

**Arabic Transcript:**

أ: او كي، احبيلي عن البنوك العراقية والفرق بين البنوك العراقية والبنوك الامريكيه مثلاً يعني؟  
ب: طبعا هي اكو فرق كلش جبير. هنايه من اجبت ودخلت بالبنوك الامريكية يعني مثلاً بنك اوف امريكا... يعني الخدمة الموجودة للعميل كلش... كلش ممتازة. يعني ممكن هو عنده كارت، ممكن يخلي فلوسه بالكارت و الكارت هو يكدر يتنقل بي وين ما يكون... افضل من ما يشيل فلوسه كلها... زين؟ وبعدين من تصوير اي مشكلة ممكن انو يستقبلك الموظف الي الموجود بالبنك او ممكن يكعدك وبكل ادب وبكل ترحاب وبوجه بشوش يستقبلك ويحل المشكله خلال ثواني بالكومبيوتر بالتلفون... يعني كلش الامور سهلة... ويعني مثلاً اذا انت عندك مبلغ رصيد وسحبت سحبت... فرأساً يذ انذار انه انت سحبت هوايه... يعني المهم كلها تصب بمصلحة الزبون العميل. احنه بالعراق ما عنده... يعني بناية... اكو بنوك يعني بناها لطيف حلو... وما عنده هاي الخدمة مال الكارت نهائي... وعنده مجرد انو موظف البنك يكعد وره ميز بي شباك وانت تحي وطبعا اعتيادي سره طويل... وهمه الموظفين على العموم... اكو قسم من عدهم لا يستقبلون الناس بترحاب وبوجه بشوش... و اكو قسم لا يعني تشوفه يعذب الزبون الى درجة... زين؟ ممكن انت تكظي النهار بطوله يعني كم ساعه... مجرد انه دتنتظر دتودع فلوس يعني تخلي فلوس بالبنك او تسحب.

**English Translation:**

**A:** Okay, tell me about Iraqi Banks and the difference between them and the American Banks for example?

**B:** Of course, the difference is very big. Here, when I came and entered American banks like Bank of America... I mean, the service for the customers is excellent. For example, with a debit card, you can put your money on the card, and take that with you wherever you go, which is better then going around with so much cash. When there's a problem with your card, the agent will welcome you and sit with all with all respect and with a happy face and solve your problem within few seconds on the computer. Everything is much easier. Or, if you have an account and you spend a bunch of money, they'll warn you, just in case, and it's for the customer's own benefit. In Iraq, we don't have that. I mean, it is a building, sometimes they're nice and sometimes not, but we don't have that "card" service. The agent sits at his desk and there's a window, and you go talk to them, after standing in a very long line, of course. And the agents themselves, some of them are nice and put on happy faces, but others are not...they try to torture the customer... So you spend all morning, standing in lines to deposit some cash in the bank or withdrawal.

**About CultureTalk:** CultureTalk is produced by the Five College Center for the Study of World Languages and housed on the LangMedia Website. The project provides students of language and culture with samples of people talking about their lives in the languages they use everyday. The participants in CultureTalk interviews and discussions are of many different ages and walks of life. They are free to express themselves as they wish. The ideas and opinions presented here are those of the participants. Inclusion in CultureTalk does not represent endorsement of these ideas or opinions by the Five College Center for the Study of World Languages, Five Colleges, Incorporated, or any of its member institutions: Amherst College, Hampshire College, Mount Holyoke College, Smith College and the University of Massachusetts at Amherst.