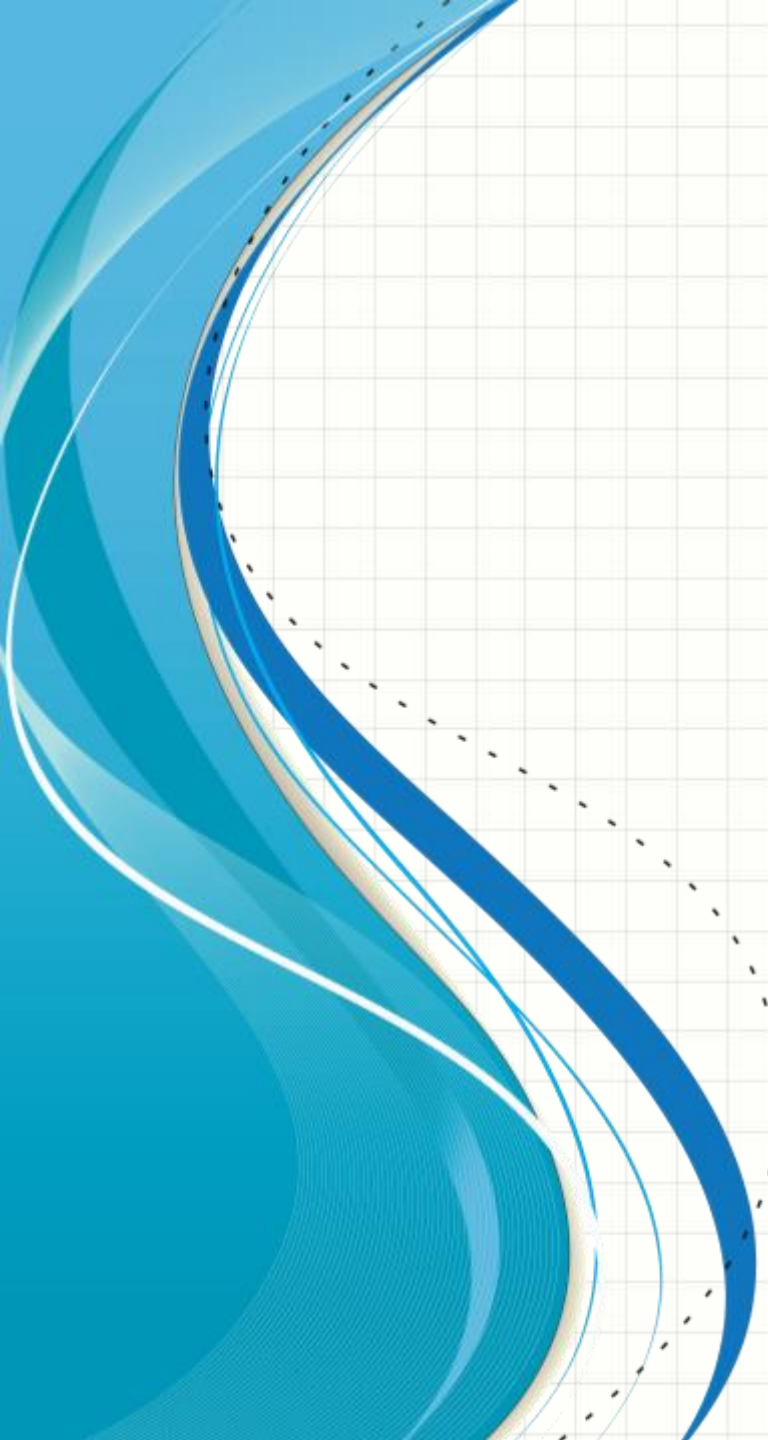




INVESTICE DO ROZVOJE VZDĚLÁVÁNÍ

Číslo projektu	CZ.1.07/1.5.00/34.0394
Číslo	VY_22_INOVACE_22_AJ_4_3_Banka
Škola	Střední odborná škola a Střední odborné učiliště, Hustopeče, Masarykovo nám. 1
Autor	Bc. Martin Valný
Název	Banka - reálie
Téma hodiny	Banks
Předmět	Anglický jazyk
Ročník/y/	4. ročník
Anotace	Studenti jsou seznámeni s použitím základních frází.
Očekávaný výstup	Studenti se naučí využít základní fráze.
Druh učebního materiálu	prezentace
Datum vytvoření	5. září 2013



BANKS



- **What is a bank?**

A bank is an organization, usually a corporation, that accepts deposits, makes (grants) loans, issues credit and debit cards, pays, cheques, and performs some other services.



- **How does a bank act?**

A bank acts as an intermediary between suppliers of funds (depositors) and users of funds (borrowers).



- **Why did bank come into existence?**

Banks take over the major risks related to monetary transactions and provide the main element of security for both depositors and borrowers.

- **What main types of banks exist?**

Saving Banks – sometimes called thrift institutions are usually financial institutions that accept consumer deposits and make primary consumer loans and residential mortgages.

Commercial Banks – gather funds from depositors and inter-bank markets and invest them principally in both personal and commercial loans.

Investment Banks – manage dealing and investment securities for customers and for their own trading account.

- **How do banks earn money?**

The principal component of bank earnings is interest. To determine the banks profitability we need to know the differential between the interest paid and interest earned. Fees are another source of bank income.

- **Bank structure**

The structure of the bank depends on its size. There is always a head office, sometimes called headquarters. Each bank usually has a branch network. Branches are organized in a special way because they serve as selling points (these are the places which serve customers and make the principal profit of the banks).

The most important part of any branch is a front office with a lot of counters where customers open or close their accounts, deposit or withdraw money, etc. Then there is a back office where transactions are processed.

- **Bank accounts**

Current account – pays very low interest but on the other hand the bank usually does not charge any fees for running it.

Deposit account – money deposited by a customer can earn much higher interest, but he cannot withdraw his money at any time without losing interest. He has to give notice which depends on the period of a time deposit account.

Giro account – a type of current accounts. The interest is not very high but is usually slightly higher than in typical current accounts. In our country it is an account to which salaries are typically paid (they are directly transferred from the companies for which the customers work). This is a simple system allowing payments of rent, gas, water and electricity bills, TV and radio charges.

- **A bank loan**

...is an agreed sum of money lent by a bank to a customer to be repaid at a later date, usually with interest (a contract between a buyer (a borrower) and a seller (a lender)).

- **Telephone banking**

As the banking hours do not always match customers working hours, the banks have introduced new services in order to help their customers to gain access to their accounts whenever it suits them – day or night.

There are business lines for companies and private entrepreneurs and private lines for individuals. These lines give customers access to their accounts 24 hours a day, 7 days a week, enabling them to:

- check their balances, both business and personal
- transfer money between accounts
- check particular payments
- pay bills or invoices from suppliers
- obtain a list of the scheduled and confirmed transactions
- order cheque books, pay-in books and statements

- **Bank services in Britain**

One of the world's most important financial centers is the City. In the heart of the City stands the Bank of England. It is the central bank for all the other banks and its main business is to act as the bank to the government and to issue banknotes.

- Commercial banks, such as National Westminster and Barclays bank, have about 12,000 branch offices in all the large and small towns in England and Wales, but not in Scotland because Scotland has its own banks. They offer a large number of services, for example they provide loans and help exporters and importers transfer money, to and from other countries, introduce automatic teller machines, hold current and deposit accounts etc.

- **Credit Cards**


Commercial banks will give credit cards to people who they think will be good customers. A credit card allows you to buy goods or services in shops, hotels, at railway stations and so on without paying cash or writing a cheque. You just show your card to the shopkeeper, he makes a copy of your card number, sends the bill to the bank, and the bank pays.

- Each month, the bank sends you a statement which shows how much you have “spent” with you card and the minimum amount which you must pay back.

- **At the post office**

There are several counters at the post office. You can find the counters for “Stamps”, “Telephone”, “Telegrams” and “Parcels”. There are also counters where you can send money and hand in you pools coupons. At the beginning of each month there are queues because people pay their rent, their insurance and various other bills.

- You must be careful of writing a complete address on the parcels as well as on the envelopes. &It is necessary to add the post code, too. When sending a parcel you must go to the post office because the clerk weighs it and tells you what charge you have to pay. Sending a letter (not a registered one) you needn't to go to the post office. You must put the right stamp in the top right-hand corner of the envelope and then put it into a letter box in the street.

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- If you want to make a telephone call you must know the phone number first. You can either look it up in the telephone directory or to ask for the information at directory enquiries. If there is an automatic connection you must dial direct and use the code number. If not you must dial the operator at the telephone exchange and ask for making the connection. The price of your call depends on the time of day and if the call is local or not.

Banking and money vocabulary

- **ATM**
- abbreviation of Automated Teller Machine: a machine, usually in a wall outside a bank, from which you can take money out of your bank account using a special card.
- **bank balance**
- the amount of money in a bank account .
- *I'd like to check my bank balance, please.*
- **bank charges**
- sums of money paid by a customer for a bank's services.
- **bank statement**
- a printed record of the money put into and removed from a bank account
- **bounce**
- when a check cannot be paid or accepted by a bank because of a lack of money in the account :
- *I had to pay a penalty fee when my check bounced.*

Banking and money vocabulary

- **cash**
- (noun) money in the form of notes and coins, rather than checks or credit cards:
Do you have any cash on you?
- **cash a check/cheque**
- (verb) to exchange a check for cash:
Would you cash a check for me?
- **checkbook (US) / chequebook (UK)**
- a book of checks / cheques with your name printed on them which is given to you by your bank to make payments with.
- **check (US) / cheque (UK)**
- a printed form, used instead of money, to make payments from your bank account:
I wrote him a check for \$100.

Banking and money vocabulary

- **credit**
- 1. money in your bank account.
- *I was relieved to see from my statement that my account was in credit*
- 2. a method of paying for goods or services at a later time, usually paying interest as well as the original money.
- *They decided to buy the car on credit.*
- **credit card**
- a small plastic card which can be used as a method of payment, the money being taken from you at a later time.
- **checking account (US) / current account (UK)**
- a bank account that you can take money from at any time and which usually earns little or no interest.
- **debit**
- (a record of) money taken out of a bank account.
- *The account was in debit at the end of the month (= more money had been spent than was in the account at that time).*
- **debt**
- money, which is owed to someone else, or the state of owing something:
- *He managed to pay off his debts in two years.*
The firm ran up huge debts.

Banking and money vocabulary

- **deposit (US) / pay in (UK)**
- to put money into a bank account.
- *If you go to the bank, will you deposit these checks for me?*
- **direct debit**
- an arrangement for making payments, usually to an organization, in which your bank moves money from your account into the organization's account at regular times:
- *I pay my electricity bill by direct debit.*
- **expense**
- when you spend or use money.
- *Buying a bigger car has proved to be well worth the expense.
We've just had a new garage built at great expense.*

- **insurance**
- an agreement in which you pay a company money and they pay your costs if you have an accident, injury, etc:
- *life/health/car/travel insurance*
- **interest**
- 1. money which is charged by a bank or other financial organization for borrowing money.
- *I got a loan with an interest rate of 10%.*
- 2. money that you earn from keeping your money in an account in a bank or other financial organization.
- *You should put the money in a savings account where it will earn interest.*

Banking and money vocabulary

- **loan**
- a sum of money which is borrowed, often from a bank, and has to be paid back, usually together with an additional amount of money that you have to pay as a charge for borrowing.
- *She's trying to get a \$100 000 loan to start her own business.*
- **NSF**
- Non Sufficient Fund
- **overdraft**
- The act of overdrawing a bank account.
- **payee**
- a person who money is paid to or should be paid to.

Banking and money vocabulary

- **savings account (US) / deposit account (UK)**
- a bank account in which you usually leave money for a long time and which pays you interest.
- **standing account (UK)**
- an instruction to a bank to pay a particular amount of money at regular times from a person's bank account to another bank account (compare **direct debit**)
- **tax**
- (an amount of) money paid to the government, which is based on your income or of the cost of goods or services you have bought:
- *They're putting up the tax on cigarettes.*
- **traveler's check**
- a piece of paper that you buy from a bank or a travel company and that you can use as money or exchange for the local money of the country you visit
- **withdraw**
- to take money out of a bank account.

• **Banking idiomatic expressions**

- Can I **bank on** your support?
- A fool and his money are soon parted.
- A company or an activity which is a **licence to print money**.
- The company has been **coining it/money** since the new manager took over.
- Since he's **in the money**, he's extremely generous to his friends.
- Ice cream sellers are **minting money** thanks to the heat.
- Most people think being a professional footballer is **money for jam**.
- That costs an arm and a leg.
- I got it **for a song**.
- Time is money.

• Rich and poor

- Describing a rich or a poor person:
 - **Rich:**
 - stinking rich, flush, well-heeled, loaded, moneyed, well-to-do, filthy rich, rolling in it, wealthy, prosperous, affluent, well off, ...
 - **Poor:**
 - dirt poor, hard up, needy, skint, broke, penniless, moneyless, poverty-stricken, empty-handed, deprived, unfortunate, underprivileged, meager, reduced, pitiable, humble, lowly, modest, destitute...



OPAKOVÁNÍ

Použité zdroje

<http://www.vysokeskoly.cz/maturitniotazky/anglictina/ban>

http://www.myenglishpages.com/site_php_files/vocabulary-lesson-banking.php#.UIEiVRCAk5t