KR

KOREAN LESSON

Basic Conversation 3 · Chapter 3 · Post Office & Bank

Korean Basic Conversation 3

Chapter 3 · Post Office, Bank & Paying Bills

🏦 Post Office, Bank & Bills — 우체국과 은행

*Everyday errands are where you meet counter staff, forms and numbered tickets. This chapter gives you the language for **sending a parcel**, **opening an account**, **transferring money** and **paying the monthly bills**. The new grammar is **-아/어서**, the everyday way to give a reason ("because…") or to link actions in order ("did this and then…"). As in Chapter 1 and Chapter 2, dialogs have a **Hard words** note, the vocabulary table keeps "Say it", and a short **reading text** closes the chapter.*

eo = ㅓ (short, open "uh") **eu** = ㅡ (unrounded "oo")

kk, tt, pp, ss, jj = tense (tight, unaspirated) consonants

① Sending a Parcel — 택배를 보내고 싶은데요

A:

안녕하세요. 이 택배를 보내고 싶은데요.

Hello. I'd like to send this parcel.

B:

어디로 보내세요?

Where are you sending it?

A:

부산이요. 내일까지 도착해야 해서 빠른 걸로 부탁해요.

To Busan. It has to arrive by tomorrow, so I'd like a fast one.

B:

안에 뭐가 들어 있어요?

What's inside?

A:

② Sending Abroad — 해외로 보내려고요

A:

영국으로 소포를 보내려고요.

I'm planning to send a package to the UK.

B:

항공편으로 보내시겠어요, 선편으로 보내시겠어요?

Will you send it by air or by sea?

A:

항공편이 얼마나 걸려요?

How long does air mail take?

B:

보통 일주일 정도 걸리는데, 나라마다 달라요.

Usually about a week, but it differs by country.

A:

좀 비싸도 빨리 도착하는 게 좋아요.

옷하고 책이에요. 깨지는 물건은 없어요.

Clothes and books. There's nothing breakable.

B:

그럼 이 종이에 받는 분 주소와 전화번호를 써 주세요.

Then please write the recipient's address and phone number on this paper.

Hard words: 택배 taek-bae · 도착해야 해서 do-cha-kae-ya hae-seo · 들어 있어요 deu-reo i-sseo-yo · 깨지는 kkae-ji-neun · 받는 분 ban-neun bun · 주소 ju-so

Even if it's a bit expensive, it's better that it arrives quickly.

Hard words: 소포 so-po · 항공편 hang-gong-pyeon · 선편 seon-pyeon · 걸리는데 geol-li-neun-de · 나라마다 na-ra-ma-da · 달라요 dal-la-yo

③ Opening an Account — 계좌를 만들고 싶어요

A:

계좌를 만들고 싶어서 왔어요.

I've come because I want to open an account.

B:

먼저 번호표를 뽑고 잠깐 기다려 주세요.

First take a numbered ticket and wait a moment, please.

A:

(잠시 후) 번호표 오십이 번이에요.

(A while later) My ticket is number 52.

B:

여권하고 외국인등록증을 보여 주세요.

Please show your passport and alien registration card.

A:

④ Sending Money — 송금하고 싶어요

A:

친구한테 돈을 송금하고 싶어요.

I'd like to transfer money to a friend.

B:

친구분 은행 이름과 계좌번호를 알고 계세요?

Do you know your friend's bank name and account number?

A:

네, 여기 메모해 왔어요.

Yes, I've written it down here and brought it.

B:

얼마를 보내실 거예요?

How much will you send?

A:

십만 원이요. 수수료는 얼마예요?

100,000 won. How much is the fee?

B:

여기 있어요. 체크카드도 같이 만들어 주세요.

Here they are. Please make a debit card as well.

B:

네, 이 서류에 이름과 서명을 해 주세요.

Yes, please write your name and signature on this form.

Hard words: 계좌 gye-jwa · 번호표 beon-ho-pyo · 뽑고 ppop-kko · 외국인등록증 oe-gu-gin-deung-nok-jjeung · 체크카드 che-keu-ka-deu · 서명 seo-myeong

창구에서 하시면 수수료가 있고, 앱으로 하시면 더 싸요.

If you do it at the counter there's a fee; doing it in the app is cheaper.

Hard words: 송금 song-geum · 계좌번호 gye-jwa-beon-ho · 메모해 왔어요 me-mo-hae wa-sseo-yo · 수수료 su-su-ryo · 창구 chang-gu

⑤ The ATM and the Bills — 공과금은 어떻게 내요?

A:

죄송한데요, 현금인출기가 카드를 안 받아서요. 좀 도와주시겠어요?

Sorry, the ATM won't accept my card; could you help me?

B:

카드를 반대로 넣으셨네요. 이렇게 넣으세요.

You put the card in the wrong way round. Put it in like this.

A:

아, 감사합니다. 그런데 이 관리비 고지서는 어떻게 내요?

Oh, thank you. By the way, how do I pay this maintenance-fee bill?

B:

자동이체를 신청해서 내면 편해요. 은행 직원에게 부탁해 보세요.

⑥ Two Friends (casual) — 월급 들어왔어?

A:

나 어제 은행에 갔다 왔어. 줄이 너무 길어서 한 시간 기다렸어.

I went to the bank yesterday. The queue was so long I waited an hour.

B:

왜 앱으로 안 했어? 송금은 앱이 훨씬 빠르잖아.

Why didn't you use the app? Transfers are much quicker on the app, you know.

A:

앱이 잘 안 열려서 직접 갔어.

The app wouldn't open properly, so I went in person.

B:

나도 지난달에 관리비 내는 걸 깜빡해서 연체료 냈어.

I forgot to pay the maintenance fee last month and paid a late fee.

A:

It's convenient to apply for auto transfer and pay that way. Try asking a bank clerk.

A:

앱으로도 낼 수 있어요?

Can I pay with an app too?

Hard words: 현금인출기 hyeon-geu-min-chul-gi · 반대로 ban-dae-ro · 관리비 gwal-li-bi · 고지서 go-ji-seo · 자동이체 ja-dong-i-che · 신청해서 sin-cheong-hae-seo

그럼 자동이체로 바꿔! 한 번 하면 편해.

Then switch to auto transfer! Once it's set up, it's easy.

Hard words: 갔다 왔어 gat-tta wa-sseo · 훨씬 hwol-ssin · 깜빡해서 kkam-ppa-kae-seo · 연체료 yeon-che-ryo · 자동이체 ja-dong-i-che

🔑 Key Phrases — 중요한 표현

SITUATION	POLITE	CASUAL
I'd like to send this.	이거 보내고 싶은데요.	이거 보내고 싶어.
How long will it take?	얼마나 걸려요?	얼마나 걸려?
I'd like to open an account.	계좌를 만들고 싶어요.	계좌 만들고 싶어.
How much is the fee?	수수료가 얼마예요?	수수료가 얼마야?
Please write it here.	여기에 써 주세요.	여기에 써 줘.
I forgot to pay.	내는 걸 깜빡했어요.	내는 거 깜빡했어.

🔤 Three Verbs for Errands — 동사

VERB	EVERYDAY POLITE (-요)	FORMAL (-ㅂ니다)	CASUAL
to send (보내다)	보내요	보냅니다	보내
to pay (내다)	내요	냅니다	내
to wait (기다리다)	기다려요	기다립니다	기다려

🧱 The Tool of the Chapter: -아/어서

1. "Because..." — reason

Add **-아서** to a stem whose last vowel is ㅏ or ㅗ, and **-어서** to every other stem; 하다 becomes **해서**. The first clause gives the reason for the second: 줄이 길어서 한 시간 기다렸어요 ("the queue was long, so I waited an hour"), 앱이 안 열려서 은행에 갔어요. With the copula, use **-(이)라서**: 세일 중이라서 (Chapter 1).

Two rules matter. First, **-아/어서** does not take a tense ending in the first clause: say 바빠서 못 갔어요, never 바빴어서. Second, the second clause cannot be a command or a suggestion ("let's...", "please..."). For those, use **-(으)니까**, which is taught in Chapter 9 of this course.

2. "...and then..." — sequence

With movement and many ordinary verbs, **-아/어서** links two actions in order, and the same subject carries on: 번호표를 뽑아서 기다려요 ("take a ticket and wait"), 은행에 가서 돈을 찾았어요 ("went to the bank and withdrew money"), 서류를 써서 냈어요. The first action sets up the second, so it is often the way you describe an errand step by step.

USE	EXAMPLE	ENGLISH
reason	바빠서 못 갔어요.	I was busy, so I couldn't go.
reason	비밀번호를 잊어버려서 왔어요.	I forgot my PIN, so I came.
sequence	우체국에 가서 소포를 보냈어요.	I went to the post office and sent a package.
sequence	앱을 열어서 송금했어요.	I opened the app and made the transfer.

3. Contrast with what you know

In Korean Basic Conversation 2 you used **-고** for a simple "and" and **-지만** for "but". **-아/어서** adds the missing links: cause ("so") and order ("and then"). Compare 은행에 가고 돈을 찾았어요 (two separate facts) with 은행에 가서 돈을 찾았어요 (one flow: went there and, as a result, withdrew).

📖 Reading — 읽기: 마이클 씨의 은행 일

마이클 씨의 은행 일

마이클 씨는 한국에서 일해요. 월급을 받으려고 은행에 계좌를 만들었어요. 은행에 가서 번호표를 뽑고 한참 기다렸어요. 직원은 여권과 외국인등록증을 보고 서류를 주었어요. 마이클 씨는 서류를 써서 냈어요. 며칠 후에는 관리비 때문에 자동이체도 신청했어요. 전에는 늦게 내서 연체료를 냈지만 이제는 걱정이 없어요. 마이클 씨는 앱으로 친구에게 송금도 해 봤는데, 정말 편했어요.

Word list: 월급 *(monthly salary)* · 한참 *(for quite a while)* · 늦게 *(late)* · 이제는 *(now; from now on)*

True or false? (맞으면 O, 틀리면 X)

1. 마이클 씨는 월급을 받으려고 계좌를 만들었어요.
2. 마이클 씨는 번호표 없이 바로 직원을 만났어요.
3. 마이클 씨는 자동이체를 신청했어요.
4. 마이클 씨는 앱으로 송금하는 게 불편했어요.

▼ Show answers

1. O · 2. X (he took a numbered ticket and waited for a long time) · 3. O (for the 관리비) · 4. X (it was very convenient, 편했어요)

📖 Vocabulary — 어휘

#	KOREAN	SAY IT	ENGLISH	TYPE
1	우체국	*u-che-guk*	post office	noun
2	택배	*taek-bae*	courier delivery; parcel	noun
3	소포	*so-po*	package; parcel (mail)	noun
4	주소	*ju-so*	address	noun
5	은행	*eun-haeng*	bank	noun

#	KOREAN	SAY IT	ENGLISH	TYPE
6	계좌	*gye-jwa*	bank account	noun
7	번호표	*beon-ho-pyo*	numbered ticket (queue)	noun
8	창구	*chang-gu*	counter; service window	noun
9	송금	*song-geum*	money transfer	noun
10	수수료	*su-su-ryo*	fee; commission	noun
11	현금인출기	*hyeon-geu-min-chul-gi*	ATM (cash machine)	noun
12	관리비	*gwal-li-bi*	building maintenance fee	noun
13	고지서	*go-ji-seo*	bill; payment notice	noun
14	자동이체	*ja-dong-i-che*	automatic transfer; direct debit	noun
15	보내다	*bo-nae-da*	to send	verb
16	내다	*nae-da*	to pay; to hand in	verb
17	찾다	*chat-tta*	to withdraw; to look for	verb
18	신청하다	*sin-cheong-ha-da*	to apply for	verb
19	기다리다	*gi-da-ri-da*	to wait	verb
20	깜빡하다	*kkam-ppa-ka-da*	to forget (for a moment)	verb

Opening an Account (check with the bank)

Guides for foreign residents say most banks ask for your **passport** and your **외국인등록증** (alien registration card), and some also ask for a Korean address. A few banks accept a passport and visa only, but then the account may have fewer services, such as no ATM card. Some guides say you may need to set up automatic payments for a phone, electricity or water bill as part of the process. Online-only banks are starting to open accounts for foreign residents, but the details change, so check with the bank before you go. Many ATMs offer only Korean, English and Chinese.

Paying the Bills

The **관리비** is the monthly building fee for flats, paid in addition to the rent (housing words are in Korean Basic Conversation 2, Chapter 5: Home). Reports say bills can be paid through the **giro** system (to an account on the bill, online, by app, at an ATM or at a payment machine in a bank), by **자동이체** (which needs a Korean bank account), or by scanning the QR code on the bill with an app such as KakaoPay. Which methods your building accepts can vary, so ask the management office. **Post office parcels:** the words 택배 (courier) and 소포 (mail package) are both used; ask the counter about air or sea mail for overseas items, as prices and times vary by country and weight.

As Heard in Dramas — 드라마에서

Money scenes in dramas often hinge on a bank transfer: 계좌번호 보내 줘 ("send me the account number"), 송금했어요 ("I've sent it"), or a worried 입금 확인해 보세요 ("check whether the deposit arrived"). A character who says 월급날이에요! ("It's payday!") is usually off to treat someone to dinner.

Grammar Pointer

Reasons with -(으)니까 and suggestions arrive in Chapter 9 of this course. The softener -(는)데요 in 보내고 싶은데요 is from Korean Basic Conversation 3, Chapter 1 (Buying Clothes),.

✍ Try It Yourself — 연습

Say each answer out loud first, then click to check.

1. Say "I'd like to send this parcel to Busan."

▼ Show answer

이 택배를 부산으로 보내고 싶은데요.

2. Say "I was busy, so I couldn't go to the bank."

▼ Show answer

바빠서 은행에 못 갔어요.

3. Say "I took a numbered ticket and waited."

▼ Show answer

번호표를 뽑아서 기다렸어요.

4. Ask "How much is the fee for a transfer?"

▼ Show answer

송금 수수료가 얼마예요?

5. Say "I forgot to pay the maintenance fee, so I paid a late fee."

▼ Show answer

관리비 내는 걸 깜빡해서 연체료를 냈어요.

6. Tell a friend casually "Switch to auto transfer! It's easy."

▼ Show answer

자동이체로 바꿔! 편해.