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Plastic money

Jackie: For this week's podcastsineenglish.com we're talking about money, plastic money. And with me is Emily again, hi Emily.

Emily: Hello

Jackie: So Emily, tell me first of all um... how many credit cards do you have?

Emily: Well, Jackie, I don't actually have a credit card um... but I've got a debit card.

Jackie: Ah... ok, so it means that the money comes...

Emily: Um... it just comes straight from my bank, really.

Jackie: Ok. What do you usually use your debit card for?

Emily: Um... I use it mostly um... just to get money out of a cash machine.

Jackie: From the bank.

Emily: From the bank exactly, exactly. Um... it depends where I am though, sometimes I can use my debit card when I go shopping in the super market.

Jackie: And in other shops as well?

Emily: Yes. Um... some small shops don't take debit cards. Um... but, nowadays, many do.

Jackie: Do you use it, Emily, do you use your debit card for buying things online?

Emily: Yes, sometimes. Um... I usually buy flights online: it's much easier, I find, and much quicker...

Jackie: ...than going to travel agents.

Emily: Exactly, exactly. Um... sometimes, I find books, some books online as well.

Jackie: Do you use Amazon?

- Emily: Yes, I do.
- Jackie: Mmm. Do you buy clothes online?
- Emily: No, I don't, I don't.
- Jackie: But... but, ok, so you use your debit card online...
- Emily: Mmm
- Jackie: ...do you worry about that? Do you worry about the security?
- Emily: Um... yes, sometimes I do. Um... luckily, nothing has happened so far, but when I was a student, I had a problem er... with someone copying my debit card and they spent a lot of my money on first class train tickets around the UK.
- Jackie: Oh, no.
- Emily: I know, it was awful.
- Jackie: Did you lose the money?
- Emily: I lost it for a bit. Um... but then the bank paid it back to me, thank goodness, but I felt very stressed at the time.
- Jackie: Mmm... I can imagine. So, when was the last time you used your card?
- Emily: Actually, about two hours ago, in fact.
- Jackie: Oh, really?
- Emily: Yeah
- Jackie: What... what did you buy?
- Emily: Um... I... I just took money out of my, out of the bank machine....
- Jackie: Oh ok.
- Emily: ...really.
- Jackie: Ok. Do you think, do you think Emily, that you buy more things because you have your debit card or not?
- Emily: Um... it's an interesting question Jackie. Um... I think everything is much easier with the debit card because you can... you always have money on you in the sense that you've always got plastic money on you.

Jackie: Have... have you, have you sometimes been in a shop or seen something online and you bought it because it's... it's been easier to use your card?

Emily: Um.... yes, but I... I always... I think some people don't see a card as money...

Jackie: Mmm

Emily: ...and I think, I've always seen it as being real money. I think, maybe that's a good thing or else I would've spent all my money a long time ago. So, um... it is easier, but I still always know when I'm spending money.

Jackie: So, you're a... you're a careful user of a debit card.

Emily: Yes, yes. I think I am.

Jackie: Very sensible, Emily. [Laughs] Thank you very much.