

A Exercise 2 and Exercise 3 (Track 3)

- Andrea Meier:* Guten Tag. Kann ich Ihnen behilflich sein?
Cindy Wallace: Hello. Do you speak English?
Andrea Meier: Yes, of course. How can I help you?
Cindy Wallace: I'm looking for information on your accounts. I'm just on my break, so I don't really have much time, I'd just like to ask if you have a brochure or something like that for me? I'll have a closer look at it at home.
- Andrea Meier:* Yes, sure, no problem. First of all: my name is Andrea Meier.
Cindy Wallace: I'm Cindy Wallace from Scotland.
Andrea Meier: Nice to meet you. I'll just go and get your brochures. What kind of account are you looking for ... a current or a savings account?
- Cindy Wallace:* I'm looking for a current account. I'll be travelling around a lot in Germany over the next two years, so I need to be able to withdraw money anywhere in Germany without these international charges.
- Andrea Meier:* Right. ... Here we go. Well, I can offer you two different kinds of current account. The Platinum account has been especially designed for people who want to stay flexible at all times – so this account offers a combination of a current account with a bank card plus two credit cards. The monthly fee for this package comes to € 9.
- Cindy Wallace:* Okay ...
Andrea Meier: And we also have this account ... it's the standard account. This is a current account which is free of charge if you have a monthly income of at least € 1200. This could be your wages or any other money going into your account.
- Cindy Wallace:* Yes, that shouldn't be a problem. I'll have a closer look at it at home. How can I take out money with these accounts?
- Andrea Meier:* First of all you can withdraw money personally at any branch of our bank in Germany. Then you can of course use the cash machines of any bank in Germany with your bank card and personal identification number.
- Cindy Wallace:* Is this bank card a credit card?
Andrea Meier: No, the bank card for this account is a debit card. It's not a credit card, but many businesses accept these cards in Germany. Apart from that you could also order a credit card. With the Platinum Account two credit cards are already included; with the Standard account you would have to order a credit card, which is free in the first year.
- Cindy Wallace:* I see. How can I transfer money then?
Andrea Meier: The traditional way would be to fill in paper forms and to bring them in. But you could also use our terminals for your transactions or to print statements. Apart from that you could also do telephone or online banking.
- Cindy Wallace:* Well, that sounds quite interesting. Telephone or online banking is not so good for me, because I don't always have my laptop with me – and I don't want to be challenged by a German computer voice on the telephone. But the terminal should be fine. So, how do I apply for this account? Could you give me an application form to fill in?
- Andrea Meier:* No, we don't have an application form as such. I would normally take your data, then print out the form for you to sign. In any case we would need your passport.
- Cindy Wallace:* Okay. Thank you. I think I understand. I'll have a look at the brochures and I'll get back to you as soon as I have a day off. Thanks and bye.
Andrea Meier: You're welcome. Goodbye.