

## Before you read

1 How do you say these numbers in English?

- |         |          |
|---------|----------|
| 1 2%    | 3 €27.50 |
| 2 \$200 | 4 €1,500 |

2 How many ways of making a payment can you think of? Make a list.

## Reading

3 Match the extracts from the four conversations (a–d) with the places (1–4).

- |                    |                       |
|--------------------|-----------------------|
| 1 A travel agent's | 3 A currency exchange |
| 2 A bar            | 4 A hotel             |

a

- \_\_\_\_\_
- A I'd like to change some Canadian dollars. Is the **exchange rate** the same as yesterday?
- B Yes, it is.
- A And what's the **commission**?
- B It's two per cent.
- A OK, can I change two hundred dollars, please?

b

- \_\_\_\_\_
- C Good morning. I'd like to settle my **bill** now.
- D Yes, sir. How would you like to pay?
- C Do you take **traveller's cheques**?
- D I'm afraid not. We only take **credit cards** or **cash**.
- C I'll pay by credit card, then. Is Visa OK?
- D Visa is fine. What's your room number?

c

- \_\_\_\_\_
- E Can we have the bill, please?
- F Yes, that's €27.50 altogether.
- E OK. Here's fifty. Sorry, I don't have anything smaller.
- F No problem.
- E Can I have a **receipt**, please?
- F Sure. Here's your **change**, and your receipt.

d

- \_\_\_\_\_
- G So, the total price is €1,500 – that includes flights, hotel vouchers, and **insurance**.
- H That's fine.
- G I need to take a ten per cent **deposit** now. You can pay the balance later.
- H OK, here's my credit card.



## Vocabulary

**4** Complete the definitions (1–10) with the words in the box. They all appear and are **highlighted** in the dialogues in Exercise 3. Check back if you need to.

cash ■ credit card ■ traveller's cheque ■ change  
 ■ commission ■ deposit ■ exchange rate ■ bill  
 ■ receipt ■ insurance

- 1 The \_\_\_\_\_ is extra money that you pay for a service.
- 2 A \_\_\_\_\_ is a piece of paper that shows how much you must pay.
- 3 A \_\_\_\_\_ is a sum of money which is the first payment for something.
- 4 \_\_\_\_\_ is money in the form of notes or coins.
- 5 \_\_\_\_\_ is money you pay to protect yourself against something bad happening.
- 6 A \_\_\_\_\_ is a piece of paper that shows how much you have paid.
- 7 A \_\_\_\_\_ is a cheque you can exchange for foreign money.
- 8 A \_\_\_\_\_ is a plastic card you can use to pay for things
- 9 \_\_\_\_\_ is the money you get back if you pay more than something costs.
- 10 The \_\_\_\_\_ is the value of one currency compared to another.

**5** Who says these things, the customer (C) or the person (P) serving them? Write C or P in the box.

- 1 Can I have a receipt, please?
- 2 How would you like to pay?
- 3 Can you tell me the exchange rate for Canadian dollars?
- 4 Do you take traveller's cheques?
- 5 Here's your change, and your receipt.
- 6 We only take credit cards or cash.
- 7 Can we have the bill, please?
- 8 I need to take a ten per cent deposit.
- 9 Can I change two hundred dollars, please?
- 10 That's €27.50 altogether.
- 11 The total price is €1,500.
- 12 And what's the commission?
- 13 Is Visa OK?
- 14 Sorry, I don't have anything smaller.

## Speaking

**6** Work in pairs. Read the dialogues in Exercise 3 aloud, taking it in turns to read each part.

**7** Work in pairs. Look at the information below and role play the situations. Take it in turns to be the customer and the person serving.

### Customer

- 1 You want to change US\$150 into euros.
- 2 You want to settle your hotel bill and pay by Euro-cheques.
- 3 You want the bill and a receipt. You only have a €50 note.
- 4 You've just booked a holiday. You have two credit cards, Visa and Amex.

### Person serving

- 1 The exchange rate for US\$ is 0.87. The commission is 3% for amounts up to €200, and 1.5% for higher amounts.
- 2 The bill is €490.00. You only take cash or credit cards.
- 3 The bill is €19.00.
- 4 The total price is €2,500. You need a 20% deposit. You take Visa and Mastercard, but not Amex.

### ▶ Get real

**Work in groups.** Choose three countries you are interested in. Use guidebooks or the Internet to find out as much as you can about dealing with money in those countries. Write short guides for visitors for each one. Include information about:

- currency
- the best place to change money (banks, bureau de change, etc.)
- the best way to carry money (traveller's cheques, dollars, etc.)
- how easy it is to use credit cards, etc.
- other useful information.