

Bank Accounts

E. In this listening activity, learners identify bank account/plan features mentioned in the dialogue. Alternatively, you may photocopy the transcript of the dialogue and blank out the key terms. Learners would need to fill in the blanks while listening. You may need to divide the listening into two or three parts for learners at CLB 3; it might be easier to follow.

Transcript

A: Hello and thank you for waiting. May I have your 10-digit bank card number following the numbers 568066?

B: Yes, it's 0753525748.

A: Thank you. How may I help you today?

B: I'm calling about my bank account plan. I checked my recent bank statement and I noticed that I paid \$12.95 for my plan in October and I'm not sure why. I've never paid for my plan before.

A: Okay, well, I see here you currently have the Super Plan. It looks like your minimum balance went below \$3,000 on October 25th. That is why we didn't waive the plan fee this month.

B: So, you mean I need to have \$3,000 in the account every day of the month to get the plan for free?

A: Yes, that is correct.

B: Oh, I see. I didn't understand it that way. It may be difficult for me to keep such a high balance throughout the month. Could you tell me about your other plans?

A: Certainly. We have the Plus Plan for \$8.95 a month and the Basic Plan for \$3.95 a month. Of course, the Basic Plan doesn't have as many features as the Plus Plan.

B: Do I need to keep the minimum balance in order to pay no fees?

A: The Plus Plan is free with a minimum balance of \$2,000. And for the Basic Plan, we waive the fee with a minimum balance of \$1,000.

B: Oh, okay. How many transactions does each plan include?

A: The Plus Plan includes 24 transactions and the Basic Plan includes eight transactions.

B: The Basic Plan sounds good. The problem is, I usually make more than eight transactions a month. How much do you charge for extra transactions?

A: Each additional transaction is \$1. So, with the Basic Plan, if you have the minimum balance and make 12 transactions, it will cost you \$4 for the month.

B: And if my balance drops below \$1,000, I have to pay the plan fee plus the extra transactions, right?

A: That's correct. For 12 transactions, the total would be \$7.95 for the month. ... I also notice that you collect a lot of reward points with the Super Plan. I should point out that there are no reward points with the Plus or the Basic plans.

B: Oh, I see...

A: The Plus Plan doesn't give you any reward points, but it does give you more transactions. It also gives you overdraft protection. But, you do need to maintain a \$2,000 minimum balance to get the fee waiver.

B: Hmm, I think I need some more time to think about what plan is best for me at this point.

A: Certainly. We are available 24 hours a day. Please call any time so we can assist you.

B: Thank you for all your help.