



NEW BUSINESS ENGLISH 5

Lesson 33 At the Bank



LEARNING GOALS

- ◆ Exchanging Money
- ◆ Withdrawing Cash



What would you say?

Scenario: You are at the bank, and you want to exchange some money.



How may I help you?

Situational Dialogue

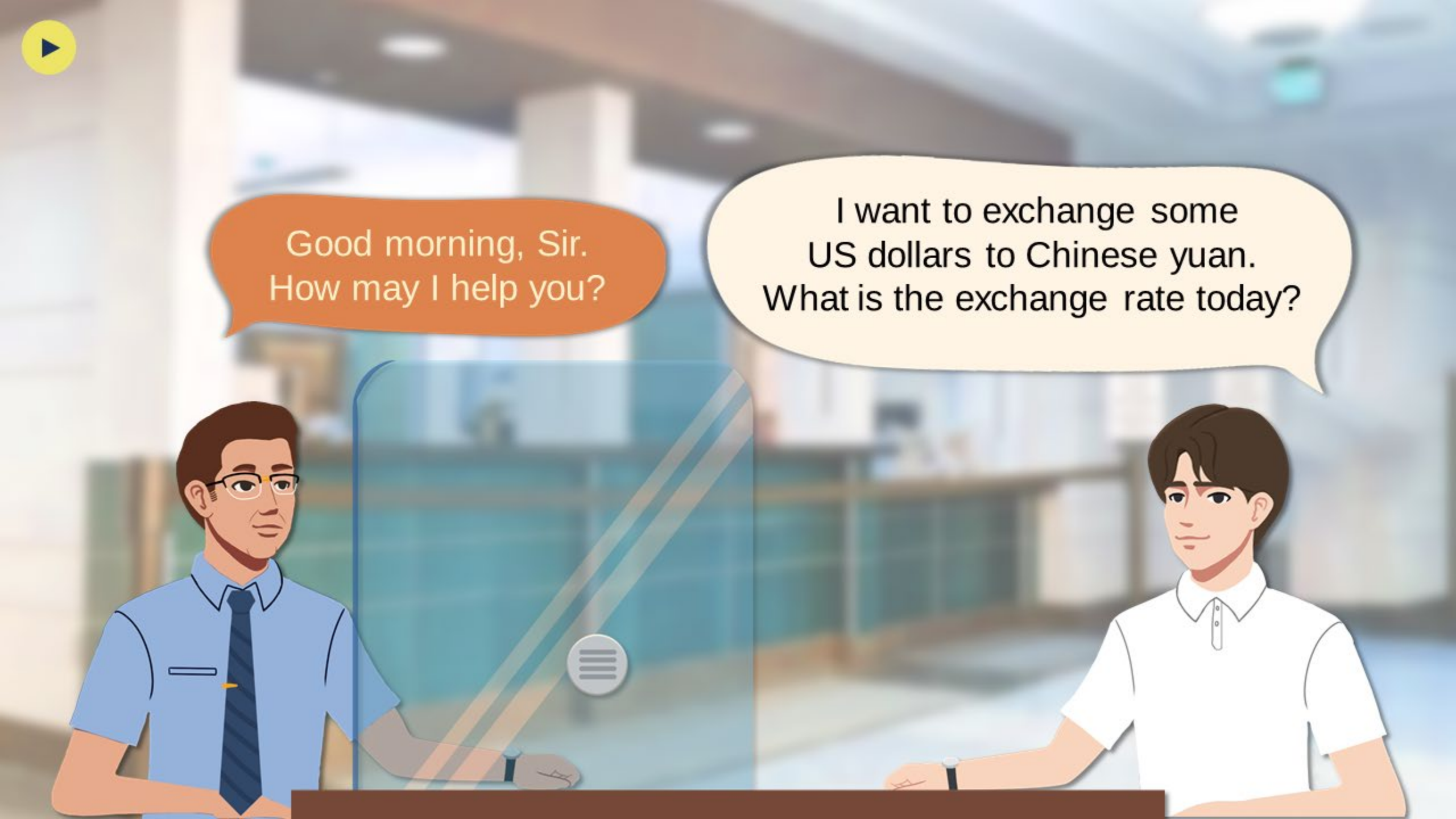

- ▶ Kenzo is at the bank to exchange money and to withdraw some cash.

Teller



Kenzo Hara





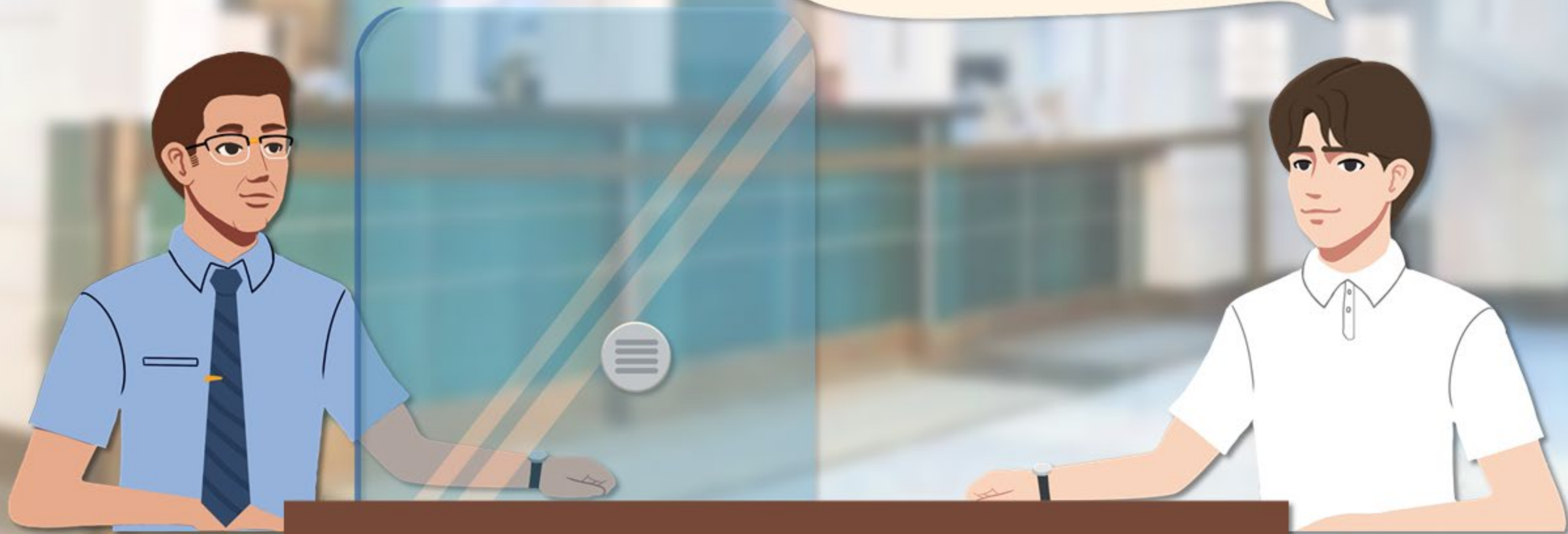
Good morning, Sir.
How may I help you?

I want to exchange some
US dollars to Chinese yuan.
What is the exchange rate today?



The current rate is 1 USD to 6.50 CNY.
How much would you like to change?

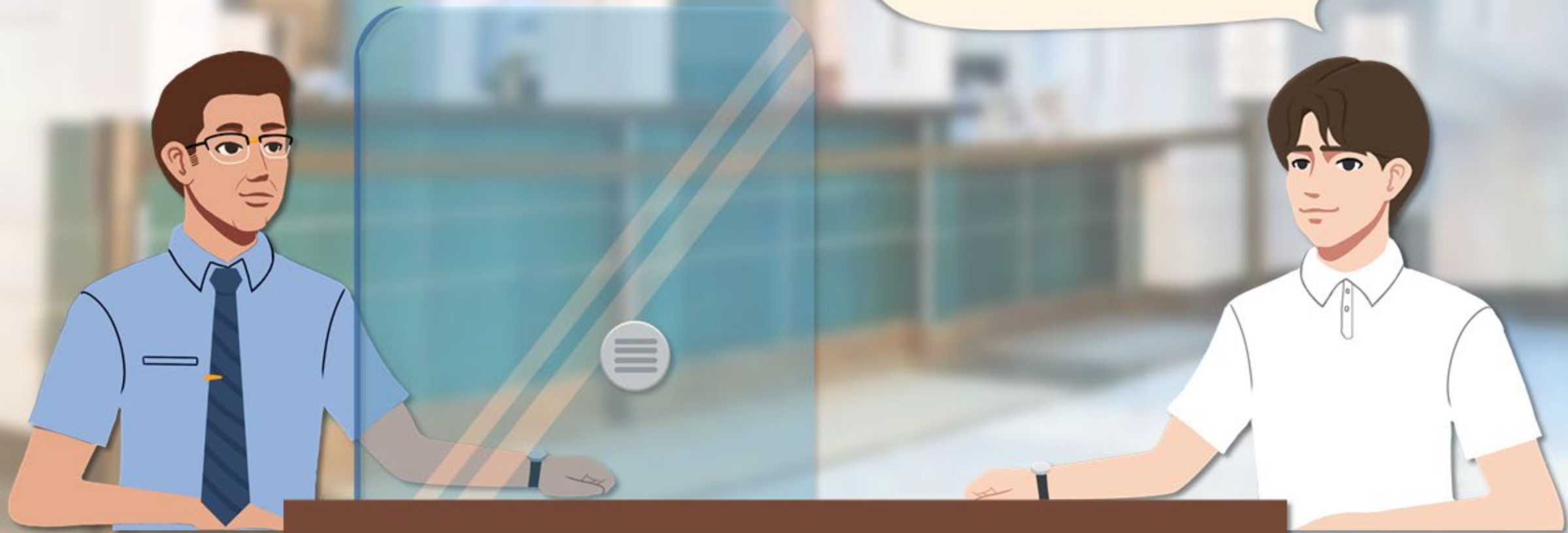
I'd like to exchange \$1000.





I see. Would you like
that in small or large bills?
Or a mix of both?

I prefer a mix of both.





Here you are. Do you want to make any other transactions?

Yes, I would like to withdraw some cash from my savings account.

Sure, no problem.



Key Vocabulary

Learn the new words and answer the questions.



exchange rate

(n.) the value at which one currency can be converted into another

e.g. The **exchange rate** is likely to fall in the near future.



transaction

(n.) a time when money is exchanged or the activity of buying or selling something

e.g. The bank has a fixed rate for each **transaction**.



withdraw

(v.) to take money out of an account

e.g. I must **withdraw** some money from the bank.

Dialogue Review

Have a role play and answer the questions.



Kenzo is at the bank to exchange money and to withdraw some cash.

Teller: Good morning, sir. How may I help you?

Kenzo: I want to exchange some US dollars to Chinese yuan.

What is the **exchange rate** today?

Teller: The current rate is 1 USD to 6.50 CNY. How much would you like to change?

Kenzo: I'd like to exchange \$1000.

Teller: Alright. Would you like that in small or large bills? Or a mix of both?

Kenzo: I prefer a mix of both.

Teller: Here you are. Do you want to make any other **transactions**?

Kenzo: Yes, I would like to **withdraw** some cash from my savings account.

Teller: Sure, no problem.



Kenzo is at the bank to exchange money and to withdraw some cash.

Teller: Good morning, sir. How may I help you?

Kenzo: **I want to exchange some** US dollars to Chinese yuan.

What is the exchange rate today?



1. Exchanging Money

Teller: The current rate is 1 USD to 6.50 CNY. How much would you like to change?

Kenzo: **I'd like to exchange \$1000.**

Teller: Alright. Would you like that in small or large bills? Or a mix of both?

Kenzo: I prefer a mix of both.

Teller: Here you are. Do you want to make any other transactions?

Kenzo: Yes, **I would like to withdraw some cash from my savings account.**

Teller: Sure, no problem.



2. Withdrawing Cash

Learning Goals

Learn the key expressions and sentence structures.

∴ Exchanging Money

- I'd like to exchange some **(currency)** to **(currency)** please.
- What is the exchange rate today?
- How much is one **(currency)** worth in **(currency)**?
- I'd like to exchange **(amount & currency)**.

Example sentences:

- I'd like to exchange some US dollars to Chinese yuan please.
- How much is one Euro worth in Australian dollar?
- I'd like to exchange ¥20,000.

Small Bills & Large Bills

- **small bills**
a (dollar) bill; a piece of paper (worth one dollar); coins
- **large bills**
Large bills in Dollars are usually \$20-\$100 bills.



How would you inform the teller that you want to exchange some dollars to yen?

Learning Goals

Learn the key expressions and sentence structures.

∴ Withdrawing Cash

- I want to make a withdrawal from my (account type).
- I would like to withdraw some cash from my (account type).
- I would like to withdraw (amount) from my (account type).

Example sentences:

- I want to make a withdrawal from my savings account.
- I would like to withdraw some cash from my current account.
- I would like to withdraw \$10,000 from my salary account.

Common Types of Accounts

- Savings Account
- Current Account
- Money Market Account
- Certificate of Deposit Account



How would you tell the teller that you want to withdraw some cash?

Semi-open Dialogue

Have a role play.

Scenario: You will be traveling to Canada in a few days. Go to the bank and ask the bank teller to exchange your money to Canadian dollars and withdraw some cash.

∴ You can refer to the following key expressions:

- I would like to exchange some (currency) to (currency) please.
- What is the exchange rate today?
- I want to make a withdrawal from my (account type).
- I would like to withdraw some cash from my (account type).



Coffee Break

Learn some tips to exchange currency without paying large amounts of fees.

∴ Tips to Exchange Currency without Paying Large Amounts of Fees

If your next vacation is going to take you to another country, it's best to know how to get foreign currency without paying extra fees.



Get cash at your bank before leaving or travelling.



Avoid currency exchange kiosks at airports.



Know your ATM fees and limits.



Which is the best way to exchange currency without paying a large amount of fees? Why?

Overview

Keywords and expressions:

exchange rate / transaction/ withdraw

I would like to exchange some (currency) to (currency) please.

What is the exchange rate today?

How much is one (currency) worth in (currency)?

I'd like to exchange (amount & currency).

I want to make a withdrawal from my (account type).

I would like to withdraw some cash from my (account type).

I would like to withdraw (amount) from my (account type).

Made by Artiaga
Proofread by Zach

