

# **BAHAN AJAR**

## **ENGLISH FOR BANKING I**



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## Unit 1

### Introduction and Small Talk

#### Task 1 Warming up

1. What do friends say to each other when they meet?
2. What do people say when they are introduced?
3. What do people do when they meet and greet?
4. Which three topics do you think are most likely to follow in a conversation between two people who have just been introduced?
5. Which topics are traditionally *taboo* when talking to strangers?
6. What will you do if a stranger doesn't response your talk?

#### Task 2 Useful expressions

- Excuse me. Haven't we met before?
- I think I met you at conference last month.
- Don't you work at the education field at Bandung Government?
- I'd like you to meet someone – a friend of mine, .....
- Well, let me introduce you then. Ahmad, this is my friend, Sinta.
- How do you spell your name?
- It's A-h-m-a-d.
- May I know what time it is?
- If you'll excuse me, I'll leave you two together.
- Sorry, I really must go now.
- May be we could get together sometime.
- See you in the office tomorrow

#### Task 3 Study the following explanation!

Study about different ways in making conversation!

##### *People you know already*

|                              | Beginning                       | Replying                        |
|------------------------------|---------------------------------|---------------------------------|
| <b>Greetings</b>             | How are you?                    | Fine, thanks.<br>I'm very well. |
|                              | How are things?                 | Not too bad.                    |
| <b>Conversation starters</b> | How's it going?                 | Great.                          |
|                              | Lovely weather!                 | Yes, It is.                     |
|                              | How's work?                     | Ok/Fine/Not too bad.            |
|                              | I haven't seen you for a while. | No, I've been busy/away         |
| <b>Conversation closers</b>  | See you soon/later              | Good bye / bye.                 |
|                              | I must be going                 | See you soon                    |
|                              | I'll be in touch                | Bye for now                     |

##### *People you haven't met before*

|                      | Beginning                                     | Replying              |
|----------------------|---|-----------------------|
| <b>Introductions</b> | May/Can I introduce myself/my colleague ..... | Nice to meet you.     |
| <b>Greetings</b>     | How do you do?*                               | How do you do?        |
|                      | Pleased to meet you.                          | Glad to meet you too. |

|                              |  |  |
|------------------------------|--|--|
| <b>Conversation starters</b> | Have you been here long?<br>Have you been here before?<br>Lovely weather!        | No, I've just arrived.<br>No, this is my first visit.<br>Yes, marvelous, isn't it? |
| <b>Conversation closers</b>  | (I'm) glad/pleased to have met you.<br>It's been very interesting talking to you | (It's) nice to have met you, too.<br>If you're ever in you must get in touch       |

\*) *How do you do?* Is common in English and is usually combined with shaking hands, but only when you meet someone for the first time. (Adapted from *Speaking Effectively*)

**Note :** Conversation starter can also be done by using :

- **General greetings and inquiries** (e.g. How's it going?, How's everything?, How's life?.....They are the same meaning with how are you?).
- **Asking about present activities** (e.g. What's up?, What's happening?.....they are the same meaning with what are you doing now?).
- **Asking and telling about recent events** (e.g. What's new?, Guess what?)
- **Bringing up a serious topic** (e.g. Can I talk to you for a minute?, Do you have a minute?).

Chatting or small talk in a party or group situation is difficult for many of us. Which topics would you choose to talk about with someone you have just met at conference/meeting/party, etc?

|                |        |           |           |       |     |
|----------------|--------|-----------|-----------|-------|-----|
| Health         | sport  | TV/Cinema | Music     | Food  | Sex |
| Religion       | Family | Theatre   | Politics  | Book  | Art |
| Current affair |        | holiday   | the venue | hobby |     |

#### Task 4 Studying Conversations

Read and practice these conversations!

*(The doorbell rings, Mrs Carr opens the door)*

- Mrs. Carr : Good evening, George. Come in. How have you been?
- George : Just fine, thank you. How are you?
- Mrs. Carr : Oh, reasonably well.
- George : Mrs. Carr, I would like to introduce a friend of mine, if I may: Albert Douglas. Albert, this is Mrs. Elaine Carr.
- Albert : Pleased to meet you, Mrs. Carr.
- Mrs. Carr : I've heard so much about you, Mr. Douglas. Please, do come in. Oh, Richie? Darling, I'd like you to meet someone – a friend of George's.
- Mr. Carr : Oh hello, George. Glad you to make it. *(He shakes hands with George)*
- Mrs. Carr : Yes, darling, as I was saying, this is Albert Douglas. *(to Albert)* My husband, Richard.
- Albert : *(Shaking hands with Mr. Carr)* very nice to meet you, Mr. Carr.
- Mr. Carr : The pleasure is mine. But call me, Rich. Everyone does. Mind if I call you Albert?
- Albert : Of course not. But just plain "Al" will do.

*(Ahmad and Icha meet in a party, they introduce each other)*

Ahmad : **Great party**, isn't it?  
 Icha : Yeah, really.  
 Ahmad : By the way, my name is **Ahmad Harris**.  
 Icha : Nice to meet you. I'm **Marisa Haque**.  
 Ahmad : Sorry, What's your first name again?  
 Icha : **Marisa**, But please call me **Icha**.  
 Ahmad : What do you do, **Icha**?  
 Icha : Well, I'm **a student of ASM Ariyanti**. And how about you?  
 Ahmad : I work for **Bank Mandiri, in the loan section**.  
 Icha : Hmm. That sounds interesting.  
 Ahmad : It's not bad.

### Task 5 Time to practice

Work in a small group and make a dialogue about meeting and greeting based on the following situations:

1. At the bus stop or in the bus
2. At the meeting or conference
3. At the waiting room of Bank

*Note : Make sure your conversation cover the following points : Introduce yourself, greet the person, start a conversation, close a conversation and introduce the stranger to a colleague of yours if possible.*

### Additional knowledge

#### ❖ English Alphabets

**A : ei** B : bie C : sie D : die **E : ie** F : ef G : jie H : eic **I : ai**  
 J : jei K : kei L : el M : em N : en O : ow P : pie Q : kyuw R : ar  
 S : es T : tie U : yuw V : vie W : dabl yu X : eks Y : wai Z : zie

#### ❖ International terms for spelling

| American Spelling |              |       |              |       |            |
|-------------------|--------------|-------|--------------|-------|------------|
| Abjad             | Spelling     | Abjad | Spelling     | Abjad | Spelling   |
| A                 | for Alpha    | K     | for Kilo     | U     | for Ultra  |
| B                 | for Bravo    | L     | for Lima     | V     | for Victor |
| C                 | for Charlie  | M     | for Mike     | W     | for Whisky |
| D                 | for Delta    | N     | for November | X     | for X-ray  |
| E                 | for Echo     | O     | for Oscar    | Y     | for Yankee |
| F                 | for Foxtrot  | P     | for Papa     | Z     | for Zulu   |
| G                 | for Golf     | Q     | for Quebec   |       |            |
| H                 | for Hotel    | R     | for Romeo    |       |            |
| I                 | for India    | S     | for Sierra   |       |            |
| J                 | for Juliette | T     | for Tango    |       |            |

## Unit 2

### Asking for Bank's information

#### Task 1

**Study about how to a customer service officer (CSO) when handling a customer and explaining bank's information.**

*(Fuzna is a CSO at Marzuqoh Bank, and Glempong is a success businessman who wants to save and invest his money).*

- Glempong : Good morning.
- Fuzna : Good morning, sir. Welcome to Marzuqoh Bank. How can I help you?
- Glempong : I'm very curious about your bank, Marzuqoh Bank. Please give me some information about your bank.
- Fuzna : Have a seat please.
- Glempong : Thanks
- Fuzna : Well, Marzuqoh Bank is an Islamic bank.
- Glempong : An Islamic bank? But I am not a Muslim.
- Fuzna : Don't worry, sir. An Islamic bank is not exclusively for Muslim. It is operated based on the principles of shari'a or Islamic law, but it is for everybody, Muslim and Non Muslim as well.
- Glempong : I see. So what do you offer to your customers?
- Fuzna : Like any other banks, we offer financial services like saving, deposit, transfer, and investment.
- Glempong : So what's the difference with ordinary banks?
- Fuzna : The first difference is that we don't apply interests as interest is prohibited by Islamic law.
- Glempong : How do you earn money then?
- Fuzna : We apply profit sharing. Our customers share a part of their profits with us.
- Glempong : You earn money from us and you call it differently. What's the difference with interest?
- Fuzna : The second difference is that we share risk, not only profit. So in principle we, Marzuqoh Bank invest our money in your business. If you make money, you will share it with us. But if you don't make money, then you will share risk with us. Isn't that much fairer than ordinary banking?
- Glempong : That's great! How about my earning? If I put money in your bank, will you share us your profit?
- Fuzna : Yes, sir. We will share a portion of ours to you.
- Glempong : Hmmm. It's getting more interesting. Please tell me about your saving and investment if you meet my needs then I would like to be your customer. I want to save and to invest my money in Marzuqoh bank. By the way what's the meaning of Marzuqoh?

Fuzna : It's an Arabic word which means people who receive provision from god.

Glempong : Very nice name with wonderful meaning.

Fuzna : Thank you, sir. As for our services, in brief we offer the following ones. *Ijara* is a leasing agreement whereby the bank buys an asset for a customer and leases it to them over a specific period, with the customer sometimes buying the asset outright at the end of the contract. Rentals paid during the period of the lease make up part of the purchase price.

*Mudaraba* is an investment partnership where an investor provides the funds and an expert (mudarib) provides the investment skill. Profits are shared between the investor and mudarib. But investor risk losing their money if the investment is unsuccessfully. The mudarib will not charge a handling fee unless a profit is made.

*Musharaka* is an investment partnership where all parties agree to jointly share risk and reward (losses and profits). Profit sharing terms are agreed in advance and losses are always pegged to the amount invested by each individual and will never exceed this. For example, Marzuqoh bank manages the funds of depositors to generate profits that those depositors share.

*Murabaha* is a form of credit which allows customers to make a purchase without saving to take out an interest-bearing loan. The bank buys an item for the customer and sells it to them on a deferred basis by using installments, adding an agreed profit margin.

Glempong : Well, I decide to put my money in saving account and investment schema.

Fuzna : May I have your name, sir?

Glempong : My name is Mas Glempong. Here is my business card. You can contact me any time at these numbers and this email address.

Fuzna : Thank you, sir. May I have your identity card, sir? I will have it copied.

Glempong : Sure. Here it is.

Fuzna : Ok, Mr. Glempong. Would you please fill in this form?

Glempong : Ok. I decide to save five billion rupiah here.

Fuzna : Very well, sir. Here is your saving account booklet. Thank you very much for trusting us to manage your fund, sir.

Glempong : You're welcome. See you later, Miss Fuzna.

Fuzna : See you later, sir. Take care.

## Task 2

Practice that dialogue with your partner. One is as customer service officer and the other is as a customer. Use the best expression in explaining the bank's information.

**Match the method of payment with the definition.**

### Task 4

- Regular bank statements will be sent to you by post, listing recent \_\_\_\_\_.
  - payments
  - events
  - transactions
- New current account customers can borrow up to £200 in the form of a low-interest \_\_\_\_\_.
  - overdraft
  - overtake
  - overspend
- The current rate of interest for \_\_\_\_\_ overdrafts is 6.7% APR.
  - permitted
  - allowed
  - authorized
- While your account is \_\_\_\_\_ credit, there are no charges.
  - under
  - in
  - with
- If your account is overdrawn, charges may \_\_\_\_\_.
  - happen
  - apply
  - occur
- When you acknowledge \_\_\_\_\_ of your new debit card...
  - receipt
  - the receiving
  - reception
- ...you will be sent a PIN (Personal \_\_\_\_\_ Number)
  - identifying
  - identifier
  - identification
- You will need to \_\_\_\_\_ your PIN each time you use the card.
  - put in
  - type
  - enter
- Two or more customers may apply for a \_\_\_\_\_.
  - two-person account
  - joint account
  - together account
- Current account \_\_\_\_\_ may apply for a Grimleys Credit Card.
  - holders
  - owners
  - users
- Credit cards will be issued \_\_\_\_\_.
  - if you're rich enough
  - if you have money
  - subject to status
- You may \_\_\_\_\_ your account at any time.
  - close
  - finish
  - end



## Unit 3

### Handling Customer in Opening Account

#### Task 1

**Study about the procedure of opening an account.**

#### **Open Bank Account in 7 Simple Steps**

Today Banks have emerged as important financial institutions. Banks provide a safe environment and helps us manage our financial transactions. To avail professional banking service it is mandatory for every individual to open a bank account. Opening a bank account is not a difficult task. It takes only seven easy steps to open a bank account. This article will help you understand these seven simple steps or procedure to **open a bank account**.

##### **1. Decide the Type of Bank Account you want to Open**

There are several types of bank accounts such as **Saving Account**, Recurring Account, Fixed Deposit Account and Current Account. So a decision regarding the type of account to be opened must be taken.

##### **2. Approach any Bank of choice & meet its Bank Officer**

Once the type of account is decided, the person should approach a convenient bank. He has to meet the bank officer regarding the opening of the account. The bank officer will provide a proposal form (Account Opening Form) to open bank account.

##### **3. Fill up Bank Account Opening Form - Proposal Form**

The proposal form must be duly filled in all respects. Necessary details regarding name, address, occupation and other details must be filled in wherever required. Two or three specimen signatures are required on the specimen signature card. If the account is opened in joint names, then the form must be signed jointly. Now a days the banks ask the applicant to submit copies of his latest photograph for the purpose of his identification.

##### **4. Give References for Opening your Bank Account**

The bank normally required references or introduction of the prospective account holder by any of the existing account holders for that type of account. The introducer introduces by signing his specimen signature in the column meant for the purpose. The reference or introduction is required to safeguard the interest of the bank.

##### **5. Submit Bank Account Opening Form and Documents**

The duly filled in proposal form must be submitted to the bank along with necessary documents. For e.g. in case of a joint stock company, the application form must accompany with the Board's resolution to open the account. Also certified copies of articles and memorandum of association must be produced.

##### **6. Officer will verify your Bank Account Opening Form**

The bank officer verifies the proposal form. He checks whether the form is complete in all respects or not. The accompanying documents are verified. If the officer is satisfied, then he clears the proposal form.

##### **7. Deposit initial amount in newly opened Bank Account**

After getting the proposal form cleared, the necessary amount is deposited in the bank. After depositing the initial money, the bank provides a pass book, a cheque book and pay in slip book in the case of savings account. In the case of fixed deposits, a fixed deposit receipt is issued. In the case of current account, a cheque book and a pay in slip book is issued. For recurring account, the pass book and a pay in slip book is issued.



The advantages of saving account are as follows :

1. Saving account encourages savings habit among salary earners and others who have fixed income.
2. It enables the depositor to earn income by way of saving bank interest.
3. Saving account helps the depositor to make payment by way of issuing cheques.
4. It provides a facility such as Electronic fund transfer (EFT) to other people's account.
5. It helps to do online shopping via facility like internet banking.
6. It provides immediate funds as and when required through ATM.
7. The bank offers number of services to the saving account holders

## Task 2

**Study these dialogues!**

### Opening bank account

Anita : How are you doing today?  
Beni : Great. Thanks.  
Anita : What can I help you with?  
Beni : I would like to open a bank account.  
Anita : What kind would you like to open?  
Beni : I need a checking account.  
Anita : Would you also like to open a savings account?  
Beni : That's fine.  
Anita : In order to open these accounts, you need to deposit a minimum of \$50.  
Beni : I want to deposit \$300.  
Anita : I will set up your accounts for you right now.  
Beni : Make sure to put \$150 in each account.

## Task 3

**Fill the dialogues appropriately with the following words:**

|       |         |        |         |      |     |
|-------|---------|--------|---------|------|-----|
| Which | when    | needed | have to | fill | can |
| Want  | minimum | do     | who     | will |     |

**Harish** : Good morning, sir!  
**Account** : Good morning! What .....1..... I do for you?  
**Harish** : I .....2..... to open an account in your bank.  
**Account** : .....3..... type of account .....4..... you want to open ?  
**Harish** : I want to open a saving bank account.  
**Account** : Please .....5..... this form and get this introduced by a person .....6..... has an account in this bank.  
**Harish** : How much money is .....7..... to open the account?  
**Account** : You can open an SB A/c with .....8..... amount of Rs.1000/- only.  
**Harish** : .....9..... you also issue me a cheque book.  
**Account** : You will get a cheque book, and you will .....10..... maintain a minimum balance of Rs.1000/-  
**Harish** : Thank you. ....11..... shall I come to open an account?  
**Account** : Come any time between 10am to 1pm.  
**Harish** : Thanks for this information.  
**Account** : It's my pleasure.

## Task 4

### Banking Vocabulary

Using the following list of words, fill in the text below :

|               |             |           |                        |
|---------------|-------------|-----------|------------------------|
| Commission    | Debited     | In full   | Interest               |
| Issued        | Outstanding | Statement | Withdraw               |
| Credit rating | ATM         | Loan      | Default                |
| Collateral    | Bounce      | Overdraft | Financial institutions |

Banks offer many services to business and their customers. Here are some of the most common:

Many people now have a card which enables them to 1. \_\_\_\_\_ money from 2. \_\_\_\_\_. You feed your card into the machine and key in your PIN (Personal Identification Number) and the amount of money you want. If you have enough in your account, the amount requested will be 3. \_\_\_\_\_ to you up to a daily limit. Your account is automatically 4. \_\_\_\_\_ for the amount you have drawn out. Provided you have a sound 5. \_\_\_\_\_, you can get a credit card from a bank and other 6. \_\_\_\_\_. To obtain goods or services, you present your card and sign a special voucher. When it receives the voucher, the credit card company pays the merchant minus 7. \_\_\_\_\_ and then sends you a monthly 8. \_\_\_\_\_. Depending on the type of card you have, you will either have to pay 9. \_\_\_\_\_ be able to pay part of what is owed and pay 10. \_\_\_\_\_ on the balance left 11. \_\_\_\_\_.

If you need additional money for investments or other major purchases, you can take out a 12. \_\_\_\_\_. The bank may need you to offer them something as 13. \_\_\_\_\_ in case you 14. \_\_\_\_\_ on your loan. Most good banks offer chequing accounts with 15. \_\_\_\_\_ protection so that a cheque won't 16. \_\_\_\_\_ in case no funds are available in your account.

## Unit 4

### Making Transfer

#### Task 1

Study the following dialogues and practice them in front of the class!

##### Dialogue a

Annisa : How are you doing?  
Budiman : Great. Thanks.  
Annisa : May I help you with something?  
Budiman : I would like to transfer some money.  
Annisa : **Where** would you like to transfer money **from**?  
Budiman : Take it from my savings account.  
Annisa : **Where** would you like the money transferred?  
Budiman : I want it transferred into my checking account.  
Annisa : How much would you like to transfer?  
Budiman : I would like to transfer \$200.  
Annisa : Will that be all today?  
Budiman : That's it for today. Thank you.

##### Dialogue b

Astuti : How are you today?  
Bianca : Very well.  
Astuti : Do you need help with something?  
Bianca : I need to make a transfer.  
Astuti : **What account** would you like to transfer the money **from**?  
Bianca : I want to transfer money from my savings account.  
Astuti : **Where** do you want the money to go to?  
Bianca : I want the money to be transferred into my checking account.  
Astuti : How much money are you going to transfer today?  
Bianca : \$200 will be fine.  
Astuti : Is that all I can do for you today?  
Bianca : I won't need anything else.

#### Task 2

##### Describing a Process or Procedures

Describing a process or procedures means writing about how something is made or how something happens. Examples: the rainwater cycle, how coffee is grown, how glass is made, getting a driving license, starting a business.

When you explain the step-by-step order of how things happen or how things get done, you are describing a process - how to get a visa, how to mend a puncture, how to make coffee, how glass is made.

1. Make a rough list of the steps in the right order
2. Start with an introductory sentence or two about the process - how important it is, how simple it is, etc.
  - In this essay, I will describe how paper is made.
  - I will now explain how a photocopier works.
  - Building a road is a long process, but it can be divided into four main stages.

3. Use sequence words - first, next, after that, before, then, finally,
  - The first stage in making glass is ... In this stage, the sand is cleaned and weighed...Next....After that....In the final stage, the glass is....
4. Finish with a concluding sentence or two.
  - As you can see, paper manufacture is a difficult process. If you follow the steps described then you will be successful.
  - As I have described, there are many steps involved in supplying water to a city. By using the step by step approach outlined above you can make sure of a safe supply.
5. Use the correct voice - passive or active. Read the instructions carefully

| Active  | Passive  |
|---|--|
| The farmer <u>sends</u> the milk to the factory<br>S    P(V1)    O    K | The milk <u>is sent</u> to the factory (by the farmer).<br>S    P (to be V3)    K    o |
| Elin <u>washed</u> the dress yesterday<br>S    P(V2)    O    K          | The dress <u>was washed</u> by Elin yesterday<br>S    P (to be V3)    K                |
| Place the container on the mat!   | The container <u>should be placed</u> on a mat.  |

Example: **This step uses the imperative.**

### Popcorn

Popcorn is something you often eat when you watch a movie at a cinema. It is very easy to make perfect popcorn if follow the correct procedure.

**First**, **put** three tablespoons of oil in a large pot. **Then**, **heat** the oil on a high flame until one kernel of popcorn pops when you drop it into the hot oil. **Now**, **pour** a quarter cup of popcorn into the pot and **cover** the pot with a lid. **Reduce** the flame and gently **shake** the pot. **Continue** shaking until the corn has popped. **Finally**, **empty** the popcorn into a large bowl and **add** melted butter and salt.

As you can see making popcorn is very simple if you follow the steps above. Enjoy your movie!

**These steps use the passive voice.**

### Want Coffee?

Coffee is a very popular drink around the world. People drink it at all times of the day. There are several kinds of coffee, but I am now going to describe how instant coffee is produced.

**First**, the coffee beans **are picked** from the trees and **dried** in the sun. **Then**, the beans **are roasted and then cooled** rapidly before being ground. The beans **are then mixed** with hot water and the mixture **is strained** before **it is frozen**. **Finally**, the frozen mixture is ground and then **dried** in a vacuum before **it is packed** into jars. The coffee is now ready to **be sold** in shops.

Instant coffee is not quite as good as real coffee, but it is very popular and saves a lot of time. The manufacturers have done most of the steps for us!

## DESCRIBING PROCESS (menggambar proses):

|                         |                  |
|-------------------------|------------------|
| Beginning :             | - First(ly)....  |
| - To start with....     |                  |
| - Initially.....        |                  |
| Later Stages :          | - Second(ly).... |
|                         | - Third(ly)..... |
| - Fourth(ly)....        |                  |
| - Then.....             |                  |
| - Next.....             |                  |
| - After that...         |                  |
| Ending :                | - Finally....    |
| - Last(ly)...           |                  |
| - The last thing is.... |                  |

### Task 3

Please, make a procedure of activity at bank.

### Task 4

#### Study about Bank Terms in America!

- **Account balance** : The amount of money in an account at the start of the business day, including all deposits and withdrawals posted the previous night, whether or not the funds have been collected. See "collected balance."
- **Account statement** : A printed or online statement of all the funds paid out by or paid into your account during a statement cycle.
- **Automatic funds transfer** : An arrangement that automatically moves funds from your account to another internal or external account on a date you choose; for example, every payday.
- **Automatic payment** : An arrangement that automatically deducts funds from your account (usually a checking account) on the day you choose in order to pay a recurring bill (such as car, insurance, mortgage payments, etc.)
- **Bounced check** : A check returned that is returned to the depositor because there are not sufficient funds to pay the amount of the check.
- **Canceled check** : A check that has been paid. A canceled check is usually acceptable as legal proof of payment.
- **Cashier's check** : A check issued by a bank and paid from its funds. A cashier's check will not usually bounce because the amount it is written for is paid to the bank when it is issued, and the bank then assumes the obligation.
- **Checking account** : A type of deposit account that enables customers to deposit funds and withdraw available funds on demand, typically by writing a check or using a debit card. These accounts are sometimes interest-bearing.
- **Compound interest** : Interest that is calculated on both the accumulated interest and the principal balance in the account. The more frequently interest is compounded, the higher the effective yield.
- **Credit** : The increase in a deposit account balance that occurs when a deposit is made to the account. See also "debit."
- **Debit** : A decrease in a deposit account's balance, such as occurs when a check posted to the account. See also "credit."

**Unit 5**  
**Daily activity at bank part 1**

**Task 1 Warming up**

1. Do you know the terms “instruction and prohibition”? What are they for?
2. What do you do if you want someone to do something?
3. How to give instructions?
4. How to give prohibition

**Task 2 Useful expressions**

- **Would you** tell Mrs. Rina that I’m here?
- **Take** this document to our manager!
- **Please type** this letter, Mr. Rudi. / Mr. Rudi, type this letter, **please**.
- **Would you** help me lift this heavy box?
- **Get** me a recommendation letter, **will you**?
- **Hang up** my coat on the door, **will you please**?
- **Would you** send this document to Ms. Rahma?
- **If you** have time, **will you** come to my office tomorrow?
- **Will you do me a favor**?
- **Please don’t** bother (disturb) me now. I’m very busy.
- **Don’t** come late again. / **Don’t be** late to the office.
- **No** kidding at the meeting.
- **Don’t be** rude to customer.

**Task 3 Study the following explanation**

**Asking for Instruction**

- ✓ How do you do this?
- ✓ How do I .....?
- ✓ What is the best way to .....?
- ✓ How do I go about it?
- ✓ What do you suggest?
- ✓ How do you suggest I proceed?
- ✓ What is the first step?

**Giving Instruction**

- ✓ First, (You) .....
- ✓ Then, (You) .....
- ✓ Next, (You) .....
- ✓ Lastly, (You) .....

**Starting out**

- ✓ Before you begin, (you should.....)
- ✓ The first thing you do is .....
- ✓ I would start by .....
- ✓ The best place to begin is .....

**Continuing**

- ✓ After that, .....
- ✓ The next step is to.....
- ✓ The next thing you do is .....
- ✓ Once you’ve done that, then .....
- ✓ When you finish that, then .....

## **Finishing**

- ✓ The last step is .....
- ✓ The last thing you do is .....
- ✓ In the end, .....
- ✓ When you've finished.....
- ✓ When you've completed all the steps

(adapted from : esgold)

## **Task 4 Study the dialogue**

### ***Dialogue a***

#### **Changing money**

Teller : Good morning, can I help you?  
Iwan : Good morning. I want to change money. What is the rate of USD (US Dollar) today?  
Teller : The buying rate is Rp 9.200 (nine thousand two hundred), while the selling price is Rp 9.500 (nine thousand five hundred). Would you like to buy or sell USD?  
Iwan : I want to sell USD into Rupiah.  
Teller : How much?  
Iwan : USD 1.000 (one thousand Dollars).  
Teller : Please fill in this form first.  
Iwan : Thank you.

.....  
Iwan : Here is the form, and here is the USD.  
Teller : Thank you. I will count first. Please wait a moment.  
Iwan : Can I have hundred thousand notes?  
Teller : I will check first.

.....  
Teller : Sir, here is the money. All are in Rp 100.000 notes. Please count first.  
Iwan : Thank you. Can I have a plastic bag?  
Teller : Sorry we don't have plastic bag. You can use this envelope.  
Iwan : Thank you.

### ***Dialogue b***

Carol : I'm sorry to disturb you, but could I possibly have the latest sales figures?  
Stephen : We're very busy at the moment, Carol. Would you come back in half an hour?  
Carol : Mr. Green needs them right away.  
Stephen : Oh! That's different. That'll be no trouble at all. Henk, do you think you could pass me that folder, please? The pink one.  
Henk : (*handing it to Stephen*). Here you are!  
Stephen : Thanks. (*looking inside it*). Oh! They are not here. (*to Carol*) Look inside that blue folder, will you, Carol?  
(*Carol fetches the folder*)  
Stephen : Ah, good! (*looking inside it*) Oh dear! They've not been typed. I'll take them to FG myself. Carol, can you get Mr Jansen some more coffee, please?



Carol : Certainly. (*Carol leaves the office*)  
 Stephen : Henk, **would you mind** looking after things while I'm out of the office?  
 Henk : Sure.  
 Stephen : If anyone calls, could you tell them I'll be back in ten minutes?  
 Henk : Ok.

## Task 5 Study the following explanation

### Simple Present Wh-Questions and statements

| Wh-Questions                 | Statements  | I/You | She/He  |
|------------------------------|---|-------|---------|
| What do you do?              | I'm a civil servant / CSO/ She <b>is</b> a bank's manager                                 | Work  | Works   |
| Where do you work?           | I <b>work</b> at Mandiri Bank, A. Yani Street No....                                      | Take  | Takes   |
| How do you go to the office? | I <b>go</b> there by car/public transportation. My husband <b>takes</b> me by motorcycle. | Do    | Does    |
| Where does Andre work?       | He <b>works</b> for Thomas Cook Travel. He <b>works</b> as civil servant/ accountant.     | Watch | Watches |
| What does he do?             | He is a guide. He <b>takes</b> people on tours.   | Study | Studies |

**Note :** sometimes simple present using nominal sentences by using to be (is, am, are)

Example : Are you a secretary? Yes, I'm a secretary.  
 Is he sick? No, he isn't. He is just weak.  
 Where are they? They are at home now.  
 What is this? This is a certificate of legalization.

## Task 6

**Study this conversation and then make a dialogue talking about your daily activity!**

Daniel : How do you spend your day, Helen?  
 Helen : Well, on weekdays I get up around ten. Then I read the paper for an hour and have lunch at about noon.  
 Daniel : Really? What time do you go to work?  
 Helen : I start work at three.  
 Daniel : And when do you get home at night?  
 Helen : I get home pretty late, around midnight.  
 Daniel : So what do you do exactly?  
 Helen : I'm a TV announcer. Don't you recognize me? I do the weather report on KNTV.  
 Daniel : Gee, I'm sorry. I don't watch TV.  
 Tracy : That's was a great movie, but I should go soon. Do you know what time it is?  
 Randy : Let me check. It's about 10.45  
 Tracy : 10.45? The last train leaves at 11, doesn't?  
 Randy : Yeah, I think so.  
 Tracy : Gosh, I've got to run. If I miss the train, I'll have to take taxi.  
 Randy : Ok. See you later.  
 Tracy : Bye. Thanks for inviting me over.

## Unit 6

### Daily activity at bank part 2

#### Task 1

##### Study this dialogue.

- Customer : Good morning. Can I cash a cheque here?
- Counter clerk : Please go to the first counter on the left side.
- Customer : Thank you. Is it the teller system there?
- Counter clerk : Yes, sir. You will get your money instantly there.
- Customer : (*At the first counter*) Excuse me. I want to get this cheque cashed.
- Counter clerk : Yes sir, please sign on the back of your cheque.
- Customer : O.K.! Here you are.
- Counter clerk : Just a minute, sir.
- Customer : I need thousand rupees notes only.
- Counter clerk : I am sorry; I have only five hundred rupees notes. If you can wait, I will get some thousand rupees notes as well.
- Customer : Thanks! I won't like to wait any longer. Five hundred rupees notes are alright with me.
- Counter clerk : Here is your cash, sir. Please ensure that you have got exactly the right amount.
- Customer : Thank you. I shall definitely count my money before I leave.
- Counter clerk : Thank you very much. Have a nice day, sir.

#### Task 2 Study the following explanation

##### Agreement and Disagreement in English

There are three expressions in saying those; *First*, totally agreement, *second*, totally disagreement and third, partial agreement.

##### ❖ Totally agreement

Absolutely, exactly, I think so, I suppose so, there is no doubt about it, I agree entirely, I totally agree, I agree with you, I simply must agree with that, I absolutely agree, I have the same opinion, you are right, that is true.

##### ❖ Totally disagreement

I don't agree, I totally disagree, I don't guess so, I am sorry, but I disagree with you, I am doubt about that, your opinion was in complete contradiction to ....., I have a different opinion with you, I don't think so, that is not true.

##### ❖ Partial agreement.

I agree with your principle but....., yeah, you could be right, I can agree but....., that same obvious, but....., that is true, but there are some portions that should be ....., That is not as simple as you think.

##### Expression of giving positive feedback

An important part of conversation is encouraging the other speaker to continue. We do this by using a variety of expressions to give positive feedback.

|       |           |                    |
|-------|-----------|--------------------|
| Fine  | Great     | Good idea          |
| Right | OK        | That would be nice |
| Sure  | Of course | Sounds interesting |
| I see | Really    | Me too             |

(Source : The book of Speaking effectively)

### Task 3 Studying Conversations

Read and practice this conversation!

- Henry : Hi Arif, how are you today?
- Arif : Bad, because there will be so many works that must be done today.
- Henry : Where is your energy dude? **Just think simply and do your jobs one by one.**
- Arif : I don't know. I slept very late last night.
- Henry : That's a big problem. Hmm, anyway how much jobs that must be finished?
- Arif : Ten kinds of jobs.
- Henry : It's gonna be over work.
- Arif : Off course and I will sleep late again tonight.
- Henry : Hey look at me. I get overtime work in three days in a week, but I never complaint about it. I personally think that you do not enjoy your job, my friend..
- Arif : Yeah I know that well. You are a strong worker. Really? I studied for accountancy and I work as an accountant. It must be correct, right?
- Henry : Arif, do you love playing online games?
- Arif : Yes.
- Henry : How's your feeling?
- Arif : When I play games even for ten hours a day, it does not make me bored. I keep enjoy it and always be challenged to defeat my enemies in the game.
- Henry : How's your feeling when working for two hours as an accountant?
- Arif : If I can, I will be so angry for every hour in this office. I don't know why does it happen to me; I was a cum laude student in my University and I took the job as same as my department.
- Henry : Wait.. When you started your study in the university, accountancy was your choice or your parents'?
- Arif : My parents and I followed them.
- Henry : That's the point. You followed your parents and when you became a cum laude student, it was not because you, but because you wanna get their pride. Was it right?
- Arif : Yes. It was right. Actually I preferred to choose an engineering department. But my parents told me that being an engineer would not make me rich. So I buried that hope very deep.
- Henry : Do you still have the hope to be a mechanic right now?
- Arif : Off course. I love machine..
- Henry : Do you have a skill to work as a mechanic?
- Arif : Yes, it must be. I ever took a mechanical course for three months and until now, I often fix the cars to help my uncle.
- Henry : Good.
- Arif : So, what I have to do?
- Henry : Quit from this office and work with your uncle as a mechanic. Don't think about how much money that you will get. Think about your passion and happiness of your life. If you follow your passion, happiness will always be with you.
- Arif : How about my parents?

Henry : Convince them. Tell them about your problems and make them permit you to quit from accountant and move to mechanic.

Arif : That sounds good my friend. It will be the biggest revolution in my life.

Henry : Good luck!

**Task 4 Fill in the blank spaces with appropriate words!**

| <b>Abstract noun</b> | <b>Verb</b>  | <b>Adjective /<br/>past participle used<br/>as adjective</b> | <b>Person (Noun)</b> |
|----------------------|--------------|--|----------------------|
| Finance              | to finance   | Financial  | Financier            |
| regulation           | to regulate  | Regulated  | Regulator            |
|                      |              | Insurable / insured  |                      |
|                      |              |  | Creditor             |
|                      |              | Donated  |                      |
|                      | to guarantee |  |                      |
| Economics            |              |  |                      |
|                      | to invest    |  |                      |
|                      |              | Analyzable/analyzed  |                      |
|                      |              |  | Signatory            |

## Unit 7

### Handling the Telephone

#### Task 1

**Study the following conversations!**

##### *Dialogue A*

- CSO : Good morning. Thank you for calling PT. Kaya Raya Dunia Akhirat. I am Lola. How can I help you?
- Caller : Good morning. Can I speak to the customer service officer, please?
- CSO : Speaking.
- Caller : I am Melati. The operation manager of Pamer Exhibition. I would like to inform that our company is a company that specializes on organizing trade shows, product launching and any promotional activities. I'd like to inform you that my company will organize a trade show in December.
- CSO : If you don't mind, I will put you in touch with the marketing manager.
- Caller : I'd be glad to.
- CSO : Will you hold while I transfer the call?
- Caller : Ok, thanks for your help.
- CSO : You are welcome.

##### *Dialogue B*

- Caller : May I speak to the marketing manager, Miss Gayatri?
- CSO : May I know who is calling?
- Caller : I am Tarto, the salesman of Aman Damai Insurance.
- CSO : May I know about the subject?
- Caller : I'd like to offer her our new products.
- CSO : I am sorry, Miss Gayatri is in the middle of the meeting with the board of directors now. So she is not available. Do you want to leave a message?
- Caller : Yes, please tell her that I want to offer her the life insurance.
- CSO : I suggest you to send us your brochures, then we will contact you if we are interested in your business.
- Caller : Great. Ok, I will do that. Thank you very much.
- CSO : You are welcome.

#### Task 2

**You may need the following expressions when handling the telephone. Look over and study the expressions.**

- Greeting : Good morning / afternoon / evening.
- Conversation starter : How may I help you? / How can I help you?
- Asking caller to wait : Will you hold while I transfer the call?  
Would you please hold for a moment?  
She will be available in ten minutes. Would you call back later?
- Asking caller's name : Who is calling please?  
May I know your name, please?

### Task 3

**Work in pair to make the dialogue based in the given situation.**

- You, a customer service officer at a Bank. You receive a phone call which inquires about bank's products.
- You, a customer service officer at a Bank. You accept a phone call from a company which offers cooperation with your bank. You do not have authority to make decision, so transfer the call to the authority man.

### Task 4

**Study the following example of a written message from a message form and write the rest of the message according to the information given.**

Example : Vincent is leaving a message for Madam Sharon in room 520) : *"Tell Madam Sharon to **meet me** in the lobby of the Holiday Inn at 9.30 not 6.30 p.m. I'm **arriving** late due to a small accident"*.

*The written message : **Mr. Vincent** will be arriving at 9.30 not 6.30 p.m. due to a small accident. Please **meet him** at 9.30 p.m. in the lobby"*.

1. Dewi is leaving a message for Sunaryo : *"Could you just tell **him** to call **me** at 7568936 at about 4 p.m. tomorrow"*.

*The written message : Dewi asked you to call her at 7568936 at 4 p.m tomorrow.*

...

2. Usantoro is leaving a message for Endang : *"tell her that I'm going to pick her up at 3 p.m. and don't forget to bring the camera"*.

*The written message : Usantoro told/said that he is going to pick you up at 3 p.m.....*

.....

3. Enhaii Travel is leaving a message for Kuswardhani : *"Could you tell her that the ticket is going to be sent to her room today at about 7 p.m."*.

*The written message : .....*

.....

4. The Boromeous Hospital is leaving a message for Ojim : *"Please tell him that his uncle is hospitalized here due to a car accident"*.

*The written message : .....*

.....

### Task 5

**Explore the following etiquettes in telephone courtesy!**

#### Do's

- ✓ Pick up the phone receiver within two rings to show prompt attention
- ✓ Try to stop previous conversation before picking up the receiver
- ✓ Answer the telephone promptly, courteously and listen carefully. Be attractive when listening
- ✓ Give a friendly greeting. Example : *"Holiday Inn, good morning. Can I help you?"*
- ✓ Never say *"Hello"* to greet the caller
- ✓ If you know the name of the caller, try to address them by name
- ✓ Speak clearly, appropriately and articulately
- ✓ Be friendly and efficient
- ✓ Allow the guest to hang up the phone first

### **Don'ts**

- ✓ Do not interrupt the conversation. If you do so, explain the reason to the guest
- ✓ Do not transfer a call without telling the caller you are going to do so
- ✓ Do not rush even when under pressure
- ✓ Do not hit the table using either a pen or your finger
- ✓ Do not chew gum, etc
- ✓ Do not use simply answer "yes", use words like "of course", "certainly", or "sure"
- ✓ Do not only say "no", use "I am sorry ...." Or "I'm afraid..." instead. If something is not clear you better say "I'm sorry, sir, could you repeat that, please!" or "I'm sorry. I couldn't catch what you said." "Would you say that again, please?"
- ✓ Do not let the guest hear unnecessary noise and background conversations
- ✓ Do not forget to thank the guest for calling
- ✓ Do not bang the receiver down. Coughing and sneezing are natural. If you do cough or sneeze, please say, "Excuse me".

### **Additional knowledge**

#### **20 tips for handling customer calls**

By Jenny C. McCune

As a primary contact method with the public, it's important that you and your employees treat phone customers well. Otherwise, they may not be your customers for long. Whether a client is ringing you or you're doing the dialing, these 20 tips will help ensure your company's phone calls connect:

1. Answer the phone promptly.
2. Call customers by name -- the right name, that is.
3. Have customer information handy.
4. Take notes.
5. Create a company cheat sheet.
6. Teach your employees phone etiquette.
7. Focus on the caller.
8. Smile.
9. Put yourself in the customer's shoes.
10. Listen.
11. Stay on the line when transferring a caller.
12. Don't ask someone to call back.
13. Avoid the hold button.
14. Stay off the speaker phone.
15. Keep voice-mail messages and phone menus short.
16. Answer your own phone.
17. Have a business-only line if you work out of the home.
18. Hire people who are good at working the phone.
19. Get to the point.
20. Prepare before initiating a customer call.

*"If you are in business, how your employees deal with clients on the phone reflects on you. Companies that don't pay attention to that will eventually fail."*

Jenny C. McCune is a contributing editor based in Montana.  
(<http://ecc.pima.edu/~tourism/TVL101/converted/TVL%20101%20Chapter%20Thirteen%20Phone%20Etiquette.htm>)



## Unit 8

### Managing Complaints

#### Task 1

*Read carefully the following text about how to handle complaints.*

The ability to resolve a guest complaint often **depends on the attitude of the person receiving complaint**. It is always important to be honest. No business can ever be run perfectly. People do make mistakes and machines do break down, so being honest about this fact is usually **the best approach**. A **sincere effort** to correct the problem will generally be **appreciated and accepted** by the guest. The receptionist on duty should make careful notes in the front desk log detailing who the complaint is, his or her guestroom number, a description of complaint and the action taken.

The front desk clerk or receptionist may receive complaints that involve the food and beverage service in the restaurant. When complaints of this nature are brought to the attention of front desk staff members, they should volunteer to contact the person with the supervisory authority to take corrective action.

Front office personnel should never indicate to a guest that they have no control over or interest in food operation, for, in the guest's eyes, the entire facility is one operation. It makes no difference to the guest to whom the complaint is made, as long as the individual appears to be in authority.

There are **three basic rules** which should be followed by front desk personnel receiving verbal complaints.

- a. Listen with concern and curiosity
- b. Never raise your voice
- c. Never becoming impolite or show disinterest. The clerk's interest in assisting the guest or correcting a problem will usually appease even the most outraged customer. If a guest becomes agitated or rude, simply become more polite.

If initial attempts to solve the guest's problem are not successful, the front desk clerk should excuse himself or herself and get the supervisor. The clerk should introduce the supervisor to the guest and explain the problem.

Supervisors should remember that guests feel their complaints are justified. In addition, they may be bringing up a problem that has been overlooked. Thank the guest for this obvious courtesy. The **"silent complaints"** never come back; the verbal ones give the hotel a chance to make amends.

Careful consideration should be given to refunds or rate reductions. Most guest complaints are resolved through personal concern and attention, not through reductions or refunds. If complaints involve losses or damages, the proper insurance forms must be completed and processed per hotel policy.

#### Task 2

*Study the following expressions.*

- I have a complaint! - I'm afraid I have to make a complaint! - I must complain about .....
- May I know what your problem is? - can I see?
- Please forgive us for the inconvenience - We sorry for that problem  
- We must apologize for the inconvenience

- Would you please wait for a moment?      - Would you mind waiting for a while?
- Would you please sign here?                - Would you please write your complaint here?
- I'm extremely sorry about it   - I really must apologize   - I do apologize
- I'm sorry to hear that                -I'm sorry, sir, this is beyond my authority
- I'll send someone (up) to your room / to check it / repair (fix) it / to mop it up / to replace/change it.
- Would you like to see our manager, sir?      - I'll talk to my supervisor, madam.

### Task 3

#### Study the following dialogues

##### **Dialogue a** (*complaint about bathroom's condition*)

Reception : Reception, can I help you?

Guest : Can you do something about my bathroom? It's flooded; the tap is running.

Reception : I am sorry, sir. I'll send someone up to look at it. What's your room number?

Guest : 225. And there is no drinking water in my room.

Reception : Right, sir. I'll send up some water, too.

##### **Dialogue b** (*complaint about technical problem of computer*)

Customer : Good morning.

Pipit : Good morning. Have a seat, please. How can I help you?

Customer : I would like to talk to the one responsible for my problem.

Pipit : May I know what your problem is?

Customer : I have a technical problem with my desktop computer that I bought here yesterday. I want to file my complaint.

Pipit : I am sorry for the inconvenience, sir. Please fill out this form. You can write your name, address and your problem here.

Customer : then what? Just waiting?

Pipit : Don't worry, sir. Our technicians are ready to fix it as soon as you have finished writing it, I will deliver your desktop computer to them.

Customer : Here is my computer. I want to have it fixed right away.

Pipit : Certainly, sir. Would you please wait for a while?

*After a while.....*

Pipit : It finished, sir. Please take a look your computer. It is working well now.

Customer : let me check it. Ok.

Pipit : Is there anything else I can do for you, sir?

Customer : No, it is not.

Pipit : Would you please sign here, sir?

Customer : What is this?

Pipit : This is a statement that we have fixed your technical problem.

Customer : Ok, here it is. Thank you very much.

Pipit : You are welcome, sir.

### Task 4

Look through the following procedure for handling complaints. They are not in the right order. Please put them into the right order by writing numbers before the statements. Check your answer with the teacher.

- \_\_\_\_\_ Isolate the guest from public view if necessary.
- \_\_\_\_\_ Estimate how soon the corrective action will take.
- \_\_\_\_\_ Thank the guest for the complaint.
- \_\_\_\_\_ Wait until the complainer has finished complaining. Do not interrupt.
- \_\_\_\_\_ Listen with concern, and be empathetic.
- \_\_\_\_\_ Apologize for the inconvenience.
- \_\_\_\_\_ Summarize the complaint to make sure that you have got the right point.
- \_\_\_\_\_ Tell the guest what could be done.
- \_\_\_\_\_ Greet the guest and offer help.

### Task 5

*It's necessary to be wise when handling complaint. Go over the following **do's** and **don'ts** in handling complaints.*

| Do's  | Don'ts   |
|---|--|
| <ul style="list-style-type: none"> <li>✚ Listen with concern</li> <li>✚ Isolate the guest if necessary or possible</li> <li>✚ Avoid responding with inhospitality</li> <li>✚ Be empathetic</li> <li>✚ Recognize and acknowledge the guest's feeling</li> <li>✚ Be aware of guest's self-esteem. Try to maintain or even enhance the guest's self-esteem</li> <li>✚ Use the guest's name frequently</li> <li>✚ Give the guest your undivided attention. Concentrate on the problems, not on personalities</li> <li>✚ Take notes</li> <li>✚ Document the problem by writing down the key facts</li> <li>✚ Tell the guest what you can do</li> <li>✚ Tell the guest how soon corrective action will be taken</li> <li>✚ Report fully, the entire event, the actions taken, and the conclusion of the incident</li> </ul> | <ul style="list-style-type: none"> <li>✚ Do not argue with the guest. The guest is always the guest</li> <li>✚ Do not make light of a complaint. It is a serious matter to the guest</li> <li>✚ Don't promise what you can't deliver</li> <li>✚ Don't insult the guest</li> <li>✚ Don't exceed your authority</li> <li>✚ Don't underestimate the amount of time it will take to solve the problem</li> <li>✚ Don't leave your guest without saying anything</li> </ul> |

### Exercise

1. How to handle a customer's complaint when she complains about the transfer money.
2. Make a dialogue of number one?

## Unit 9

### Correspondence in Bank

#### A. Complete parts of Banking Letter (Bagian-bagian surat perbankan secara lengkap)

- |                                       |                      |
|---------------------------------------|----------------------|
| 1. Letter head (heading)              | = Kepala surat       |
| 2. Identification initial (Reference) | = Inisial pengenal   |
| 3. Dateline                           | = Tanggal surat      |
| 4. Inside address                     | = alamat dalam       |
| 5. Attention line                     | = untuk perhatian    |
| 6. Salutation (greeting)              | = salam              |
| 7. Subjet line                        | = pokok permasalahan |
| 8. Body                               | = isi surat          |
| 9. Complementary close                | = penutup            |
| 10. Signature                         | = tandatangan        |
| 11. Enclosure                         | = lampiran           |
| 12. Script                            | = catatan/NB         |
| 13. Carbon copy                       | = salinan/tembusan   |

#### • Compulsary parts (bagian-bagian Utama)

1. Letter head (heading)
2. Dateline
3. Inside address
4. Salutation (greeting)
5. Body
6. Complementary close
7. Signature

NB : Reference, attention line, subject line, Enclosure, Script, Carbon copy adalah hanya tambahan.

#### Explanation :

1. *Heading* : The heading is similar to that used on personal letters : street, city, state, zip code or Po Box. Use a comma after the name of city. Or it includes the logo, name, address, telephone number, and telex of the company.
2. *Dateline* : date of making letter. Usually the top right hand corner of the letter.
3. *Inside address* : it is the name of the company the letter is being written to. It includes the street address, city, state, zip code and country.
4. *Salutation* : the greeting part of a banking letter is more formal than that of personal letter. In the american style, it is followed by colon and in the British style, it is followed by comma.
5. *Body* : it is the content of a letter. It should be brief, well stated, and easy to read. The importance of brevity and directness cannot be overstated. Bussiness offices receive large number of letter daily.
6. *Closing* : it is similar to that a personal letter. The first word is capitalized. Ii is followed by comma.
7. *Signature* : the sender's name should be written the way the company is to address the return letter. If the sender wants to use personal or professional title, it should be written after the name, usually in parentheses. (Ph.D), (Mrs), (Mr), etc.

#### The models of letter

1. Indented or British style (model lekuk)
2. The full block style (model blok penuh)

3. The semi-block style (model semi blok)
4. The modified-block style (model blok dimodifikasi)

### **Formats or example of utterances in a letter**

#### **1. Five common opening (subject line ) formats of bussines letter :**

- This is to bring to your notice that .....
- The undersigned would like to intimate .....
- This is to inform your goodself ....
- This is to draw your kind attention...
- **With reference to your letter ...**

#### **2. Five common closing format of business letter :**

- Looking forward to a positive response
- Your kind consideration is solicited
- Your approval in the matter is awaited
- An early reply is appreciated
- Your positive action in the case is awaited

#### **3. Ending a business letter**

- Yours faithfully ; for senior and within the organization.
- Yours sincerely ; for a stranger or an acquaintance but not in the same organization
- Yours trully ; for editor, but now days people only write "yours" which is an accepted norm.
- With warm regard ; for juniors. It can be used both in informal as well formal letter.

### **Example : A formal letter of opening an account in Bank**

September, 20th, 2014

To,

The Branch Manager of BRI

Sukajadi Street no. 172 Bandung 40162

Dear Sir,

This is to intimate your goodself, Mr Deni Iskandar and sons, are into the business of trading. We are the dealers of meubelair and we have large transactions on a day to day basis. We would like to request you to permit us to open a current account with your branch, since your branch is the nearest from our shop. Kindly do the needful.

Awaiting an early response.

Thank you very much.

Yours sincerely,



Deni Iskandar and Sons

## B. Types of Banking Correspondence

There can be classifications of all banking letters into four groups and they are as follows :

1. There are banking correspondence that relates to opening, closing and transfer of accounts of customers.
2. There are banking correspondence that relates to operations in accounts of customers – deposit, collection and payment of cheques, drafts, bills etc.
3. There are banking correspondence that relates to Loans and Advances including overdrafts, cash-credits, demand and term loans, discounting of bills, letters of credit, guarantees etc.
4. There are banking correspondence that relates to subsidiary or ancillary services like remittances, safe deposit lockers, agency services, supplying credit or status information and traveler's cheques etc.

They can be discussed in detail as under: -

1. Customer's Account: The relationship between customer and banker develops when a customer opens his account with the bank. All other services offered by banks are based on it. The customer has to fill in the Account Opening Form for opening an account in the bank by supplying specimen signatures and giving introduction. The bank account may be introduced by anyone who is either already a customer of the bank or well known to the bank.

Types of Bank Account: - The customer's accounts can be current accounts, saving bank accounts, fixed/term deposit accounts or other deposit accounts.

There are different set of rules for different type of accounts in individual bank.

- Current account works best for traders and other business people so that they can freely operate upon the accounts by numerous transactions in a single day. In current account, no interest is paid on a current account of a customer but some charges are levied by bank in proportion to the pages of ledger filed in.
- Saving Bank Account works best for service class peoples as the number of transactions are few and irregular. The bank offers some interest to the saving bank account holders on the credit balances maintained with the bank between the close of 12th day and the last day of each calendar month.
- The other deposit accounts are those where the transactions are less and more interest is allowed by the bank.
- There is also facility of transfer of accounts from one branch to branch or place in the bank. The bank account can also be closed anytime depending upon the rules of the concerned bank.

## Task

You are a branch manager of BRI. Make a letter for replying a letter from Deni Iskandar and sons. Use the style of formal letter!

## Unit 10

### Memo writing

#### Task 1

*Read the following information about memo writing*

#### MEMO

A memo is a kind of internal letter used for both interoffice and certain outside correspondence such as a message to close associates in other companies, purchase orders, or other messages that do not need to have a formal appearance.

##### **Principle parts of memos**

A heading is often printed at the top of the page just beneath the name and address. This heading consists of guide words such as *To*, *From*, *Subject* and *date*. Instead of writing a dateline, inside address, salutation, subject line, and so on, as you would do with a traditional letter, you simply fill in the appropriate information after each guide word. Major words in the subject line are capitalized the same as they are in a letter.

##### ***Other explanation of memo :***

##### **Pengertian Memo**

Memo adalah pesan ringkas, yakni pesan yang ditulis seseorang dengan singkat, jelas, dan mudah untuk dipahami. Ditinjau dari pemakaiannya, sifat memo terdiri dari dua:

##### **1. Memo yang bersifat resmi;**

Memo yang bersifat resmi sering dipakai sebagai surat pernyataan dalam hubungan resmi dari seorang pimpinan kepada bawahannya.

##### **2. Memo yang bersifat pribadi (tidak resmi).**

Memo bersifat pribadi biasanya dipakai sebagai nota atau surat pernyataan tidak resmi antar teman, saudara, atau orang lain yang memiliki hubungan akrab.

##### **Fungsi Memo**

Memo mempunyai fungsi sebagai bentuk komunikasi yang berisi arahan, saran atau keterangan tentang sesuatu hal agar apa yang kita maksud tersampaikan dengan cepat dan tepat.

##### **Ciri-Ciri Memo Resmi**

1. Surat khusus yang dibuat khusus untuk keperluan dalam kantor atau organisasi;
2. Ditinjau dari peredarannya, sebuah kantor atau organisasi dapat menyampaikan memo secara horizontal maupun secara vertikal;
  - Memo Horizontal -> merupakan penyampaian memo kepada pihak yang memiliki jabatan setara;
  - Memo Vertikal -> merupakan penyampaian memo dari atasan kepada bawahan atau sebaliknya untuk mengingatkan atau memerintahkan sesuatu
3. Merupakan bentuk komunikasi yang berisi saran, arahan, atau penerangan mengenai sesuatu hal
4. Mempunyai bagian surat yang lebih sederhana dibandingkan dengan surat resmi yang lainnya, terutama bagian isi suratnya.



5. Dikarenakan peredarannya yang terbatas, memo sering kali tidak mencantumkan identitas kantor/perusahaan secara lengkap.

### **Bentuk MEMO**

Bentuk memo terdiri atas dua bagian:

#### **1) Kepala :**

- Nama
- Alamat
- Lambang atau Logo Instansi
- Penerima
- Pengirim
- Perihal dan tanggal pengimin
- Paraf dan nama terang pengirim

#### **2) Badan**

Isi / pesan singkat ( memberikan perintah, informasi atau laporan). Penulis langsung menyampaikan pesan atau perintah dalam kalimat pendek dan lugas.

#### **3) Kaki**

Tanda tangan dan nama jelas pembuat memo

### ***Task 2***

*Study the following interoffice memo.*

|  |                              |
|--|------------------------------|
| <b>KING'S HOTEL</b>  |                              |
| Jl. Kol. Atmo 623 Palembang Telp. 0711-363633 Fax. 0711-362 323 – 310937   |                              |
| <b>MEMO</b>  |                              |
| To   | : Department Managers        |
| From   | : Human Resources Manager    |
| Subject  | : In-service English Classes |
| Date   | : 4 January 2002             |
| <ol style="list-style-type: none"><li>1. From Tuesday 15 January 2002, English classes will be held in the meeting rooms (Queen 1 &amp; Queen 2) from 15.30 to 17.00. There will be two intermediate level groups: English for Accommodation services and English for Food and Beverage Services. All teaching materials will be provided but trainees will be expected to practice the language both during and outside working hours.</li><li>2. Please send me the names of all interested staff by Friday, 11 January 2002. They will be given an informal oral test during the first week of the training so that the language trainer will be able to know exactly how good the trainees' spoken English is.</li></ol> |                              |

3. The training will be held twice a week on Tuesday and Thursday and there will be 24 meeting times all together for each group. The four language skills: reading, listening, speaking and writing will be integrated but speaking will be focused on the size of each class will be limited to 15 participants.
4. To get certificates the participants need to attend at least 80% of the total meeting hours.

### **Task 3**

#### ***Study the other examples of memo***

##### **1) Memo Bahasa Inggris di Kantor Sekolah**

To : Atqan Chand Parvezz, S.Pd.

From : Muhammad Jalaluddin Akbar, M.Pd.

Date : Sept 1<sup>st</sup>, 2016

Subject : Data of School Budget Plan

In the next three weeks, we will make a special meeting with the parents. The meeting will discuss the plan management for the school budget. We must give a correct understanding of the funds in details. It is a must because the funds will be used for a school construction. I personally hope you can make the data in detail. Your data is based on the financial report for the last six months.

##### **2) Memo Bahasa Inggris di Perusahaan**

**Canggih Sillette Manufacturing Inc.  
Surabaya, Indonesia**

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#### **Official Memo**

To : All Employees

From : Maham Angga Licikwati, Manager

Date : Oct 23<sup>rd</sup>, 2016

Subject: Farewell Ceremony

It is used to tell you all that the farewell ceremony in honor of Bairamm Chand, Assistant Manager, will be held at 07:00 PM on Oct 25, 2016. All people in this company are required to attend the ceremony.

### 3) Memo Bahasa Inggris di Kampus

To : Rendy Aulia Sahabuddin Khan  
From : Prof. Dr. Barmal Rajputtt, M.Sc.  
Date : Nov 1<sup>st</sup>, 2015  
Subject : Additional Class of Psycholinguistics

In Saturday morning exactly at 7.30 A.M., we will hold an additional class for a psycholinguistics because your material in preparing for the final examination is not fulfilled enough. Tell your friend and enjoy my class.

#### Task 4

*Study the following tips for writing memos.*

- a. Be clear to make the reader know exactly what you mean.
- b. Be complete so that your reader can get all the necessary information.
- c. Be brief or concise so that your reader does not to waste their time.
- d. Be courteous so that your reader feels respected.
- e. Be appropriate and correct in using the language: the grammar, spelling, punctuation, words, phrases, expressions, etc.
- f. Use simple word which are easy to understand
- g. Use short sentences
- h. Make sure that each paragraph has only one main idea

#### Task 5

*Study the following special expressions.*

- ❖ Please be informed ....
- ❖ Please be advised that ....
- ❖ Guests are kindly requested ....

#### Task 6

Write an interoffice memo. You can choose a memo between the people below. Then, you may feel free to decide the date and the message or content of the memo.

- |                           |   |
|---------------------------|---|
| a. From : A supervisor    | To : a teller (tell his/her name)           |
| b. From : Manager         | To : an employee of CSO (tell his/her name) |
| c. From : Manager         | To : an employee of cleaning service        |
| d. From : Manager         | To : all employees                          |
| e. From : Finance Manager | To : Marketing Manager                      |