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Bank error makes customers millionaires

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THE ARTICLE

New Zealand police are hunting for a couple who received nearly US\$8 million by mistake from their bank. The couple applied to Westpac Bank for a NZ\$10,000 overdraft. Bank employees made a huge mistake. They deposited NZ\$10 million into their customers' bank account instead of giving them the loan facility. The couple probably thanked their lucky stars. They took the money and ran. The pair, an Asian man and his New Zealand girlfriend, left the country immediately. However, they did not take all of the money with them. New Zealand police have told Interpol about the couple leaving the country, so there is now an international manhunt for them. Westpac officials are keeping how much the couple took a secret.

The couple live in the town of Rotorua on New Zealand's north island. They ran a gas station which had money problems. They applied for the overdraft to help with their financial difficulties. Locals say the pair left a note on the door of the gas station saying it had closed down. A banking lecturer, Claire Matthews from New Zealand's Massey University, told the local Newstalk ZB radio station that the couple's luck would soon run out. She said: "They've taken funds that they're not entitled to, that are not theirs....They've [really] become thieves." She said it would only be a matter of time before the police caught them. A Westpac Bank spokesman said the bank and police were treating the couple as criminals.

WARM-UPS

1. MISTAKES: Walk around the class and talk to other students about mistakes. Change partners often. Sit with your first partner(s) and share your findings.

2. CHAT: In pairs / groups, decide which of these topics or words from the article are most interesting and which are most boring.

police / couples / overdrafts / huge mistakes / bank accounts / lucky stars / secrets / islands / money problems / leaving notes / running out of luck / thieves / criminals

Have a chat about the topics you liked. Change topics and partners frequently.

3. WHOOPS: Complete this table about your mistakes. Talk about what you wrote to your partner. Change partners and share what you heard.

Mistake	What happened?	How did you feel?	How do you feel now?
English			
Money			
Family			
Relationship			
Computer			
Time			

4. BANKS: Students A **strongly** believe banks are wonderful places we can trust 100 per cent; Students B **strongly** believe banks should never be trusted. Change partners again and talk about your conversations.

5. ERROR: Do you get fed up with companies making mistakes? Talk about these with your partner(s). Vote as a class what kind of company makes the most mistakes?

- bank / credit card company
- telephone Internet / companies
- English school
- supermarket
- clothes store
- online company
- airline
- restaurant

6. MILLIONAIRE: Spend one minute writing down all of the different words you associate with the word 'millionaire'. Share your words with your partner(s) and talk about them. Together, put the words into different categories.

BEFORE READING / LISTENING

1. TRUE / FALSE: Look at the article's headline and guess whether these sentences are true (T) or false (F):

- | | |
|---|-------|
| a. A bank mistake has given millions of people millions of dollars. | T / F |
| b. The mistake was a computer error and not a human error. | T / F |
| c. The bank asked international police to help them. | T / F |
| d. The bank told reporters exactly how much money is still missing. | T / F |
| e. A couple applied to the bank for an overdraft. | T / F |
| f. The couple ran a business which experienced financial problems. | T / F |
| g. A banking expert said the people with the money are thieves. | T / F |
| h. The police said the people with the money are not criminals. | T / F |

2. SYNONYM MATCH: Match the following synonyms from the article:

- | | |
|--------------|-----------------|
| 1. hunting | a. fled |
| 2. huge | b. looking upon |
| 3. deposited | c. searching |
| 4. ran | d. finish |
| 5. manhunt | e. enormous |
| 6. ran | f. search |
| 7. run out | g. money |
| 8. funds | h. arrested |
| 9. caught | i. put away |
| 10. treating | j. operated |

3. PHRASE MATCH: Match the following phrases from the article (sometimes more than one combination is possible):

- | | |
|--|---------------------------|
| 1. New Zealand police are | a. of time |
| 2. The couple applied to Westpac Bank for | b. took a secret |
| 3. The couple probably thanked their | c. money with them |
| 4. they did not take all of the | d. entitled to |
| 5. officials are keeping how much the couple | e. hunting for a couple |
| 6. They ran a gas station which had money | f. run out |
| 7. the couple's luck would soon | g. couple as criminals |
| 8. They've taken funds that they're not | h. a NZ\$10,000 overdraft |
| 9. it would only be a matter | i. problems |
| 10. police were treating the | j. lucky stars |

WHILE READING / LISTENING

GAP FILL: Put the words into the gaps in the text.

New Zealand police are _____ for a couple who received nearly US\$8 million by mistake from their bank. The couple _____ to Westpac Bank for a NZ\$10,000 overdraft. Bank employees made a _____ mistake. They deposited NZ\$10 million into their customers' bank account _____ of giving them the loan facility. The couple probably thanked their _____ stars. They took the money and ran. The pair, an Asian man and his New Zealand girlfriend, _____ the country immediately. However, they did not take all of the money with them. New Zealand police have told Interpol about the couple leaving the country, so there is now an international _____ for them. Westpac officials are keeping how much the couple took a _____.

huge
left
lucky
secret
hunting
manhunt
applied
instead

The couple live in the town of Rotorua on New Zealand's _____ island. They _____ a gas station which had money problems. They applied for the overdraft to _____ with their financial difficulties. Locals say the pair left a note on the door of the gas station saying it had closed _____. A banking lecturer, Claire Matthews from New Zealand's Massey University, told the local Newstalk ZB radio station that the couple's _____ would soon run out. She said: "They've taken _____ that they're not entitled to, that are not theirs...They've [really] become thieves." She said it would only be a matter of _____ before the police caught them. A Westpac Bank spokesman said the bank and police were _____ the couple as criminals.

time
luck
help
north
treating
funds
ran
down

LISTENING: Listen and fill in the gaps.

New Zealand police are hunting _____ received nearly US\$8 million by mistake from their bank. The couple applied to Westpac Bank for a NZ\$10,000 overdraft. Bank employees _____. They deposited NZ\$10 million into their customers' bank account instead of giving them the loan facility. The couple probably thanked _____. They took the money and ran. The pair, an Asian man and his New Zealand girlfriend, left the country immediately. However, they _____ the money with them. New Zealand police have told Interpol about the couple leaving the country, _____ international manhunt for them. Westpac officials are keeping how much the _____.

The couple live in the town of Rotorua on New Zealand's north island. They _____ had money problems. They applied for the overdraft to help with their financial difficulties. Locals _____ note on the door of the gas station saying it had closed down. A banking lecturer, Claire Matthews from New Zealand's Massey University, told the local Newstalk ZB radio station that the couple's _____ out. She said: "They've taken funds that they're _____, that are not theirs....They've [really] become thieves." She said it would only be _____ before the police caught them. A Westpac Bank spokesman said the bank and police were _____ criminals.

AFTER READING / LISTENING

1. WORD SEARCH: Look in your dictionaries / computer to find collocates, other meanings, information, synonyms ... for the words '**bank**' and '**error**'.

bank	error
-------------	--------------

- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

2. ARTICLE QUESTIONS: Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

3. GAP FILL: In pairs / groups, compare your answers to this exercise. Check your answers. Talk about the words from the activity. Were they new, interesting, worth learning...?

4. VOCABULARY: Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

5. TEST EACH OTHER: Look at the words below. With your partner, try to recall how they were used in the text:

<ul style="list-style-type: none">• received• applied• deposited• thanked• left• told	<ul style="list-style-type: none">• problems• note• lecturer• luck• time• treating
--	---

STUDENT MISTAKES SURVEY

Write five GOOD questions about mistakes in the table. Do this in pairs. Each student must write the questions on his / her own paper.

When you have finished, interview other students. Write down their answers.

	STUDENT 1 _____	STUDENT 2 _____	STUDENT 3 _____
Q.1.			
Q.2.			
Q.3.			
Q.4.			
Q.5.			

- Now return to your original partner and share and talk about what you found out. Change partners often.
- Make mini-presentations to other groups on your findings.

MISTAKES DISCUSSION

STUDENT A's QUESTIONS (Do not show these to student B)

- a) What did you think when you read the headline?
- b) What springs to mind when you hear the word 'mistake'?
- c) Has a bank ever made a mistake with your bank account?
- d) What do you think of the mistake in the article?
- e) What would you do if you saw \$10,000,000 in your bank account?
- f) What do you think will happen to the person who made the mistake?
- g) Have you ever had a loan or overdraft?
- h) Do you think this mistake will damage Westpac Bank's reputation?
- i) Have you ever taken the money and ran?
- j) When was the last time you thanked your lucky stars?

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MISTAKES DISCUSSION

STUDENT B's QUESTIONS (Do not show these to student A)

- a) Did you like reading this article?
- b) How often do you have money problems or experience financial difficulties?
- c) What's the biggest mistake you've ever made in your life?
- d) If a bank mistakenly gave you \$10,000,000, would you take the money and run?
- e) Are you lucky or unlucky with money? Why do you think so?
- f) Do you think the couple in this story are really thieves?
- g) Would you like to see the couple keep the money? Why?
- h) What was the last mistake you made?
- i) Have you ever made a mistake in English that you wish you hadn't?
- j) What questions would you like to ask the couple on the run?

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LANGUAGE

New Zealand police are (1) ____ for a couple who received nearly US\$8 million (2) ____ mistake from their bank. The couple applied to Westpac Bank for a NZ\$10,000 overdraft. Bank employees made a huge mistake. They deposited NZ\$10 million into their customers' bank account (3) ____ of giving them the loan facility. The couple probably thanked their lucky (4) _____. They took the money and ran. The pair, an Asian man and his New Zealand girlfriend, left the country (5) _____. However, they did not take all of the money with them. New Zealand police have told Interpol about the couple leaving the country, so there is now an international manhunt for them. Westpac officials are (6) ____ how much the couple took a secret.

The couple live in the town of Rotorua on New Zealand's north island. They ran a gas station which had money (7) _____. They applied for the overdraft to help with their financial difficulties. Locals say the (8) ____ left a note on the door of the gas station saying it had closed (9) _____. A banking lecturer, Claire Matthews from New Zealand's Massey University, told the local Newstalk ZB radio station that the couple's (10) ____ would soon run out. She said: "They've taken funds that they're not entitled to, that are not theirs....They've [really] become thieves." She said it would only be a matter of (11) ____ before the police caught them. A Westpac Bank spokesman said the bank and police were treating the couple (12) ____ criminals.

Put the correct words from the table below in the above article.

- | | | | | |
|-----|---------------|-------------------|---------------|-----------------|
| 1. | (a) hunting | (b) hunted | (c) hunters | (d) hint |
| 2. | (a) with | (b) by | (c) at | (d) for |
| 3. | (a) inside | (b) instep | (c) instead | (d) instant |
| 4. | (a) moons | (b) planets | (c) suns | (d) stars |
| 5. | (a) immediate | (b) immediateness | (c) immediacy | (d) immediately |
| 6. | (a) storing | (b) having | (c) keeping | (d) holding |
| 7. | (a) problems | (b) problematic | (c) problem | (d) a problem |
| 8. | (a) pear | (b) pair | (c) pare | (d) peer |
| 9. | (a) in | (b) on | (c) down | (d) out |
| 10. | (a) luck | (b) luckless | (c) lucky | (d) luckily |
| 11. | (a) seconds | (b) watch | (c) clock | (d) time |
| 12. | (a) was | (b) as | (c) has | (d) were |

WRITING:

Write about **mistakes** for 10 minutes. Correct your partner's paper.

HOMework

1. VOCABULARY EXTENSION: Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

2. INTERNET: Search the Internet and find out more about banking mistakes. Share what you discover with your partner(s) in the next lesson.

3. MY MISTAKES: Make a poster about the biggest mistakes in your life. Include what happened, how you felt, and how you feel now. Show your work to your classmates in the next lesson. Did you all have similar things?

4. WHOOPS: Write a magazine article about the couple on the run with the \$10,000,000. Include imaginary interviews with them and a Westpac Bank spokesperson.

Read what you wrote to your classmates in the next lesson. Write down any new words and expressions you hear from your partner(s).

5. LETTER: Write a letter to the couple on the run. Ask them three questions about their adventure so far. Give them three ideas on what to do with the money. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

ANSWERS

TRUE / FALSE:

- a. F b. F c. T d. F e. T f. T g. T h. F

SYNONYM MATCH:

- | | |
|--------------|-----------------|
| 1. hunting | a. searching |
| 2. huge | b. enormous |
| 3. deposited | c. put away |
| 4. ran | d. fled |
| 5. manhunt | e. search |
| 6. ran | f. operated |
| 7. run out | g. finish |
| 8. funds | h. money |
| 9. caught | i. arrested |
| 10. treating | j. looking upon |

PHRASE MATCH:

- | | |
|--|---------------------------|
| 1. New Zealand police are | a. hunting for a couple |
| 2. The couple applied to Westpac Bank for | b. a NZ\$10,000 overdraft |
| 3. The couple probably thanked their | c. lucky stars |
| 4. they did not take all of the | d. money with them |
| 5. officials are keeping how much the couple | e. took a secret |
| 6. They ran a gas station which had money | f. problems |
| 7. the couple's luck would soon | g. run out |
| 8. They've taken funds that they're not | h. entitled to |
| 9. it would only be a matter | i. of time |
| 10. police were treating the | j. couple as criminals |

GAP FILL:

Bank error makes customers millionaires

New Zealand police are **hunting** for a couple who received nearly US\$8 million by mistake from their bank. The couple **applied** to Westpac Bank for a NZ\$10,000 overdraft. Bank employees made a **huge** mistake. They deposited NZ\$10 million into their customers' bank account **instead** of giving them the loan facility. The couple probably thanked their **lucky** stars. They took the money and ran. The pair, an Asian man and his New Zealand girlfriend, **left** the country immediately. However, they did not take all of the money with them. New Zealand police have told Interpol about the couple leaving the country, so there is now an international **manhunt** for them. Westpac officials are keeping how much the couple took a **secret**.

The couple live in the town of Rotorua on New Zealand's **north** island. They **ran** a gas station which had money problems. They applied for the overdraft to **help** with their financial difficulties. Locals say the pair left a note on the door of the gas station saying it had closed **down**. A banking lecturer, Claire Matthews from New Zealand's Massey University, told the local Newstalk ZB radio station that the couple's **luck** would soon run out. She said: "They've taken **funds** that they're not entitled to, that are not theirs....They've [really] become thieves." She said it would only be a matter of **time** before the police caught them. A Westpac Bank spokesman said the bank and police were **treating** the couple as criminals.

LANGUAGE WORK

- 1 - a 2 - b 3 - c 4 - d 5 - d 6 - c 7 - a 8 - b 9 - c 10 - a 11 - d 12 - b