## B Exercise 5 (Track 18)

Claudia: Good afternoon. Can I help you?
Dorothy: Yes, I hope so. Good afternoon. I've had a look at your brochure on savings accounts and I have a question: This Sparkonto ... is it a notice account, I mean, do I need to wait for a certain period until I can access my money or is it an instant access account?
Claudia: That's a very good question. If you look here ... the brochure says "Sofortige Verfügung" ... so it is an instant access account.
Dorothy: Great. But it has an interest rate of $5 \%$... that is quite high for an instant access account. That's why I thought I might have to wait for my money for three years or so.
Claudia: Yes, you are right. Usually it would be like that. Notice accounts usually have far better rates. At the moment their interest rates are pretty much the same though.
Dorothy: Well, that's good to know. So I'd just like to open one ...
Claudia: Great. Let's just sit down over there ...

