



HỌC ANH NGỮ TRÊN ĐÀI VOA

Đi nghe bài học, xin [BỘ M VÀO ĐÂY](#)

Đây là chương trình Anh Ngữ Sinh Động New Dynamic English **bài số 52**. Phạm Văn xin kính chào quý vị thính giả. Trong bài học hôm nay, trình bày, quý vị nghe phần mạch giúp viết văn hoá về thẻ tín dụng và ngân phiếu du lịch.

Sau đó là phần làm đầy đủ một câu bằng một chỗ đã học trong bài; sau đó nghe lại những cách trả lời như sau. Đó những câu như "I'm afraid..." hay "I'm sorry, but" hay "I'm afraid that isn't possible," hay "I understand what you mean...tôi hiểu ông muốn nói..."

Credit card= thẻ mua sắm, thẻ tín dụng.

Traveller's checks=chi phiếu du lịch (có thể lĩnh hộ như một món và nếu một có thể xin bồi hoàn; những khi mua phải trả một lệ phí như bằng 1 hay 1.5% trên giá chi phiếu).

Carry a lot of cash=mang nhiều tiền một theo.

Cash (n.)= tiền một.

To cash a check=lĩnh chi phiếu.

Rent a car=thuê xe hơi.

Hãy nghe một câu dài trong phần sắp tới:

Having a credit card makes travel in the United States much more convenient=có thẻ tín dụng thì việc du lịch ở Mỹ tiền hơn nhiều.

If you carry credit cards, you don't have to carry a lot of cash=nếu mang thẻ tín dụng, bạn không cần phải mang theo nhiều tiền một.

Just make sure you get a major credit card that is accepted worldwide=chắc chắn lo sao cho có một thẻ tín dụng chính là thẻ được chấp nhận khắp thế giới.

Major=chính

worldwide=khắp thế giới.

Merchants only accept personal checks from local banks=chỉ chấp nhận séc cá nhân từ các ngân hàng địa phương.

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CUT 1

Culture Tips: Credit Cards and Checks.

Larry: Culture Tips. [This Culture Tip concerns credit cards and checks.]

Eliz: Hello, again. We're here with Gary Engleton, our business language expert. Welcome back to "Culture Tips," Gary.

Gary: Thanks! It's wonderful to be back! So, what's our first e-mail question?

Eliz: Our first question is, "Do I need a credit card to travel in the United States?"

Gary: Excellent question. I would say it's very important to have a credit card. First, having a credit card makes travel in the United States much more convenient.

Eliz: In what ways?

Gary: Well, for example, it's impossible to rent a car without a credit card. And credit cards are accepted almost everywhere. Finally, if you carry credit cards, you don't have to carry a lot of cash.

Eliz: Those are all good points!

Gary: Just make sure you get a major credit card that is accepted worldwide.

Eliz: Thanks, Gary. Here's another e-mail question about paying for things. "Should I use checks in the United States?"

Gary: Well, there are two important types of checks: traveler's checks and personal checks. Traveler's checks are very convenient, since they are accepted in most places. They are especially helpful if you want to buy something from a small shop that does not accept credit cards.

Eliz: Oh, I see.

Gary: Personal checks, however, are much more difficult to use. Generally, merchants only accept personal checks from local banks. They don't accept out of town checks.

Gary: So, when you're traveling, it's better to use credit cards and traveler's checks than personal checks.

Eliz: Thanks, Gary. That was very helpful.

Gary: My pleasure!

MUSIC

VIETNAMESE EXPLANATION

Trong phần tiếp theo quý vị thực hành bằng cách điền một chỗ vào câu và nghe cho câu đầy đủ ý nghĩa, rồi nghe câu trả lời đúng để xem mình có trả lời đúng hay không.

Đề ý mọi chỗ sẽ nghe:

Withdraw money from a bank=rút tiền ở nhà băng.

Bank account=trả ứng mở ngân hàng.

CUT 2: Sentence completion.

Larry: Listen. Complete the sentence.

Eliz: If you carry credit cards, you don't have to carry a lot of _____.(ding)(pause for answer)

Eliz: cash. You don't have to carry a lot of cash.(short pause)

Eliz: A check which draws money from your own bank account is called _____.(ding)(pause) a personal check. It's called a personal check.(short pause)

Eliz: A check from a bank located in another town is called _____.(ding)(pause for answer) an out of town check. It's called an out-of-town check.(short pause)

MUSIC

VIETNAMESE EXPLANATION

Trong phần tiếp theo, Business Dialog: Attempting to a cash check - phần đàm thoại thực hành mở tài khoản xin lĩnh chi phiếu, quý vị nghe rồi phần đàm thoại giữa khách và nhân viên thu phát ngân nhà băng(bank teller hay bank clerk). Quý vị nghe cách từ chối - refusals.

Attempt=cố gắng, thử, tìm cách (thực hành để có thể).

CUT 3

Larry: Business Dialog: Refusals.

Eliz: For today's Business Dialog, we're going to listen again to a portion of the dialog we heard earlier between the bank teller and a customer at the bank. The customer has just exchanged British pounds for American dollars.

Bank teller: Is there anything else I can help you with?

Customer: Yes, please. Could I cash this personal check from my London bank?

Bank teller: I'm afraid that isn't possible. Our policy is that we do not cash out of town checks.

Customer: It's very important that I cash this check...

Bank teller: Yes, I understand, but it's against bank policy.

Customer: Could I see the manager please?

Bank teller: I'm sorry, but the manager, Mr. Grover, is out right now. The assistant manager, Ms. Grace, is in. Would that be all right?

Customer: Yes, that's fine. Thank you.

Bank teller: Certainly. One moment please.

MUSIC

VIETNAMESE EXPLANATION

Đo n s p t i Focus on Functions: Refusals, quý v t p dùng nh ng câu t ch i nh ã nh n. Xin nghe r i l p l i, cũng m t ý mà có th nói hai cách. Thí d nh ta có th b t đ u câu t ch i b ng câu, "I'm afraid..." hay "I'm sorry, but..." hay "Yes, I see what you mean..." hay "Yes, I understand what you mean... tôi hi u đ i u ông mu n nói..."

CUT 4

Focus on Functions: Refusals.

Larry: Focus on Functions: Refusals.

Eliz: Now let's focus on Refusals.

Larry: Variations. Listen to these variations.

Eliz: I'm afraid that isn't possible.

Larry: I'm sorry, but that isn't possible.(pause)

Eliz: Yes, I understand, but it's against bank policy.

Larry: Yes, I see what you mean, but it's against bank policy.(pause)

Eliz: I'm sorry, but the manager, Mr. Grover, is out right now.

Larry: I'm afraid the manager, Mr. Grover, is out right now.(pause)

MUSIC

VIETNAMESE EXPLANATION

Trong ph␣ n t␣ i Gary's Tips: Refusals, Gary s␣ ch␣ đ␣ n cho ta nh␣ ng cách t␣ ch␣ i l␣ ch s␣ .
Chúng ta s␣ nghe l␣ i m␣ y đ␣ n ng␣ i th␣ u phát ngân nhà băng t␣ ch␣ i thân ch␣ .

To refuse=t␣ ch␣ i.

A refusal=l␣ i t␣ ch␣ i.

To refuse means to say that you can't or won't do something that a person asks you to do=t␣ ch␣ i là nói r␣ ng mình không th␣ hay không mu␣ n làm đ␣ u gì m␣ t ng␣ i khác yêu-c␣ u mình làm.

Rude=thô l␣ , thi␣ u nhã nh␣ n.[trái nghĩa: polite]

Colleague=đ␣ ng nghi␣ p.

I have another engagement=có chuy␣ n b␣ n (h␣ n) khác.

CUT 5

Larry: Gary's Tips. Gary explains about Refusals. To refuse means to say that you can't or won't do something that a person asks you to do. I'm sorry, but the manager, Mr. Grover, is out right now.

Eliz: Now it's time for Gary's Tips with Gary Engleton.

Gary: Hello there! Our function of the day is refusals. To refuse means to say that you can't or won't do something that a person asks you to do. In the Business Dialog, you heard several examples of refusals. Let's replay parts of the conversation between the customer and the bank clerk. In the first example, the bank teller refuses to cash a personal check by saying "I'm afraid that isn't possible." Let's listen.

Customer: Could I cash this personal check from my London bank?

Bank teller: I'm afraid that isn't possible. Our policy is that we do not cash out of town checks.

Gary: Using the phrase "I'm afraid" is a very common way to begin a refusal. Some other examples are, "I'm afraid I can't help you," or "I'm afraid he's not here right now." Another way to begin a refusal is to say, "I'm sorry, but." Saying that you're sorry that you can't be more helpful is a very polite way to make a refusal.

Here's an example from our bank dialog.

Customer: Could I see the manager please?

Bank teller: I'm sorry, but the manager, Mr. Grover, is out right now. Gary: Usually, after you say you're sorry, you give reason for your refusal. For example, if someone asks you to go to lunch and you say you're busy, you can say, "I'm sorry, but I have another engagement."

If someone wants to speak to your colleague, but he's not there, you can say, "I'm sorry, but he's not here right now." Let's listen to one more polite way to make a refusal. In our example from the bank, the bank teller says, "Yes, I understand, but." Let's listen.

Customer: It's very important that I cash this check...

Bank teller: Yes, I understand, but it's against bank policy.

Gary: Usually you say "Yes, I understand" when the other person is giving you reasons for a request, and you want to show that you heard what the person said. Let's hear the example one more time.

Customer: It's very important that I cash this check...

Bank teller: Yes, I understand, but it's against bank policy.

Gary: There are some less polite ways to make a refusal. Let's hear some examples of things you shouldn't say.

Customer: Could I cash this personal check from my London bank?

Bank teller: No, that's impossible.

Customer: It's very important that I cash this check...

Bank teller: I told you we can't do that.

Gary: In this conversation, the bank teller is very rude to the customer. Remember, make your refusals as polite as possible by saying "I'm afraid" and "I'm sorry." Well, that's all we have time for today. I hope today's tips were helpful!

Eliz: Thanks very much, Gary.

MUSIC

VIETNAMESE EXPLANATION

Quý vị vâng a hân c xong bài 52 trong Chương trình Anh Ngữ Sinh Động New Dynamic English. Phạm Văn xin kính chào quý vị thính giả và xin hẹn gặp lại trong bài học kế tiếp.