

## WARM UP

- 1 Why might private and business clients need to contact their bank?**

## Bank correspondence

With so much private and business banking being done online, written communication from a client to his/her bank is becoming less and less common. Transactions, requests and changes can usually be carried out online or on the phone. Banks are still likely to send their clients correspondence, by email or letter, which may be general communications regarding interest rates or changes in account conditions or bank procedures. They can also be more specific, such as this example informing a private client about an unauthorised overdraft.

Dear Mr Cowell,

We would like to draw your attention to the fact that as of 17th May 20.. your account is over your authorised overdraft limit of £150. The balance currently stands at -£189.56.

We would like to remind you that under the conditions of your account, you will be charged a daily fee of £1 for each day you are over the authorised limit. A further £35 will be charged for each standing order and direct debit transaction which takes your account further overdrawn.

We kindly ask you to immediately pay in sufficient funds to cover this debt and make sure you operate your account within the limits in the future.

In order to help you handle your account more efficiently, you may sign up for text alerts, for a small fee, which warn you when your account goes under an established limit. Alternatively, please come into the branch to discuss changing your account to one which is better suited to your current needs.

Yours sincerely,

*Robyn Wiley*

Branch Manager

### READING COMPREHENSION

- 2 Read the letter and answer these questions.**

- 1 What is the purpose of the letter?
- 2 How much is Mr Cowell allowed to be overdrawn?
- 3 What charges will the bank make?
- 4 What does the bank ask Mr Cowell to do?
- 5 What suggestions does the bank make to help him?

## FUNCTIONS

**3** Choose the correct function for each group of expressions.

Making a comparison • Making a recommendation • Negotiating • Giving an explanation

A

I recommend (that) you switch to our gold account.  
I recommend signing up for text alerts.  
You should choose one of our accounts with a fixed monthly charge.  
In your circumstances, the best option would be a platinum account.

B

The reason is that I had been waiting for a cheque to arrive.  
You see, I had some unforeseen expenses at the end of the month.  
This is normal practice when there are insufficient funds in an account.  
These are our standard conditions, which you accepted when you opened the account.

C

I feel that other banks are more understanding in this matter.  
Your customer service is not as good as it used to be.  
If you compare this with other banks, you'll see it is very competitive.  
There are fewer charges with this account than your current one.

D

What do you think you could offer me?  
Would you be willing to accept that?  
If you dropped this charge, I'd be happy to continue banking with you.  
Could we negotiate a lower rate?

## SPEAKING

**4** Role play the following conversation in pairs.**CLIENT**

You have a current account with the Halifax bank but you are unhappy with their service and the conditions of your account (e.g. high overdraft charges, low credit card limit etc.). You meet with your bank manager to try to negotiate the terms and conditions or you may change to another bank which offers you a better deal.

**BANK MANAGER**

You are the bank manager at a branch of Halifax bank. You have a meeting with one of your account holders to discuss terms and conditions. As you do not want to lose the client to another bank, try to convince the client to change to a different account with you (e.g. with a fixed monthly, all-inclusive fee, an online account, etc.).