

A Exercise 1 (Track 5)

- Clerk:* Guten Morgen, was kann ich für Sie tun?
- Sally Oldham:* Good morning. My name's Sally Oldham. I have a question regarding my bank statement. I'm worried about a few things that have happened and I cannot actually make sense of my statement at all.
- Clerk:* Okay, let's have a look at your statement, so we can sort out your problems.
- Sally Oldham:* Yes, I'd appreciate that. See this "Überweisung" at the top. I've transferred € 45 this month, so I believe this is a credit transfer. But what I don't understand is this line underneath: "Lastschrift Gert Obermayer bedankt sich". This looks really strange to me. I don't have any regular payments to anyone called Gert Obermayer, and this "bedankt sich" means "says thank you". So what's going on? Is somebody helping themselves to the money in my account?
- Clerk:* Well, of course there may be people who try to take your money, but this is not the way they'd usually do it. Let's see ... the letters ELV stand for "Elektronisches Lastschriftverfahren", which means that your card has been used to pay for something once. This is also a direct debit, as you said, but it's just a single payment, not a regular one.
- Sally Oldham:* Okay, well ... but then Gert Obermayer has helped himself to my card and entered his name?
- Clerk:* That wouldn't be very clever of him, would it? But maybe you made a payment somewhere, maybe Gert Obermayer is the owner of a shop where you bought something? Any ideas?
- Sally Oldham:* I can't think of anything. I didn't go shopping on that day and I didn't buy anything. That was the day my parents arrived at the airport ... ah, now I know! We went out for dinner at a Bavarian restaurant that night. I don't recall the name of the restaurant, but it might have been that. I see ... yes, and the bill was roughly the same. I invited my parents to dinner. They've come all the way from Australia, you know.
- Clerk:* Great, so we don't need to chase Mr. Obermayer any more. Do you have any other questions?
- Sally Oldham:* Not really, but while we're at it, let's clarify some of these terms: "Überweisung" means that I pay for something by transferring money to somebody's account, so that's a remittance, a credit transfer, right?
- Clerk:* Correct. And do you see the word "Gutschrift" at the bottom entry of your statement? Well, that means that you have received money from somebody, for example by credit transfer. This is called a credit entry.
- Sally Oldham:* And this word at the entry where we pay our rent, the entry with the € 860, Herbert Mollenhauer, what's that?
- Clerk:* That's a standing order.
- Sally Oldham:* Oh well, I should have known that myself. I did set it up, after all. Well, thank you so much. Next time round I'll be able to check it on my own.
- Clerk:* Don't worry about it. Just drop in whenever you have any questions.