

## Opening a Bank Account

**A = Bank Clerk**

**B = Customer**

**A:** How are you doing today?

**B:** Great. Thanks.

**A:** What can I help you with?

**B:** I would like to open a bank account please.

**A:** What kind would you like to open?

**B:** I need a current account.

**A:** No problem, would you also like to open a savings account while you are here?

**B:** Yes please, that's a great idea.

**A:** In order to open these accounts, you need to deposit a minimum of €50

**B:** I want to deposit €300.

**A:** I'll set up your accounts for you right now. Could you just show me some ID and proof of address.

**B:** Of course, here you are, oh and could you Make sure to put €150 in each account please.

**A:** Ok, those accounts are set up for you now and you should receive your ATM card in 5 to 10 working days. Would you like to ask any questions?

**B:** I would like to know about the fees.

**A:** What kind of fees?

**B:** Overdraft fees.

**A:** Well, you have to pay a small fee every time you overdraft.

**B:** What's the fee?

**A:** The fee is €25 every time you overdraft.

**B:** How is that a small fee? Well, I suppose I will just have to pay it if I go into overdraft.

**A:** That fee should keep you from going into overdraft.

**B:** I hope so.

**A:** Do you have any more questions?

**B:** Yes, would I be able to use my debit card to buy things online?

**A:** Of course, the debit card can be used anywhere you see the visa symbol. The only advice I would give you is to be careful of fake websites as there have been a growing number of scams online, especially as it comes closer to Christmas time. And any more questions you might have can be answered on our online portal which is printed on the back of your debit card at the bottom.

**B:** Oh! That's good advice, I think I will just buy from street shops for now.

**B:** Thank you very much for all your help, Bye and have a nice day.

**A:** Goodbye.