate. Sections with an \* are mandatory and must be completed in full.

Personal Details	
*Title	Mr <input type="checkbox"/> Miss <input type="checkbox"/> Mrs <input type="checkbox"/> Other <input type="checkbox"/> (please state) <input type="text"/>
*First Name	<input type="text"/>
*Surname	<input type="text"/>
*Home Address	<input type="text"/>
*Address Line 2	<input type="text"/>
Address Line 3	<input type="text"/>
*County	<input type="text"/>
*Country	<input type="text"/>
Gender:	Male <input type="checkbox"/> Female <input type="checkbox"/>
Marital Status:	Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Other <input type="checkbox"/>
*Date of Birth	<input type="text"/> / <input type="text"/> / <input type="text"/> (Day/Month/Year)
*Country of Birth	<input type="text"/> (as per Identity documents)
County/City of Birth	<input type="text"/> (as per Identity documents)
PPS No. (Tax Reference No.)	<input type="text"/>
Employment Details	
*Employment Type:	Employee <input type="checkbox"/> Self-employed <input type="checkbox"/> Home Maker <input type="checkbox"/> Retired <input type="checkbox"/> Not currently employed <input type="checkbox"/>
Job Description	<input type="text"/>
Employer's Name	<input type="text"/>
*Basic Gross Annual Income €	<input type="text"/> (if no income, please enter 'zero', i.e. enter '0' in Income field)
Will your Income be paid into your bank account?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Contact Details	
Home Phone No.	<input type="text"/>
Mobile Phone No.	0 8 <input type="text"/>
E-mail Address	<input type="text"/>

Bank Manager	Now, then here is the application form, let me explain how to fill it in. You need to use block capitals, that's all capital letters and put one letter in each box. It makes it much easier for us to read afterwards.
Christina	Do I have to fill in all of the sections?
Bank Manager	You see at the top of the page it says that sections with an * (asterisk) or star are mandatory, that means that you have to fill them in. If there is no asterisk, you don't have to fill in those details, but it is better if you can.

Christina	Ok I think I understand that. For the name, it's Mrs Christina Igboeli, and my address is.... there are a lot of lines for the address.
Bank Manager	You're right there are, you probably don't need them all. What's your address?
Christina	It's 11 Coolmine Court, Blanchardstown, Dublin 15.
Bank Manager	We'll put 11 Coolmine Court on the line which says 'home address', then we'll put Blanchardstown on Address Line 2, we don't need line 3. Then put Dublin 15 where it says 'county', and of course Ireland for the country.
Christina	Is Blanchardstown part of Dublin city?
Bank Manager	It is, but it's also in county Dublin.
Christina	So then I just tick the boxes for female and married.
Bank Manager	That's right.
Christina	I put in my date of birth and where I was born.
Bank Manager	Yes, in the first line you put the country where you were born and on the next line you can give more detail of the city or the county you were born in.
Christina	Ok, that's easy. And I have my PPS number on my Social Welfare card.
Bank Manager	That's great – it's not mandatory but it is better to have all of these details.
Christina	Now, the employment details – I am working part-time at the moment but I hope to work full-time in the future.
Bank Manager	That's fine, just put down part-time, we can update your file if you start to work full-time.
Christina	What does home-maker mean?
Bank Manager	It means that you don't work outside the home but it also recognizes that being at home and looking after a house and family is like having a job.
Christina	Well I certainly agree with that! But at the moment I prefer to go out to work.
Bank Manager	That's grand. Can you fill in your employer's name and put a tick in the box if your employer is going to pay your salary into this account.
Christina	Yes, I'll arrange that. What does 'gross income' mean?
Bank Manager	It means your salary before you pay tax and other deductions. Your 'net' income would be the amount you earn after all of the deductions.
Christina	Is that my weekly or monthly income?



Bank Manager	No, it's your yearly income, it says 'annual' that means 'yearly'. And then we just need your contact details – your phone numbers and e-mail address if you have one.
Christina	I don't have a home phone number at the moment, just a mobile number
Bank Manager	That's fine, as long as we have some way of contacting you.

### D.1 Practice

*Listen to the dialogue and repeat each sentence*

### D.2 Comprehension

*Listen to these statements and decide if they are true or false.*

- |  |      |       |
|--|------|-------|
| 1. Christina must fill in the form in block capitals                                     | True | False |
| 2. She should put one letter in each box   | True | False |
| 3. She should put an X in a box as a way of saying yes                                   | True | False |
| 4. If there is an asterisk or star beside a line, it means you don't have to fill it in. | True | False |
| 5. Christina lives in 11 Coolmine Crescent in Blanchardstown                             | True | False |
| 6. Christina needs to put down Dublin as the country and Ireland as the county           | True | False |
| 7. Christina ticked the boxes for 'single' and 'female'                                  | True | False |
| 8. Christina has her PPS number on her Social Welfare card                               | True | False |
| 9. Christina is working full-time at the moment  | True | False |
| 10. A home-maker is a person who builds houses   | True | False |
| 11. Christina's employer will pay her salary into her account                            | True | False |
| 12. 'Gross income' is the amount of money you earn <u>before</u> paying tax etc.         | True | False |
| 13. Christine has a home phone number and a mobile phone number                          | True | False |

**Dialogue E: checking final details*****The manager and Christina have filled in the forms to open the bank account***

Bank Manager	Can you re-read the forms and check that all of the information is correct?
Christina	Yes, of course. There is a mistake in the address, it should be Coolmine Court, not Coolmine Crescent.
Bank Manager	I'm terribly sorry, I'll change that.
Christina	I think all the other details are correct.
Bank Manager	Can you sign here, and here and here where the X's are.
Christina	Here? On the line?
Bank Manager	Yes, just there.
Bank Manager	Do you have some form of identification with a photo and proof of address?
Christina	Yes I have my passport and a letter from the Gas company.
Bank Manager	Can you give them to me so that I can make photocopies of them?
Christina	Ok. Here they are.
Bank Manager	How much money are you going to put into the account to open it?
Christina	How much money do I have to put in?
Bank Manager	You can just put in 5 or 10 euro to open it.
Christina	Well, I'll just give you 5 euro.
Bank Manager	That's fine. Here is the number of your account. You can make a deposit, put more money in whenever you like, and don't forget to have your salary paid into the account.
Christina	How do I take money out?
Bank Manager	For the moment you can withdraw money, or take money out at the desk. Your ATM debit card will be ready next week. You'll receive it in the post on Monday or Tuesday, and you will receive the pin code separately, another day, maybe Thursday or Friday.
Christina	When can I start using it?
Bank Manager	Straight away, you must use the pin code the bank sent you the first time you use it, but you can change it then if you like.
Christina	Where can I change it?

Bank Manager	You can change it at the ATM machine where you withdraw cash. Do you need any more information?
Christina	No, I think that's everything, thanks.
Bank Manager	If you wish, we can set up internet banking for you so that you can access your accounts on the internet. I'll give you an information leaflet about it.
Christina	Thank you very much for all your help.
Bank Manager	You are very welcome. If you have any problem with anything you can call in or phone.
Christina	Who do I contact?
Bank Manager	You can contact me directly – here is my business card, my details are on it.

### E.1 Practice

***Look at the tapescript and take your turn to read the part of Christina***

### E.2 Comprehension

***Have you understood the questions that the bank manager asked Christina?***

- Can you re-read the forms and check that all of the information is correct?

Read the forms again and verify all the details.

- Can you sign here, and here and here where the X's are.

The manager will put an X on certain parts of the form showing you where to sign your name

- Do you have some form of identification with a photo and proof of address?

The manager needs your driver's license or passport and a bill with your name and address on it

- Can you give them to me so that I can make photocopies of them?

The manager will keep photocopies of your documents and give you back the originals

- How much money are you going to put into the account to open it?

Normally you need to put some money into the account to open it.

***Have you understood the information about the ATM card?***

1. When will the ATM debit card be ready? \_\_\_\_\_
2. How will she receive it? \_\_\_\_\_
3. What day will she receive it? \_\_\_\_\_
4. Will she get the pin code on the same day? \_\_\_\_\_
5. What day will she receive it? \_\_\_\_\_
6. Can she change the code? \_\_\_\_\_
7. Where can she change the code? \_\_\_\_\_

**E.3 Language Focus**

***Listen to the questions that Christina asked looking for information. Practice repeating them with the correct intonation.***

- How much money do I have to put in?
- How do I take money out?
- When can I start using it?
- Where can I change it?
- Who do I contact?

**Conversational Language.**

***Note the slightly more formal language used with the bank manager. Repeat each sentence***

Can you re-read the forms and check that all of the information is correct?
---

Yes, of course
----------------

There is a mistake in the address
-----------------------------------

I'm terribly sorry, I'll change that.
---------------------------------------

Do you need any more information?
-----------------------------------

No, I think that's everything, thanks.
--

Thank you very much for all your help.
--

You're very welcome
---------------------

**E.4 Language Development****Correcting information**

There is a mistake in the address, it should be Coolmine Court, not Coolmine Crescent.

Here is some information on another new customer at the bank, Maria Finari. Compare the information in the box with the information on the form and say where there are mistakes.

Maria Finari was born on the 16<sup>th</sup> of February 1975. She is married and lives at 29 Allendale Avenue, Clonsilla in Dublin 15. Her PPS number is 9872343W

Title:	Miss
First name:	Maria
Surname:	Finari
Home address:	25 Allendale Avenue
	Clonsilla
	Dublin 13
Gender:	Female
Marital status:	Single
Date of birth:	14 <sup>th</sup> of February 1975
PPS No:	987233W

Is the title correct?	
Is the first name correct?	
Is the surname correct?	
Is the title address correct?	
Is the gender correct?	
Is the marital status correct?	
Is the date of birth correct?	
Is the PPS number correct?	

[http://www.citizensinformation.ie/en/money\\_and\\_tax/personal\\_finance/financial\\_institutions/opening\\_and\\_switching\\_a\\_bank\\_account.html](http://www.citizensinformation.ie/en/money_and_tax/personal_finance/financial_institutions/opening_and_switching_a_bank_account.html)

[http://www.citizensinformation.ie/en/money\\_and\\_tax/personal\\_finance/financial\\_institutions/opening\\_and\\_switching\\_a\\_bank\\_account.html](http://www.citizensinformation.ie/en/money_and_tax/personal_finance/financial_institutions/opening_and_switching_a_bank_account.html)