POLYGLOT HOUSE • POLYGLOT ENGLISH

How to Speak English at the Bank

Open accounts, move money, and fix problems — the calm bank customer's toolkit

EPISODE 24 • LEVEL B1–B2

Episode summary

- Every bank visit starts with the same rhythm: Good morning, then your request. The teller asks: How can I help you today. You answer: Good morning. I would like to open an account.
- Use would like, not want, for every bank request. I would like to open an account. I would like to make a deposit. A savings account keeps money safe; a checking account is for daily spending.
- Deposit means put money in, withdraw means take money out. Balance is your money today, a receipt proves one payment, a statement lists the whole month. At the cash machine: insert the card, enter your pin, choose your amount.
- When problems come, name the problem, then ask for help. I think there is a mistake on my statement. The cash machine kept my card. I lost my card, I would like to block it. Before you press any button, ask: Is there a fee for this.
- In the app, the same words work: log in, transfer, pay a bill. And when the bank says no, answer: I understand. Is there another option. Calm words open doors. Even bank doors.

What’s inside this PDF
20 key words • the bank customer's toolkit • the five-line account opener • Say It Better upgrades • 3 practice exercises

Key Vocabulary

20 words from this episode — learn them, then use them this week

1. account
the place at the bank where your money lives.
> I would like to open an account.

2. deposit
to put money into your account.
> I made a deposit this morning.

3. withdraw
to take money out of your account.
> I need to withdraw some cash.

4. balance
how much money you have.
> What is my balance.

5. teller
the person who helps you at the bank counter.
> The teller asked for my identification.

6. PIN
your personal secret number for cards.
> Enter your pin carefully.

7. fee
extra money you pay for a service.
> Is there a fee for this.

8. currency
the money of a country.
> I would like to exchange currency.

9. receipt
the small paper that proves you paid.
> Could I have a receipt, please.

10. statement
the full list of your money movements.
> Let me check my statement.

11. would like
the polite way to make a request.
> I would like to open an account.

12. proof of address
a document that shows where you live.
> I have this letter. Will that do.

13. working days
Monday to Friday, not the weekend.
> Your card will arrive in five working days.

14. cash
paper money in your hand.
> I would like to withdraw some cash.

15. exchange
to change money from one currency to another.
> I would like to exchange currency, please.

16. block
to stop a card so nobody can use it.
> I lost my card. I would like to block it.

17. transfer
to move money between accounts.
> I would like to transfer money to my savings account.

18. log in
to enter your name and password in the app.
> Log in to the bank app first.

19. pay a bill
to send money for electricity or the phone.
> How do I pay a bill in the app.

20. current account
a checking account; daily spending money.
> A current account is for everyday spending.

The Calm Bank Customer

accounts, money verbs, and the rescue kit

The five-line opener

“I would like to open an account. A savings account, please. Here is my passport. I have this letter. Will that do.”

Deposit vs withdraw

“Deposit is in. Withdraw is out. I made a deposit. I made a withdrawal.”

Balance, receipt, statement

“What is my balance. Could I have a receipt, please. Could I have a statement, please.”

The cash machine

“Insert the card. Enter your pin. Choose your amount. Take your cash, card, and receipt.”

The calm rescue

“I think there is a mistake, and I would like some help. Is there a fee for this.”

Say It Better — 10 upgrades

☐ “I want open account.”	☐ “I would like to open an account.”
☐ “I put money in the bank.”	☐ “I made a deposit.”
☐ “How much balance I have.”	☐ “What is my balance.”
☐ “The machine ate my card.”	☐ “The cash machine kept my card.”
☐ “I want to change money.”	☐ “I would like to exchange currency.”
☐ “Is it money for this.”	☐ “Is there a fee for this.”
☐ “Give me my statement now.”	☐ “Could I have a statement, please.”

Practice Time

3 exercises — do them today, not “someday”

Exercise 1 — Fill in the blank

Word bank: account • deposit • withdraw • balance • teller

1. I would like to open an _____ at your bank.
2. I made a _____ this morning — I put money in.
3. I need to _____ some cash for the weekend.
4. _____ is your money today. A _____ is the full month list.
5. The _____ asked me for my identification.

Exercise 2 — Say it like a local

Upgrade each one to smooth bank English (answers below):

1. “I want open account.” > Make it polite:
2. “The machine ate my card.” > Name the problem calmly:
3. “Give me my statement now.” > Soften the request:

Exercise 3 — The five-line opener

Say the whole account opening out loud: “I would like to open an account. A savings account, please. Here is my passport. I have this letter. Will that do. Thank you. How long will it take.” Say all seven lines three times — slow, faster, eyes closed.

- Open: I would like to open an account.
- Move: I made a deposit. I need to withdraw some cash.
- Fix: I think there is a mistake, and I would like some help.

Answer key

Ex 1: 1 account • 2 deposit • 3 withdraw • 4 Balance, statement • 5 teller

Ex 2: 1 “I would like to open an account.” 2 “The cash machine kept my card.” 3 “Could I have a statement, please.”