

B Exercise 4 (Track 6)

- Mr Miller:* Miller, hello.
- Mareike Schröder:* Guten Tag, Herr Miller. Greenhouse Bank, Mareike Schröder ist mein Name. Ich rufe an, um Ihnen als unserem Kunden unsere neuesten Angebote zu präsentieren.
- Mr Miller:* ... ehm ... sorry, I'm afraid I don't speak German. Could you speak English, please?
- Mareike Schröder:* Okay, no problem. I am phoning on behalf of the Greenhouse Bank to inform you of our latest offer in credit cards.
- Mr Miller:* Okay. What is that?
- Mareike Schröder:* This is a Visa credit card issued by the Greenhouse Bank, a special edition exclusively for our customers. It is a photo credit card, so you could have a photo of your choice on your credit card.
- Mr Miller:* I see. So I could send you a photo of my dog for my new Visa Card?
- Mareike Schröder:* Yes, if you wish. We have introduced another new feature as well: our interest rate is 2% for a sum higher than € 1,000 on your card.
- Mr Miller:* Interest rates are much worse in the US. This sounds very good to me. Looks like a great deal.
- Mareike Schröder:* Yes it is indeed. Apart from that any items you buy with this credit card are automatically insured against theft and accident. A new special feature we offer with this card is that you can also pay in monthly instalments. There is a minimum sum or a minimum percentage rate which has to be transferred every month, but apart from that it is up to you to decide how much you want to pay off. The annual interest rate amounts to 15.25% at the moment.
- Mr Miller:* Oh, that's great, but I favour the 2% interest rate you mentioned at the beginning. I'm sorry, I don't really understand the difference between 2% and 15.25%.
- Mareike Schröder:* The 2% are paid onto your positive balance on your credit card account. If you decide to pay back in instalments you will be charged an annual interest rate of 15.25%. I must inform you that there is an annual fee for the card of € 15 for the first year and € 20 in the following years.
- Mr Miller:* Okay, I'm really interested in your card. Would you have any written documentation for me, so I could have a look at the details?
- Mareike Schröder:* Yes, that's no problem, I'll send you our brochure and an application form. I'll include my business card in case you have any further questions.
- Mr Miller:* Thank you, that all sounds very good. I look forward to receiving your letter.
- Mareike Schröder:* Goodbye.
- Mr Miller:* Goodbye.