

Jun: Good morning, I would like to apply for a credit card.

Bank teller(BT):Sure. You will need to fill out this form.

Then, we'll process your application.

Jun: No problem. Here you go.

And I've got JPY on me. Can I exchange here?

BT: Yes, that won't be a problem. Please look at this exchange rate. That means 10,000 JPY is worth 92.5 USD.

Jun: Is there any commission charge?

BT: There's a 2% commission charge on all transactions.

Jun: OK. Could I have some large bills and small bills, please?

BT: Sure, please wait for a few minutes. I'll be back soon.

Jun: Thank you. I appreciate it.

Let's talk

1. How often do you usually visit a bank per month?
2. Have you ever used any e-bank service?
3. Do you have any tips for saving?



- ◆ bank teller / clerk : 窓口係 ◆ account balance : 口座残高
- ◆ deposit : 預金する ◆ open a saving account : 普通口座を開く
- ◆ bank / ATM card : キャッシュカード
- ◆ withdraw cash : お金を下す ◆ installment savings : 積立貯金
- ◆ ordinary deposit : 普通預金 ◆ deposit balance : 預金残高
- ◆ checking / current account : 当座預金
- ◆ update a bankbook : 記帳 ◆ foreign currency deposit : 外貨預金
- ◆ bill : 請求書 ◆ private pension : 個人年金
- ◆ remittance abroad : 海外送金 ◆ bank transfer : 振込
- ◆ remittee : 送金受取人 ◆ remitter : 送金人

Vocabulary & Expressions

- Excuse me, I'd like to open a checking account.
- Is there minimum deposit for making an account?
- I need to cancel my credit card.
- I want to set up an automatic payment.
- I'd like to transfer some money from my account
- Please give it to me in 50 dollar note.
- I would like to close my bank account.
- I'd like to withdraw some money.