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Lower Intermediate S1 #10
You Really Need a Chinese Bank Account

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TRADITIONAL CHINESE

1. A: 歡迎嚟到滙豐銀行。有咩幫到你?

2. B: 我想開個戶口。

3. A: 好啊,儲蓄定係支票戶口?

4. B: 我係想存錢嘅。

5. A: 開支票戶口有免費信用卡。

6. B: 好啊,我就開呢隻。

JYUTPING

1. A: fun1 jing4 lei4 dou3 wui3 fung1 ngan4 hong4. jau5 me1 bong1 dou2 nei5?

2. B: ngo5 soeng2 hoi1 go3 wu6 hau2.

3. A: hou2 aa6, cyu5 cuk1 ding6 hai6 zi1 piu3 wu6 hau2?

4. B: ngo5 hai6 soeng2 cyun4 cin2 ge3.

5. A: hoi1 zi1 piu3 wu6 hau2 jau5 min5 fai3 seon3 jung6 kaat1.

6. B: hou2 aa3, ngo5 zau6 hoi1 ni1 zek3.

ENGLISH

1. A: Welcome to HSBC. How can I help?

2. B: I'd like to open an account.

3. A: Great. Savings or checking's (account)?

4. B: I want to save some money.

5. A: With a checking account, you can get a free credit card.

6. B: Okay, I could use that too.

VOCABULARY

Traditional	Romanization	English	Class
信用卡	seon3 jung6 kaat1	credit card	noun
銀行	ngan4 hong4	bank	noun
儲蓄	cyu5 cuk1	to save	verb
存錢	cyun4 cin2	to save money	verb
歡迎	fun1 jing4	to welcome	verb
支票	zi1 piu3	cheque; check	noun
戶口	wu6 hau2	account	noun
免費	min5 fai3	free	adjective

SAMPLE SENTENCES

你張信用卡用唔到。

nei5 zoeng1 seon3 jung6 kaat1 jung6 m4 dou2.

Your credit card can't be used.

聽講呢間銀行尋日俾人打劫。

teng1 gong2 ni1 gaan1 ngan4 hong4 cam4 jat6 bei2 jan4 daa2 gip6.

I heard that this bank was robbed yesterday.

如果你三十歲連一啲儲蓄都冇，你真係要慳啲洗。

jyu4 gwo2 nei5 saam1 sap6 seoi3 lin4 jat1 di1 cyu5 cuk1 dou1 mou5, nei5 zan1 hai6 jiu3 haan1 di1 sai2.

If you don't have any savings by age 30, you should spend less.

我想存錢。

ngo5 soeng2 cyun4 cin2.

I want to save money.

歡迎嚟到中國銀行，有咩可以幫到你？

fun1 jing4 lai4 dou3 zung1 gwok3 ngan4 hong4, jau5 me1 ho2 ji5 bong1 dou2 nei5 ?

Welcome to the Bank of China, what can I help you with?

唔係每一個國家都接受旅遊支票。

m4 hai6 mui5 jat1 go3 gwok3 gaa1 dou1 zip3 sau6 leoi5 jau4 zi1 piu3.

Not every country will accept travelers' checks.

我想開一個股票買賣戶口，有啲咩手續？

ngo5 soeng2 hoi1 jat1 go3 gu2 piu3 maai5 maai6 wu6 hau2, jau5 di1 me1 sau2 zuk6 ?

I want to open a stock trading account, what are the procedures?

去香港嘅銀行開戶口係免費㗎。

heoi3 hoeng1 gong2 ge3 ngan4 hong4 hoi1 wu6 hau2 hai6 min5 fai3 gaa3.

It's free to open a bank account in Hong Kong.

GRAMMAR

Adding a Little Extra Umph to Your Cantonese
我係想存錢嘅。
"I want to save some money."

Our grammar focus in this lesson is on a way to add extra emphasis to particular statements in Cantonese. This is the 係 ... 嘅 (*hai6... ge3*) pattern, which we see in the dialogue in the sentence 我係想存錢嘅 (*ngo5 hai6 soeng2 cyun4 cin2 ge3*) "I want to save money". Now, while we translated this as a simple statement, it might be more accurate to translate it as, "The reason I came here is to save money." This structure thus provides an informal way to stress the object or action which is placed between the characters 係 (*hai6*) and 嘅 (*ge3*). For more examples, consider the following.

 For Example:

1. 呢個銀行戶口唔係我嘅。
   ni1 go3 ngan4 hong4 wu6 hau2 m4 hai6 ngo5 ge3
   "This bank account isn't mine."

2. 開支票戶口係免費嘅。
   hoi1 zi1 piu3 wu6 hau2 hai6 min5 fai3 ge3
   "Opening a checking account is free."

Looking to use this pattern in a negative sentence? Then simply add 唔 (*m4*) before the verb 係 (*hai6*).

CULTURAL INSIGHT

Banking in Hong Kong

Hong Kong just might be the easiest country in the world in which to open a bank account, and not only if you're a person. While opening a corporate bank account can involve a number of hassles in many countries, in Hong Kong, accountants are accustomed to creating corporate entities and arranging bank accounts for them at institutions like HSBC or many of the local banks. The process is so convenient that Hong Kong is the business registration capital of Asia, and most prominent banks have a dedicated and busy teller area dedicated to servicing commercial business. If you've ever thought of starting a business for yourself but have been worried about it, this is also one of the easiest ways to get going.