

Unit One

Daily Reception

► Part A Background Information

When a new customer comes to a bank to inquire about something or do some business, it is always polite for a bank clerk to greet him or her with a smile. At this time, the clerk can use “Sir”, “Miss” or “Madam” to call him or her in place of his or her name. Be sure that it is not followed by either the first name or the last name.



As for an old customer, a bank clerk can often use “Mr.”, “Mrs.”, “Miss” or “Ms.” followed by the last name. “Ms.” is used either for a married or an unmarried woman. So when a bank clerk is uncertain whether to call a lady “Miss” or “Mrs.”, he or she may just call her “Ms.”.

When a customer wants to see a manager, it’s necessary for a secretary to ask his or her name, title and purpose of coming. Usually, a customer is

introduced to a manager, a junior to a senior. After introduction, there may also be a handshake, if it's normal. As a rule, the manager reaches his or her hand to the customer, the senior to the junior. But very often the two would just smile and say "Hello" or "Hi" and then begin their conversation.

► Part B Dialogues

Dialogue 1

A—Service manager B—Worried customer C—Other customers

A: Good morning, sir. What can I do for you? You look so worried.

B: Yes, I have to *transfer* some money to someone before 10 o'clock. Now it is ten minutes to ten. But there are still four persons in front of me. I don't know what to do for such a hurry.

A: Please don't worry. Let me help you with your business. (to other customers) Ladies and gentlemen, I am so sorry to *bother* you. But this young man is in a hurry. Would you mind if we do his business before your turn?

C: No problem, please *go ahead*.

A: Thank you so much for your *cooperation*. (to the worried customer) Please.

B: (to other customers) It's very kind of you. Thank you very much. (to the service manager) Thanks a lot.

A: Don't mention it. My pleasure.

Dialogue 2

A—Service manager B—Customer

A: Good afternoon, miss. May I help you?

B: Yes. Could you tell me how to get to the *Human Resource Department*?

A: Certainly. Please go straight this way until to the end. Turn left at the *corridor*, then go upstairs. The department is on the second floor.

B: Thank you. By the way, the manager's office is also on the same floor?

A: Yes, you can't miss it.

B: Thanks. Goodbye.

A: Goodbye.

Dialogue 3

A—Customer service clerk B—Customer

A: Hello, Bank of China, No.245 serves for you.

B: Hello, can you tell me something about *renting* a *safe deposit box*?
I want to put some *securities* and *insurance policies* in a safe place.

A: Yes, sir. We have three different box sizes which we can rent. The yearly rental *fee depends on* the size of the box. Most people use the small size box. It's just right for securities and other valuable papers.

B: Do I have the only key to the box?

A: We will give you more than one key if you like. But we must have *signature* cards for all *authorized* box users. It requires your key and the bank's key to open a box.

B: I see. How long can I rent it?

A: At least half a year.

B: Thank you. Goodbye.

A: Not at all. Goodbye.

Dialogue 4

A—Manager B—Customer

B: Could you do me a *favor*?

A: Certainly.

B: I want to *remit* some money to my father. What should I do?

A: Please fill in this form first. By the way, do you take your number?

B: Yes.

A: OK. Please take a seat and wait your turn.

B: Thank you.

A: You're welcome.

Dialogue 5

A—Manager B—Customer

A: Hello, I'm the manager. Is there anything I can do for you?

B: Hello. This teller said my 100-yuan note was a *counterfeit* note and must be *confiscated*. My money can't be a *forged* one.

A: Calm down, please. I'm sorry to hear that. But according to the *regulations*, the counterfeit note must be confiscated *on the spot*, once it is found. The bank will *issue* a *certificate* of confiscation to you. Let's *identify* it again.

B: OK.

Dialogue 6

A—Manager B—Customer

B: Hello, are you the manager?

A: Yes, what's up?

B: I want to *express* my thanks to that miss of counter No.1. She is *warm-hearted*, *considerate* and *patient*, with an especially *charming* smile which make me feel *comfortable*. I am so *satisfied* with her service.

A: Thank you. I am so glad to hear what you said. It's our *duty* and *responsibility*.

B: Thanks for your good service. Goodbye.

A: You're welcome at any time.

New Words and Expressions

transfer [træns'fɜ:(r):] *vt.* 使转移

withdraw [wɪ ð'drɔ:] *vt.* 取（款）

bother ['bɒðə(r)] *vt.* 打扰

cooperation [kəʊ,ɒpə'reɪʃn] *n.* 合作

corridor ['kɒrɪdɔ:(r)] *n.* 走廊

rent [rent] *vt.* 租借

security [sɪ'kjʊərəti] *n.* 证券

insurance [in'ʃʊərəns] *n.* 保险

fee [fi:] *n.* 费用, 专业服务费

signature ['sɪgnətʃə(r)] *n.* 签名

authorize ['ɔ:θəraɪz] *vt.* 授权, 委托

favor ['feɪvə(r)] *n.* 关切, 好意

remit [rɪ'mɪt] *vt.* 汇出

counterfeit ['kauntəfɪt] *adj.* 伪造的, 假冒的

forge ['fɔ:dʒ] *vt.* 伪造

regulation [,regju'leɪʃn] *n.* 规章, 规定

issue ['ɪʃju:] *vt.* 发行

certificate [sə'tɪfɪkət] *n.* 证明, 证明书

identify [aɪ'dentɪfaɪ] *vt.* 鉴别, 确认

express [ɪk'spres] *vt.* 表达

warm-hearted ['wɔ:mhɑ:tɪd] *adj.* 热心肠的

considerate [kən'sɪdərət] *adj.* 考虑周到的

patient ['peɪʃnt] *adj.* 有耐心的

charming ['tʃɑ:mɪŋ] *adj.* 迷人的

comfortable ['kʌmftəbl] *adj.* 舒适的

satisfy ['sætɪsfai] *vt.* 使满意

duty [dju:ti] *n.* 义务, 工作, 责任, 职责

responsibility [rɪ.spɒnsə'bɪləti] *n.* 责任, 职责

go ahead 继续

Human Resource Department 人力资源部

safe deposit box 保管箱

insurance policy 保险合同

depend on 依赖, 随……而定

Notes

1. Would you mind ...?

介意做某事吗?

用于非常客气有礼貌的询问。后面可跟从句或者动名词。如
Would you mind if I open the window? 或者 Would you mind opening the
window?

2. This is Mike Smith from ABC Company speaking. May I speak to
Mr. Li?

我是ABC公司的Mike Smith, 李先生在吗?

电话用语, 自我介绍时, 一定要用This is sb. speaking。

► Part C Useful Words and Sentences

1. Good morning. / Good afternoon. 早上好。/下午好。
2. Welcome to our bank. 欢迎光临本行。
3. May I help you ? / Can I help you? / What can I do for you
要我为您效劳吗
4. Could you do me a favor? 能帮我一个忙吗?
5. Could you tell me...? 能告诉我……
6. Would you mind...? 介意我……
7. Certainly. / Of course. / No problem./ Sure. / My pleasure.
当然可以；乐意效劳。
8. By the way. 顺便问一下。
9. This way, please. 这边请。
10. After me, please. 请跟我来。
11. Please go to counter No.3. 请到3号柜台。
12. Thank you! / Thanks a lot. / Many thanks. 谢谢。
13. You're welcome. / Not at all. / Don't mention it. 不用谢。
14. Hello.This is sb. speaking. (电话用语) 你好，我是某某。

15. Goodbye. / Byebye. / See you. 再见。

16. I'm looking forward to seeing you again. 期待您下次光临。

► Part D Exercises

1. Fill in the blanks.

1) A: Good afternoon. _____ (见到您很高兴), sir.

B: Nice to meet you, too.

A: _____ (我能帮忙吗)?

B: Can I remit money here?

A: _____ (当然可以), please!

2) A: _____ (要我为您效劳吗), sir?

B: Yes, I want to withdraw money.

A: _____ (没问题). Please wait a moment. Here is your money.

B: _____ (非常感谢).

A: _____ (不用谢).

2. Make a conversation orally with the information given below.

Imagine you are a clerk of a bank, there is a customer who wants to

know something about safe deposit box. You should:

- 1) to greet your customer;
- 2) to ask your customer to repeat what he said;
- 3) to answer your customer's question.

3. Read the following article and answer questions.

Citibank is part of Citigroup Inc., the largest financial service organization in the United States, as ranked by size of assets. The formation of Citigroup in 1998 created a new model of financial services organization to serve its clients' financial needs. Citibank itself has more than 1,100 branches in 42 countries and prides itself on providing and expanding technological resources for its customers.

Citigroup seeks committed employees in its wide range of businesses and offers a full range of benefits and employee programs. Two-thirds of Citigroup employees own stock in the corporation, which believes that employee ownership is a key to employee commitment and customer service.

- 1) Would you prefer to work for a large banking corporation or a small local bank? Why?
- 2) Why does stock ownership by employees encourage better performance and customer service?

► Part E Reading

The Bank and the Customer

A bank is a company engaged in banking business. As contemporary banking business includes a wide area of financial services which go beyond traditional banking business, a banker nowadays carries a broader responsibility.

A client or a bank's customer would be a person or a company who has business dealings with a bank. Although banks provide a wide range of business, so long as the business dealing involves the opening of an account with the bank and any other financial services required by the client, the relationship between a bank and a client is established.

The relationship between a banker and his client is a contractual agreement under which, once an account is established, the agreement begins to operate. One may also view the banker-client relationship as a debtor-creditor relationship. The “creditor” refers to the depositor who deposits money with the bank. The “debtor” refers to the borrower who borrows funds from the bank.

Another broader concept of bank activity refers to the principal-agent

relationship. The term “agent” refers to the services that the bank provides to the customer, i.e., the bank acts as an agent to collect and process customer’s checks and accepts customer’s instructions in providing other services including foreign exchange services, investment advice, financial management and bonds purchasing and selling etc.

The relationship between the banker and the client can be terminated by either party so long as the party which wishes to end the business relation. The closing of an account would be sufficient to provide ground for the termination of the business relationship between a banker and his client.

In the contemporary world, the banking industry is developing significantly in the wake of rapid economic development in all countries and regions. This is particularly true in China.

Commercial banks of different ownerships are fiercely competing for market shares and customers. After China’s banking sector has been fully opened to foreign investors and financial institutions, Chinese and foreign banks compete on an equal footing. In addition to conventional business lines, they have turned out varieties of service products, for example, wealth management service, in order to compete with another for more customers.