

# **SOLT French Module 3 Lesson 4**

## **Student Manual**

**Banque De L'Habitat Du Sénégal**



**Banking**



At the end of this lesson, you will be able to get information about banking activities and use basic banking services in West Africa.

**Discuss Monetary Units**

- Recognize all currency denominations of French-speaking Africa
- Compare U.S. currency to that of French-speaking Africa

**Discuss the Exchange Rate**

- Compare the exchange rate
- Exchange money at a bank

**Conduct Daily Business Transactions**

- Describe banking activities
- Open banking accounts
- Close bank accounts
- Deposit Money
- Withdraw Money
- Engage in office conversations
- Read instructions on standard banking forms
- Identify different services at the bank
- Describe other business activities

**Tip of the Day: Currencies in West Africa**

During your stay in Africa, chances are that you will hear about currencies of countries other than the one to which you are assigned. This is so because there is a constant movement of people and goods on various African borders, and many people in some border towns depend on these exchanges for their livelihood. Consequently, you might find two twin border cities using each the currency of the neighboring country without any difficulty. Below is a list of some currencies in use in West Africa. Your familiarity with them might help you move more easily through that part of the continent.

**Scenario:**

*À la banque*



1 dollar = app. 540 BCEO (F CFA)

Read the dialogue about John's trip to a bank in Dakar. A class discussion will follow.

*John enters the bank...*

**John:** Bonjour. Je voudrais me faire payer ce chèque de voyage. Voici mon passeport.

**Le Caissier:** Votre adresse à dakar, s'il vous plaît?

**John:** L'Hôtel Novotel, rue Barachois. Pouvez-vous me changer cent dollars?

**Le Caissier:** Certainement.

**John:** Quel est le cours du change aujourd'hui?

**Le Caissier:** Il est à 540 F CFA. Ça vous fait donc 54 000 F CFA. Les voulez-vous en petites coupures?

**John:** Donnez-moi cinq billets de 10 000, trois billets de mille, un de cinq cent et de la monnaie s'il vous plaît.

**Le Caissier:** Très bien. Signez ici, s'il vous plaît... Voilà. Merci, Monsieur.

Pays	Monnaie
Le Ghana	Le Cédi
La Guinée	Le Franc Guinéen
La Mauritanie	L'Ouguiya (f)
Le Nigeria	Le Naira
La Sierra Léone	Le Léone
La Gambie	Le Dalasi

\*pays anglophones: Gambia, Ghana, Nigeria, and Sierra Leone

**Denominations**

*Coins* in circulation:

- 1 Franc
- 5 Francs
- 10 Francs
- 50 Francs
- 100 Francs
- 250 Francs
- 500 Francs

*Banknotes* in circulation:

- 1,000 Francs
- 2,500 Francs
- 5,000 Francs
- 10,000 Francs



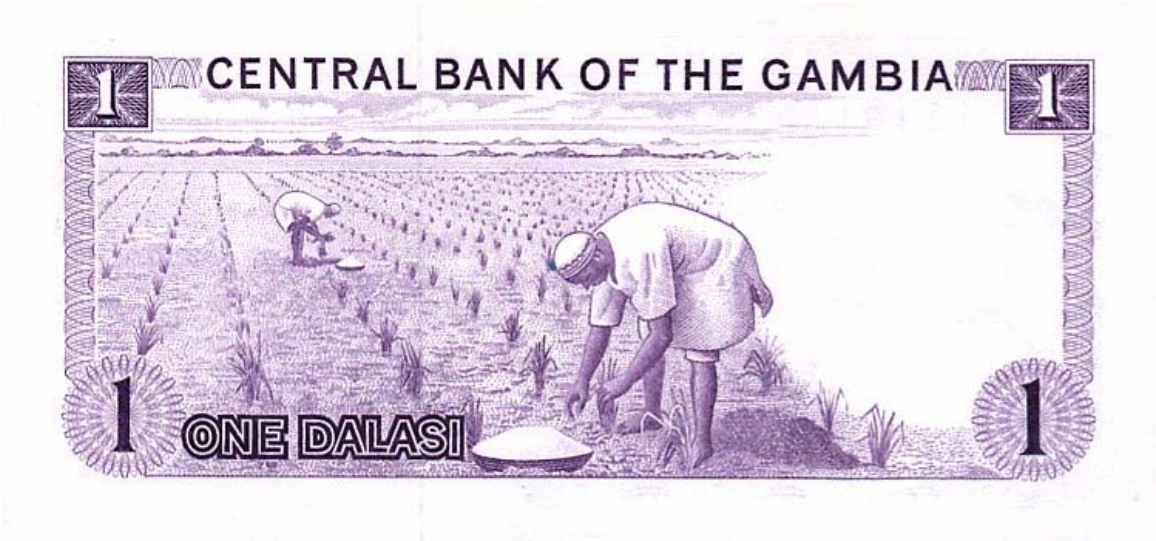
**One hundred Mauritanian Ouguiya Bill**



Le Cédi (Ghana)



Les francs guinéens



Le Dalasi



Le léone



Le Naira



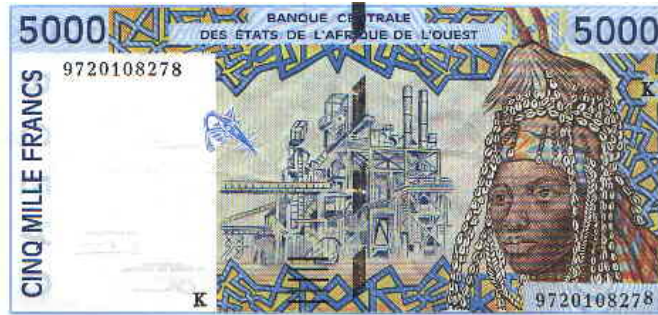


10 000 Francs (Mali)

*Currency denominations*

The following currency denominations represent different amounts of the F CFA.

**Billets**





**Pièces**





**Exercise 1**

You are going to various stores to buy the following items. Given the price of each item and the cash you have, which bills and coins will you use to pay for your item and what change if applicable should you receive?

Item	Price	Cash in your wallet
Un livre	1 225 F	1 500 F
Une machine à laver	70 700 F	75 000 F
Un ballon	1 500 F	2 000
Une baguette	75 F	100 F
Un kilo de tomates	250 F	365 F

- a.
- b.
- c.
- d.
- e.

**Exercise 2 (Pair Work)**

Your instructor will read 5 money amounts. Listen and write the amounts 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.

**Exercise 3 (Pairs)**

With your partner, go over the reading about different types of money in Sénégal and share your ideas with the class.

Vous trouverez des pièces de 5,10, 25, 50, 100 et 250 CFA. Hélas, la valeur nominal de ces pièces étant parfois inférieure à leur coût de fabrication, la Banque Centrale des Etats d’Afrique de l’Ouest (BCEAO) s’ingénie à n’en fabriquer que peu. Le résultat est un nombre élevé de billets de 10000CFA dont personne ne peut se servir par manque de monnaie, et un manque énorme de petits billets et de pièces qui pourtant constituent l’argent dont tout monde se sert quotidiennement.

**Exercise 4 (Pair Work)**

Assume that you won the lottery in Dakar for 500 000 F CFA. Discuss with a partner if you would spend the money in Africa or bring it back to the States. What can you buy with that amount in America?

**Exercise 5 (Pair Work)**

Look through your wallet, pockets, etc. Pile all of your financial resources in front of you. Count it out for the class. For example: J’ai deux billets de cinq dollars et un de dix.

**Working with the exchange rate**

Here are some expressions that you will need to know for exchanging money:

Je voudrais changer de l'argent  
des devises  
des dollars

*I would like to change money  
foreign currency*



Quel est le cours du dollar aujourd'hui?  
À combien est le dollar aujourd'hui?  
Allez au bureau de change.

*What is the dollar's exchange rate today?  
How much is a dollar today?  
Go to the currency exchange (office,  
counter, etc.).*

**Exercise 6**

Assume an exchange rate of 550 CFA for \$1. How much money will you get when changing the following amounts? Which banknotes will you receive?

1. \$25:
2. \$50:
3. \$100:
4. \$500:
5. \$800:

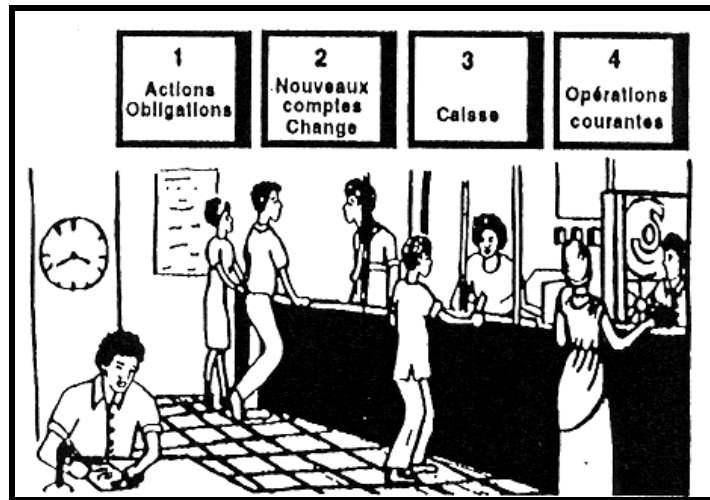
**Exercise 7 (Class Work)**

Go around the room and ask different students for change: Pourriez-vous me changer un billet de ... dollars? Oui, voilà un billet de..., deux de... et quatre pièces de ...cents. OR Non, je suis désolé...etc.

**Tip of the Day: Credit cards, bank checks and ATM cards**

Credit cards are almost unknown to the general population in Africa, and consequently, have not emerged yet as a widely used method of payment for many transactions. Some first class hotels might be equipped to allow clients to use a credit card for their hotel bill. One should not, however, count on that because the required technology has not reached yet the hotel industry in its overwhelming majority. Travelers' checks are the surest bet as they are honored in almost all hotels. Personal checks, even if they are local, are also not widely accepted for daily transactions. In most cases, one needs to establish an amicable rapport and a good credit history with the lending party in order to be allowed to pay by check. Most local banks issue ATM cards to their members who can have access to cash at any time of the day.

**Services at the bank**



<b>Guichet 1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<i>stocks bonds</i>	<i>New accounts exchange</i>	<i>cashier</i>	<i>routine transactions</i>

**Exercise 8**

Answer the following questions in French. Share your answers aloud.

***Guichet***

1. A quel guichet doit-on aller pour changer des chèques de voyage?
2. A quel guichet doit-on aller pour ouvrir un compte?
3. Où est-ce que je dois aller pour vendre des actions?
4. Où est-ce que je dois aller pour faire un versement?
5. Où doit-on aller pour faire un retrait en espèces?
6. Où dois-tu aller pour changer des devises?
7. A quel guichet peut-on transférer de l'argent d'un compte chèques à un compte épargne?

**Banking activities**

**À la banque:** Your instructor will ask different student to read selected expressions for banking activities. Pay attention to the meaning and pronunciation of each.

***Je voudrais:***

- ouvrir / fermer un compte (en banque)	<i>open / close</i>
- faire un retrait en espèces	<i>do a cash withdrawal</i>
- effectuer un dépôt	<i>to make a deposit</i>
- effectuer un retrait	<i>to make a withdrawal</i>
- changer de l'argent	<i>to change money</i>
- faire un versement par chèque	<i>deposit a check</i>
- en espèces	<i>deposit some cash</i>
- avoir un carnet de chèques / un chéquier	<i>checkbook</i>
- un nouveau carnet	
- toucher / encaisser un chèque	<i>to cash a check</i>

- |  |                           |
|--|---------------------------|
| ▪ aller au distributeur automatique (de billets) | <i>to go to the ATM</i>   |
| ▪ <b>GAB</b> guichet automatique de banque       | <i>ATM machine</i>        |
| ▪ une pièce de monnaie                           | <i>coin</i>               |
| ▪ la petite monnaie                              | <i>small change</i>       |
| ▪ insérer votre carte                            | <i>insert your card</i>   |
| ▪ tapez votre code                               | <i>enter your pin</i>     |
| ▪ faire des économies                            | <i>to save (up) money</i> |
| ▪ une carte bancaire                             | <i>ATM card</i>           |
| ▪ une carte de crédit                            | <i>a credit card</i>      |
| ▪ les économies                                  | <i>savings</i>            |



**Exercise 10 (Pair Work)**

Examine the information below. Working with a partner, determine what type of business activities you can accomplish at the bank via the internet. Discuss the steps to access your account information online.

Le menu déroulant présente les comptes associés à la liste sélectionnée.

Vous devez saisir les zones obligatoires (en gras), les autres zones étant optionnelles.

Cliquez sur le bouton « **Ajouter** » pour confirmer la saisie et revenir sur l'écran listant les opérations de la liste où l'opération apparaît alors

Vous pouvez aussi cliquer sur le bouton « **Annuler** » pour annuler votre saisie : vous retournez alors sur l'écran listant les opérations de la liste.

Trois types de fenêtres peuvent apparaître.

Sélectionnez dans la liste déroulante « **Numéro de compte** », le compte sur lequel vous voulez réaliser une opération.

Dans le cas d'une opération de lettre de change, les zones obligatoires (en gras) sont :

- o Le montant de l'opération
- o La devise de l'opération, celle-ci est déjà renseignée par EUR (Euro) et n'est pas modifiable
- o La date d'échéance de l'opération (dont l'année peut être sur 2 ou 4 positions)
- o Le type d'acceptation (menu déroulant) dont les différentes valeurs sont : 0 – LCR non acceptée ; 1 – LCR acceptée ; 2 – Billet à ordre

**Class Discussion Points:**

1. Balance Information
2. CD Transactions
3. Foreign Currency
4. Money Transfers
5. Bill Payment
6. Daily Interest Rates
7. Online Banking

*John goes to the bank to deposit the money he just changed. Read the scene with your partner and answer the true / false questions. Discuss your answers in class.*

**John:** Bonjour Madame. Je voudrais ouvrir un compte en banque. *Bank account*

**Caissier:** Un compte chèque ou un compte épargne? *Checking or saving*

**John:** Un compte chèques.

**Caissier:** Vous avez une pièce d'identité?

**John:** Voici mon passeport. *There is a minimum of*

**Caissier:** Combien allez-vous déposer sur votre compte? Il faut un minimum de 20 000 francs.

**John:** Je vais déposer 230 500 F.

**Caissier:** Remplissez ce formulaire et signez ici. Vous recevrez votre carnet de chèques dans 2 semaines. *Fill in this form and sign here. You will receive...*

### *Vrai ou faux?*

1. John needs to show an ID to open an account. V / F
2. He wants to open a savings account. V / F
3. There is a minimum deposit of 230 500 F to open an account. V / F

The following terms can be found on an account statement. Pay attention to gender and number:

**Un relevé de compte:** a bank account statement

- **les opérations bancaires** → *transaction description*
- **les retraits** → *debits*
- **les versements** → *credits*
- **bilan/solde** → *balance*
- **montant** → *amount*

### Exercise 9

Look at the ATM information below as part of a bank promotion. After your instructor asks a few students to read aloud, answer the questions. Discuss your answers with the class.

## *Banque De L'Habitat Du Sénégal ...*



### Guichets Automatiques de Banque

*La Banque à votre rythme*  
Evitez les files d'attente, gagnez du temps...

La banque vous offre un **libre service bancaire** dans le souci de vous assurer en permanence une **prestation de proximité et de qualité**, mais aussi dans un esprit de confiance et de fidélité à votre égard.

Vous pourrez:

- ▶ Retirer de l'argent en espèces jusqu'à un plafond de **150.000 francs CFA par jour, 24 h sur 24, y compris les Samedi, Dimanche et jours fériés**
- ▶ Consulter le **solde de votre compte**

Sur simple demande, la BHS met à votre disposition **la carte cauris** qui vous permet d'effectuer vos opérations sur les Guichets automatiques de banque.

Vous pouvez effectuer vos versements aux guichets:

▶ **CITIBANK ABIDJAN**  
28, avenue Delafosse  
01 BP.3698 ABIDJAN 01  
COTE D'IVOIRE  
Tel: (225) 21.46.01

1. Quel est le nom de la banque?
2. Qu'est-ce que « le solde de compte »?
3. Qu'est-ce que « la carte cauris »?
4. Combien coûte ce service bancaire?

**Tip of the Day: Banks in Sénégal**

**Here are a few common bank names in Sénégal:**

BICIS CBAO Crédit Lyonnais, CitiBank, Banque Tunisienne, la Banque Islamique du Sénégal, Société Générale (SGBS)

**Managing other business activities**

**John:** Je voudrais des chèques de voyage.  
*Guichetier:* En dollars ou en CFA?  
**John:** En CFA. C'est pour aller en Côte d'Ivoire.  
*Guichetier:* Quel montant?  
**John:** Vingt mille francs.

***Vrai ou faux?***

1. CFAs are used in the Ivory Coast. V / F
2. John wants travelers checks in dollars. V / F
3. The amount he gives is 30 000. V / F

**Exercise 10 (Pair Work)**

Work with someone different and alternate the roles of clerk and customer at a bank. Request traveler's checks to go to France and Togo. Present your dialogue to the others.

**Engage in an office conversation**

Julie's boss is checking on the progress of a project. Read over the short dialogue and answer the questions.

*Patron:* Quelle est la date limite pour le projet de la compagnie ABC?

**Julie:** Le dix août, dans deux semaines.

*Patron:* Est-il presque fini?

**Julie:** Oui.

**Exercise 11 (Pair Work)**

Working with a partner, answer the following questions according to the conversation above.

1. When is the deadline for the project?
2. Has Julie's team completed the project based on her deadline?

**Exercise 12 (Pair Work)**

Read over the three sentences that outline an office conversation. Alternate the roles of captain and sergeant for the rest of the class and use the dialogue as a guide. Add one comment to each speaker's part before presenting to the class.

1. The sergeant checks the deadline for the planning of a mission.
2. The captain answers, and then asks the status of the project.
3. The sergeant answers.

**Exercise 13 (Class Work)**

With the class, offer your opinions about what type of information is exchanged in an office conversation (that you are accustomed to). What crucial factors come into play when the dialogue is conducted in another language? How much cultural awareness must you take into account when a conversation takes place in the work environment?

**Exercise 14 (Group Work)**

Discuss this slogan about office conversations in groups of 3. Can you relate?

*Laissez toujours parler le patron en premier!*  
Always let the boss speak first!

**Pronoun order: double object pronouns**

The table below summarizes the order that several pronouns in the same sentence should follow:

me/m'	le	} l'	lui	y	en
te/t'	la		leur		
se/s'	les		before		
nous	before	before	before	before	
vous					

Examples:

- |  |                       |
|--|-----------------------|
| a) Tu vas encaisser le chèque à la banque. Tu vas l'y encaisser. | <b>le before y</b>    |
| b) Elle donne des fleurs à sa mère. Elle lui en donne.           | <b>lui before en</b>  |
| c) Je t'invite au cinéma. Je t'y invite.                         | <b>te/t' before y</b> |
| d) Il y en a (trop, beaucoup, assez, etc.)                       | <b>y before en</b>    |

\*Note that when you replace a possessive pronoun + noun with an **object pronoun**, the definite article will take the place of mon, ma, mes, ton, ta, tes, etc.

→ Tu donnes ton stylo à Franck. = Tu le lui donnes.

**Exercise 1**

Replace each group of underlined words with a pronoun. Pay attention to the order of pronouns within the sentence.

1. Elle donne le gâteau au chocolat aux enfants.
2. Ils nous invitent au restaurant.
3. John prend une chambre à l'hôtel Vichy.
4. Il donne sa carte de crédit à la réceptionniste.
5. Vous nous louez la villa.

**Exercise 2**

Replace each group of underlined words by a pronoun. Pay attention to the order of pronouns within the sentence.

1. Nous achetons le pain à la boulangerie.
2. Tu me donnes des conseils.
3. Tu envoies le loyer au propriétaire.
4. Ils nous attendent à la banque.
5. On paie les additions aux serveurs.

Achat (n.m)	<i>Purchase</i>
Agent (n.m)	<i>Teller, agent</i>
Argent (n.m)	<i>Money</i>
Banque (n.f)	<i>Bank</i>
Billet (de banque) (n.m)	<i>Banknote, ticket</i>
Caissier, -ière (n.m.f)	<i>Teller, Cashier</i>
Carnet de Chèques (n.m)	<i>Checkbook</i>
Carte d'identité (n.f)	<i>Identification card</i>
Changer (verb)	<i>To change/to exchange</i>
Chèque de voyage (n.m)	<i>Traveler's check</i>
Commission (n.f)	<i>Commission</i>
Compte en banque (n.m)	<i>Bank account</i>
Compte d'épargne (n.m)	<i>Savings account</i>
Compte chèques (n.m)	<i>Checking account</i>
Convertir (n.f)	<i>To convert</i>
Cours (n.m)	<i>Rate, Course, Class</i>
Déposer (verb)	<i>Deposit</i>
Devises étrangères (n.f.p)	<i>Foreign currency</i>
Encaisser un chèque (verb)	<i>To cash a check</i>
Épargne (n.f)	<i>Savings</i>
Espèce (n.f)	<i>Cash, Species</i>
Fermer (verb)	<i>To close</i>
Formulaire (n.m)	<i>Form</i>
Guichet (n.m)	<i>Window (teller's)</i>
Guichetier, -ière (n.m.f)	<i>Teller</i>
Liquide (n.m)	<i>Cash, liquid</i>
Monnaie (n.f)	<i>Money, Change</i>
Montant (n.m)	<i>Sum, Amount</i>
Opération bancaire (n.f)	<i>Bank transaction</i>
Ouvrir (verb)	<i>To open</i>
Passeport (n.m)	<i>Passport</i>
Pièce d'identité (n.f)	<i>Identification document</i>
Prélèvement automatique (n.m)	<i>Automatic withdrawal</i>
Relevé de compte	<i>Bank account statement</i>
Remplir (verb)	<i>To fill out</i>
Retrait (n.m)	<i>Withdrawal, Debit</i>
Solde (n.m)	<i>Balance</i>
Toucher un chèque (verb)	<i>To cash a check</i>
Valoir (verb)	<i>To be worth</i>
Versement (n.m)	<i>Deposit, Credit</i>

Action (n.f)	<i>Stock</i>
Agence (n.f)	<i>Branch</i>
Avertissement (n.m)	<i>Warning</i>
Baguette (n.f)	<i>Loaf (bread)</i>
Bilan (n.m)	<i>Balance</i>
Carte bancaire (n.f)	<i>Bank card, ATM card</i>
Cédi (n.m)	<i>Ghanaian currency</i>
Clientèle (n.f)	<i>Clientele</i>
Convertisseur (n.m)	<i>Converter</i>
Dalasi (n.m)	<i>Gambian currency</i>
Devoir (verb)	<i>To owe, Ought (have) to (+ infinitive)</i>
Facture (n.f)	<i>Bill</i>
Falloir (impersonal verb; il faut)	<i>To be necessary, must, ought to + infinitive OR subjunctive / *Il faut que je retire de l'argent</i>
Gratuit (e) adj.	<i>Free</i>
Interpréter (verb)	<i>To interpret</i>
Leone (n.m)	<i>Sierra Leonian currency</i>
Machine à laver (n.f)	<i>Washing machine</i>
Mensuel (le) adj.	<i>Monthly</i>
Moins	<i>Minus</i>
Naira (n.m)	<i>Nigerian currency</i>
Nouveau (adj. m)	<i>New</i>
Nouvelle (adj. f)	<i>New</i>
Ouguiya (n.f)	<i>Mauritanian currency</i>
Pièce (n.f)	<i>Coin, change, document</i>
Poste (n.f)	<i>Post office</i>
Préférence (n.f)	<i>Preference, choice</i>
Question (n.f)	<i>Question</i>
Recevoir (verb)	<i>To receive</i>
Signer (verb)	<i>To sign</i>
Somme (n.f)	<i>Amount</i>
Titulaire (n.m)	<i>Holder</i>
Transférer (verb)	<i>To transfer</i>
Vendre (verb)	<i>To sell</i>
Voici	<i>Here is</i>



### **The African Franc Zone**

Senegal, like many other French West African countries, is part of the Franc Zone. The Franc Zone is a monetary organization created by France during the colonial period in order to facilitate and coordinate economic and financial exchanges among its African colonies on one hand, and between these colonies and the Metropolitan France, on the other. Since the *économie de traite*,<sup>1</sup> was geared solely toward the satisfaction of the needs of the colonial power, the Franc Zone monetary system played an important role in asserting France's economic control of these countries.

After independence, many former French African colonies remained within the organization, some by choice and others because they could not meet the conditions required to create their own currencies. There has, for instance, never been any real attempt by Senegal to leave the Franc Zone. Mali, on the other hand, had suspended adherence to the organization for the better part of two decades. However, due to its weak economy, the country was not able to maintain its monetary independence and had recently to rejoin the Franc Zone.

Member-States of the Franc Zone use a common currency issued and backed by France. The actual bills and coins are different whether these countries are in Central or West Africa. The value, however, is the same. That currency is pegged to the French Franc (or more recently euro) with which it has a fixed parity. One of the most stringent conditions for belonging to the Franc Zone monetary system is that no member state is allowed to change that parity regardless of how strong its economy is.

Review the list of African countries that belong to the Franc Zone: Benin, Burkina Faso, Cameroon, Central African Republic, Congo, Ivory Coast, Gabon, Bissau-Guinea, Equatorial Guinea, Mali, Niger, Senegal, Chad and Togo.

### **Banking in Africa**

The use of bank accounts is not widespread in Africa. The small number of banks and their history of unreliability in the African context certainly account, in large part, for the reason why most Africans are not very enthusiastic about dealing with the banking institutions in their own countries. Given the political and economic instability in most countries, many Africans find entrusting their money to a bank as a potential liability and a recipe for financial disaster. Indeed, there have been many cases in the continent where bank account holders were unable to have access to their money because the bank had run out of cash. This lack of interest has been so detrimental to the banking system in certain countries that drastic measures had to be taken to force citizens to deposit their earnings in banks. In the 1960s, during the Revolution in Guinea, the socialist

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<sup>1</sup> The economic system that France established in its colonies, which consisted in exporting cheap raw material from the African countries and importing low manufactured goods to the same countries at exorbitant prices. As a result, the system did not allow any capital accumulation at the local level due to the flight of capital.

government branded any entrepreneurs who did not deposit their money in the local banks as anti-revolutionaries because their actions threatened the country's economy.

Although an increasing number of people are opening bank accounts, the trend is mostly an urban phenomenon and is largely limited to employees in the public and private sectors who are required to have bank accounts for a direct deposit, and also to import and export license holders. The bulk of the rural masses are not involved with the banking institutions partly because of the overall poverty of the population, and partly because of inconvenience since they would have to travel to the nearest urban centers for even the simplest transaction.

The overall situation of the banking system is, however, improving in Africa. In the past, the majority of the banking institutions were state owned. Today, more and more private individuals or organizations are creating their own banks and this has fostered a healthy competition and a noticeable improvement in the quality of service and performance in many banks in Africa.

### **Bank Service in West Africa**

In many African countries, going to the bank can be a long and frustrating experience for an unprepared American. Forming a line and waiting for one's turn to accomplish a transaction is not practiced widely in the continent. Instead, people race to the counters or use their relations within the bank to be served first. In most cases, one single transaction might involve visiting several windows, and for each window, one might have to experience a little pushing and shoving to get ahead of the pack. This form of conducting business has become, unfortunately, so prevalent and widely accepted that some rogues now mix with the crowd to pick their pockets. A person might have to spend several hours in the bank to conduct one basic transaction. In the absence of any foreseeable measure to put a halt to this situation, the best and easiest remedy is to try and build relations in the bank as well.

It is only recently that several African banks have started implementing customer service-oriented policies in an effort to attract business and beat the growing competition. Therefore, it is not uncommon to be dealing with clerks and tellers who do not have a business-like attitude and who are little mindful of the type of service they are providing. As a Westerner, however, you will find that even an informal complaint to a supervisor might repair the wrong and ensure you a quality service in the future.

**Activity 1**

You want to change a \$500 traveler's check but have many questions about what happens in another country. Fill in the form with the help of your instructor and then answer the follow-up questions.

**ACHAT DE DEVISES A LA CLIENTÈLE** 041967

**PAR CAISSE**  
 Pièce d'identité : \_\_\_\_\_  
 Nr. : \_\_\_\_\_  
 Date de délivrance : \_\_\_\_\_  
 Lieu de délivrance : \_\_\_\_\_

**PAR DÉPÔTS A VUE**  
(Banc de France et Trésorerie Française uniquement)

**NOUS VOUS ACHETONS**

BILLETS DE BANQUE	NOMBRE	DÉNOMINATION	MONTANT
DEVISE			

COURS 5650    COMMISSION - 200

TRAVELLERS CHÈQUES	NOMBRE	DÉNOMINATION	MONTANT
DEVISE			

COURS 5650    COMMISSION - 200

CLIENT \_\_\_\_\_

DATE OPÉRATION \_\_\_\_\_    **TOTAL GÉNÉRAL** \_\_\_\_\_

Go through these 4 questions with your partner. Then read over the answers below and pair each answer with the correct question. Discuss your ideas with the class as your instructor gives you the correct matches.

1. Que dois-je faire pour acheter des Chèques de Voyage?
2. Faut-il payer une commission lorsqu'on achète des Chèques de Voyage?
3. Les Chèques de Voyage ont-ils une date d'expiration?
4. Est-ce que je peux accepter des Chèques de Voyage d'une autre personne?

Vous pouvez acheter vos Chèques de Voyage dans la plupart des banques, des caisses, des sociétés de fiducie, des agences de voyages

La situation varie d'un établissement à l'autre. Certains ajoutent des frais minimes, tandis que d'autres offrent les Chèques de Voyage sans frais d'émission.

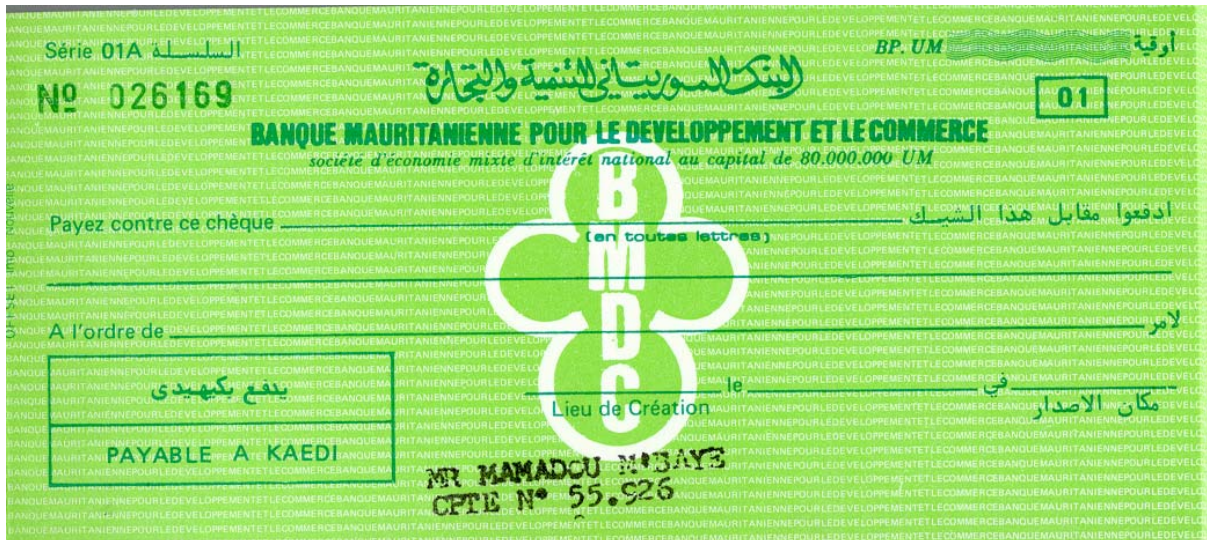
Les Chèques de Voyage ne viennent jamais à échéance. Vous pouvez donc garder ceux que vous n'avez pas utilisés en vue de votre prochain voyage.

Oui, vous pouvez accepter des Chèques de Voyage d'un tiers. Observez toutefois la personne contresigner les Chèques de Voyage dans le coin inférieur gauche, puis comparez cette signature à la signature originale.



**Activity 3**

You are writing a check for your landlord, M. Dieng, to pay your rent of 8 500 UM (Mauritanian currency). Fill in the check.



**Activity 4**

Match each French word with its English equivalent. Provide oral responses.

- |              |               |
|--------------|---------------|
| 1. client    | a. withdrawal |
| 2. retrait   | b. customer   |
| 3. versement | c. amount     |
| 4. espèces   | d. branch     |
| 5. titulaire | e. deposit    |
| 6. montant   | f. holder     |
| 7. agence    | g. cash       |

**Activity 5**

Match each question with the appropriate response. Provide oral responses.

1. Prenez-vous les chèques de voyage? Quelle devise voulez-vous?	a. 192 500 F CFA, moins la commission
3. Quel est le cours du dollar américain?	b. Désolé, il est à l'hôtel
4. Combien est-ce que je vais recevoir pour mes \$350?	c. 19 billets de 10 000, 1 billet de 500, une pièce de 50 F, et une autre de 25 F.
5. Vous voulez la somme en billets de combien? La commission est de combien?	d. Aujourd'hui, le dollar est à 550 CFA
7. Puis-je voir votre passeport?	e. C'est 1% de la somme que vous achetez
	f. Oui, nous les acceptons
	g. L'argent local

### Activity 6

Fill in the blanks with words from the box below. When you complete the dialogue, practice the part for speaker A or B. Take turns playing each role with a partner.

*prélèvements automatiques    compte    mensuel    carnets de chèques*  
*les factures    la banque    la poste    relevé    formulaire*

A: J'ai besoin de renseignements pour ouvrir un \_\_\_\_\_.

B: Que voulez-vous savoir?

A: Est-ce que les \_\_\_\_\_ sont gratuits?

B: Oui, ils sont gratuits si vous venez les chercher à \_\_\_\_\_. Si on vous les envoie par \_\_\_\_\_, l'envoi est à vos frais.

A: Est-ce que vous envoyez un \_\_\_\_\_ tous les mois?

B: Oui, vous recevrez un relevé \_\_\_\_\_.

Est-il possible d'avoir des \_\_\_\_\_ pour payer les \_\_\_\_\_ directement?

B: Oui, bien sûr. Vous devez remplir ce \_\_\_\_\_.

A: Merci beaucoup.

### Activity 7

Read the following extract from a bank advertisement and select the best possible answer for each statement. Select key words from the text and share your ideas about the ad with your class.

<p>Forte d'une expérience africaine remontant à 1909, la Belgolaise se concentre sur des métiers spécialisés qui s'adressent à une clientèle sélectionnée d'entreprises, d'institutionnels, de banques et de particuliers fortunés, tous ayant ou ayant eu des relations étroites avec l'Afrique.</p> <p>La banque vise à répondre à leurs besoins de conseils et de produits financiers à haute valeur ajoutée à partir de ses trois sièges européens, de son réseau africain et de ses canaux e-business.</p> <p>Elle veut être une banque panafricaine, gérée suivant des principes professionnels rigoureux, et reconnue comme telle.</p> <p><a href="http://www.belgolaise.com">www.belgolaise.com</a></p>	<ol style="list-style-type: none"><li>1. <b>The bank caters mainly to</b><ol style="list-style-type: none"><li>a. patrons that have bank relations with Africa</li><li>b. retirees living in Africa</li><li>c. U.S. military personnel</li></ol></li><li>2. <b>In particular, the bank stresses</b><ol style="list-style-type: none"><li>a. the overall high quality of its financial products</li><li>b. the bank's experts in e-business</li><li>c. its relationship with corresponding branches throughout the world</li></ol></li><li>3. <b>The bank aims to provide services</b><ol style="list-style-type: none"><li>a. unique to West Africa</li><li>b. found in other African banks</li><li>c. for all of Africa</li></ol></li></ol>
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**Activity 8**

You will hear four short dialogues. Listen and check whether each statement is *vrai* or *faux*. Your instructor will ask you to correct the false statements based on each sentence.

- |  |       |
|--|-------|
| 1. The customer wants to pay by credit card          | V / F |
| 2. This person wants to open a bank account          | V / F |
| 3. A tourist is cashing a traveler's check           | V / F |
| 4. The customer is charged a fee for the transaction | V / F |

**Activity 9**

You will be living in la Côte d'Ivoire and you must open a bank account. Explain to the teller (your partner) that you need to open a checking account and have a deposit of \$150 dollars. You also want to cash \$300 in traveler's checks, deposit \$250 in a savings account, and get \$50 dollars back in cash (*en liquide*).

In advance, decide who will play each part and make an outline of expressions and verbs, vocabulary that you can use. Then, think about the conversion from dollars to *francs* and how you will approach your first visit to the bank. Remember that greetings and introductions are important as well as vocabulary for the specific banking needs that you must request. Use as much new banking vocabulary as possible and present to the class.

### Activity 1

Pair activity. Take turns asking each other the questions that follow. When you answer, use as many pronouns as possible to avoid repeating all the words from the question.

1. Est-ce que tu donnes un cadeau à ta mère pour la Fête des mères?
2. Est-ce que tu invites souvent tes amis au restaurant?
3. Est-ce que tu donnes de l'argent à tes parents régulièrement?
4. Est-ce que tu prépares le dîner au mess de temps en temps?

### Activity 2

Pair activity. You are at the bank in Dakar. Role-play the following situations. Make sure you alternate who plays the customer and the teller.

A = customer            B = clerk

1. A: Say you want to open a bank account.  
B: Check what kind of account.  
A: Answer a checking account.  
B: Tell him/her to go to window 3.
2. A: Explain you want to cash some traveler's checks.  
B: Explain you only cash American Express checks.  
A: Say you have \$500 worth of American Express checks to cash.  
B: Ask to see an ID, get a signature of a form.  
A: Check how much local currency you are getting.  
B: Say that minus a 1% commission, the total comes to #CFA.
3. B: Ask the customer what you can do for him.  
A: Tell the clerk you need to transfer money from your savings account to your checking account, and that you need some cash as well.  
B: Find out how much to transfer.  
A: Say #CFA and # CFA in cash back.  
B: Ask the customer to sign the forms.



**Pair Activities, Student A**

**Activity 3**

Take turns asking questions to your partner to fill in the missing rates of exchange in your table. Example: *Combien de francs CFA peut-on avoir pour un dollar américain?*

**Exchange Rate Table**

Currency	Amount	Rate in FCFA
Dollar	\$1	
Franc français	1 F	
Dalasi gambien	1 GD	
Cédi ghanéen	1 GC	0.16
Franc guinéen	1 GF	0.44
Ouguiya (mauritanienne)	1 UM	3.19
Naira nigérian	1 N	
Léone sierra-léonais	1 SLL	3.60

**Activity 4**

Role-play the scene with a partner. You go to the bank to change money. Ask a teller if this is the right window. Ask about today's exchange rate for the dollar, and how many F CFA you will get with \$250?

**Pair Activities, Student A**

**Activity 5**

Here is a bank statement. Your partner has the information you're missing and vice versa. Take turn asking questions to fill in the blanks.

Example: *Quel est le montant de l'opération du 4 juin?*  
*L'opération du 4 juin est un crédit de 153 000 F*

<b>Banque de l'Habitat du Sénégal</b>			
S.A. AU CAPITAL DE 1 650 000 000 F CFA – LBS-10			
R.C. DAKAR 79 B 129			
Consultation historique			
Opérations sélectionnées: toutes. Période: du 01-06-99 au 11-11-99 P.1			
Date	Réf.	Débit	Crédit
04-06-99	124 512		153 000
13-06-99	124 519		75 800
02-07-99	126 789		
14-07-99	176 824		
05-08-99	186 890		14 900
21-09-99	134 458	25 800	
12-10-99	182 341		
03-11-99	173 846		
		<b>Total</b>	52 700
			271 700
			Solde du compte au 11-11-99 219 000 F

Compte: 01 00 765499 Z 00 Khady Dieng Thilogne Dep. Matam Sénégal
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**Pair Activities, Student B**

**Activity 3**

Take turns asking questions to your partner to fill in the missing rates of exchange in your table. Example: *Combien de francs CFA peut-on avoir pour un dollar américain?*

**Exchange Rate Table**

Currency	Amount	Rate in FCFA
Dollar	\$1	735.87
Franc français	1 FF	99.91
Dalasi gambien	1 GD	61.16
Cédi ghanéen	1 GC	
Franc guinéen	1 GF	
Ouguiya (mauritanienne)	1 UM	
Naira nigérian	1 N	7.31
Léone sierra-léonais	1 SLL	

**Activity 4**

You are a teller at an exchange window. Today's exchange rate for the dollar is 550 CFA. There is a 1% commission on all transactions. Make sure to have your customer fill out a form and send him to the cashier (another window) to get his money.

**Pair Activities, Student B**

**Activity 5**

Here is a bank statement. Your partner has the information you're missing and vice versa. Take turns asking questions to fill in the blanks.

Example: *Quel est le montant de l'opération du 4 juin?*  
*L'opération du 4 juin est un crédit de 153 000 F*

<b>Banque de l'Habitat du Sénégal</b>			
S.A. AU CAPITAL DE 1 650 000 000 F CFA – LBS-10			
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02-07-99	126 789	13 500	
14-07-99	176 824		12 200
05-08-99	186 890		
21-09-99	134 458		
12-10-99	182 341	13 400	
03-11-99	173 846		15 800
	Total	52 700	271 700
			Solde du compte au 11-11-99 219 000 F

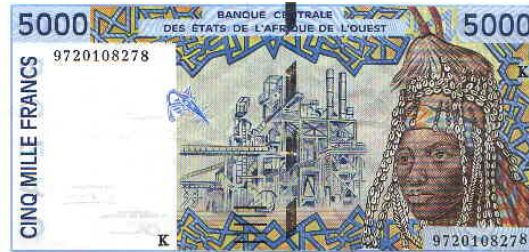
Compte: 01 00 765499 Z 00 Khady Dieng Thilogne Dep. Matam Sénégal
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**Activity 6**

Stage a bank hold-up. One student will be voted the robber and another will be the teller. The rest of the class plays scared customers. The robber should make it very clear to the teller what s/he wants and the customers interrupt the scene.

**Activity 1 Track 38**

CD. Listen and number the bill or coin whose amount is mentioned.



### Activity 2

Read the text and answer the questions that follow.

Le 24 juin 1967, l'ordonnance loi numéro 67/266 créa en République du Zaïre une nouvelle unité monétaire, le "zaïre", dont le symbole est la lettre "Z" majuscule. Le zaïre est divisé en cent parties égales dénommées "likuta" au singulier et "makuta" au pluriel. Le likuta est divisé à son tour en cent parties appelées "sengi"; le likuta et le sengi sont représentés respectivement par les lettres "K" majuscule et "s" minuscule.

1. What happened on June 24, 1967?
2. What are the three Zairian monetary units?
3. What are their symbols?
4. What is the difference between *likuta* and *makuta*?

### Activity 3 Track 39

CD. Listen to a conversation at a bank and mark the statements *vrai* or *faux*.

- |   |       |
|---|-------|
| 1. The customer wants to change US dollars into CFA | V / F |
| 2. He needs to fill out a form and show an ID       | V / F |
| 3. The rate is 550 CFA for a dollar                 | V / F |
| 4. There is a prorated fee                          | V / F |

