

### A private customer

Henry Hall, a retired Englishman, lives in Germany. He has a current account and a savings account at the Southeast Bank, where Oliver Bergner is a trainee. Oliver is serving at the counter when Mr. Hall comes into the branch.

#### Henry Hall

Good afternoon. Could you give me some information, please? I've got my savings account here and I'd just like to know how much interest you pay on it at the moment.

I think so. I didn't know there were other kinds.

Yes. My current account number is 557831.

Good lord, that's terrible. Isn't there anything better?

Sounds good, but I've never heard of either of them.

But I can't withdraw any money at all during that period?

Hm, I'm not sure. Have you got anything more flexible?

You mean, I can withdraw \_\_\_\_\_ € a month?

I think that seems to be the best solution, but I'd like to think it over first. Have you got a brochure about it?

#### Oliver Bergner

Certainly, Sir. Is it a standard savings account?

One moment please. I'll just check the computer. It's Mr. Hall, isn't it?

Ah yes, here we are. Your standard savings account pays you an interest rate of \_\_\_\_\_ % at the moment, Sir.

Yes, there are several alternatives. I'm sure we can find one that suits you. Have you considered opening a term deposit account or perhaps a special savings account? Both pay a higher rate of interest than you are getting now.

Well, a term deposit account means that you agree to deposit your money for a fixed term - say, one or two years or longer, and we pay \_\_\_\_\_ to \_\_\_\_\_ % interest on it. The minimum deposit for a term account is \_\_\_\_\_ €.

If you do, the bank will charge penalty interest on it.

Why not try our special savings scheme? That's just like a standard savings account, but every time your balance exceeds \_\_\_\_\_ €, we pay \_\_\_\_\_ % interest on it. That's less than on a term deposit account, but your money is as available as it is in a Standard savings account.

Yes, or larger sums if you give us three months' notice.

Of course. Here you are, sir. If there is anything else you'd like to know just give me a ring or call in.