

## LESSON FOUR

### OPEN A BANK ACCOUNT

#### 开银行账户

A: Hello, Mr. Lee, How are you getting on? 喂，李先生，你好啊？

L: I am fine, thanks. And you? **Do you know how to** open a bank account? You know, I was newly immigrated. 谢谢，我很好，你呢？你知道这样开银行账户吗？我是新移民。

A: I am good, thanks. Yes, which bank do you like to open with? 我很好，谢谢。我知道怎么开银行账户，你向到哪家银行开户？

L: I don't know, do you have any recommendation? 我也不知道，你有什么推荐吗？

A: You may open an account with BMO, HSBC or TD. **It just depends** on your choice, some of them is cheap, and some of them offers better service, but it costs more. 你可在 BMO, 汇丰或 TD 开户。这看你的选择。有的便宜些，有的服务好些，但费用高一些。

L: What do you mean **by "costs more?"** 你说费用高什么意思？

A: It means the service fee in some bank is more expensive, such as TD, the saving account on-line costs you 10 dollars and 95 cents monthly. 就是有的银行服务费贵一些，比如 TD，一个月要 10 点 95 刀。

L: I don't understand, why do we have to pay for service to the bank if we open an account with a bank? The bank can earn profit from the customer, so we can have interest monthly or quarterly on our deposit.

我不明白，我们在银行开户为什么还要付服务费。银行可以在客户身上赚到利润，我们应该每月或每季度收到利息。

A: You are right, that's in China, but in Canada it is **a little** different, put it simple, if you open a saving account with TD, and the monthly average balance is less than 3000 dollars, you have to pay service for the month. 对，你说得对。那是

在中国。但在加拿大有点不同。如你在 TD 开一个储蓄账户，月平均余额低于 3000 刀的话，你得支付服务费。

L: Oh, I am at a loss, since in Canada, I just do as the Roman do. I believe the cost means service in general. I'll open an account with TD. 哦，我有点晕。既然在加拿大，那就入乡随俗吧。一般来说，价格意味着服务，我就到 TD 开个户吧。

C: Hi, what can I do for you? 嗨，你好，需要办理什么业务吗？

L: I would like to open an account, how can I open it? 我想开个银行账户，这样开户呢？

C: What account do you like? Saving account or some others? 你想开什么账户？储蓄账户还是其他账户？

L: I don't know, just open a saving account first as long as the service fee is cheap and convenient. 我也不懂，就先开个储蓄账户吧，只要费用便宜服务方便就行。

C: All right, please wait a few minutes, we'll arrange an interview with you. 好的，请等会，我为你安排一个面谈。

M: Yes? Sir, how are you? Keep you waiting. I am pleased you choose us to open a bank account. May I ask you some information, your name, birthday, address, email, telephone, zip code, 2 photo ID etc. 先生，你好，让你久等啦。我很高兴你选择在我银行开户。我想问问一些有关信息，比如：你的名字，出生日期，住址，邮箱，电话号码，邮箱编码，两张带照片的身份证明，等等。

L: All right, please go ahead. Here are my PR and passport. 好的，请问吧。这是我的枫叶卡和护照。

M: Do you like to open a Credit card too? 你想也开个信用卡吗？

L: I am a new comer, I'll have a saving account first. 我是新人，我还是先开个储蓄账户吧。

M: That's all right. Thank you, we'll post you your Debit card to your mailbox in a few days. See you next time. 好的, 谢谢, 我们会几天内把你的银行卡寄到你的信箱。下次见。

L: Bye! 再见!

Sentence pattern:

1. Do you know how to
2. It depends
3. At a loss
4. Would like to
5. Here are my PR card and passport

Tips:

1. By "costs more"
2. A little/little, a few/few
3. As long as
4. Do the Roman do

Homework:

1. 熟读课文
2. 背熟课文的主要单词
3. 用英语简单描述在银行开户
4. 用英语说出以下几个句子
  - 4.1. 开银行账户要付费是什么意思?
  - 4.2. 我的水杯几乎没水了
  - 4.3. 只要能节约开支有方便就行
  - 4.4. 既然来了加拿大, 就得入乡随俗。

