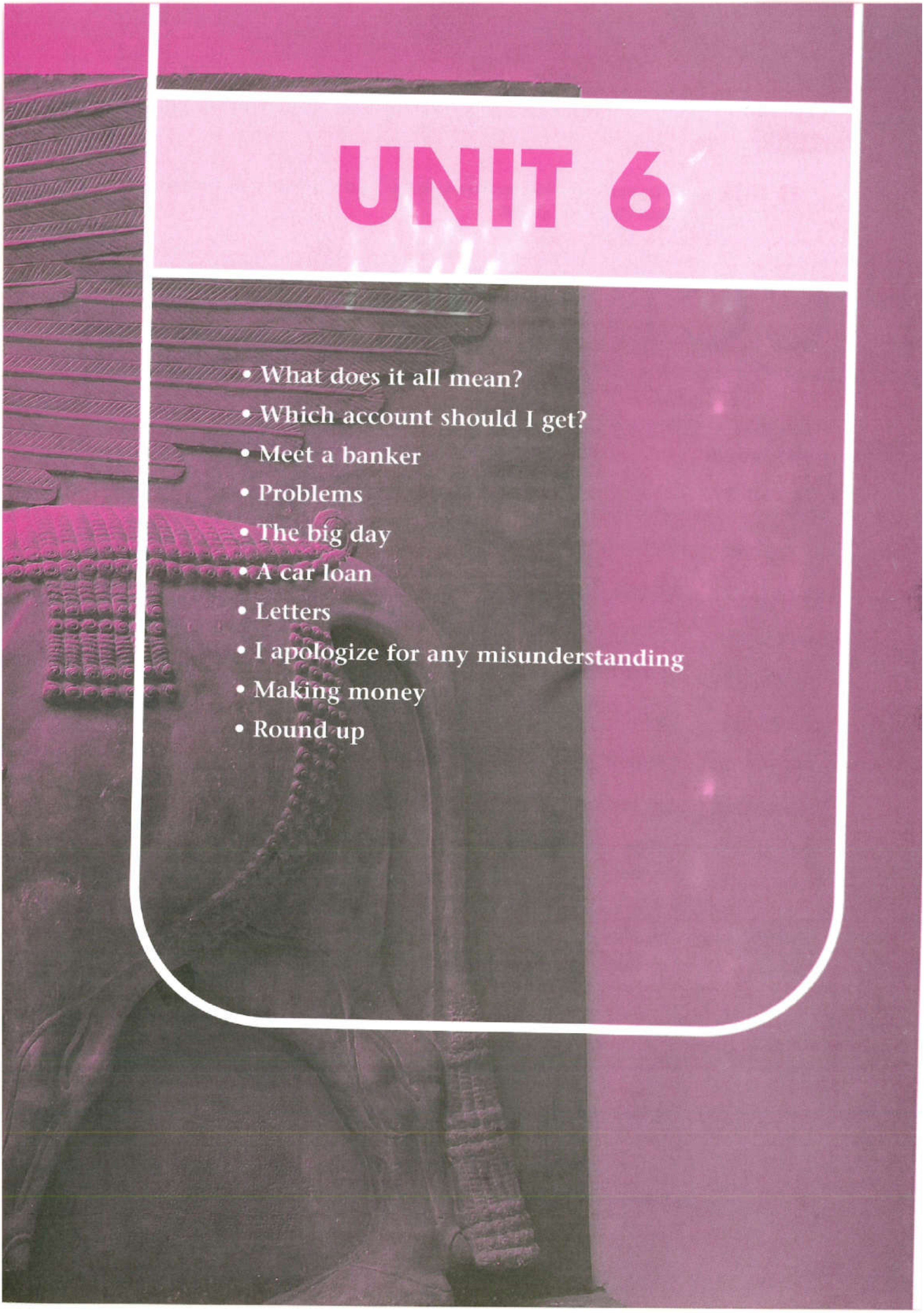


UNIT 6

- What does it all mean?
- Which account should I get?
- Meet a banker
- Problems
- The big day
- A car loan
- Letters
- I apologize for any misunderstanding
- Making money
- Round up

What does it all mean?

1 17 Listen to Rami and his brother talking. Find the items on the bank statement that they talk about.

CCB
City Commercial Bank

Bank Statement

RAMI ADAM

Account number: 97823810

Date	Transaction	Withdrawals	Deposits	Balance
01/05/25	OPENING BALANCE			200.00
05/05/25	CHEQUE N. 001	-20.00		180.00
07/05/25	CASH WITHDRAWAL	-30.00		150.00
10/05/25	DEPOSIT		+425.00	575.00
22/05/25	CHEQUE N. 002	-14.75		560.25
22/05/25	CHEQUE N. 003	-45.80		514.45
22/05/25	CHEQUE N. 004	-23.05		491.40
28/05/25	CASH WITHDRAWAL	-50.00		441.40
31/05/25	TOTAL	-183.60	+425.00	441.40

2 Now do Exercises A to D in the Activity Book.

Which account should I get?

Unit 6
Lesson 2
AB 112–113

1 Read the information about the bank accounts and match them with the people below.

1
CCB Children's account
- For children under 17
- Start saving for your future

______

2
CCB Savings account
- Free ATM card
- Monthly bank statements

______

3
CCB Current account
- Free cheque book
- Free ATM card
- Monthly bank statements
- Minimum balance 50,000 Iraqi dinars or will pay fee of 10,000 Iraqi dinars per month
- Overdraft facilities

______

4
CCB University student account
- Free cheque book
- Free ATM card
- Monthly bank statements
- No minimum balance
- 50% off credit card fee

______

A

Ammar is at university and doesn't earn much.

B

Talal is a businessman who pays a lot of expenses through his account.

C

Hasan is a 10-year-old boy that wants to save pocket money.

D

Layla is retired, doesn't need credit and wants to save money.

2 19 **Listen to the conversation between a girl and a banker and tick (✔) the things they talk about.**

a savings account
b current account
c a student account
d a cheque book
e overdraft facilities
f minimum balance
g bank statements
h credit card
i ATM card
j bank branches

3 **What kind of account does the girl decide to get?**

4 **Now do Exercises A to D in the Activity Book.**

Unit 6

Lesson 3
AB 114–115

Meet a banker

1 Skim the text. What is the main topic? Choose the best description.

a The amount of money bankers make.

b What you must study at school to become a banker.

c What a banker's job is like.

I've been a banker for 20 years, and I love my job. What makes it particularly interesting is the variety. I have to do many different things and use a number of different skills. No two days are ever the same. Most importantly, we have to convince people to use the bank, and one way to do this is to offer new services. For example, we can attract students by offering special student accounts if the bank is close to a university or college. We also advise people on the most suitable accounts for their needs.

Another of my main responsibilities is to decide whether or not to give people or businesses loans. This is one way the bank uses the money people put into their accounts. The money doesn't simply sit there but is used to make more money. Many people need loans for a special project such as buying a car or a house. We also lend money to people who want to start their own businesses. It is often up to me to decide whether the business is a good idea or not, and sometimes I must make suggestions to improve their plans. For example, if a man wants to open a bookshop on a street that already has several bookshops, I might suggest that he opens it on another street where he can get more customers. Unfortunately, I cannot always approve a loan. This is a difficult part of my job as I do not like to disappoint my clients.

Some bankers work mostly with large companies, while others have more to do with small businesses and individuals. Both types of banking can be enjoyable. Banks that work with large companies can help them improve and extend their businesses. This can be very interesting and exciting, as you have to be quite knowledgeable about many different subjects. If you work with a company that makes chemical products, for example, you have to understand how the products are made and used. My main work is with individuals and small businesses. What I particularly enjoy about this is that I meet a range of different people. It is also very satisfying to be able to help them with their problems and make a difference in their lives.

Being a banker requires many different skills. To begin with, you have to be good at Maths and able to read and understand graphs and charts quickly. Another important skill is being able to work with other experts who can give you important information. When a client wants a loan to buy a house, for example, I need to know about the value and structure of the house and what sort of neighbourhood it is in. A specialist can give me this information. Finally, a banker needs to be a good communicator. Your clients need information about many different things, some of them quite complex. They need a banker who can explain these things clearly and who enjoys helping them.

client: **person or organization who makes use of a professional, e.g., a banker or a company, e.g., a bank.**

2 Now do Exercises A to E in the Activity Book.

Problems

Unit 6
Lesson 4
AB 116–117

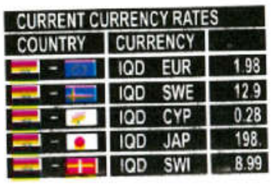
1 What kind of problems are these people having? 20 Listen to the conversations and match them with the pictures.

2 Now do Exercises A to C in the Activity Book.

Unit 6
Lesson 5
AB 118–119

The big day

1 Read the email. How many things does Hazem ask Mazen?



CURRENT CURRENCY RATES		
COUNTRY	CURRENCY	
	IQD EUR	1.98
	IQD SWE	12.9
	IQD CYP	0.28
	IQD JAP	198.
	IQD SWI	8.99

To: Mazen

Subject: Coming to London

Dear Mazen,

Guess what? Tomorrow is the big day! My plane leaves for London at 3:00, and soon I'll be able to see all the sights we read about in the guidebook.

I've already packed my suitcase. I bought some new clothes and a couple more guidebooks. I tried not to pack too much, but it's pretty heavy. Once I get to England, I'll have to take a taxi. There's no way I can carry it all on the Underground! Do you know how much you tip taxi drivers in England?

Last Monday, I went to the bank with my dad and got a prepaid debit card for my trip. They're great because they're accepted internationally, and they're safer than cash. My parents can just transfer more money to it when necessary, and if I lose it, I can freeze it on the app. That way, nobody else can use the card.

My banker told me I should also get some local currency. Even though the debit card is accepted nearly everywhere, I can't really use it to tip the taxi driver, for example! So I will definitely need some cash in my pocket. As you probably know, many countries in Europe use the euro, but in the UK, people use pounds. Do you have any idea of the exchange rate between Iraqi dinars and pounds nowadays? The last time I travelled, 1,000 Iraqi dinars was almost 0.57 pounds. My father told me everything in London is expensive, so I'll have to be careful what I spend.

I'll bring you back a souvenir. Let me know if there's anything particular you'd like me to get you. And keep in touch. International calls are expensive, so let's message each other on social media.

See you in ten days.

Hazem

2 A B With a partner, match the currencies and their names.

US dollar	Japanese yen	Australian dollar	Chinese yuan	Indian rupee
euro	Iraqi dinar	Syrian pound	Saudi riyal	Pakistani rupee

3 Now do Exercises A to E in the Activity Book.

A car loan

1 21 **Read and listen to the conversation.**

Ahlam: Wow! Is that your car?

Nour: Yes! Nice, isn't it? I bought it yesterday. Do you want to go for a drive? We could go to the beach.

Ahlam: Sure, that's a great idea. I'd love a car like this one. How did you pay for it?

Nour: I got a car loan.

Ahlam: That's a good idea. Maybe I should do that. If I got a car loan, would I have to make a big **down payment**?

Nour: No. I didn't pay any money in advance at all. I just have to pay a certain amount every month.

Ahlam: That's even better! But the **monthly instalments** must be pretty high. What are they?

Nour: About 500,000 Iraqi dinars. It wasn't that expensive because it isn't a new car.

Ahlam: It looks new!

Nour: The owner took really good care of it. It's actually three years old.

Ahlam: How long do you have to pay it back?

Nour: Five years.

Ahlam: That's a long time. Won't it cost you a lot in interest?

Nour: Yeah. But it's worth it. This sort of car is a real **investment**. It won't lose money. In fact, it may even **go up in value**.

Ahlam: Well, I suppose it's more enjoyable than putting your money in the bank and waiting for it to earn interest! Maybe I should make an investment like this.

Nour: Here we are. The beach. Do you think I can fit into that parking space?

Ahlam: Sure. Uh, no, maybe not. *[Sound of crash]* Oh, no. I think one of your lights is broken.

Nour: Luckily, the loan also includes free **car insurance**!

2 **Now do Exercises A to D in the Activity Book.**

Unit 6
Lesson 7
AB 122-123

Letters

1 **Read the letters. Which is a letter of thanks? Which is an answer to a request for information?**

A

Home Savings Bank
(974) 4759375

16 April 2025

Dear Mr Nasir,

Thank you for your letter of 10 April 2025. Please find enclosed the information you requested about our accounts.

I am happy to inform you that all our services are available online. Passwords are sent to clients three days after opening an account. We also provide a 24-hour telephone banking service.

Please contact me again if you need any more information.

Yours sincerely,

Fadi Malouf

B

13 May 2025

Dear Ahmad,

Thanks for your letter and the photos. If I had had a digital camera, I would have taken some pictures, too. It's nice to have good photos and put them on a laptop.

That shop where you got your camera is really good. We haven't got anything like it near us. Could you buy me one like yours? I'd be so grateful. If you can get me one, let me know how much it costs, and I'll transfer you the money.

It was great to see you at the party. I'm sorry I couldn't stay for long.

Best wishes,

Fareed

2 **Now do Exercises A to D in the Activity Book.**

I apologize for any misunderstanding

Unit 6

Lesson 8
AB 124–125

1 A B **Read the following emails. In what order were they sent?**

A

Dear Mr Smith,

Thank you for your email and for being our loyal customer for so long.

Regarding the fee, you may remember you were at our branch last month, and we discussed a new type of account that was more suitable for your needs, our Platinum account. While this offers a series of benefits, it also has a higher monthly fee.

I do believe I mentioned this increase to you, but I apologize for any misunderstanding.

Best regards,

Anthony Townsend

B

Dear Mr Townsend,

I hope this finds you well. I am writing to enquire about a fee that was charged to my account on 15 June, of the amount of £25.

The monthly fee is usually £15, so I would like to know the reason for this change. I have been a client at your bank for 15 years, and there has never been such an increase.

Yours faithfully,

David Smith

C

Dear Mr Smith,

I am glad we have clarified this.

I am happy to change the account back to the previous type, with the same fee you have been paying. I will also credit the difference of £10 to your account.

I hope this solves the matter, but please let me know if I can help you in any other way.

Best regards,

Anthony

D

Dear Mr Townsend,

Thank you for your quick reply and explanation.

I understand now the reason for the different fee. No need for apologies: I was in a big hurry that day and must have not paid proper attention to your explanation.

I appreciate the benefits of this new type of account, but would it be at all possible to change back to my previous account type?

Yours faithfully,

David

2 **Now do Exercises A to C in the Activity Book.**

Making money

1 Read the title of the text. In pairs, talk about what points you think might be mentioned in the text.

2 Now read the first sentence of each paragraph and check your ideas.

Making more from your money

Saving for the future is something that is instilled in us from an early age. As children, we learn not to spend all our pocket money at once but to put some aside to buy something bigger later on. When we start work, we are encouraged to put money into pension plans to save for our retirement so that we can continue to enjoy a good standard of living when we are older.

There are many ways in which we can make our money work for us. Banks inform us of different types of savings accounts, with more or less interest the longer we leave our money with them. Some savings accounts suit regular savers, others are more appropriate for those of us who wish to invest a fixed sum. Savings accounts benefit people who do not need to access this money, and if we can forget it is there, so much the better!

Financially-minded people who follow the markets invest in stocks and shares. For many, this can be both a hobby and a way of making a lot of money. It's a risky business, however, and there are no guarantees. The major players in this game are the specialists. You can certainly lose a lot of money as well as gain it, and it is not the answer for people who need a fixed sum at the end of their investment period.

Money can also be made through investing in property. Spending a lot of money to begin with can bring significant profit if the property is sold on at a later date when property prices have increased. Once again, there is no guarantee that you will make a profit or even break even, but generally speaking, money invested in property is safe in the long term. It is this type of investment that is becoming more and more popular in the UK at the moment. People are beginning to see the value of buying up property to rent out. The rent pays the instalments on the loan or mortgage, and then when the investor needs the money, they can sell up and realize the profit. This is particularly popular with people who inherit an amount of money who want to do more with the money than let it sit in a savings account.

However people choose to invest their money, whether it is in savings accounts, pension plans, stocks and shares or property, etc., it is more sensible than keeping it in a box under the bed as our grandparents often used to do! And although some young people cannot see the value in saving for their old age when they are still in their 20s, there are a lot of retired people today who wish they had done more with their money when they were younger.

3 Now do Exercises A to F in the Activity Book.

Round up

Here are some of the things you practised in Unit 6. Discuss each item with a partner. Take it in turns to give another example.

Giving further details about something using relative clauses

- My bank balance, which was positive yesterday, is now negative.
- That's the building where my old bank used to be.

Using passive when the subject is unknown or not important

- My bank was robbed yesterday!
- The money will be transferred by tomorrow.

Expressing past, present and future possibilities using conditional sentences

- If I hadn't invested in those stocks, I wouldn't have lost so much money.
- If we want to buy that house, we'll have to get a loan at the bank.

Deducing the present and the past

- He must be a very important client.
- I can't have left my card at the bank. I used it after that.

Using formal expressions in letters and emails

- This letter is to inform you of a change in your account.
- Please find enclosed your statement for last month.

Now do Exercises A to D in the Activity Book.