

F. Listen to the steps for choosing a bank and a bank account. Write the correct number for each step.

- 2 Read about different banks and different types of bank accounts.
- 5 Open a bank account.
- 3 Visit different banks in your neighbourhood.
- 4 Choose the best bank and bank account for you.
- 1 Think: What do you do with your money?

G. Listen again. Write the missing words.

Step 1: Think: what 1 do you do with your money?

Do you write 2 cheques for your rent or bills? Do you want to keep 3 some money in the bank?

Do you want to pay 4 with a debit 5 card when you go shopping 6?

Step 2: Read about banks 7 and different types 8 of bank accounts: savings 9 accounts, chequing accounts, and combination accounts.

Step 3: visit 10 different banks in your neighbourhood 11.

Ask about their accounts 12.

Ask about the fees 13 for different accounts. Ask about accounts for newcomers 14.

Step 4: Choose the best 15 bank and bank account for you 16.

A branch 17 near your home or work 18 is convenient.

Step 5: Open your bank account. Remember— bring 19 your ID to the bank.

A customer service person 20 will help you open 21 your new bank account.

H. Unscramble the questions to ask when you open a bank account. Then, add your questions. Practise asking these questions with a partner.

Example: How much/the monthly fee/is/this account/for/?
How much is the monthly fee for this account?

1. required/What/the minimum balance/is/?
What is the required minimum balance?

2. I/write/Can /cheques/?
Can I write cheques?

3. is/the cost /per cheque/What/?
What is the cost per cheque?

4. transactions/free/How many/are/?
How many transactions are free?

5. send/Can/money/I/abroad/? **How much is a money/bank
Can I send money abroad? draft/ money order?**

6. **Can I have a VISA card?**

7. **Are e-transfers free?**

I. Think about your banking needs. Check off (✓) all the things you need to do.

Why do you need a bank account?

- to keep money safe*
- to withdraw cash*
- to have a debit card*
- to write cheques to pay bills/ rent*
- to pay bills from my bank account*
- for pay cheque deposits or direct deposits*
- other needs: _____*