



Business Greetings & Politeness
Asking and Answering Questions Politely
Expressing Gratitude and Making Requests



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Why Is Politeness Important?

- ✓ Makes a good first impression
- ✓ Shows respect in business
- ✓ Builds good relationships

How we say things is important. Being polite helps us look professional and friendly.

What Is Banking Customer Service?

Banking customer service refers to:

- Helping customers with financial transactions
- Providing accurate information
- Handling requests politely and professionally
- Ensuring customer trust and satisfaction

Customer service is a core responsibility of all bank staff.



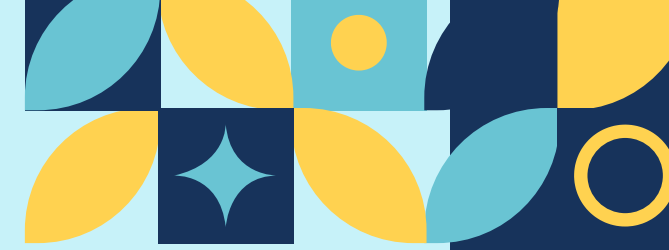
Why Customer Service Is Important in Banking

Customer service is important because:

- Banks deal with money and sensitive information
- Customers expect professionalism and respect
- Good service builds trust and loyalty
- Poor communication can lead to complaints and errors



Professional Communication in Banks

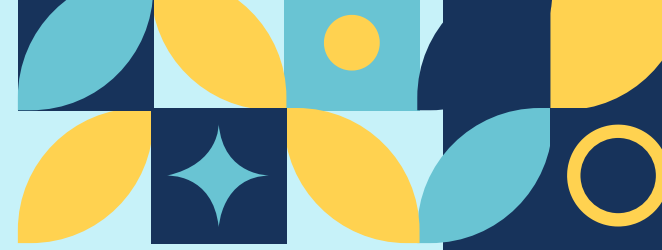


Professional communication means:

- Speaking politely and clearly
- Using formal language
- Avoiding slang or rude expressions
- Showing patience and respect at all times



Common Banking Transactions



The most common banking transactions include:

- Opening a bank account
- Depositing money
- Withdrawing money
- Transferring funds
- Checking account balances



Opening a Bank Account

Opening a bank account means:

- Creating a new account for a customer
- Registering personal information
- Choosing an account type
- Activating banking services

Types of Bank Accounts

Common types of accounts:

- Savings account
- Current account
- Student account
- Business account

Each account has different features and requirements.

Polite Customer Requests (Account Opening) and Teller response

Examples of polite requests:

- "I would like to open a bank account, please."
- "Could you explain the available account options?"
- "May I know the minimum balance requirement?"

Professional teller responses:

- "Certainly, I will assist you."
- "Of course. Let me explain the process."
- "May I see your identification, please?"

Polite Language for Deposits (Customer) and Teller Response

Examples:

- “I would like to deposit money into my account.”
- “Could you please check this deposit?”
- “May I have a receipt, please?”

Examples:

- “Certainly. Please fill out this form.”
- “Here is your receipt.”
- “Thank you for your deposit.”

Polite Withdrawal Requests and Responses

Customer expressions:

- “I would like to withdraw some cash, please.”
- “May I withdraw this amount today?”
- “Could you assist me with this withdrawal?”

Teller expressions:

- “Of course. Please sign here.”
- “I’m sorry, this amount exceeds the limit.”
- “Please allow me a moment to process this.”



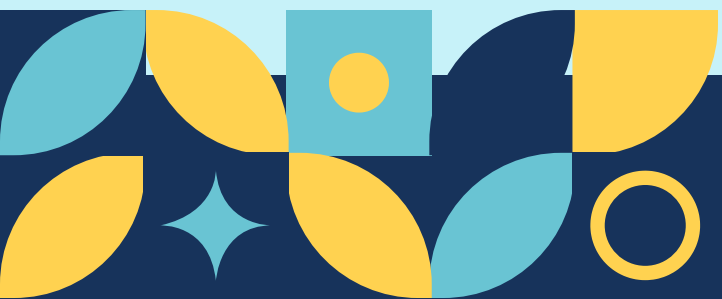
Bank Transfer

A bank transfer is:

- Moving money from one account to another
- Done within the same bank or to another bank
- Domestic or international

Transfer details include:

- Sender's account
- Recipient's name
- Account number
- Bank name
- Transfer amount



Common mistakes in Greetings



✗ MISTAKE: "How are you?" = asking for a real answer

- Person 1: "Hi! How are you?"
- Person 2: "My back hurts, my dog is sick, my car is broken..."

✓ BETTER: This is just a greeting, not a real question!

- Just answer politely: "I'm fine, thank you. And you?"

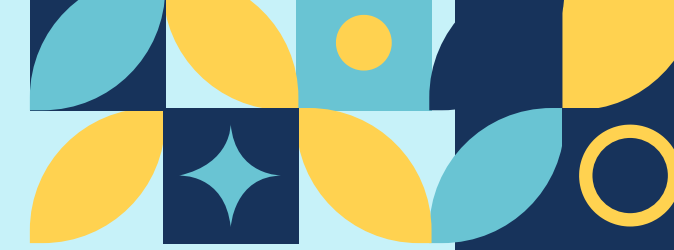


Asking Questions Politely in a Bank

Examples:

- “May I ask a question?”
- “Could you explain this charge, please?”
- “Would you mind checking my balance?”

Answering Politely



When you know the answer:

- "Yes, of course."
- "Certainly."
- "I'd be happy to help."



Expressing Gratitude

🙏 Thank you very much.

🙏 I appreciate your help.

🙏 Thanks for your time.

“Saying thank you is powerful. In business communication, we say it often. ‘I appreciate your help’ is formal and polite.

Making a Request

- ✉ Could you send me the report, please?
- ✉ Would you mind helping me?
- ✉ May I have your email?

“When we ask for something, we say it politely. Don’t say ‘Give me your email!’ Say, ‘May I have your email?’”

Saying "No" Politely

✗ Bad: "No."

✓ Better:

- "I'm sorry, that's not possible."
- "Let me check and get back to you."
- "I'm afraid that's not possible."
- "I'm sorry, this service is unavailable today."
- "Let me suggest another option."

Asking for information

Person A	Person B
"Good morning. Could I ask you a question?"	"Of course! What can I help you with?"
"Do you happen to know the meeting time today?"	"Yes, it's at 2 PM in the conference room."
"Thank you. Could you tell me where the conference room is?"	"Of course! It's on the third floor."
"I appreciate your help. Thank you very much."	"No problem! Happy to help."

Asking for help

Person A

Person B

"Excuse me, would you mind helping me with this form?"

"Sure! I'd be happy to help."






"May I ask how to fill this section?"

"Just write your name and date here."





"Thank you! That was very helpful."

"You're welcome!"




How to respond when you know the answer

-  "Yes, of course."
-  "Certainly."
-  "I'd be happy to help."
-  "Sure! Here's the information..."
-  "Yes, let me help you with that."

How to respond when you don't know the answer

-  "I'm sorry, I don't know."
-  "I'm not sure, but let me find out for you."
-  "I don't have that information right now."
-  "Let me check and get back to you."

When you need more information/clarity

-  "Could you explain a bit more?"
-  "I'm not sure I understand. Could you give me an example?"
-  "Do you mean...?"

Body Language in Business Greetings

- 👍 Smile
- 👍 Make eye contact
- 👍 Nod when listening
- 👍 Use polite gestures

“Being polite is not just words. Use your face, eyes, hands!”

Body Language in Business Greetings

- 👍 Stand straight/good posture
- 👍 Open arms/hands visible
- 👍 Face the person
- 👍 Keep 1-1.5 meter distance

CLASS ACTIVITY



Thank You