

TRANSCRIPT · EPISODE 79

# 5 min Survival Kit The Bank

Full episode script · English

112 lines

Your English Toolbox

You are standing at the counter.

The cashier says something fast.

You smile, but you understood nothing.

And now they are waiting for an answer.

Behind you, the queue is growing.

This is the moment most people dread, not the bank itself, the conversation inside it.

Welcome to your English toolbox.

I am Robert, and this is the Basic Survival Kit, a short practical series designed for one specific type of person.

You live in an English-speaking country, or you  
are planning to.

Your English is not perfect, but your life does not wait for perfect.

Every episode gives you the exact words you need for one real situation.

No grammar explanations, no long lists, just the sentences that actually work, the ones you can use today.

This episode is your survival kit for the bank.

Want to take your learning even further?

Find your English toolbox on YouTube to watch every episode with subtitles.

It is the best way

to support this project, and we truly appreciate it.

Today's situation, you are at the bank.

It could be opening an account, making a transfer, asking about a charge you do not recognise, or simply trying to understand what the cashier just asked you.

The problem with banks is not the vocabulary.

The problem is the formality.

Bank English sounds official, fast and cold.

And when money is involved, the pressure is real.

Here are your five sentences for this situation.

Listen carefully, and then repeat each one out loud.

Sentence one.

I would like to check my account balance, please.

Simple, direct and immediately understood by any bank cashier in the world.

This sentence opens the conversation on your terms.

You are not waiting for them to ask.

You are telling them why you are there.

That small shift gives you control.

Sentence two.

I do not recognise this transaction.

Could you help me understand it?

Unexpected charges are

one of the most stressful banking situations for anyone.

This sentence is calm, professional and impossible to ignore.

It does not accuse.

It does not panic.

It simply asks for an explanation, which is exactly your right.

Sentence three.

I would like to transfer some money.

Could you walk me through the process?

Walk me through the process is one of the most useful phrases in everyday English.

It tells the other person, I need guidance, step by step.

Banks

use it themselves.

Doctors use it.

Employers use it.

It is natural, it is fluent and it works in dozens of situations beyond the bank.

Sentence four.

I am sorry, could you write that down for me please?

Account numbers, sort codes, reference numbers.

These are impossible to catch at normal speaking speed.

Asking someone to write it down is not rude, it is responsible.

And every professional at a bank has done it a hundred times before.

Sentence five.

Is there a fee for this?

Three words.

But they could save you a great deal of money.

Always ask this before you authorize any transaction you are not completely sure about.

Banks rely on people not asking.

You are going to ask.

Now the rescue sentence.

This is the single phrase that works when everything else disappears from your mind.

Memorize it, write it on your phone if you need to.

I am sorry, could you write that down

for me?

Say it again, out loud, right now.

I am sorry, could you write that down for me?

That sentence does something almost magical in a banking context.

It slows the entire conversation down.

It creates a written record of what was said.

And it gives you time to think without anyone noticing you needed it.

That is not weakness, that is strategy.

Let me tell you about Daniel.

Daniel moved from Lagos to Birmingham two years ago.

first visit to the bank lasted 40 minutes.

He left with a form he did not fully understand, and a direct debit he had not intended to sign up for.

The second time, he went prepared.

He used sentence two when he saw the unexpected charge.

He used the rescue sentence when the cashier started explaining the fee structure too quickly.

The cashier stopped, picked up a pen, wrote it all down.

Daniel told me afterwards, that was the first time I felt like I belonged in that building.

The right words do not just solve problems.

They make you feel like you have every right to be exactly where you are.

Let's close with what you have today.

One, I would like to check my account balance, please.

Two, I do not recognize this transaction.

Could you help me understand it?

Three, I would like to transfer some money.

Could you walk me through the process?

Four, I am

sorry.

Could you write that down for me, please?

Five, is there a fee for this?

And your rescue sentence.

I am sorry.

Could you write that down for me?

You are not someone who avoids the bank.

You are someone who walks in with the right words ready.

That is a completely different person.

And that person is you, starting today.

If you made it this far, you are truly committed to your English.

Please head over to YouTube,

search for your English toolbox and subscribe.

Your support there means the world to us and keeps this podcast growing.

I am Robert, and I will see you in the next one.