


# 59 Opening a Bank Account

The aim of this lesson is to make the students use the key vocabulary and target expressions in a more natural manner.

## Language Point

<b>How can I help you today?</b>	<ul style="list-style-type: none"><li>- How may I help you today?</li><li>- What can I do for you today?</li><li>- May I help you?</li></ul>	
<b>That would be great</b>	<ul style="list-style-type: none"><li>- that would be nice</li><li>- that would be awesome</li><li>- that would be fantastic</li></ul>	

## Key vocabulary

proof	utility bill	documentation	extra charge
photo id	physical address	signature	checking account

## Part 1

### I. INTRODUCTION

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Opening a **bank account** is easy. It is just a matter of choosing a bank, providing proper identification and funding the required **initial deposit**. Once **done with the formalities**, the account can be accessed and used.



### II. PRESENTATION

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#### A. Expressions

	Questions:
How can I help you today?	<ul style="list-style-type: none"><li>What can you say about the customer service of the banks you have been to?</li></ul>
That would be great.	<ul style="list-style-type: none"><li>In your opinion, how important is “great customer service”?</li></ul>

## B. Dialogue

Practice the dialogue with your teacher.

**Bank Officer:** How can I help you today?

**Takeshi:** I'd like to open a checking account.

**Bank Officer:** Have you been a client of our bank before?

**Takeshi:** No, this is the first time. Also, I'm not a U.S. citizen. Will that be a problem?

**Bank Officer:** That should not be a problem, but we'll need to see two forms of photo ID – one should be your passport. Lastly, we need proof of your physical address, such as a utility bill.

**Takeshi:** Here you go. I have them with me.

**Bank Officer:** Excellent. Will yours be the only name on this account?

**Takeshi:** No, I'd like my wife's name to be on it as well.

**Bank Officer:** Okay but we'll need her signature and documentation before we can open the account. Would you like a credit card to be issued with this account? There's no extra charge.

**Takeshi:** Yes, that would be great. Thank you.

## Q & A!



- What are the most common reasons customers file complaints to a bank?
- What is a bank statement used for?
- Aside from deposits, what other services do banks offer?

## Part 2

### III. PRACTICE

Use the newly learned vocabulary and expressions in the following practice exercises.

#### A. Listening

*Directions:* Listen to your teacher read some useful expressions related to bank transactions. Say when these sentences can be used.



## B. Let's Talk!

Directions: Express yourself! Answer the questions about opening a bank account.

# Opening a Bank Account

1. Is it necessary for every person to open a bank account? Why or why not?

2. Are banks the best place to keep your money?

3. What changes would you like to see in the way banks operate?

4. Have you ever filed a complaint with a bank?





## C. Role-Play

# Role-Play



Your friend wants to know how to open a bank account in your country. Help him/her and give him/her the necessary information.

Use the vocabulary and expressions you have learned.