

Chapitre 14

Banking À la banque

Compétences à acquérir : effectuer des opérations bancaires

Dans le test du TOEIC, il vous arrivera peut-être d'entendre des conversations portant sur des opérations bancaires et de lire des informations sur les banques et les services bancaires. Ces documents peuvent porter sur la manière de verser (**deposit**) de l'argent sur un compte ou d'effectuer un retrait / de retirer (**withdraw**) de l'argent. Ils peuvent expliquer comment faire une demande de prêt (**loan**) ou donner des conseils sur les meilleurs moyens de placer (**invest**) votre argent. Vous serez éventuellement confrontés à l'annonce de l'ouverture d'une nouvelle agence (**branch**) bancaire ou à une offre d'emploi pour un poste de guichetier (**bank teller**) à pourvoir, ou vous lirez peut-être des consignes pour ouvrir un compte ou faire un emprunt / un prêt hypothécaire (**mortgage**).

The local **branch** of a bank provides a variety of financial services. First, there are the basic services of checking and savings accounts, which allow people to **deposit** and **withdraw** money. These transactions are done with the help of a **teller** or an ATM. The bank sends each account holder a **statement** every month which tells the **balance** in the account. You can also check your account balance on the Internet. Banks also offer different kinds of **loans**. People can borrow money to buy a car, make improvements on their houses, or go to school. A person who wants to buy a house can get a **mortgage**. Every kind of loan, of course, has to be **paid back** with **interest**.

Vocabulaire

Balance (n.) : *solde* (dans ce contexte)

If the balance in your account is low, you shouldn't write any more checks.

▣▣▣▣► Homonymes

Le mot **check** a plusieurs significations. En voici quelques-unes :

1. (n.) paper form used to get money from a bank account : *chèque*
2. (n.) bill in a restaurant or bar : *addition, note*
3. (n.) pattern of squares : *à carreaux* (pour un vêtement notamment)
4. (n.) type of mark, (Br. English **tick**) : *signe pour cocher, croix*
5. (v.) mark something (Br. English **tick**) : *cocher*
6. (v.) inspect quickly : *vérifier*
7. (v.) give a coat, hat, or baggage to someone to hold temporarily : *enregistrer un bagage, mettre à la consigne*

Branch (n.) : *agence*

My bank has a branch in the neighborhood where I work.

Cash (v.) : *encaisser ; toucher*

The teller will cash the check for you.

n. cash : *espèces, argent, argent comptant*

I took one hundred dollars in cash (*en espèces*) out of my account.

Currency (n.) : *monnaie, devise, argent*

If you have foreign currency, you can change it at the bank for local money.

Debt (n.) : *dette*

Jack borrowed a lot of money and now he has a huge debt.

n. debtor : *débiteur, personne qui doit de l'argent, emprunteur*

The bank expects debtors to make monthly payments on their loans.

Deposit (v.) : *verser, mettre, déposer*

I deposit money into my savings account every month.

n. deposit : *versement ; acompte, arrhes, provisions*

After she made the deposit, she was able to write some large checks.

▣▣▣▣► Attention

Contrairement au français, on utilise les prépositions **in** et **into** avec les verbes **deposit** et **put money in**, et non **on**.

How do I deposit funds **in** this new account?

I put a lot of money **into** my savings account yesterday.

Interest (n.) : *intérêt, intérêts*

They will lend you the money, but they will charge high interest.

Invest (v.) : *placer, faire un placement, investir*

Someone at the bank can help you invest your money.

n. investment : *placement, investissement*

v. investor : *actionnaire*

It was a good investment, and she made a lot of money.

Investors in that company are making a lot of money.

Loan (n.) : *prêt, emprunt*

I took out a loan from the bank so that I could add a room to my house.

v. loan : *prêter*

George's brother loaned him the money that he needed.

☛ Attention

Loan refers to an amount of money that is lent.

Attention ! En français, ce mot peut se traduire aussi bien par *prêt* que par *emprunt*. Cela dépend du point de vue du locuteur. Mais il s'agit bien de la même chose, de la même somme d'argent.

The bank gave me a **loan** of \$10,000.

La banque m'a prêté (m'a fait un prêt de) 10 000 dollars.

I took out a **loan** to pay for my car.

J'ai fait un emprunt pour payer ma voiture.

In informal situations, **loan** is often used as a verb with the same meaning as **lend**. (*prêter*)

Mary loaned John \$25. Mary a prêté 25 dollars à John.

Mortgage (n.) : *prêt hypothécaire, emprunt-logement*

If you want to buy a house, talk to a bank officer about a mortgage.

Pay back (v.) : *rembourser, restituer*

You can pay back the loan over a period of fifteen years.

Statement (n.) : *relevé de compte, relevé de banque* (dans ce contexte)

When I saw my bank statement, I realized that I still had a lot of money in my account.

Teller (n.) : *guichetier, caissier, personne au guichet*

The teller cashed the check for me.

☛ Synonymes

Ces mots ont le même sens :

teller, cashier : *guichetier, personne au guichet*

Verify (v.) : *vérifier, contrôler*

The bank will verify all the information on your loan application.

n. verification : *vérification, contrôle*

After verification of your signature, we will process your loan application.

Withdraw (v.) : *retirer*

I am going to withdraw some cash from the ATM.

n. withdrawal : *retrait*

After making the withdrawal, he went to the store and spent all the money.

Expressions courantes

Checking account	(British: current account or cheque account) <i>Compte courant</i> A bank account where you keep money for your everyday needs, such as paying bills. You usually access this money by writing checks (British: cheques).
Savings account	<i>Compte d'épargne, compte de dépôt</i> A bank account where you keep money that you want to save for the future rather than spend right away.
Account holder	<i>Titulaire du compte</i> The person whose name is on a checking or savings account.
ATM	Automated Teller Machine <i>Distributeur automatique de billets</i> A machine inside or outside a bank where you can deposit and withdraw money. It is also known as a cash machine. In Britain, it may be called a cash dispenser.
Bounce a check	<i>Refuser un chèque sans provisions</i> When you write a check but don't have enough money in your checking account, the check is returned to your bank. When this happens, we say The check bounced . It means the bank refused to pay the check. Usually the bank charges you for bounced checks. You can also say: This check bounced . (<i>c'est un chèque sans provisions</i>).

Attention

Il ne faut pas confondre : **borrow**, **lend (lent, lent)** et **loan**.

The owner of the property **lends** (*prêter*). The person who wants to use the owner's property **borrow**s (*emprunter*).

Sam owns a bicycle. Susan wants to use the bicycle. Sam lends the bicycle to Susan.

Sam prête son vélo à Susan.

Susan borrows the bicycle from Sam and rides away.

Susan emprunte le vélo de Sam et part avec.

Pratiquez votre vocabulaire

Complétez les passages suivants avec les mots de la liste qui conviennent. Vous trouverez les corrigés à la page 323.

pay back debt interest investment mortgage

Buying a House

When you need to borrow money to buy a house, the bank officer will explain to you how to apply for a (1) _____. The officer will also talk with you about how much time you will have to (2) _____ the money and how much (3) _____ you will have to pay. This will be a percentage of the total amount of money you borrow. You will have to show that you have a good job and can make monthly payments. Borrowing money to buy a house is usually the biggest (4) _____ a person ever takes on. But, buying a house is also the most important (5) _____ a person can make. It is much better to make monthly payments towards owning your own home rather than paying rent to a landlord.

currency teller cash verify branch

Bank Policy

Foreign checks

If you have a savings or checking account at this (6) _____ of the bank, you can (7) _____ checks written in foreign (8) _____. The daily exchange rate is posted behind the main counter and you can also find it on our website. The (9) _____ will (10) _____ your signature against the signature we have for you on file, and you will receive your money in dollars. This service is provided only to our accountholders.

withdraw

deposit

balance

statement

loan

Information for Accountholders

When you (11) _____ a check into your account, you will have to wait for up to seven business days for the check to clear before you can (12) _____ the money. At the end of the month you will receive a (13) _____ which shows all the transactions of your account and the final (14) _____. If you have borrowed money from the bank, you will receive monthly information about the status of your (15) _____ in a separate document.

Grammaire

L'expression de la capacité

Can, **could** et **be able to** expriment la capacité.

Can et **could** sont des modaux. Ils sont suivis d'une base verbale et servent d'auxiliaires pour les formes interrogatives et négatives ; on n'emploie donc pas l'auxiliaire **do**. Notez bien les différentes possibilités de traduction.

On utilise **can** pour exprimer la capacité présente ou future.

The teller **can** help you make deposits and withdrawals.

Le guichetier peut vous aider à effectuer vos versements et vos retraits.

You **can** cash that check at the bank **tomorrow**.

Vous pourrez toucher ce chèque à la banque demain.

Can he pay back the money **soon**?

Est-ce qu'il pourra rembourser rapidement ?

I'm sorry, but I **can't** lend you the money.

Je suis désolé, je ne peux pas te prêter cet argent.

On utilise **could** pour exprimer la capacité dans le passé.

I **could** do math very well when I was a child so that's why I decided on a career in banking. (*J'étais capable de faire, je me débrouillais bien...*)

Suzanne **couldn't** pay the bills last month because she didn't have any money in her checking account. (...n'a pas réussi à, a été incapable de, n'a pas pu, a été dans l'impossibilité de...)

On peut utiliser **be able to** pour exprimer la capacité présente, future ou passée.

I **will be able to** pay back the money when I get a job. (*Je pourrai...*)

I am able to save ten percent of my salary every month. (*Je peux, je réussis à, je suis capable de, j'ai la possibilité de...*)

John wasn't able to get a loan to go to school. (...n'a pas pu, n'a pas réussi à...)
When **will she be able to** pay back the money? (*Quand pourra-t-elle... ?*)

Could et be able to ne s'emploient pas indifféremment.

Pour un événement précis dans le passé, il faut utiliser **be able to** :

I was able to deposit the check before the bank closed last night.
J'ai réussi à déposer le chèque avant que la banque ne ferme hier soir.

Pour exprimer la capacité générale dans le passé, on peut utiliser **could** ou **be able to** :

I could always save money before I had children, but now it seems impossible.
I was always able to save money before I had children, but now it seems impossible.
Je réussissais toujours à / J'étais toujours capable de / J'arrivais toujours à faire des économies avant d'avoir des enfants, mais maintenant, cela semble impossible.

Dans les phrases négatives, qu'elles expriment la capacité générale dans le passé ou qu'elles fassent référence à un événement particulier, on peut utiliser **couldn't** ou **not be able to**.

He couldn't get a low interest rate on his mortgage.
Il n'a pas réussi à obtenir un taux d'intérêt bas pour son emprunt-logement.
I wasn't able to save money before I opened a savings account.
Je ne parvenais pas à faire des économies avant d'ouvrir un compte-épargne.

Pratiquez votre grammaire

Choisissez la forme qui convient pour compléter les phrases suivantes. Vous trouverez les corrigés à la page 323.

1. I _____ go to the bank after work tomorrow afternoon.
(can/be able to)
2. Ramona _____ get a loan before she had a good job.
(can't/couldn't)
3. Charles _____ cash his paycheck at the bank this morning.
(could/was able to)
4. When will they _____ meet with the bank officer?
(be able to/can)
5. After Christopher had worked as a teller for several weeks, he _____ do his job without supervision.
(can/could)
6. When I get the loan from the bank, I _____ buy a new car.
(can/could)

7. I _____ write any more checks this month because I don't have enough money in my account.
(can't/don't)
8. She _____ able to get to the bank before it closed last night.
(was/is)

Révision lexicale et grammaticale

Vous trouverez les corrigés à la page 323.

Phrases à compléter

Choisissez le mot qui convient pour compléter les phrases suivantes.

1. Many people agree that buying a house is a very good way to _____ money.
(A) invest
(B) investor
(C) investing
(D) investment
2. If you want to get a mortgage you will have to go downtown because this _____ of the bank doesn't provide that service.
(A) cash
(B) interest
(C) branch
(D) balance
3. Mr. Kim had a difficult time getting cash from the ATM; he couldn't _____ how to use the machine.
(A) understanding
(B) understood
(C) understand
(D) to understand

4. Samantha made a large _____ from her savings account because she planned to purchase several expensive items.
 (A) withdraw
 (B) withdrawn
 (C) withdrew
 (D) withdrawal
5. Clyde tried for several months and finally he _____ get a loan to buy a new car.
 (A) can
 (B) could
 (C) was
 (D) was able to
6. You will have ten years to pay _____ the money that you borrowed.
 (A) back
 (B) in
 (C) to
 (D) from
7. I need to deposit my paycheck right away because the _____ in my account is very low.
 (A) debt
 (B) loan
 (C) balance
 (D) statement
8. I would like to accept the position as teller, but I can't _____ work until next month.
 (A) start
 (B) to start
 (C) starting
 (D) will start
9. The teller is busy right now, but she _____ help you in a few minutes.
 (A) will can
 (B) can
 (C) able to
 (D) was able to

10. Ms. Green was able _____ a good interest rate on the loan.
 (A) get
 (B) to get
 (C) getting
 (D) gotten

Exercice de compréhension

Lisez le passage suivant, puis répondez aux questions.

The National Union Bank is pleased to announce the opening of our newest branch at:

309 North Cumberland Avenue

Plainsville

tel: 492-9832 fax 492-9838

www.nationalunionbank-plainsville.com

As of Monday, October 10, we will be open for business in downtown Plainsville. The Plainsville branch will provide all the same services you are used to getting at all our branches, including:

Checking and savings accounts

24-hour ATM—make deposits and withdrawals and check account balances any time of day or night.

Personal and business loans*

Home mortgages*

Our tellers are waiting to serve you. See you in Plainsville!

* Check our website for current interest rates.

1. What is this advertisement for?
 (A) A new banking service
 (B) A special kind of loan
 (C) A new branch of a bank
 (D) A job opening for a teller
2. How can someone find out today's interest rates?
 (A) Look on the Internet
 (B) Ask a teller
 (C) Call the bank.
 (D) Check the ATM
3. The word *withdrawal* is closest in meaning to
 (A) addition
 (B) removal
 (C) payment
 (D) request
4. The word *mortgages* is closest in meaning to
 (A) loans
 (B) inspection
 (C) investments
 (D) purchases