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Banking vocabulary words

Money and banking vocabulary words. Banking vocabulary words quizlet. Vocabulary words associated with banking. Vocabulary words for banking exams. Banking vocabulary words with meaning pdf. Banking vocabulary words pdf. Vocabulary words related to banking. Banking vocabulary words with meaning.

List of words: the best banking terms, money and financial terms here are twenty years words and terms often used in banking. 1 balance no. The difference between credits and debts in an account 2 bank charges no. Money paid to a bank for the Bank's services, etc. 3 Branch no. Local office or Bureau of a bank 4 checkbookus n. book containing detachable controls; ChequeBookuk 5 Checkus n. order written to a bank to pay the sum declared by your account; Chequeuk 6 Credit no money in a bank A/C; sum added to a bank A/C; Money lent by a bank - also v. 7 credit card no. (plastic) card from a bank that authorizes the purchase of goods on the credit 8 Current account no. Bank A/C from which the money can be drawn at any time; Account controlus 9 debt no. A sum deducted from a bank account, as per a cheque - also v. 10 deposit account n. Bank A/C on which interest is paid; Saving Account 11 Fill Inuk v. To add information written to a document to complete it; To fill 12 interests no. Money paid for the use of borrowed money - interest rate no. 13 loan no. The money lent by a bank etc. And this must be refunded with interest - also v. 14 discovered n. The deficit in a bank account caused by the withdrawal of more money than is paid in 15 pay in v. [Payment, paid] to deposit or put money in a bank account 16 PAYMENT no. person to whom the money is paid 17 payment slips no. A small document which records money that you pay to a bank account - withdrawal no. Here are twenty words and terms often used in the banking sector. 1 balance no. The difference between credits and debts in an account 2 bank charges no. Money paid to a bank for the Bank's services, etc. 3 Branch no. Local office or Bureau of a bank 4 checkbookus n. book containing detachable controls; ChequeBookuk 5 Checkus n. order written to a bank to pay the sum declared by your account; Chequeuk 6 Credit no money in a bank A/C; sum added to a bank A/C; Money lent by a bank - also v. 7 credit card no. (plastic) card from a bank that authorizes the purchase of goods on the credit 8 Current account no. Bank A/C from which the money can be drawn at any time; Account controlus 9 debt no. A sum deducted from a bank account, as per a cheque - also v. 10 deposit account n. Bank A/C on which interest is paid; Saving Account 11 Fill Inuk v. To add information written to a document to complete it; To fill 12 interests no. Money paid for the use of borrowed money - interest rate no. 13 loan no. The moneyfrom a bank etc. And this must be refunded with interest - also v. 14 discovered n. The deficit in a bank account caused by the withdrawal of more money than is paid in 15 pay in v. [Payment, paid] to deposit or put money in a bank account 16 PAYMENT no. person to whom the money is paid 17 payment slips no. A small document which records money that you pay to a bank account 18 permanent no. an education per ato make regular payments 19 statement n. a record of transactions in a bank account 20 fences v. [-drew, -drawn] to take money from a bank account - withdrawal no. Have you ever felt like the words used in the banking sector were their language? English banking terms may seem foreign to native speakers, but they are useful to all. You might want to find a job in the bank. You may want to travel for business or do business in another country. Or you can simply do business in English, and you feel the need to understand some words related to the banking sector. If you are studying English or business economy, knowing some banking terms will also help you a lot with your vocabulary. We have selected 30 useful terms that you are likely to meet in the bank. Soon, you will use them and see them everywhere. How to learn bank terms in this postFirst of all, take a look at every new word or phrase below. Although you feel that you can already know some of them, it is important to make sure. Sometimes we recognize words and think we know them - then, when we need to use them, we simply cannot think about them. That's why many English students say: "I understand everything, but it's so hard when I have to talk!" After reading the word and explanation, take a look at the example. Then, try to come with your example! This is the most important step. It will help you pass by yourself recognizing the word to be able to use it alone. Use it first in separate sentences. Then try to include it in the next writing task you have to do, if it fits. Finally, you will see that you will be able to use the word even in speaking, and faster than I thought I could do it! With these very specific business words, it is also a good idea to translate them into your native language. Normally, you should avoid translating, because this slows you down when you write and when you talk. But it could be useful to translate words when you learn them first so that you make sure you have the right meaning. Another important step to learn these terms (and others!) is by listening to them used in natural speech. You can do it on FluentU. Fluent U takes real-world videos, such as music videos, movie trailers, inspiring news and interviews, and turns them into personalized language learning lessons. Unlike traditional language learning sites, Fluent U uses a natural approach that helps you facilitate English language and culture over time. You will learn English as you speak in real life. Fluente U has a variety of engaging content from popular talk shows, natural documentaries and fun spots, as you can see here: Fluent U makes it really easy to watch videos in English. There are captions that are interactive. This means you can touch any word to seedefinition and useful examples. For example, when you touch the word "search", you will see this: Discover all the vocabulary in any video with quizzes. Swim right or left left More examples for the word you are learning. The best part is that Fluente keeps track of the vocabulary you're learning and recommends examples and videos to you based on the words you've already learned. Every student has a truly personalized experience, even if you're learning the same video. You can start using the FLUENTU website on your computer or tablet or, again, by downloading the app from iTunes or Google Play stores.at At the end of this list, you'll find an exercise that will help you check what you remember from this post. You can check your answers because there is a key to the exercise. You should also do other online vocabulary exercises with bank words, so we have provided some useful links after the list of bank words. Now that you know how to learn banking terms, here are 30 you should start learning now! 1. Accountyou can have a checking account and a savings account. A checking account (also called a checking account in British English) allows you to withdraw money at any time you want. The savings account allows you to save money and also earn interest (see below). Example: ä ~ " He needed to transfer some money from his savings account to his checking account so he could pay for the new car he wanted to buy. ä ~ 2. CreditCredit is the money you receive in your bank account or money a bank lends you. Credit can also refer to the financial reputation (background or record) you have when considering borrowing money from a bank. A credit card is a card that allows you to spend more money than you have, but then you have to pay interest. The word credit can also be used in a general sense: when you give credit to someone, you recognize their efforts or it's worth it.Example: Ä ä ~ "The credit was good, so you don't expect the Bank to refuse your loan application. Ages 3. Debitthis is money taken from your bank account or money you owe. A debit card allows you to use money in your account by paying in stores or online. You can also use this card by getting money from an ATM or ATM (see below). Also, you can use this word as a verb: debt money means to take money from an account.examples: Ä ä ~ "I prefer to use a debit card, because I am not tempted to spend more money than myself in my account.Ä "Ä" The Bank debited the money from its account. - 4. Balance balance is the money you have in an account. This is the difference between what you spend (debts) and what you receive (credits). Example: Ä ä ~ "I need to check my balance before completing the transaction (exchange). Ages 5. Loan Loan is money you borrow from a bank or another institution or person. The Bank gives (gives) the money, and you borrow (receive). The bank is the lender, and you're the lender. ä ä "He needed a loan to buy the car of their dreams, but they couldn't find a lender. Ä ä 6. Loans for students are loans that are used by borrowers to pay education fees. The student loans are. I am.to be repaid once the borrower finishes studying and starts working. Some lenders offer loans to students at lower interest rates (see below). Example: äYou need to get a good job right after graduation, or you will pay for your student loan for a long period of time. ä7. Deb A debt is an amount of money that is owed. You can also use the word in a general way: If you owe someone, it can mean that you owe them a favor or are grateful for something. Example: äHe couldn't pay off his debt, so he had to sell his car. ä8. Interest Rate If you borrow money from a bank, you need to pay back. On top of that, you will need to pay interest. The amount of interest is decided by an interest rate, which is calculated for a certain period of time. If you have a savings account, the bank will pay you interest to be able to use your money for a certain period of time. Example: äHe was looking for banks that offered the lowest interest rate for loans. ä9. To withdraw To withdraw money is to remove money from an account. Example: äYou wanted to withdraw some money from your control account, but forgot your card at home.ä10. Withdrawing is to try to withdraw more money than you have in your account. In this case, you generally need to pay some extra expenses. It is advisable (a good idea) to pay attention to your balance so as not to exaggerate the money. Example: äYou were careful not to overwrite money from your account, because the penalties are quite high with your bank.ä11. Overlap This is money that withdraws from your account when you don't have any more funds available. It's like a loan the bank gives you. Example: "You received an overdraft alert when you spent more than you had in your control account". 12. ATMATM stands for Teller Automated Machine, which is a machine that helps you make banking transactions just using your card. The word Teller refers to the bank employee who helps you with transactions. ATMs or ATMs are also used. Example: "I need to stop at the ATM to get some money". 13. This is an arrangement to make regular payments of different amounts, usually for utilities (services such as electricity and water) or credit card bills. By using direct debit, you avoid having to make monthly transactions. Example: "You used a direct debit for your mobile phone bill".14. This means a provision to make regular and fixed payments automatically from your account. Standing orders are different from direct debits because the amount paid cannot change (change). Example: äYou kept forgetting to pay your loan installments so you decided to go for an order in Deferred Payment A deferred payment is a payment that is postponed (download) for a subsequent date because you can not complete the transaction when you would normally complete. Example: "He was going abroad for a month, so he decided to use the deferred payment for his electricity bill. 16. A bank statement isOf all transactions in a bank account in a certain period of time. Show all debts, credits and balance.Example: Ä "It was not sure why the balance of him was so low, so he asked for a bank statement. Ä "17. Personal identification number (PIN) This is a secret combination of numbers that only one account holders can use to access their accounts. Example: Ä "After three failed attempts to remember their own personal identification number, had to contact the bank. Ä "18. Safety box Safety deposit box is a safe that the bank rents to people to store their objects of value.Example: Ä "After being valantioned twice at home, he decided to keep his important documents in a cassette safety. Ä "19. Credit limit credit limit is the maximum amount that a bank will grant you on the basis of your financial situation. Example: Ä "After reaching the credit limit, he decided to spend less and save more. »Mortgage a mortgage is an agreement with which someone can borrow money from a bank to buy a house. The bank becomes the owner of the house until the debt payment. Example: Ä "They must contract a mortgage to buy a house" .21. Warred to something, like a home, which is used as a guarantee (insurance or backup) when a loan is contracted. If the borrower is not able to pay the debt, the bank becomes the owner of the guarantee. Example: "He had no guarantee, so he decided to contract a mortgage. Ä "22. Evaluation Evaluation is the valuation of the value of a property, usually carried out by a bank representative. Usually an assessment is made before entering a mortgage. Example: Ä "They wanted to use their home as a guarantee for the mortgage, but before the bank had to assess the valueä ä 23. Guaranteun Guarantor is a person who agrees to pay someone else's debts, if this person cannot pay. Several: Ä "His parents offered to serve as guarantors for his student loan." Payment of the full payment. of a loan. Example: Ä "He felt raised to have completed the payment of his debt last month.ä ä " clausea clause is a part of a contract that provides details on a given situation that is the subject of the contract. Example: Ä "All bank contracts have a clause that specifies bank charges and interest rate for a specific account. Ä "26. Advance payment Advance payment is the liquidation of a debt before the expiry date. Sometimes there are penalties of prepayment that banks charge in this case. Example: Ä "It is forgotten to check the prepayment clause and remained rather surprise to see that she had penalties to pay to the bank. Ä "27. Banking expenses Bank spare All commissions that a bank asks you to pay in exchange for your services (use a credit or debit card. transactions, contract loans). Banking costs can also be called commissions. Example: Ä "He chose his bank carefully, considering not only interest rates, but also all bank charges". 28. Working days working days are days days Which bank or company is open. Similarly, working hours refer to hours when a bank or company is open. Example: Ä ä ä ~ "You can only complete the transactions in the banking days, but you can use Internet banking (see below) every time you want. 29. Branch Branch is a place where a bank offers services to Customers. Example: Ä ä ä ~ "This bank has only three branches in the city, but there are many ATMs. - 30. BankingElectronic Banking electronics is a system that allows customers to complete bank transactions on the Internet. It also called online banking, internet banking or e-banking.Example: Ä ä ä ~ "Customers find very convenient electronic banking because they no longer need to go to the bank to make transactions." The multiple choice of the Vocabulary of vocabulary has a look at this exercise of vocabulary and try yourself! Choose the right word from the three options provided.1. Decided to open an account ____ at the bank that offered the best interest rate available on the local market. Savings / B. SAVINGS / C. SALVATO2. If you are not sure your ____ is correct, you should ask for an account statement. SALDO / B. Total amount / C. Money3. He preferred using a card ____ rather than a credit card because a sometimes he had a tendency to spend too much. Debit / B. Debit / C. Debitable4. Avoid ____ money from your account by keeping track of your online transactions. all And his utility bills were going too long, so he decided to give an attempt ____ debt. Direct / B. Standing / c. straight6. He forgot to make agreements for the payment ____ while he was abroad, so he was worried that he would have had his cut electricity. Delay / B. Postponed / C. Deviate7. Have a credit ____ is a good way to limit the effects of credit card fraud. A. Limitation / B. Limit / C. Measure8. If you were able to hear sanctions, you wouldn't have considered ____ a good option. A. Advance payment / B. Prepayment / C. Soon payment9. While he had no guarantee, he needed a ____ to take a loan. Guarantor / B. Guarantee / C. Guarantee10. You could find you in the unpleasant situation of having to pay a lot of bank ____ if you don't want to practice banks carefully before collecting a loan. Tax / B. Rates / C. charges11. How they don't want to live in a rented apartment, their only option was ____ a mortgage. Take Away / B. Take / C. Remove 12. The interest ____ was not the best on the market, but chose that bank because he had recommended it by his parents. Vote / B. Evaluation / C. Levelistanswer Keyyou can find more similar exercises elsewhere online: This first exercise is easier, while this is a bit more advanced. If you want to practice new words with their definitions here? S Another exercise you can try. When you learn new words after doing these exercises, remember to create your own examples with them. This is the best way to A language: using it! Make sure you check the pronunciation of new words in an online dictionary by clicking on the speaker mark. So continue to use new words as often as possible. This will help you use them yourself to talk or in writing. Learning the bank vocabulary will not only help you when you are working or doing business with a bank. You will also feel secure when you make any kind of activity in English. Which means you will be a major businessman! If you liked this post, something tells me you will love Fluentu, the best way to learn English with the real world videos. Try the English English dive! Online!

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