

Area of law	Banking; Opening a bank account
Level	Pre-intermediate
Language functions	Asking questions, giving advice, negotiating
Materials	A copy of worksheet A and B per student
Time	10 minutes

You are a bank employee. Read the notes below.

Your notes:

Your notes	
Current account/ Charges	If you open the account via the internet If your parents have an account in our bank If the monthly balance is at least 100 zł
Debit card	Free if the account owner transfers at least 500 zł a month during the first three months. If not, he will be charged 0.50 zł per month.
Credit card	There is a limit of 1000 zł after you graduate from the first year of studies
ATM	You can withdraw money from 500 our Bank's ATM in Poland and EURONET ATMs. When you use other Bank's ATMs you will pay a fee.
Money transfers	Money transfers and automated payments to accounts in our Bank are made free; to accounts in other banks will be charged
Credit	Low interest rate Credit repayment after graduation

Your partner will start.

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You are a student-a potential bank client. Read the notes below.

Your notes:

Account/Charge	You want an account which is free or maximum 6 zł per month
ATM	You don't want to pay a fee for withdrawing your money from cash machines. You want to have an account in bank that has many ATMs in the country or you want to use ATMs of other banks with no fee.
Debit card	You don't have time to go to the bank, you want to be able to pay with your card 24 hours a day.
Credit card	You need a credit card to make transactions online.
Money transfers	You want to pay your bills online
Credit	You study full-time. Your school fee is You can pay instalments when you study. You would like to pay back your credit when you graduate.

You will start.