



# English for Finance and Banking

## Internal Communication in Banks & Financial Institutions

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# What is Internal Communication?

- Between employees
- Between departments
- From managers to staff

Helps people work together smoothly.

Keeps everyone connected.

If communication is unclear, work becomes confusing.

# Why Internal Communication is Important

- ✓ Builds teamwork
- ✓ Avoids misunderstanding
- ✓ Shares important information
- ✓ Improves efficiency

When you write clearly, people understand faster.

Clear writing = good teamwork.

In banking, unclear communication can cause financial errors.

# Types of Internal Writing

 Memo – short internal document

 Reminder – short message for quick memory

 Announcement – formal notice for everyone

## Examples:

- Memo: New interest rate policy
- Reminder: Submit monthly financial report
- Announcement: Branch closing notice

# What is a Memo?

Memo (Memorandum) = บันทึกข้อความ

- Used inside a company
- Gives official information
- Written in polite, clear English

A memo is like a short letter inside the company.

It's not personal – it's professional.

# Memo Format

To: \_\_\_\_\_

From: \_\_\_\_\_

Date: \_\_\_\_\_

Subject: \_\_\_\_\_

Message body (short and clear)

Always include To, From, Date, and Subject.

Then write the message in one or two short paragraphs.

# Memo Example

To: All Staff

From: HR Department

Date: 5 March 2025

Subject: Customer Service Training Session

There will be a customer service training session on Friday, 20 March, at 2:00 p.m. in Meeting Room 2.

The training will focus on improving communication skills with banking clients. Attendance is required for all customer service staff.

Please arrive on time.

Thank you for your cooperation.

# Memo Writing Tips

- ✓ Be clear
- ✓ Be polite
- ✓ Be short
- ✓ Use business tone
- ✗ Don't use slang
- ✗ Don't use emojis

Example of bad tone: "Hey guys, don't forget the training!"

Example of good tone: "Please attend the customer service training session on Friday at 2:00 p.m."

# Common Memo Topics

- Policy changes
- Office schedule updates
- Meeting invitations
- Reminders about deadlines
- HR or management notices

You'll often see memos on office notice boards or in company email.

# What is a Reminder?

Reminder = การแจ้งเตือน

A short, polite message that helps people remember something.

You can write a reminder as a chat, an email, or a short note.

Example 1: Reminder: Please submit your report by 4 p.m. today.

Example 2: Don't forget to join the meeting at 10 a.m. tomorrow.

Always include the action, time, and polite tone.

# Tips for Reminders

- ✓ Short and friendly
- ✓ Mention date/time clearly
- ✓ Use “please” or “kindly”
- ✓ End with “thank you” if possible

# What is an Announcement?

Announcement = การประกาศ

A formal message shared with all employees.

Usually sent by HR, admin, or management.

Announcements are more formal than reminders.

They share news, events, or company changes.

# Announcement Example

## Announcement: Staff Meeting

There will be a staff meeting on Monday, 10 March, at 2:00 p.m. in  
Meeting Room 1.

Attendance is required for all departments.

Thank you.

HR Department

Always begin with the word "Announcement:" to make it clear.

# Compare The Formats

<b>Format</b>	<b>Tone</b>	<b>Length</b>	<b>Example Use</b>
Memo	Formal	Medium	Policy update
Email	Semi-formal	Variable	Team info
Announcement	Formal	Short	Company news

# Key vocabulary

1	Memo	เม-โม ( <i>me-mo</i> )
2	Reminder	รี-ไม-เดอร์ ( <i>ree-mai-der</i> )
3	Announcement	อะ-เนา-ซุเมนต์ ( <i>a-naun-sment</i> )
4	Internal	อิน-เทอ-นอล ( <i>in-ter-non</i> )
5	Department	ดี-พาร์ท-เมนต์ ( <i>dee-part-ment</i> )
6	Staff	สต๊าฟ ( <i>staaf</i> )
7	Manager	แมน-นิ-เจอร์ ( <i>man-ni-ger</i> )
8	Subject	ซัป-เจ็กต์ ( <i>sub-jekt</i> )
9	Format	ฟอร์-แมต ( <i>for-mat</i> )
10	Policy	พอลิ-ซี ( <i>po-li-see</i> )

11	Schedule	สเค-จูล ( <i>ske-jul</i> )
12	Meeting	มี-ทิง ( <i>mee-ting</i> )
13	Deadline	เดด-ไลน์ ( <i>ded-line</i> )
14	Update	อัป-เดท ( <i>up-date</i> )
15	Approve	แอฟ-พรูฟ ( <i>ap-proov</i> )
16	Message	เมส-เสจ ( <i>mes-sej</i> )
17	Communication	คอม-มู-นิ-เค-ชัน ( <i>kom-mu-ni-kay-shun</i> )
18	Notice	โน-ทิส ( <i>no-tis</i> )
19	Announcement Board	อะ-เนา-ซุเมนต์ บอร์ด ( <i>a-naun-sment bord</i> )
20	Tone	โตน ( <i>tone</i> )

# Home activity

Write a memo from a Branch Manager to customer service staff about a training session. Include all required header elements and use professional language throughout. Length: 150–200 words.

Please Email it to [hassan.ra@ssru.ac.th](mailto:hassan.ra@ssru.ac.th)



Thank You