

Complete Lesson Transcript – Lesson 260 [English]

Kirin: Chinese Learn Online lesson 260 .

Hello everyone , I am Teacher Yang .

Raphael: Hello everyone , I am Teacher Lai .

Adam: And hello, I'm Adam.

Kirin: Welcome to our learning Chinese course .

Raphael: In the last two lessons , we taught you words you might hear in a hairdressing salon . But today we are going to teach you new words that you might hear in a bank . Due to banks being closely related to money , today's lesson , will also review the words taught in lesson 160 before . Ok, today's first new word is

Kirin: Account .

Adam: Account.

Raphael: Now if you don't have a bank account , the first time you go into a bank , you have to apply

Kirin: To open an account .

Adam: To open an account.

Raphael: Right . The next new word is

Kirin: ATM .

Adam: The literal meaning here is “withdraw machine”. So here we also have the word for “withdraw”.

Kirin: Withdraw .

Raphael: Now the opposite of withdraw is ?

Kirin: To deposit money .

Adam: To deposit money.

Raphael: Hopefully you remember that we taught you the word to deposit money before . So when you are saving money , you can use your account to deposit money . Now if you had previously already opened an account at another bank , they can also give you other services . For example you have American dollars , but since you want to travel abroad , you need renminbi . In this case, what can your bank do for you ?

Kirin: Exchange money .

Raphael: We have already studied this word before . Now what other services can a bank provide for us ?

Kirin: Lend money .

Raphael: Ah, so if you want to buy a house , or a car , but the money in your bank account is still not enough , in this case you can choose to borrow more money from the bank . But after borrowing money , what do you have to do ?

Kirin: To pay back money .

Adam: To pay back money.

Raphael: So here we can see another meaning for exchange money .

Kirin: Right now most banks , all have their own credit cards . Sometimes because it's convenient , after we finish buying things , we will use a credit card to pay for them . This is also considered to be a form of borrowing money . After one or two months , you have to pay this money back to the bank .

Raphael: Right . In the world , what are the two biggest credit card companies called ?

Kirin: Visa credit card .

Adam: Visa credit card.

Kirin: Mastercard .

Adam: Mastercard.

Raphael: If you would like to borrow money from the bank , they will first take a look at your previous experience in borrowing money , and check whether your credit is any good . If when you borrow money , you pay it back after a short time , they will probably be more likely to

believe you , and it won't be difficult for them to lend money to you . Ok, let's take a moment to review the new words we taught you today .

Adam: Account.

Kirin: [Account](#) .

Adam: To open an account.

Kirin: [To open an account](#) .

Adam: To withdraw.

Kirin: [To withdraw](#) .

Adam: ATM.

Kirin: [ATM](#) .

Adam: To deposit money.

Kirin: [To deposit money](#) .

Adam: To pay back money.

Kirin: [To pay back money](#) .

Adam: Visa credit card.

Kirin: [Visa credit card](#) .

Adam: Mastercard.

Kirin: [Mastercard](#) .

Raphael: Ok, our premium subscribers can visit our website chineselearnonline-com for more practice .

Kirin: [We'll see you next time](#) .