

Pre-Intermediate 2
Unit 8 Dialog
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At the Bank

Mr. Brown is opening an account at the bank.

Mr. Brown: I'd like to open an account with your bank.

Bank Clerk: Yes, sir. A savings account or a checking account?

Mr. Brown: A savings account.

I'd like to = I would like to = I want to
savings account **American** = deposit account **British**
checking account **American** = current account **British**

Bank Clerk: And how much do you want to deposit?

Mr. Brown: I'd like to start with 4000 dollars.

deposit ≠ withdraw
deposit = pay money into your bank account
withdraw = get money from your bank account

Bank Clerk: OK, sir. Fill out the deposit slip, please.

fill out = complete
deposit slip ≠ withdrawal slip
deposit slip = a form that you have to fill out in order to deposit money into your bank account
withdrawal slip = a form that you have to fill out in order to withdraw money from your bank account

Mr. Brown: Sure. By the way, what's the rate of interest?

Bank Clerk: Two and a half percent.

sure = certainly, of course
by the way = by the by(e), incidentally

Point:

We use the expression "by the way" to introduce a new subject or to give more information:

I think we've discussed everything we need to - by the way, what time is it?

Oh, by the way, my name's Julie.

$2\frac{1}{2}$ = two and a half
2.5 = two point five
 $2\frac{1}{2}$ = 2.5
2.5% = two point 5 percent = two and a half percent

Point:

The rate of interest is 2.5%. This means for each \$100 which you deposit, you will receive 2 dollars and 50 cents as interest after one year of keeping your money in your account. Therefore, Mr. Brown who has saved \$4000 dollars will receive \$100 as interest after one year.

Fractions

- $0.5 = \text{oh point five} = \frac{1}{2} = \text{a half}$
- $\frac{1}{3} = \text{a third}$
- $0.25 = \text{oh point twnty five} = \frac{1}{4} = \text{a quarter}$
- $\frac{2}{3} = \text{two thirds}$
- $\frac{3}{4} = \text{three quarters}$
- $\frac{1}{5} = \text{one fifth}$
- $\frac{245}{657} = \text{245 over 657}$

Full Text:

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Mr. Brown: A savings account.

Bank Clerk: And how much do you want to deposit?

Mr. Brown: I'd like to start with 4000 dollars.

Bank Clerk: OK, sir. Fill out the deposit slip, please.

Mr. Brown: Sure. By the way, what's the rate of interest?

Bank Clerk: Two and a half percent.

Sample Summary:

A man named Mr. Brown visits a bank to open a savings account. He fills out a deposit slip and deposits 4000 dollars. Then he asks about the interest rate. The bank clerk tells him the interest rate is 2.5%.

Source:

[Pre-Intermediate 2 \(anglophone.ir\)](http://anglophone.ir)