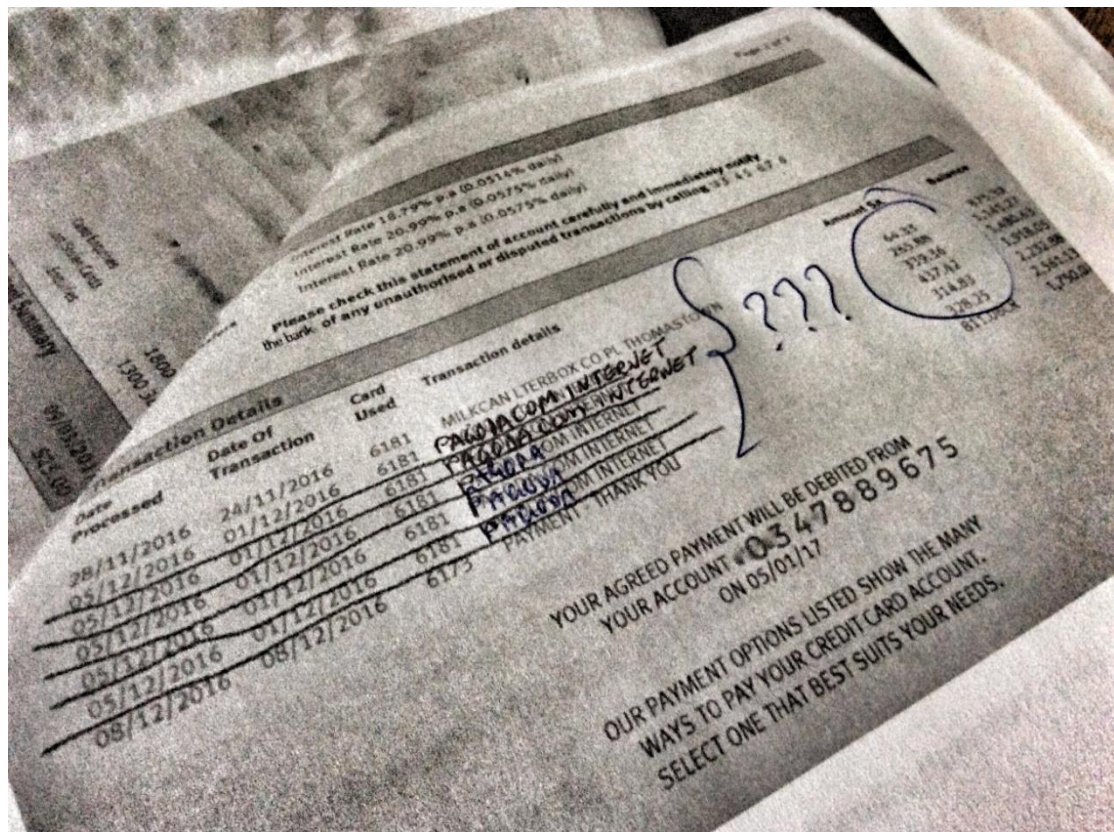


TOPIC 3

Money and Banking



1. Warm Up

Do you have a credit card?

Do you check your credit card statements?

What is an "unauthorised transaction"?

Have you ever had to call the bank about an unauthorised transaction?

Look at the bank statement above

What do you think happened?

When did it happen?

What would you say to the bank if these purchases were not yours?

2. Listening 1



Listen to the recording and answer the questions.

Which button on her phone does Sandra press to speak with someone about her problem? (*Write the correct number next to a, b or c*)

- a. for phone banking
- b. for anything else
- c. for internet banking

Why does the customer service officer ask for the maiden name of Sandra's mother? (*Tick*)

- a. Because Sandra's mother might be the one who used her credit card
- b. Sandra's mother works for Pagoda
- c. This is a common security question. Only Sandra is likely to know the answer.

Which purchases on her card does Sandra question? (*tick*)

- a. A letter box for \$64.33
- b. A new dog called Pagoda
- c. Hotel bookings

What is Sandra's account password? (*Tick*)

- a. Bluegum27
- b. Bluejeans107
- c. Bluetooth57

What will happen within 14 days? (*Write the answer*)

If Sandra did not make the purchases using her credit card, what do you think will happen? (*Write an answer*)

3. Reading / Listening 2 Lost Wallet



Read and/or listen to this dialogue in pairs and/or as a class.

What is the problem? _____

Who has the problem? _____

When did it happen? _____

What happened? _____

What does the bank do? _____

The Lost Wallet

Bank assistant: Good afternoon, Commonwealth Bank Williamstown branch, Janet speaking. How can I help you?

Mohammed: Hello! This is Mohammed speaking. I would like to report a stolen credit card.

Bank assistant: Okay, I will need to get some details. Can you give me your name and credit card number?

Mohammed: My name is Mohammed Ajec. My card number is 0154 6392 5722 0813

Bank assistant: Can you tell me how it happened?

Mohammed: I was on Newport Station and it was very crowded. Someone brushed past me. When I looked in my bag I saw my wallet was gone.

Bank assistant: That's terrible. Don't worry. We will cancel your card and send you a new one. What is your address?

Mohammed: It is 27 Rose Street, Newport

Bank assistant: Okay. You should receive your new card in a couple of days. Just ring if you need more help or if your card does not arrive.

Mohammed: Thank you. Goodbye!

4. Reading Activity

Photocopy the reading dialogue, cut out the table and order the sentences

Mohammed – Thank you. Goodbye!
Bank assistant – Okay, I will need to get some details. Can you give me your name and credit card number?
Bank assistant - Hello! Commonwealth Bank Williamstown branch. Janet speaking. How can I help you?
Bank assistant – That’s terrible. Don’t worry. We will cancel your card and send you a new one. What is your address?
Mohammed – My name is Mohammed Ajec. My card number is 0154 6392 5722 0813
Mohammed – I was on Newport Station and it was very crowded. Someone brushed past me. When I looked in my bag I saw my wallet was gone.
Mohammed – Hello! This is Mohammed speaking. I would like to report a stolen credit card.
Bank assistant – Can you tell me how it happened?
Mohammed – It is 27 Rose Street, Newport
Bank assistant – Okay. You should receive your new card in a couple of days. Just ring if you need more help or if your card does not arrive.

5. Speaking



This is a role play reporting the loss of your debit card. With a friend, place a book between you so you cannot see one another's part of the dialogue.

Student A starts the dialogue, Student B follows

Practice twice. You might like to record your dialogue using your phone or a tablet.

Student A: Bank Customer Service Officer

- 1) Hello! --- (bank name) --- (your name) --- speaking, how can I help you?
- 2) Oh dear! Okay. First I will need some personal details from you. What is your full name and address, please?
- 3) And can you tell me your mother's maiden name please?
- 4) Can you remember your card number?
- 5) Ok. So, you lost your debit card. We will cancel the card and issue a new one within 3 working days. How would you like to receive the card? We can mail it to you or you can pick it up at the branch.
- 6) Certainly. We can register the card and you can choose a new PIN when you come to collect it.
- 7) Yes. That's right. Come in on --- (3 working days from today). Please bring some photo ID. Can I help you with anything else today --- (customer name) ---?
- 8) No worries. It's my pleasure. Have a nice day, Goodbye.



Student B: Customer

- 1) Hello! --- (your name) --- speaking. Yesterday I lost my wallet and it had my debit card inside.

- 2) My full name is --- (your full name) --- and my address is --- (your address) ---

- 3) It is --- (make up a name for mother's maiden name)

- 4) Yes. I have a bank statement here. The card number is 678345 9065 56123

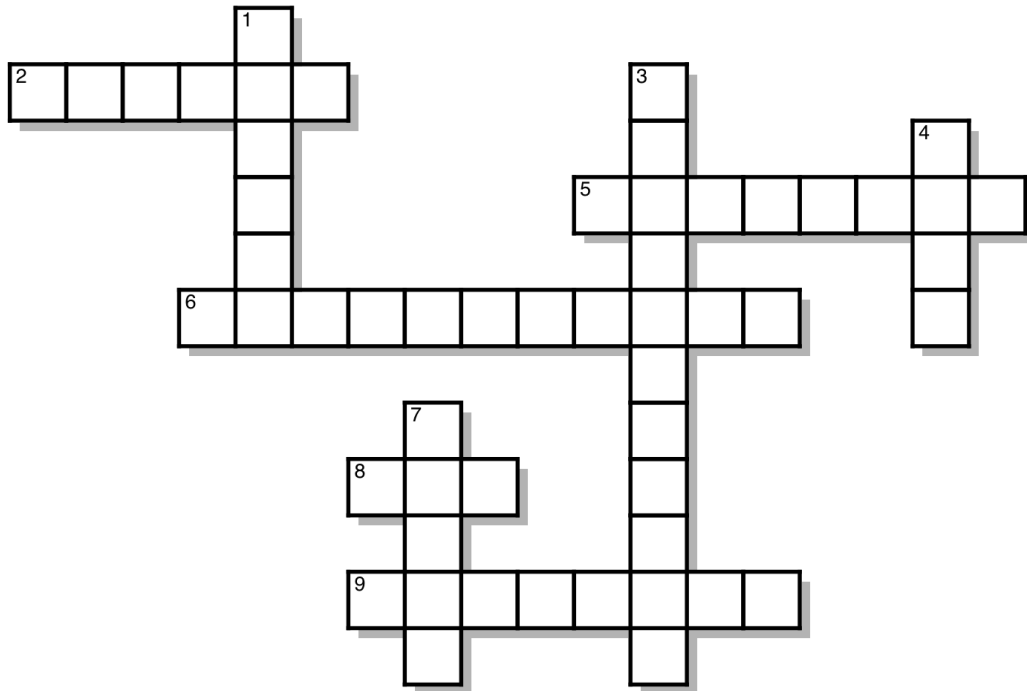
- 5) I would like to pick it up at the branch if I can

- 6) That sounds good, thank you. So I should come in on --- (3 working days from today) --- ?

7. No, that's all. Thanks very much

6. Crossword

Complete the crossword about money and banking.



ACROSS

- 2 Something in which you carry money
- 5 The Australian animal on our twenty cent coin
- 6 When you buy or sell something
- 8 The currency of Japan
- 9 To remove money from a bank account

DOWN

- 1 A person who accepts deposits and pays customers in a bank
- 3 Someone who owns at least \$1000000 in money, property or assets
- 4 The main currency used in the European Union
- 7 The opposite of credit

WORD BANK: DEBIT, EURO, MILLIONAIRE, PLATYPUS, TELLER, TRANSACTION, WALLET, WITHDRAW, YEN

Puzzle made at puzzle-maker.com

7. Numeracy Activities

Numeracy Activity 1 Counting money

a. Count the money you see in the following two pictures



How much? _____



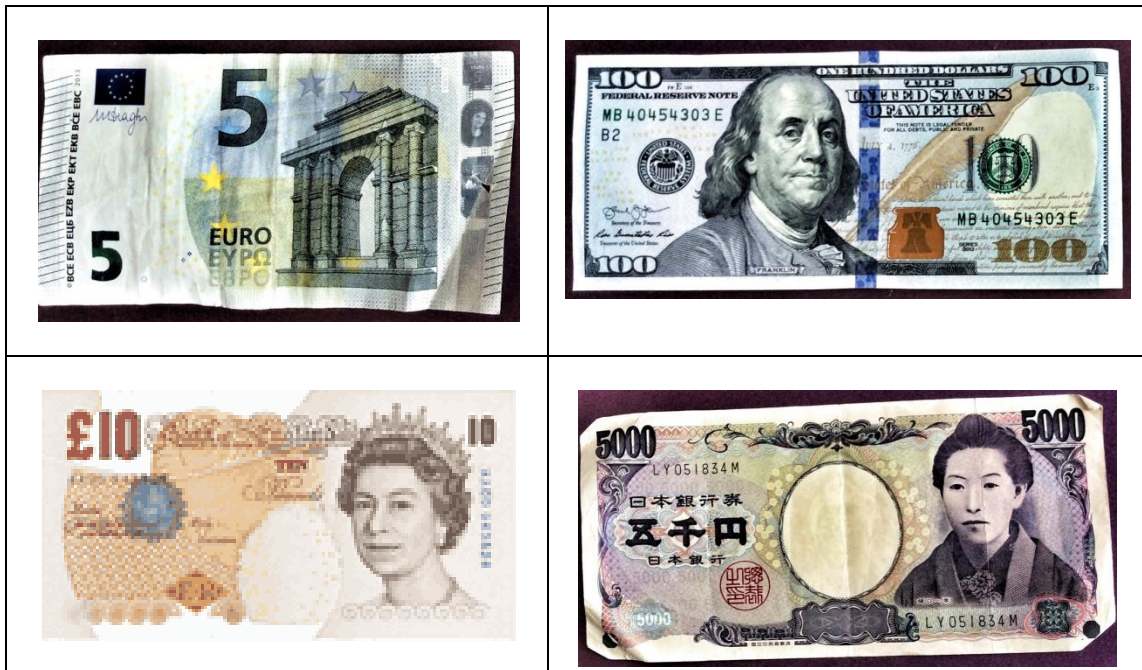
How much? _____

b. Can you write the total amount of money from both pictures into words?

c. Do you know or can you guess these currency symbols?

Match the note and the currency symbol you see in the table

¥ € USD AUD £ HKD



d. Exchange rates

Use your phone, tablet or a computer to go online and find out the exchange rates of the currencies in the table below

eg. you can find a calculator on Google by typing :

exchange rate calculator google

Currency	AUD
1 US dollar	
100 Japanese Yen	
50 Euro	
25 Canadian dollars	
100 British pounds	
1800000 Vietnamese Dong	
50 Thai Baht	
15 Chinese Yuan	

Numeracy Activity 2

Estimating costs



- How much do these souvenirs from other countries cost in Australian dollars?
- Estimate the cost using today's exchange rates
- Use these words for estimating ... ***about / just over / just under /***

Souvenir	Currency	Cost in \$AUD
Japanese geisha doll	¥ 20 500	
French perfume	€ 60	
Thai coin purse	฿150	
Italian fridge magnet	€3.50	
English cup and saucer	£100	
Vietnamese tea glasses	205800 đ	

More ideas!

- Use props to set up a shop. Role play buying and selling goods.
- Online banking. Use an online banking simulator to introduce students.
- Buying online tickets. Use an airline website, choose a destination and follow through with booking process, avoiding payment stage.