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a bank for two reasons. The first is to borrow money to purchase an item, which might cost more than their monthly income. The second is to deposit their money in the bank for safe-keeping. This money is kept in a bank account, and as compensation for the use of the customers money the bank pays interest to the customer. There are many types of customer banking accounts. The most common are savings accounts, time or term deposit accounts, foreign currency accounts, cash management accounts, money market accounts and checking accounts. The level of interest available on these accounts depends on the whether the funds are available on demand (also referred to as at call deposits), the currency the account is denominated in and the source of end investment used by the bank.

Usually the higher the interest rate, the less access the customer has to their money. 客户访问银行通常出于两种目的。第一种目的是向银行借钱购买可能超过他们月收入的商品。第二种目的是基于安全考虑把钱存到银行里。钱存在银行的账户上，作为使用客户资金的补偿，银行向客户支付利息。客户的银行账户有各种类别。最常见的是储蓄账户、定期存款账户、外汇账户、现金管理账户、货币市场账户和支票账户。这些账户的利率取决于这些资金是否可以被随时支取(也被称为通知存款)。存款存放在账户里，是银行用来投资的最终源泉。通常利率越高，客户取回他们存款的难度就越高。来源

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