

29 Banking and using money

Label the pictures below using words from the box.

- bank draft
- debit card
- bank statement
- paying-in slip
- cash point
- teller
- cheque book
- withdrawal receipt
- night safe



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28 Introducing key terms in banking

Complete the words below to match the given meanings.

- 1 The person to whom a cheque is written. p _ _ e _
- 2 Money provided by a bank to a customer, for an agreed purpose. l _ _ _
- 3 A bank which offers a full range of services to individuals and companies. c _ m _ _ _ _ l b _ _ _
- 4 A type of bank with a strong local or regional identity, mainly used by small, private investors, who get interest on their deposits. s _ _ _ _ _ b _ _ _
- 5 An instruction from one bank to another bank asking it to make a payment to a supplier. _ _ _ k d _ _ _ _
- 6 An agreement that an account can remain in debit up to a certain amount for an agreed time period. o _ _ _ _ _ _ _
- 7 The time taken from when a cheque is presented to a bank to when the receiving account is credited. c _ _ _ r _ _ _ e
- 8 Fees charged by a bank for services provided. _ _ n _ c _ _ _ _ s
- 9 An instruction from a customer to a bank to make a regular payment to a creditor. Instructions to alter the dates or the payments must come from the customer. s _ _ _ _ _ g o _ _ _ r
- 10 A computer printout sent by a bank to a customer, showing recent activity on his/her account. s _ _ _ _ _ _ t
- 11 The lowest level of interest that a bank charges for lending money. b _ _ _ r _ _ _

Numbers / Times / Prices / Dates / Fractions / Decimals

1) Write these numbers in words:

0 zero / nought / 'oh'	10		
1	11		
2	12	20	42
3	13	30	34
4	14	40	71
5	15	50	87
6	16	60	65
7	17	70	56
8	18	80	99
9	19	90	23

2) Write these numbers in figures:

A hundred	A thousand.....	A million
A billion	Ten million	A hundred thousand
Ten thousand	A hundred million	A trillion

3) Now practise saying the following with a partner:

a) Telephone Numbers:

0462 51723	0733 51844	0329 827001	0044 118 326 5997
0039 051 856247	0348 906085	071 647819	001 203 340 6857

b) Times:

10.45	3.55	12.10	5.30	9.15	2.02
8.05	1.40	6.20	11.00	4.25	7.35

c) Numbers:

13	30	14	40	15	50	16	60	17	70	18
80	19	90	33	45	98	21	76	37	115	999
568	101	12,698,761	905	105,302		59,767			17,112,506	

d) Decimal Currencies:

£10	50p	£17.99	\$23	45c	\$69.95	€15	75c	€1.25
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e) Dates:

12 April	21 May	February 2	March 1	4 July	August 31
1961	1815	1492	1066	1564	1616
21/10/61	31/12/99	4/6/09	7/9/02	1776	1300
				2000	2001
				30/11/04	2015
					14/1/72

f) Fractions:

$\frac{1}{2}$	$\frac{1}{3}$	$\frac{1}{4}$	$\frac{1}{8}$	$\frac{2}{3}$	$\frac{3}{4}$	$\frac{7}{8}$	$10 \frac{1}{2}$	$5 \frac{3}{4}$	$6 \frac{5}{8}$
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g) Decimals:

8.9	14.325	9.708	86.2%	59.726 pc	33.333%
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55 Banking

Fill in the missing words in the sentences below. Choose from the following:

blank	branch	counterfoil	deposit	draft	interest
loan	overdraw	paying-in	night safe	voucher	

- 1 At the end of each day, the cashier takes all the money to the bank to it in the company account.
- 2 The cashier writes the exact number of coins, notes and cheques which are being taken to the bank in the book.
- 3 If the bank has already closed, the cashier can place the money in the
- 4 The company needs some money to buy new machinery and has arranged a with the bank.
- 5 When you borrow money from the bank, the bank will charge you
- 6 If a company spends more money than they actually have in their accounts, they will their account.
- 7 A cheque which has nothing written on it is a cheque.
- 8 When a cheque has been filled in, the details should also be written on the in the cheque book.
- 9 The big banks will have a in most towns and sometimes abroad, too.
- 10 When a customer pays with a credit card the sales assistant will fill out a sales
- 11 In situations where you are not a known customer and instant payment is required, it may be necessary to obtain a banker's which is a cheque backed by the bank.