

**C Exercise 1 (Track 4)**

*Stefan:* Guten Morgen, was kann ich für Sie tun?

*Clara:* Hi. Do you speak English?

*Stefan:* Yes, sure. What I can do for you?

*Clara:* I need to open an account.

*Stefan:* No problem. What kind of account would you like to open?

*Clara:* Well, in England we call it a current account. It's for my wages and for paying my bills while I'm here in Germany.

*Stefan:* I see. So you've got a job here in Germany?

*Clara:* Yes, I've got a job as a language trainer with one of the major German car companies.

*Stefan:* Then you'll need a current account so that your employer can transfer your salary to it.

*Clara:* That's it. And I can get cash when I need it?

*Stefan:* Yes, you'll get an EC-card to make withdrawals at the ATM or at the cash dispenser in the lobby of our bank.

*Clara:* Is that a credit card?

*Stefan:* Oh no. It's just a debit card. You can use it to pay in shops as well.

*Clara:* And what about paying my bills, like the rent or my phone bill? Will I get a cheque book so that I can write out cheques to pay them?

*Stefan:* I could give you cheques, but you won't really need any because in Germany most people don't use cheques anymore to pay their bills. They make transfers, set up standing orders, or pay by direct debit authorization, depending on the bill.

*Clara:* That sounds fine.

*Stefan:* By the way, you get your statements at the statement printer in the lobby of our bank. I'll show you how to use it after you've received your bank card.

*Clara:* Can we open the account right now? I've got my passport with me.

*Stefan:* Of course. Let's go over here to my desk. Then I can fill in the application form on the computer and enter all the necessary information .... Would you come this way? Please .... take a seat ...