

Grammar and Vocabulary

Lesson 16- A

Topic: Banking

Aim:

1. Learn useful vocabulary related to BANKING.
2. Nouns and Pronouns: Singular and Plural

I. Vocabulary

Identify the meaning of the underlined words. Choose the best answer from the choices that follow. Practice using the the underlined words in sentences.

1. The bank balance at 31 December 1999 was £ 3.0 million.
 - a. composure
 - b. stability
 - c. difference
 - d. self-control
2. He said that that you should not have to have a checkbook to be free.
 - a. blank check
 - b. checked note
 - c. record book
 - d. checked note
3. Checks quoting any other payee will not be accepted.
 - a. one that pays
 - b. one to whom money is paid
 - c. remunerator
 - d. drawee
4. The Act includes both injunctive relief and statutory damages of up to \$ 100,000 per purloined domain name.
 - a. bought
 - b. taken
 - c. borrowed
 - d. stolen
5. The Town Clerk shall make known the purport of this Standing Order to every candidate.
 - a. propose
 - b. pretend
 - c. promote
 - d. poll

Exercise 2: Let's use the words!

Complete the telephone conversation using the words from the box.

Telephone Banking

Representative: Hello. How can I help you today?

Customer : Hello. I'd like ____ information on the telephone banking services offered at by your bank.

Representative: Certainly. What is your account number?

Customer : at the High Street Branch.

Representative: What would you like to know?

Customer : How do I sign up?

Representative: Just let me know, I'll sign you up immediately.

Customer : Can you tell me how the telephone banking services work?

Representative: You can do all your day-to-day banking over the telephone, 24 hours a day.

Customer : That's great. How do I _____ my account?

Representative: Just call the bank, key in your PIN number and listen to the menu of _____ available.

Customer : How do I choose which option I want?

Representative: Just press the number for the service _____ by the recording.

Customer : What kind of things can I do?

Representative: You can check your balance, pay bills, _____ a statement or even transfer money to another bank.

Customer : That's fantastic! Can I trade stocks and _____.

Representative: I'm afraid you will have to have a special account for that.

Customer : What about getting help if I have any problems?

Representative: There's an _____ answering machine and staff are available 9 to 5 seven days a week.

Customer : It all sounds very good to me. I'd like to sign up.

Representative: Alright, can you answer a few questions please?

Customer : Certainly...

many

stated

some

automated

bonds

order

access

options

II. Grammar Review

Topic: Nouns and Pronouns: Singular and Plural

Nouns and pronouns each have their own singular and plural forms. Most nouns form their plural form by adding –s to the singular form.

Singular	Plural
table	tables
file	files
meeting	meetings
book	books

When a pronoun and a noun are combined (which will happen with the plural first- and second-person pronouns), choose the case of the pronoun that would be appropriate if the noun were not there.

- We students are demanding that the administration give us two hours for lunch.
- The administration has managed to put us students in a bad situation.

With the second person, we don't really have a problem because the subject form is the same as the object form, "you":

- "You students are demanding too much."
- "We expect you students to behave like adults."

Among the possessive pronoun forms, there is also what is called the **nominative possessive**: mine, yours, ours, theirs.

- Look at those cars. Theirs is really ugly; ours is beautiful.
- This new car is mine.
- Mine is newer than yours.

Remember:

Not all nouns form their plural form by adding –s. There are special nouns which are changed in form when pluralized [eg. mouse (singular) = mice (plural)]. Oppositely, pronouns strictly follow the above singular and plural forms, and they follow the number of the nouns they replace

Examples:

Nouns	Pronouns
Singular	
The movie is very interesting. Luana is the smartest student.	It is very interesting. She is the smartest student. The teacher asked me.

NAME	
The movies are interesting. Luana and Margaret are the smartest students.	They are very interesting. They are the smartest students. The teacher asked us.

Exercise 1: Let's Talk!

Comprehension Check:

Use things you see in your office in a sentence, both in plural and singular forms. Try to replace them with pronouns using both singular and plural forms.

Exercise 2: Let's try this out!

ERROR RECOGNITION:

Identify the one underlined word or phrase that should be corrected or rewritten. Then, write the correct sentence.

1. Universal banks offers the full range of banking services, often including retail banking.
A B C D
2. To grease the wheels for change, the director for retail banking threw their support behind the initiative.
A B C D
3. I've been using their Internet banking service very happily from various browser on Linux.
A B C D
4. Session Log A screen you can access showing all the request you've made during your current visit to smile banking.
A B C
D
5. Most online banking transaction however are now secured by SSL using 128 encryption.
A B C
D

References:

Barron's How to Prepare for TOEIC Test 2nd Edition – Dr. Lin Lougheed
 Business Basics International Edition – David Grant and Robert McLarty