

SOLT I Indonesian Module 3 Lesson 4

Student Manual



Banking

During this lesson, you will get information about banking activities in the Target Region. Under this Learning Objective, you will learn three tasks: conducting daily business transactions, discussing monetary units and discussing the exchange rate. At the end of the lesson, you will be able to:

Conduct Daily Business Transactions

- Describe banking activities
- Open and close a bank account
- Deposit and withdraw money
- Engage in office conversation
- Read instructions on standard banking forms
- Identify different services at the bank
- Describe other business activities

Discuss Monetary Units

- Identify all currency denominations of the Indonesian Rupiah
- Compare US currency to the Indonesian Rupiah

Discuss the Exchange Rate

- Compare the exchange rate
- Exchange money at the bank

TIP OF THE DAY

Although the Rupiah is accepted everywhere throughout the country, most major Indonesian banks provide US Dollar ATMs besides Rupiah ATMs. This type of ATM enables customers to withdraw US Dollars in cash (only available in certain banks).

Conduct Daily Business, Transactions and Describe Banking Activities

Indonesian banks operate in ways that are not far different from their US counterparts. Electronic banking, different types of savings accounts, phone banking and consumer loans are the services for individuals or non-profit organizations. Export/import, financial services, and loans are the general services for business customers. On top of that, every bank in Indonesia also posts international exchange rates for buying and selling currencies.

Open and Close a Bank Account

Dialogue A (Class Work)

Your instructor will model the following conversation for you. Then practice the conversation with your classmates.

Josh: Selamat Siang. Saya ingin membuka rekening bank.	Josh: Good afternoon. I would like to open a bank account.
Teller: Untuk pribadi atau bisnis?	Teller: For personal or business?
J: Untuk saya sendiri.	J: For myself.
T: Apakah Bapak sudah tahu produk-produk tabungan kami?	T: Do you already know our saving account products?
J: Belum.	J: Not yet.
T: Kami menawarkan deposito berjangka, giro, dan tabungan <i>Tahapan</i> .	T: We offer time deposit, clearing account, and the <i>Tahapan</i> savings.
J: Saya ingin fasilitas kartu ATM dan debit.	J: I want ATM and debit card.
T: Tahapan memiliki fasilitas itu.	T: <i>Perdana</i> has those features.
J: Baiklah, saya pilih itu.	J: All right, I take (lit. pick) that.
T: Bisa saya fotokopi identitas diri Anda?	T: May I make a photo copy of your ID?
J: Tentu. Ini paspor saya.	J: Certainly. Here is my passport.
T: Silahkan isi formulir ini, dan tanda tangan di bawah.	T: Please fill out this form, and sign below.
J: Baik.	J: OK.
T: Berapa yang mau ditabung?	T: How much do you want to deposit?
J: Tujuh juta lima ratus ribu rupiah.	J: Seven million and five hundred rupiah.

Exercise 1 (Pair Work)

Answer the following questions which are based on Dialogue A above.

1. Josh membuka rekening bank untuk siapa?

2. Sebutkan beberapa produk simpanan yang ditawarkan oleh Bank BRI!

3. Mengapa Josh memilih produk simpanan Tahapan?

4. Surat-surat apa sajakah yang diperlukan oleh Bank BRI untuk membuka rekening?

5. Berapakah jumlah uang yang ingin ditabung oleh Josh?

Exercise 2 (Group Work)

Below is some information on how to open an account in Indonesian banks. Read carefully and while you are doing it, try to guess their meanings.

Persyaratan menabung TAHAPAN

1. Penabung adalah perorangan atau yayasan.
2. Pemohon mengisi dan menandatangani formulir rekening tahapan.
3. Pemohon membawa dan menyerahkan fotokopi bukti identitas diri yang masih berlaku. Contohnya: Paspur, Kartu Tanda Penduduk atau Surat Ijin Mengemudi.
4. Setoran awal minimum Rp. 500.000,00 dan setoran selanjutnya minimum Rp. 5.000,00.
5. Saldo minimum Rp. 10.000,00.
6. Tabungan dikenakan biaya administrasi bulanan.

Based on the reading above, answer these questions.

1. Siapakah yang dapat menabung TAHAPAN?

2. Berapakah jumlah setoran awal minimum?

3. Berapakah jumlah saldo minimum?

4. Berapakah jumlah minimum setoran?

Exercise 2 (Group Work) (Continued)

5. Apakah persyaratan yang dibutuhkan untuk membuka rekening bank?

6. Apakah akan dikenakan pembayaran bulanan untuk tabungan tipe ini?

Exercise 3 (Class Work)

Imagine that you want to open a bank account. Your partner will play the role of a bank clerk. Create a conversation between you and your partner. You are interested in the *Tahapan* account (see exercise 2 above), so you are asking in detail about this particular type of savings. Use Dialogue A above as your model. Switch roles. Be ready when your instructor calls you to perform your conversation in front of the class.

Deposit and Withdraw Money

Exercise 4 (Pair Work)

Pay close attention to the following conversation and practice it with your partner. Then answer the questions below.

Teller: Selamat siang ada yang bisa saya bantu?

Eric: Ya, saya ingin menarik uang dari tabungan saya.

Teller: Tabungan tipe apa yang Anda miliki?

Eric: Tahapan.

Teller: Berapa nomor rekening Anda?

Eric: Tiga empat lima delapan dua tujuh satu.

Teller: Berapa jumlah uang yang ingin Anda ambil?

Eric: Rp. 1000.000,00.

Teller: Baiklah, bisa saya lihat buku tabungan Anda?

Eric: Ya, bisa. Ini dia.

Teller: (hand over the money) Ini satu juta rupiah.

(hand over the book and explain) dengan suku bunga tujuh persen pertahun, jumlah bunga yang Bapak terima adalah Rp. 25.000,00.

Eric: Berapakah saldo akhir saya?

Teller: Saldo akhir Anda adalah Rp. 3.750.000,00.

Eric: Baiklah. Terima kasih banyak

1. Berapa jumlah uang yang ingin Eric terima? _____
2. Apakah jenis tabungan yang dia miliki? _____
3. Berapakah nomor rekening tabungannya? _____
4. Berapakah jumlah uang Eric setelah seluruh transaksi dilakukan? _____

Exercise 4 (Pair Work) (Continued)

5. Berapakah jumlah bunga yang diperoleh? _____
6. Berapa persenkah suku bunga tahunan? _____

Exercise 5 (Pair Work)

You want to deposit your money at the bank. Your partner will play the role of the bank teller. The teller asks for your deposit book to print out the interest you earn. Create a conversation between you and the bank teller. Use the conversation in Exercise 4 as your model. Switch roles.

2. Discuss Monetary Units

Indonesian currency, the Rupiah, has three times more digits than the US dollar. When you come to Indonesia, be prepared to speak in millions and spare some room in your purse or wallet for Indonesian bank notes and coins.

The following are currency denominations for the Rupiah starting from the largest bill.



With a *seratus ribu rupiah*, two people could go watch a movie, have lunch in McDonald's, buy a can of coke, and buy a music CD.



With a *lima puluh ribu rupiah*, you can buy a can of coke from the supermarket, a packet of domestic cigarettes, a small bottle of water, a small packages s of nuts, two bagels, a bag of candy, two packs of chewing gum, and a small bag of cookies.



With a dua puluh ribu rupiah, you could buy a breakfast, a newspaper, and pay for parking.



With this amount of money, you could get a packet of local cigarettes, a packet of gum, and a bottle of water.



With a lima ribu rupiah, you could get a bowl of chicken porridge at the food-stall.



With a thousand rupiah, you can pay for parking.

TIP OF THE DAY

Unlike in the U.S., personal checks are not accepted in Indonesia. Most of the time, you will use cash or credit cards for daily transactions. You need to be careful in using credit cards. Take into consideration the additional charges for the services.

Coins

Below are examples of coins.

Indonesian coins come in the following denominations: Rp. 1.000,00; Rp. 500,00; Rp. 100,00; Rp. 50,00; Rp. 25,00.



Exercise 6 (Pair Work)

Take turns in assuming the roles of a bank teller and a customer. The teller will ask the customer how much money that he is going to deposit and the customer will answer based on amounts of money shown below. You may use the following models:

Pak, saya mau menabung. (Sir, I would like to deposit (some money))
Berapa jumlah uang yang akan ditabung? (How much money is going to be deposited?)
Tiga ratus empat puluh ribu rupiah, Pak. (Three hundred and forty thousand Rupiah, Sir)



Exercise 6 (Pair Work) (Continued)



Exercise 7 (Class Work)

Write the amounts in Exercise 6 in numerical values. Compare your results with your partner and be prepared to write your results on the board when the instructor calls on you.

Discuss the Exchange Rate

Exercise 8 (Pair Work)

Read the following conversation between Burhan who works at a money changer and Anto, a customer. Note important phrases for exchanging currency.

Anto : Halo selamat siang. Ada yang bisa saya bantu?
Burhan: Saya ingin mengetahui nilai tukar Dolar AS.
Anto : Nilai tukar Dolar Amerika Serikat hari ini adalah Rp. 8.790,00.
Burhan: Baiklah, saya ingin menukar seribu dolar, ini sembilan juta rupiah.
Anto : Kembalinya adalah dua ratus sepuluh ribu rupiah. Tunggu sebentar saya ambilkan uangnya.
Burhan: Terima kasih.

Answer these questions based on the conversation above

1. Apa topik dari percakapan di atas?

2. Berapakah nilai tukar dolar Amerika Serikat pada hari itu?

3. Berapakah jumlah dolar yang ditukarkan oleh Burhan kepada Anto?

4. Berapa rupiahkah persamaan dari \$1.000,00?

Exercise 9 (Pair Work)

You want to exchange some amount of various currencies. Take turns in assuming the role of the customer and the bank/money changer employee. Practice short conversations with your partner based on the situations in the following table. Use the conversation on exercise 8 above as a model and the exchange rate table below for your source of information.

You would like to get	You have
25 million Rupiah	US Dollars
1750 USD	Rupiah
10 million Rupiah	Japanese Yen
6500 Australian Dollar	Rupiah

Nilai Tukar Mata Uang

Mata Uang	DD/TT 17-Apr-2003 / 15:44:07 WIB		Bank Notes 17-Apr-2003 / 12:33:17 WIB	
	Jual	Beli	Jual	Beli
USD	8,765.00	8,665.00	8,790.00	8,730.00
SGD	4,961.15	4,893.15	4,974.00	4,913.00
HKD	1,124.65	1,109.95	1,141.00	1,109.00
CHF	6,406.10	6,318.10	6,406.00	6,315.00
GBP	13,877.75	13,692.75	13,894.00	13,715.00
AUD	5,404.45	5,308.45	5,459.00	5,332.00
JPY	73.82	72.30	73.69	72.74
SEK	1,051.95	1,029.95	1,048.00	987.00
DKK	1,299.25	1,271.45	1,292.00	1,232.00
CAD	6,046.25	5,955.25	6,048.00	5,944.00
EUR	9,595.45	9,452.45	9,628.00	9,502.00
SAR	2,343.85	2,304.85	2,348.00	2,017.00

Note: If you have USD and want to change them to Rupiahs, the price under “*Beli*”(buy) is used. If you have Rupiahs and want to change them to US Dollars, the price under “*Jual*” (sell) is used.

Exercise 10 (Group Work)

You want to transfer \$2,000.00 from an Indonesian bank to your bank account in the United States. At the present time you only have *Rupiah*. Create a conversation between you and a teller using the information above. Use the conversation in Exercise 8 as your model.

Exercise 11 (Group Work)

Respond to the following question based on the currency table above.

Anda memiliki Dolar AS dan ingin membeli Rupiah seharga Rp. 1.000.000,00. Berapa dolar AS yang harus anda tukarkan?

Saya ingin ~

The fragment above means *I want ~*, or *I would like ~*.

Structure

Look at the example below for the structure.

Saya ingin membuka rekening bank.
I want to open a bank account.

Read the following examples:
Saya ingin membuka rekening bank.
I would like to open a bank account.

Saya ingin mengambil uang.
I would like withdraw money.

Saya ingin menukar valuta asing.
I would like to exchange some foreign currencies.

Saya ingin membayar tagihan telepon.
I would like to pay the phone bill.

Questions

Since this lesson is about banking, some commonly used questions are:

Berapa jumlah uang yang ingin ...?
How much money do you want...?

Read the following examples:

Berapa jumlah uang yang ingin ditabung?
How much money do you want to deposit? (lit. How much money is expected to be deposited)

Berapa jumlah uang yang ingin diambil?
How much money do you want to withdraw? (lit. How much money is expected to be withdrawn?)

Berapa jumlah uang yang ingin Eric terima?
How much money do you want to receive? (talking to Eric)

Berapa jumlah uang yang ingin ditukar?
How much money do you want to exchange? lit. How much money that is going to be exchanged?

Exercise 1 (Pair Work)

Complete the conversation below.

Bank Teller: Ada yang bisa saya bantu?

You: _____

Bank Teller: Berapa jumlah uang yang ingin diambil?

You: _____

Bank Teller: Ini uangnya. Ada lagi yang bisa saya bantu?

You: _____

Bank Teller: Tagihan telepon anda adalah Rp. 45.000,00.

Exercise 2 (Pair Work)

You would like to pay a telephone and electricity bill. Create a short conversation between you and the teller and perform it in front of the class when the instructor calls on you.

Nouns

anggaran	budget
angsuran	payment
biaya	charge
bunga	interest
formulir	form
gabung	joint
hitung	count
identitas	identity
iuran	collection, premium
jaminan	guarantee
jangka waktu	time measure
jiwa	life
kredit	credit
kurs	rate of exchange
mata uang	currency
nasabah	bank customer
penghasilan/pemasukan	income
perlindungan	protection
pribadi, individu, perorang	personal, individual
rekening	statement, account
saldo	balance
setoran	deposit
suku	rate
surat-surat	paperwork
syarat	condition
tabungan	savings
tagihan	bill
tunai	cash
uang kertas	bank notes
uang logam	coin
umum	in general
valuta asing	foreign currency

Verbs

ambil	to get, to withdraw (money from an account)
blokir	to block
membuka	to open
menarik	to get, to withdraw
menukar	to exchange
menutup	to close
tabung	to save



Types of Accounts offered in Indonesian Banks

Indonesian banks offer savings accounts, giro/cek, and time deposit for individual saving products.

Individuals in Indonesia mostly prefer savings accounts amongst other types of saving products. Besides the high yield, 7-8% per annum, and convenient withdrawals with ATMs, banks also offer full 24-hour service to customers by enabling them to access their own account through electronic and phone banking. In comparison, Indonesian banks' savings accounts share the services of saving accounts that are available in the United States' banks.

With Indonesian saving accounts, you will get your financial information book. This book balances your account whenever you withdraw or deposit money. This book will also show the yield you retain per period of time. Every time you conduct a transaction at the bank the teller will ask for the book and print the balance information on it. Thus, there is no monthly financial statement sent each month.

The giro/cek account serves as a privilege for customers to own and to write checks. This type of account shares the characters of checking accounts that are available in the United States banks. Most checks are in big numbers and are usually for a payment from an individual to a company for business purposes. Check transactions are rarely used between individuals.

Time deposits are very close to the Certificate of Deposit type of account that is offered in the United States banks. Time deposits have a certain period of time when you cannot withdraw your deposit. Different banks offer different periods of time.

Most of Indonesian banks also serve an account called Dollar. Dollar deposit serves locals and foreigners to put their money into different currencies, usually US dollars, Singapore dollars or Australian dollars. Almost every bank offers this type of account.

Activity 1 (Pair Work)

A. Perform a conversation with your partner by following the directions below. Switch roles.

- Costumer: Say you want to open a bank account.
Teller: Ask him what type of account.
Costumer: Say you want to apply for a long-term deposit (*tabungan berjangka*).
Teller: Ask how much money he wants to deposit.
Costumer: Say you want to deposit ten million Rupiahs.
Teller: Ask how many months he wants for a long-term deposit.
Costumer: Say a year.
Teller: Explain that he will be able to get the money the same month next year and the interest rate will be 6.7%. Ask if that is what he wants.
Costumer: Say yes.
Teller: Ask for the name and sign a paper.
Costumer: Thank the teller.
Teller: Ask if there is anything you can help with.
Costumer: Say no.

B. Write questions that could be answered by the following sentences based on the conversation above.

1. _____ ?
Tabungan berjangka yang ingin dibuka oleh nasabah itu.
2. _____ ?
Yang mau ditabung sepuluh ribu rupiah.
3. _____ ?
Satu tahun.
4. _____ ?
Bunganya 6,7 %.

Activity 2 (Pair Work)

Pretend that you and your partner are siblings. One of you wants to do some transactions at the bank but is too busy to do it right now. You ask your brother or sister to do these transactions for you. Ask your sibling to do the following transactions: transferring

Activity 2 (Pair Work) (Continued)

money, depositing money and withdrawing money. Your sister or brother will ask you about the amounts of money for each transaction.

Activity 3 (Pair Work)

You would like to close an account, because you found a better bank with a higher interest rate. Create a conversation between you and the bank teller.

Activity 4 (Pair Work)

You would like to exchange money from US dollars to Rupiah. However, you do not know the market rate, so you call your Indonesian friend for references. You also ask which institution has the lowest market rate for foreign money exchange.

Activity 5 (Pair Work)

You want to open a bank account, but you do not know how. So you come to the bank counter and ask the employee. Create a conversation between you and the teller.

Activity 6 (Pair Work)

You are going back to America after being stationed at the Indonesian army base. You enter a bank in the city and exchange the remaining Indonesian money you have into American money. Your partner will play the role of a bank clerk. Practice using different expressions with different amounts of money, and reverse roles so both partners may accomplish the task. Perform it in front of the class.

Activity 7 (Pair Work)

You want to close your savings account and put it in the time deposit for one year. Have a conversation between you and the bank teller.

Activity 8 (Pair Work)

You are a bank teller and your partner a customer. You, the client, will need to do the following transactions: (note: \$1 = Rp. 8.500,00)

- Ask for the exchange rate for US dollars
- Exchange \$5,000 for Indonesian Rupiahs.
- Cash a traveler's check (\$100)
- Buy traveler's checks for \$25 in Rupiah.

Activity 9 (Pair Work)

Below is a conversation between a bank clerk and a customer. Rewrite it in Indonesian using the conversational sentences. Perform the conversation in front of the class.

A: (Bank Clerk) Greet your customer and ask him what you can do for him.

B: (Customer) Return the greeting and say that you would like to open an account.

A: Ask what kind of account.

B: Say that you do not know. You are an American and will be in Indonesia for two years.

A: Suggest that he opens a saving account.

B: Ask how much the interest rate is.

A: Say eight percent per annum to deposit in Rupiah, and 1.5 to deposit in dollars.

B: Ask if the account has an ATM and a checkbook.

A: Say it has an ATM but not a checkbook.

B: Agree to open a savings account.

A: Ask him to fill out a form and sign it. Ask for his identification card. Also ask how much he would like to deposit in his accounts.

B: Say \$1,500 dollars.

Activity 1 (Pair Work)

Your instructor will read a story. Listen carefully and write down the answers by filling in the missing blanks below.

1. Yono pergi ke bank ingin membayar _____
2. Yono bertemu dengan _____
3. Bayu ingin _____ sejumlah _____
4. Yono menyimpan uang sejumlah _____ di rekening Tapres.

Activity 2 (Pair Work)

A. The following questions pertain to personal experiences with banking processes. Add two or three more questions to this list and take turns asking and answering them.

1. Have you ever had a bad experience in banking activities in general?

2. What was it?

3. What action did you take?

4. _____

5. _____

B. Explain to the class your partner's experience in Indonesian.

Activity 3 (Group Work)

Read and observe the table below. Discuss within your group what you learn from the table. Then your instructor will read a question, and you will write down the answer.

TAPRES

KETERANGAN	BESARNYA
Setoran Awal Minimum	500.000,00
Setoran Minimum Selanjutnya	10.000,00
Saldo Minimum	500.000,00
Biaya Administrasi Bulanan	5.000,00
Biaya Penalti (jika saldo < IDR 500,000.00)	2.500,00
Biaya Pembuatan/Penggantian Kartu	15.000,00
Biaya Penutupan Rekening	5.000,00
Biaya Print Mutasi Rekening Koran	
- Langsung ke counter per Rekening per Transaksi	2.500,00
- Bulanan	35.000,00

Activity 4 (Group Work)

The class will be divided into four groups. Everybody reads the passage below. Then, each group will pick one case (A, B, C, or D). Discuss your case in the group and answer the question. Explain your answer in front of the class.

Kredit tanpa jaminan dari Bank Mandiri untuk kelompok pegawai/karyawan (min. 25 orang)

kelebihan:

Suku bunga sangat kompetitif
Proses cepat & mudah
Limit kredit s/d Rp 25 juta
Jangka waktu kredit fleksibel s/d.5 tahun.
Angsuran ringan sesuai penghasilan anda
Perlindungan asuransi jiwa

persyaratan:

Minimal usia 21 tahun maksimum sebelum usia pensiun pada saat kredit lunas
Masa kerja pegawai tetap min. 2 tahun
KTP, Kartu Keluarga, Akte Nikah, copy rek tabungan, slip gaji, & surat referensi kantor.

informasi lebih lanjut:

Consumer Loans Group
Plaza Mandiri lantai 17
Jl. Gatot Subroto Kav 36-38
Jakarta (12190)
Telp. 021-5274455, 52997777
Fax. 021-5263463
e-mail: eksir@bankmandiri.co.id

Question:

Apakah ia memenuhi persyaratan untuk mendapatkan kredit dari Bank Mandiri?
Jelaskan jawaban Anda!

Case A

Yosua berusia 50 tahun. Dia ingin mendapatkan kredit sejumlah Rp. 10 juta. Yosua bekerja di perusahaan Pertamina selama 3 tahun. Yosua akan pensiun pada umur 55 tahun.

Case B

Ali berusia 21 tahun. Dia ingin mendapatkan kredit sejumlah Rp. 25 juta. Ali bekerja di Toko Subur selama 1 tahun.

Activity 4 (Group Work) (Continued)

Case C

Anita berusia 38 tahun. Dia ingin mendapatkan kredit sejumlah 26 juta. Anita bekerja di Hotel Omni Batavia selama lebih dari 5 tahun.

Case D

Rini berusia 42 tahun. Dia ingin mendapatkan kredit sejumlah 15 juta. Rini bekerja di Bintang Resort selama kurang lebih 2 tahun.

Activity 5 (Pair Work)

You are in Indonesia and want to apply for a visa card. Your partner will be the bank employee and will ask you the questions based on the form. Fill out the form based on the answers.

FORMULIR PERMOHONAN KARTU		
Mohon diketik atau diisi dengan huruf cetak, lengkapilah dengan dokumen yang dibutuhkan untuk mempercepat proses permohonan Anda.		
Kartu yang saya pilih: <input type="checkbox"/> BCA Card & VISA <input type="checkbox"/> BCA Card & MasterCard <input type="checkbox"/> BCA Card, MasterCard dan VISA		
JENIS KARTU & UANG IURAN / TAHUN		
Jenis Kartu	<input type="checkbox"/> Silver (Pendapatan minimal Rp 15.000.000/tahun)	<input type="checkbox"/> Gold*(Pendapatan minimal Rp 50.000.000/tahun)
BCA Card/VISA/MasterCard	Rp 60.000,-/kartu	Rp 125.000,-/kartu
Kartu Tambahan	Rp 50.000,-/kartu	Rp 100.000,-/kartu
* Untuk MasterCard Gold dan VISA Gold, BCA Card harus Gold		
DATA PRIBADI		
Nama yang tercetak di kartu (sesuai KTP): <input type="text"/>		
Kewarga negaraan:		Jenis Kelamin: <input type="checkbox"/> L <input type="checkbox"/> P
Tempat/Tanggal lahir:		Alamat rumah sekarang:
Nama Gadis Ibu Kandung:		
No. KTP/Paspor:		
Telepon: Telepon Genggam:		
Status: <input type="checkbox"/> Milik Sendiri <input type="checkbox"/> Rumah orang tua/keluarga <input type="checkbox"/> Kost <input type="checkbox"/> Kontrak <input type="checkbox"/> Rumah Instansi <input type="checkbox"/> Angsuran KPR		Kode Pos: (wajib diisi)
Pembayaran melalui debit rekening: <input type="checkbox"/> Ya <input type="checkbox"/> Tidak		Lamanya menempati: <input type="checkbox"/> Tahun <input type="checkbox"/> Bulan
No. Rekening BCA: <input type="text"/>		Alamat Penagihan: <input type="checkbox"/> Rumah <input type="checkbox"/> Kantor sebesar: <input type="checkbox"/> 10% <input type="checkbox"/> 30% <input type="checkbox"/> 50% <input type="checkbox"/> 100%
DATA PEKERJAAN		
Nama Perusahaan:		NPWP:
Bidang Usaha:		Alamat Perusahaan:
Lama bekerja: <input type="checkbox"/> Tahun <input type="checkbox"/> Bulan		
Jabatan:		Kode Pos: Telepon: Ext.
Penghasilan per bulan Rp		
Penghasilan tambahan Rp		Alamat:
Nama Perusahaan sebelumnya:		
Lama bekerja: <input type="checkbox"/> Tahun <input type="checkbox"/> Bulan		

Activity 6 (Group Work)

Divide the class into five groups. Your instructor will hand you a three by five card with the topic of the presentation on it. Each group will write a conversation related to a bank activity and perform it in front of the class. While one group performs the conversation, the other four groups have to listen and answer the questions based on the presentation.

1. Apa nama grup ini?

2. Transaksi apa yang sedang dilakukan oleh grup ini? Bagaimana hasilnya?

Activity 7 (Group Work)

Divide the class into three groups. Your instructor will read some questions based on *Layanan Telepon Otomatis* text on the next page. Your group has to compete against the other two groups to answer the questions. Raise your hand if you know the answer; your group will get one point for each correct answer. The winner will receive a prize.

Activity 7 (Group Work) (Continued)

Layanan Telpon Otomatis

Pemegang Kartu Kredit Citibank dapat memperoleh berbagai informasi dan melakukan transaksi secara otomatis melalui Layanan CitiPhone Banking 24 Jam. Dibandingkan dengan memperoleh informasi ataupun melakukan transaksi melalui CitiPhone Officer, dengan memanfaatkan Layanan Otomatis, nasabah dapat memperoleh apa yang diinginkannya dengan lebih efisien. Untuk dapat memanfaatkan layanan tersebut, nasabah hanya cukup memasukkan PIN tanpa perlu menjawab berbagai pertanyaan dari CitiPhone Officer. Panduan di bawah ini dapat digunakan untuk memanfaatkan Layanan Otomatis CitiPhone Banking dengan lebih nyaman. Pastikan Anda telah memiliki PIN. Jika lupa atau belum memiliki PIN silakan Anda meminta PIN baru melalui CitiPhone Banking Officer.

Menu Umum

Tekan 1	Menu Perbankan & Menu Kartu Kredit
Tekan 2	Informasi Kurs Mata uang Asing & Suku Bunga Deposito Berjangka
Tekan 0	Berbicara dengan CitiPhone Officer

Menu Kartu Kredit

Tekan 1	Pendaftaran Citibank 1 BILL
Tekan 2	Permintaan Salinan Tagihan
Tekan 3	Pembayaran Kartu Kredit
Tekan 4	Kenaikan Batas Limit
Tekan 5	Perubahan Nomor PIN
Tekan 6	Informasi Poin Reward

Activity 8 (Group Work)

Below is a list of advantages to use a Paspor BCA card. Read and analyze the following information.

Mendapatkan kartu Paspor BCA, yang dapat digunakan untuk melakukan berbagai transaksi, seperti:

- Mengambil uang tunai di lebih dari 2000 ATM BCA di seluruh Indonesia
- Berbelanja di toko-toko bertanda Debit BCA di Indonesia
- Berbelanja sekaligus mengambil uang tunai
- Mengambil uang tunai di tempat-tempat bertanda “Cirrus” di seluruh dunia
- Berbelanja di tempat-tempat bertanda “Maestro” di seluruh dunia
- Pembayaran berbagai tagihan: kartu kredit, telepon, listik, pager, pendidikan, ticket/voucher, mail order, dan lain-lain
- Informasi saldo dan kurs valuta asing
- Transfer antar rekening BCA

Now pretend that you put your money in this bank. Create a discussion within your group about the advantages that are worth to you. Explain why. Then with the group agreement, put these advantages in order of importance. Share the answer with the class. Do not forget to explain the reasons.

Activity 1

Read the questions from the bank teller and write down your answer.

Teller: Selamat datang di Bank BII. Ada yang bisa saya bantu?

You:

Teller: Anda ingin membuka rekening bank jenis apa?

You:

Teller: Berapa jumlah uang yang ingin ditabung?

You:

Teller: Tidak bisa Pak, jumlah minimum untuk Tapres adalah Rp. 500.000,00.

You:

Teller: Selanjutnya Bapak bisa menabung paling sedikit Rp. 10.000,00.

You:

Teller: Ya, ada Pak. Biaya administrasi bulanan adalah Rp. 5.000,00.

You:

Teller: Baiklah, terima kasih kembali.

Activity 2

Render the following English conversation plot into an Indonesian conversation.

Teller: Greet a customer and ask him what you can do for him.

Customer: Return the greeting and say that you want to close an account.

Teller : Ask for the customer's bank account number.

Customer: Say the number.

Teller: Ask which type of account the customer wants to close.

Customer: Say the time deposit account.

Teller: Ask the customer if he wants the money in cash or to transfer it to another account.

Customer: Say cash.

Teller: Give the customer the money while counting it in front of him/her.

Activity 3

Select a topic from below. Then write a short conversation between a customer and a bank teller.

- Cashing a \$100 traveler's check
- Exchanging \$200 to Rupiah
- Cashing a \$543 money order in Rupiah
- Withdrawing \$40 from your account.
- Buying a cashier's check for the amount of \$987 in Rupiah.

Activity 3 (Continued)

Activity 4

Solve this problem.

Kamu memiliki Rp3.000.000,00. Kamu pergi ke bank untuk membayar tagihan listrik sejumlah delapan puluh ribu lima ratus rupiah, membayar tagihan air sejumlah empat puluh ribu, dan menabung sejumlah uang. Uang yang tersisa, adalah Rp. 2.000.000,00. Sisa uang ini kamu pakai untuk pergi makan di restoran, nonton, dan belanja. Berapakah jumlah uang yang kamu tabung?

Activity 5

Prepare to share your experience when opening bank account. Give the name of the bank, type of account, the documents you need, the type of ID you would use, and technical problems that may occurs if any.