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- c) that all quotations from published or unpublished work are acknowledged with quotation marks and references to the work in question.
- d) that this dissertation consists of approximately 12,500 (insert no.) words, excluding footnotes, references, figures, tables and appendices.

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**A CONTRASTIVE ANALYSIS OF RELATIONSHIP-BUILDING  
IN ENGLISH AND GERMAN CORPORATE WEB-TEXTS**

**WHAT ARE THE IMPLICATIONS FOR  
GERMAN-TO-ENGLISH TRANSLATION PRACTICE?**

**by**

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## **ABSTRACT**

This contrastive discourse analysis study explores how relationships are established and developed between companies and (potential) customers in English and German web-texts and discusses the implications of findings for German-to-English translation practice.

The investigation is based on a sample of source-language web-texts taken from the websites of five British and five German banks. Its objective was to ascertain how relationships are presented and developed in online interactions in the two cultures. Close attention was paid to the linguistic means by which text producers and consumers were integrated into the text-worlds under examination and relationships between them were modulated. Findings suggested that the two entities had greater in-text presences in the English-language text sample than the German. Modality was found to play a key role in relationship management in English in particular, where relationships appeared more strongly characterised by dialogue and interaction than in German.

Areas of mismatch identified by the study provided a starting point from which recommendations could be made to support the achievement of pragmatic equivalence in German-to-English translation practice.

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## CHAPTER 1: ISSUES AND AIMS IN WEB TEXT ANALYSIS

### 1.1 Introduction

“The corporate homepage is arguably the most important piece of real estate a company has.”

(Bowen & Craggs online)

With major corporate websites receiving an estimated half a million visitors a month (Bowen 2007b), the internet presence is often the first introduction outsiders have to a company. It is therefore fundamental to any organisation’s efforts to develop relationships with outsiders. In extending these efforts to the international market, however, simple translation may not suffice:

“The most effective way to make a product truly international is to make it look and feel like a native product of the target country – not merely to give it a linguistic facelift by translating the words of its documentation or user interface.”

(Sprung, 2000:xiv)

Taking relationship-building as its focal point, this dissertation sets out to ascertain the key similarities and differences in interpersonal strategies and goals as exemplified by English and German source-language web-texts. By performing a contrastive analysis of a corpus of such texts written in their original language, the study ascertains and characterises linguistic devices used to build relationships in the two languages. On the basis of the findings, a series of points is drawn up for the translator to consider when producing culturally appropriate, pragmatically equivalent translations of such texts from German into English.

## **1.2 Aims of the present study**

As a German-to-English translator myself, I often support smaller businesses that are unable to enlist the services of advertising agencies for their international web presences. Experience shows that a knowledge of the way relationships are built in such texts in the two languages can significantly enhance the interpersonal effects of their translated versions. Such an awareness may also go some way towards preventing English-language versions of German websites from appearing “dominated by factual information...many international visitors will interpret [...] as cold, impersonal and boring”, as suggested by Sternkopf (2005:170).

This dissertation is based on the assumption that the achievement of pragmatic equivalence in translations requires an acute awareness not only of the original’s intention but also of how these intentions are realised in both the source and target languages. With relationship-building as its key area of interest, the dissertation reports on a contrastive analysis of English and German source-language web-texts that was designed to deliver insights into relationship-building devices used in texts of this kind. A range of trends and patterns relating to issues of speech roles, personalisation and modality were identified. These are outlined in the dissertation and their implications for translation practice discussed.

Key findings suggest that both producer and consumer were accorded a greater personal presence in the English web-texts under examination than in the German. In addition, the relationships portrayed in these texts display different characteristics, which has implications for the translator seeking to achieve pragmatic equivalence.



### **1.3 Fundamentals of the discourse situation**

Web-texts that advertise the services of commercial organisations can fundamentally be described as involving two discourse participants: the text producer and the “mass, indeterminate audience” (Fairclough 1989:203) of consumers and other interested persons.

Although the objectives of web-texts are described as numerous and diverse (Bowen 2007b), relationship-building is viewed as a key function by many, including Cleland (2000:8) and Baker and Baker, who suggest:

“...[user] retention plays a key role on the internet as it enables one-to-one relationships, repeat purchases or visits, and a channel for feedback and sharing of ideas about company products, services and [...] business practices.”

(Baker and Baker, 2001:249, cited in Sternkopf, 2005:171)

Essentially, web-texts are both monologic and dialogic in nature (Price 2007:130). As sole actual communicator, the text producer initiates and determines what is essentially a “one-way” (Fairclough 1989:203) communication with the consumer. The consumer has little opportunity to interact, with the exception of navigating around the site, using its online tools, inputting requested information, and ending the communication if and when desired. However, the ostensible dialogue explicitly addresses the consumer as though interacting, directing Offers and Questions at him/her to elicit specific responses (Sobhie 2009:52) and building relationships through the expression of interpersonal meaning (Halliday 1978:46), as:

“The most successful sites will be those that can attract customers and build brand loyalty and enthusiasm that extends the brand-customer relationship beyond a single transaction.”

(Cleland 2000:7)

## **1.4 Summary**

This dissertation sets out to investigate the techniques used by an essentially monologic discourse type to draw the consumer into a relationship with the producer of the text. It begins by detailing in Chapter 2 the “Grammar – Discourse - Social Context” framework underlying the approach taken in this study and explores the realisations of its three strata in web-text discourse through interactivity, address and interpersonal meaning. Chapter 3 outlines data collection and preparation methods as well as the main problems of data analysis. Findings are presented and discussed in Chapter 4, while Chapter 5 explores practical implications for translators seeking to reproduce the relationship-building effects of German source texts in English translations.

The dissertation is accompanied by ten appendices, each providing a screenshot, text transcripts and access details of the ten websites under analysis.

## CHAPTER 2: APPROACHING WEB-TEXT ANALYSIS

### 2.1 Introduction

It was suggested in the introductory chapter that the initiator and sole visible communicator in the discourse situation under discussion is the text producer. As the addresser, s/he seeks to inform and persuade the consumer through sustained (ostensible) interaction. The consumer, on the other hand, acting as addressee, remains invisible at discourse level, contributing only as far as discourse structure and technology allow. Both participants are essentially anonymous, representing a complex, indeterminate producer in interaction with a mass, indeterminate audience (Fairclough 1989:203).

Against this background, this chapter begins by discussing the role of web-texts with reference to the “Grammar – Discourse – Social Context” framework proposed by Martin and Rose (2007:5), which forms the basis for this study. Development of relationships is discussed with particular reference to the clause as exchange, to in-text features such as modes of address as devices for creating presences for interactants, and to the Mood element, which allows relationships to be modulated through the expression of interpersonal meaning.

Throughout this dissertation, quotations from the texts under discussion are provided in tabular form indicating the Appendix (App.) and Line in which the text extract in question can be found, e.g.:

App	Line	Text
1	24	Looking for a personal loan?

References are expressed as 1/24 (meaning Appendix 1, line 24) hereafter.

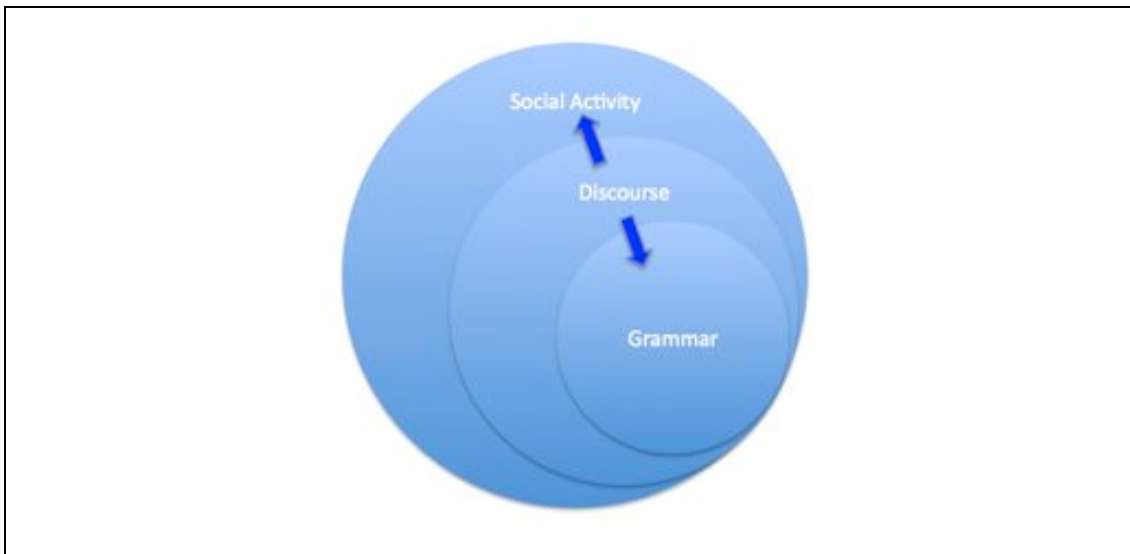
## 2.2 Grammar – Discourse – Social Context

This study seeks to deliver insights into what Martin and Rose term “the social as it is constructed through texts” (2007:3), in other words into consumer-producer relationships constructed in and through English and German source-language web-texts.

In outlining the basis of their SFL approach to discourse, Martin and Rose define the work of the discourse analyst as being “somewhere between the work of grammarians on the one hand and social theorists on the other” (2007:4) and summarise their approach as follows:

“Discourse analysis employs the tools of grammarians to identify the roles of wordings in passages of text, and employs the tools of social theorists to explain why they make the meanings they do.”

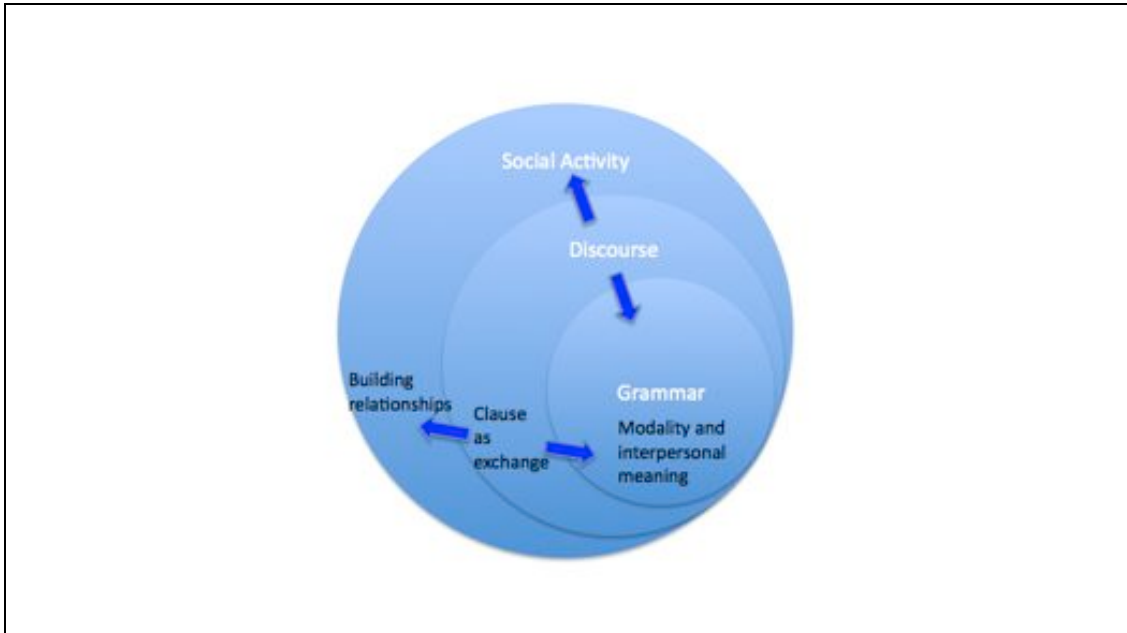
(Martin and Rose 2007:4)



*Fig. 2.1: Points of view on discourse: from social activity and from grammar (Martin and Rose 2007:5)*

In the context of this study, in-text phenomena are examined in order to ascertain what they reveal and reflect about extra-textual relationship-building

practices in online advertising in the English and German-speaking worlds. The Grammar – Discourse – Social Context framework represents a relevant starting point since it presents the three different levels on which the study and its implications apply, as indicated in Fig. 2.2:



*Fig. 2.2: Approaching web-text analysis through the Grammar – Discourse – Social Context framework (based on Martin and Rose 2007:5)*

Beginning with the aspect of “Discourse”, this analysis approaches the web-texts under examination at clause level. By classifying clause types (as outlined in section 2.3), information is gained about the implied roles of real-world interactants within the discourse situation. As the instigator and sole fully active participant in the online communication, the text producer is responsible for deciding the “complementarity of initiating and responding moves in dialogue” (Martin and Rose 2007:223). It can therefore be assumed that s/he assigns to the interlocutor the speech role that best suits his/her requirements.

In approaching the dimension of “Grammar”, the study explores how interactants are integrated into the text situation through in-text features such as pronouns of address and self-address as well as other forms of reference (see section 2.4). It also examines how participants are positioned in relation to each

other by focusing on modality as an expression of interpersonal meaning, power and distance relations, and politeness (see section 2.5).

At the level of “Social Activity”, it can be suggested that any similarities and differences identified in the study will shed light on the real-life practices and realisation of producer-consumer relationship-building through language in an online advertising context. A broad match between text features identified in the two languages may imply a degree of similarity in the way such relationships are realised in English and German. A mismatch, however, would suggest a degree of dissimilarity in the realisation of relationships in the two languages. For German-to-English translators attempting to achieve pragmatic equivalence when translating texts of this kind, these dissimilarities may require consideration as they provide insights into the expectations of prospective readers of their texts in the target-language culture.

The application of the framework begins by approaching texts at clause level.

### **2.3 The clause**

Halliday recognises that:

“In the act of speaking, the speaker adopts for himself a particular speech role, and in so doing assigns to the listener a complementary role.”

(Halliday 1985:68)

In the context under discussion, interaction is initiated – and indeed sustained – by the text producer, who consequently assigns to the consumer the role of recipient of or respondent to his/her proposals and propositions. For the purposes of this study, these extra-textual roles required clearer definition to allow a clearer understanding of relationship-building techniques employed in the discourse under analysis.

In examining the nature of the clause as exchange, Halliday (1985:68) identifies four Speech Functions: Statements, Offers, Questions and Commands. These enable the exchange of information and “goods-&-services” between

participants and are each designed to elicit specific responses, summarised in Fig. 2.3:

	Initiation	Expected response
Give "goods-&-services"	Offer	Acceptance
Demand "goods-&-services"	Command	Undertaking (or action)
Give information	Statement	Acknowledgement
Demand information	Question	Answer

*Fig. 2.3: Language functions and responses based on Halliday 1985:60*

For this study, the categorisation of clauses in the texts under examination according to Speech Functions marked a relevant starting-point for the analysis. It revealed, for example, that the two languages were found to use Questions and Commands with similar frequency, possibly to imply a sense of dialogue and response. However, the data under analysis also revealed varying levels of the four Speech Functions, indicating that relationships in the two languages differ significantly in this respect. Findings and implications are discussed in section 4.2.1.

Although the classification of clauses by Speech Function shed some light on interactants' roles in the texts under examination, it also demonstrated that the Speech Functions realised were seldom congruent with the linguistic devices employed in order to express them. Offers, for example, were often expressed through minor clauses or Nominal Groups such as:

App	Line	Text
5	6	Services for you and your money

However, they were also realised by imperatives, e.g.:

App	Line	Text
1	52	Use our loan repayment calculator to find out your monthly payments for a Barclayloan Plus personal loan of between £5000 and £5000

While the Nominal Group is concise and functional, the imperative appears to invest more heavily in interaction by appealing directly to the consumer and, in many cases, detailing the benefits that could be gained. For this reason, clauses were further classified according to Halliday's system of Mood (1994:74) in order to ascertain the degree to which interactive forms were used in each text sample.

In combination, clause classifications by Speech Function and Mood revealed that interactive forms (i.e. imperatives and interrogatives) were used widely in both data sets in preference to less interactive solutions such as declaratives. Moreover, on occasion, such forms were used to realise non-interactive functions such as Statements, as is discussed in section 4.4.2. The high frequencies of imperatives found in both text samples appear to corroborate suggestions by Leech (1966:110), Fairclough (1989:205) and Sobhie (2009:52) that these forms, like interrogatives, hold special status in advertising discourse analysis since they appeal directly to the consumer and "attract the reader's attention" (Sobhie 2009:53).

While clause classifications allowed discourse participants' extra-textual roles to be characterised, further examinations of devices realising the "Grammar" dimension identified by Martin and Rose allowed conclusions to be drawn as to how relationships between interactants are established and developed in the web-texts of the two different languages.

## **2.4 Integration of interactants**

It was suggested in the introduction to this chapter that the interactants in the discourse situation under analysis are essentially anonymous, "complex" and "indeterminate" entities (Fairclough 1989:203). One major task facing the producer must therefore consist of building up identities for discourse participants in order to provide the foundation required for the development of relationships between them. This fabrication of in-text identities is referred to by Fairclough as "synthetic personalisation" (1989:204) and results – to use



Thompson and Thetela's terms – in the creation of the “writer-in-the-text” as addresser and the “reader-in-the-text” as addressee (1995:2). These, in turn, have been said to realise “the ideological representation of the relationship” (Fairclough 1989:1), as will be discussed in section 2.5. The following sections outline how in-text presences are created for interactants.

#### **2.4.1 Consumer presence**

In the data under examination, the “mass indeterminate audience” (Fairclough 1989:203) of consumers addressed by advertising texts is introduced into the text world as personalised individuals with which the real-world discourse participant can identify by three main methods: pronouns of address, first-person self-address and impersonal third-person reference.

The pronoun of direct address, i.e. *you* (German: *Sie*), and its associated object and possessive forms *you/your* (German: *Sie/Ihnen, Ihr*) may be described as a distinguishing feature of this text type since it suggests relatively high – yet fictitious – levels of closeness between discourse participants (Fairclough 1989:205). As the primary mode of address employed by English producers in the context under examination, *you* reveals virtually nothing about the relationship under construction. In contrast, the formal German *Sie* and its associated pronouns suggest politeness and distance (Brown and Gilman 1960:254). Described as the “default pronoun of address...used in a first encounter” (Clyne, Norrby and Warren 2009:6), *Sie* is used throughout the German texts under examination, suggesting unfamiliarity between discourse participants and/or distanced business relationships.

For the purposes of this study, this aspect of neutrality/formality in explicit consumer address is of major importance. The neutrality of *you* implies that responsibility for modulating relationships in English texts lies exclusively with the surrounding discourse. In German, on the other hand, the polite *Sie* in itself takes much (though clearly not all) responsibility for characterising the

relationship that is under construction while the surrounding text serves to modulate or mitigate the formality suggested by *Sie*.

The second method of consumer reference identified in the text samples under examination is first-person self-address through *I* (German: *ich*), e.g.:

App	Line	Text	Literal translation
9	87	Beim Bausparen baue ich auf den Testsieger	By home purchase saving I build on the test winner

App	Line	Text
4	67	I'd like to borrow...

As well as implying a speech role reversal by positioning the consumer as addresser, this pronoun may be said to heighten the dialogic character of web-text communications. In addition, it is identified as providing an opportunity to project the “hoped-for convergence” between the actual reader and the “reader-in-the-text” that is desired by the producer (Thompson and Thetela 1995:26).

The third and final method of implying a consumer presence in the text worlds of the data under examination is impersonal, third-person reference, e.g.:

App	Line	Text
1	26	Loans from £5000 to £25,000 for Barclay's <u>current account holders</u>

Described as a “technique ... to project explicitly the type of reader-in-the-text that the advertisement is aimed at” (Thompson and Thetela 1995:25), impersonal consumer references of this kind may be considered to represent another powerful projection of desired relations not dissimilar to the pronoun switch outlined above. In the English texts under examination, however, impersonal consumer references are used with relative infrequency, possibly because they appear either too impersonal (‘the buyer’, ‘the reader’) or too restrictive (‘anyone who wants to buy our product’), as Thompson and Thetela state (1995:25).

This appears to contrast markedly to the comparatively high frequencies of impersonal consumer reference found in the German texts under discussion and detailed in section 4.2.3.

## 2.4.2 Producer presence

Writing about the English language, Fairclough (1989:205) and Thompson and Thetela (1995:23) identify the corporate *we* as the primary pronoun of self-address used by text producers. Of equal importance (cf. Van Dierckx and Heynderickx 2010:308) are this pronoun's associated possessive and object forms *our, us* (German: *wir* and its associated pronouns *uns, unser*).

The corporate *we* as a form of self-address is said to serve several purposes in the text-type under discussion. As well as suggesting a personal presence that creates "intimacy with the reader" (Thompson and Thetela 1995:25), the corporate *we* and its associated pronouns may heighten the producer's visibility as well as sharpening their individuality by implicitly differentiating their claims from the "heteroglossic backdrop...of alternative viewpoints" (Martin and White 2005:97). The corporate *we* may also act as important persuasive device, since it:

"potentially include[s] the reader and at the same time depends on the reader's readiness to consider himself or herself as included."

(Puschmann 2009, online)

This assessment appears underscored by the data under discussion, where the interpretation of *we* and its associated pronouns may depend on the consumer's own circumstances. For example, the interpretation of:

App	Line	Text
4	24	Only available to <u>our</u> Current Account customers.

will depend on whether the addressee owns such a product.

In contrast to Fairclough's and to Thompson and Thetela's suggestion of the corporate *we* as the primary mode of self-address, however, the German data were found to make greater use of a different mode of producer reference: the

company name. With regard to the English language, it has been suggested that naming may imply:

“that the writer is writing on behalf of an impersonal and authoritative organisation which is inherently third-person and exists above and beyond any individuals in it.”

(Thompson and Thetela 1995:24)

Its widespread use in German, therefore, appears to contrast with the preference identified in the English data for producers to present themselves as personalised entities through *we/our/us*. Moreover, where naming occurred in the English data, it was often accompanied by *we* or an associated first-person pronoun in order to realise a “referential switch” (Thompson and Thetela 1995:23), e.g.:

App	Line	Text
1	104	Simply open a <u>Barclays</u> savings account online to enter <u>our</u> monthly prize draw

This technique is said to allow the text producer to suggest:

“intimacy with the reader and yet ensur[e] that the reader cannot lose sight of the identity of the addresser.”

(Thompson and Thetela 1995:25)

Examination of the text samples under discussion revealed significant differences between self-address choices realised by English and German text producers, the implications of which are discussed in section 4.2.3.

Having established the main devices employed for creating producer and consumer presences in the text-type under examination, we come now to the issue of the development of relationships between them.

## 2.5 Developing relationships

Returning to the Grammar – Discourse – Social Context framework outlined in section 2.2 above, this section deals with the “Social Activity” of relationship-

building. In a first step towards characterising this process more clearly, it seems appropriate to consider details of the situation.

In the discourse situation under analysis, the “first-order social roles” (Halliday 1978:144) of interactants are those of producer and consumer. Under real-world circumstances, these two entities may be said to sustain a non-intimate business relationship with each other. However, the context of online advertising “dialogue” adds complexity to the situation, since it is based on a relationship between two unknown and indeterminate interactants that may more accurately be described as anonymous and impersonal. Their ostensible interaction merely acts as “the ideological representation of the relationship”, to use Fairclough’s terms (1989:1).

As the sole actual discourse participant, the producer suggests an interaction between equals, or possibly from a position of superiority, as Thompson and Thetela suggest (1995:14). This can be said to disguise the reality of the producer’s “inferior position of entreating the more powerful reader for help (by buying the product etc.)” (1995:14). The relationship signals in the context under discussion may therefore be expected to suggest the hoped-for, trusting, possibly even intimate relationship aspired to by the producer while at the same time indicating a degree of distance appropriate to such anonymous business communications. These signals will now be addressed und the aspects of Tenor and politeness.

### **2.5.1 Tenor**

In determining the main influences on linguistic choices, Halliday identifies “interrelations among participants” (1978:110), or Tenor, as fundamental to the “selection of interpersonal options, those in the systems of mood, modality, person [etc].” (2002:56). In exploring more closely the linguistic realisation of Tenor, Poynton identifies three dimensions: Power, Distance and Affect (1990:93). While the dimension of Affect is optional and refers to aspects of emotional expression, those of Power and Distance are essential to interactants’

linguistic choices in all communicative situations. They therefore appear highly relevant to the texts under analysis.

The Power dimension is said to position interactants “somewhere on the cline between [equal] and [unequal]” (Poynton 1990:93), with high-value modals of obligation linked to a more powerful speaker in an unequal relationship and higher values of inclination implying a less powerful speaker in such a relationship (White and eldon 2005 online). The dimension of Distance, on the other hand, positions interactants “somewhere on the cline between [intimate] and [distant]” (Poynton 1990:93) and is expressed through reduced, shortened and elliptical forms as well as colloquial lexis (White & eldon 2005 online).

In the texts under examination, these dimensions frequently appeared to be realised in combination. When advising of conditions attached to certain products, for example, obligations issued by the producer may be mitigated for politeness, e.g.:

App	Line	Text
3	67	You <u>will</u> need to be a Nationwide FlexAccount holder and be registered for Internet Banking to open an e-Bond.

As well as suggesting personal choice (rather than requirements imposed from outside) through *need to*, this wording can be said to imply polite distance through *will*. Conversely, expressions of volition tend to be expressed in unmitigated form, possibly in order to strengthen the sense of cooperation, e.g.:

App	Line	Text
1	91	We'll even pay up to £300 towards your existing lender's exit fee after completion.

This modulation of power and distance relations is now explored further as an expression of politeness.

### 2.5.2 Politeness

In describing the interpersonal aspect of interaction, Brown and Levinson approach the issue of politeness on the level of psychological wishes and needs. They identify two types of politeness strategy: negative and positive.

Negative strategies are described as essentially “avoidance-based” (Brown and Levinson 1999:70) and are said to address the hearer’s basic desire for self-determination (ibid). Like example 3/67 cited above, where obligation is mitigated in part by the polite distance suggested by *will*, the following example addresses the consumer’s needs with a degree of distance in order to meet his/her desire for “freedom from imposition” (Brown and Levinson 1999:61):

App	Line	Text
3	52	you may wish to apply for Cash Builder card account and an Online ISA at the same time

Positive politeness strategies, on the other hand, are described as relating to appreciation and approval of the interlocutor (Brown and Levinson 1999:61). They include the emphasis of common ground and the indication of a cooperative attitude (Brown and Levinson 1999:103ff), e.g.:

App	Line	Text
3	3	With no shareholders our only focus is you

Here, the unmodalised Finite *is* realises a “bare assertion” that suggests a “taken-for-granted” proposition (Martin and White 2005) that is unequivocal and indicates the producer’s full commitment to the consumer.

In the data under discussion, positive politeness in particular appears to be modulated in addition beyond the level of modality, with the juxtaposition of clauses contributing to the positioning of interactants in relation to each other. The expression of conditionality, offers, promises and commitments across clause combinations, for example, allows producer and consumer to be depicted in reciprocal and non-reciprocal relation to each other, e.g.:

App	Line	Text
4	1	You set a balance limit,
4	2	we'll text you when you hit it.

The *You*-subject of the first clause appears counterbalanced by the *We*-subject of the second, positioning discourse participants in a reciprocal arrangement based on a “tit-for-tat” exchange of actions.

## 2.6 A note on the German language

With the modality representing a key element in this study, it must be acknowledged that a difference has been identified between the realisation of modality in English and in German. Although expressed in large part through the Finite in English, modality is more commonly expressed through particles (Bublitz 1978:7) and adjuncts (Steiner and Teich 2004:151) in German. The data under discussion indicate in addition that prepositional phrases and lexical items may be used.

Compare, for example, the following German item and the modalised English-language equivalent below it:

App	Line	German	Literal translation
8	32	<u>Auf Wunsch</u> : Umfangreiche Kreditabsicherung	<u>On wish</u> : comprehensive loan insurance

App	Line	Text
3	52	you <u>may wish to</u> apply for Cash Builder card account and an Online ISA at the same time

The German phrase addresses consumers’ needs through a prepositional construction indicating conditionality. Its nominal construction diminishes potential for suggesting producer presence owing to the absence of the Finite as the key component for expressing interpersonal meaning. The English equivalent, on the other hand, approaches consumer requirements with a personalised assumption that is hedged to indicate polite distance or reserve on the part of the producer. At the same time, both phrases realise identical functions in a manner that is expected by and acceptable to their respective target audiences.

Although not strictly the subject of this dissertation, lexical items and particles in



the German web-texts under discussion will be identified and referenced wherever they are of relevance to this contrastive analysis on the grounds that they realise the identical function to an English-language equivalent under discussion. By shedding light on how the realisation of modality contributes to relationship-building in the two languages, valuable insights will be gained that will have implications for the translator.

## **2.7 Summary**

This study of relationship-building between producers and consumers in English and German web-texts takes as its basis the Grammar – Discourse – Social Context framework proposed by Martin and Rose (2007). It approaches the issue of relationship-building first by exploring extra-textual aspects of participant interaction on the basis of Mood and of Speech Functions realised in a small corpus of English and German web-texts. It then focuses on the role of in-text phenomena such as pronouns and modality in the construction and projection of consumer-producer relationships. On the basis of the similarities and differences identified, a series of points is identified for discussion with the intention of supporting the more successful achievement of pragmatic equivalence in the German-to-English translation of texts of this kind. Throughout the examination, differences of language typology are taken into consideration in order to reflect as accurately as possible the relationship-building techniques identified.

Methods of data collection, preparation and analysis are reported in the forthcoming chapter of the dissertation.

## CHAPTER 3: DATA COLLECTION, PREPARATION AND ANALYSIS

### 3.1 Introduction

This chapter of the dissertation details the criteria for the selection, collection, preparation and analysis of data for the present contrastive analysis of relationship-building strategies and devices found in English and German source-language web-texts.

### 3.2 Data selection

The data for this study stem from the websites of five UK and five German financial institutions (banks and building societies) and represent a corpus of approximately 3,660 words for each language.

In selecting data sources, the following key points were taken into consideration:

1. **Breadth of target readership:** Texts should address a broad market rather than any single-sex or specific age or interest group, in order to provide a broader picture of relationship-building conventions.
2. **Similarity of content:** Each text producer should promise similar benefits to consumers and aspire to comparable relationships.
3. **Interactivity:** Internet texts were chosen in preference over printed material on account of the insights their heightened interactivity would deliver for this study of interpersonal relationships.

The websites of financial institutions were chosen as the source of data for this study for a range of reasons, including their relatively broad appeal to almost every sector of the (internet-literate) adult public, but also their similarity of content (promises of security, good returns, etc.) and comparable levels of interactive potential. Moreover, given the nature of the finance business, texts

could also be expected to attach similar importance to trusting and longer-term relationships.

In order to support the acquisition of insights into relationship-building, only specific texts from these websites were chosen for analysis. Owing to the importance for this study of the interpersonal aspect, homepages and product descriptions appeared most relevant on account of their role in creating first impressions and establishing corporate identities, but also for their contribution to winning the confidence and favour of the consumer. Regulations and guidelines were not analysed due to their technical/legal focus.

### 3.3 Data preparation and analysis

In preparation for this clause-level analysis, texts were divided into clauses or into the next possible largest unit (e.g. minor clause, Nominal Group etc.). For classification and characterisation purposes, each clause or unit was entered into a separate line of a spreadsheet in chronological order and numbered for reference. The remaining columns in the spreadsheets were the used to record relevant information such as clause classifications by Speech Function and Mood, which would shed light on interactants' projected roles, and instances of explicit address that position either interactant as addresser, addressee or third party. A separate classification table was created for each of the web-texts under examination following the basic pattern indicated in Fig. 3.1:

Clause no.		Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
1	Flexible bonds with easier access to your money		O	x					
2	[Find out more]	imp	O						

Fig 3.1: Extract of classification table from Appendix 1 showing labelling systems for analysis

By using spreadsheets to record the texts, their classifications and their pronoun/reference types, individual components of the texts under discussion

could be categorised and sorted according to a range of criteria in order to provide overviews and statistics for discussion and identify possible patterns and trends in the way text producers in the two languages establish and manage their relationships with consumers.

### 3.4 Problems of data selection and analysis

Despite every effort to obtain meaningful, comparable data sets, some shortcomings must be acknowledged.

The representativeness of the data sample under examination is limited. As well as representing only a small number of texts, findings from the current study may be affected by issues such as “house styles” of communication (i.e. potentially idiosyncratic writing conventions specified for reasons of corporate identity). In the interests of manageability and focus, however, a restricted data set was imperative and house styles are not taken into account during this analysis.

Second, although closely related, English and German display typological differences that must be taken into account when considering statistical findings. In English, for example, the unmarked imperative form does not explicitly address the consumer through a subject pronoun. Although a similar “non-polite impersonal” imperative form (Steiner and Teich 2004:148) can be found in German, e.g.:

App	Line	Text	Literal translation
6	14	Bitte auswählen	Please choose

the “polite personal” imperative form always includes the *Sie*-subject (Steiner and Teich 2004:148), e.g.:

App	Line	Text	Literal translation
6	19	Wechseln <u>Sie</u> jetzt zur „besten Anageberatung“.	Change [ <u>you</u> ] now to the "best investment consultan

Discrepancies such as these clearly affect absolute values for consumer address

in English and German. Consequently, any figures obtained by the methods outlined above serve merely as a basis for discussion and not as conclusive evidence in themselves.

### **3.5 Summary**

This study of relationship-building strategies in English and German source-language web-texts is based on two data samples that are comparable in terms of content, readership and interactive goals. Data are approached at clause level, using a system of classifications and labels to identify clause types as well as features of address and to allow data to be sorted in order to gain a better understanding of general trends in English and German.

The features identified by the methods outlined above are the subject of the forthcoming chapter, which describes participants' interactive roles reference to features of address, interpersonal meaning and politeness.

The web-texts that were used as a basis for discussion are provided in full in Appendices 1 to 10 accompanying this dissertation. Each appendix includes:

- Details of the data source (data accessed, URL etc.)
- A screenshot of the website under examination
- A full transcript (divided into clauses) of the texts chosen for analysis
- Clause classification details
- Information about consumer and producer address

## **CHAPTER 4: ANALYSIS AND DESCRIPTION OF TEXT FEATURES**

### **4.1 Introduction**

This chapter reports on the key relationship-building features identified in the English and German web-texts under examination based on the theoretical underpinning of the Grammar, Discourse and Social Context framework presented in Chapter 2. Sections 4.2.1 and 4.2.2 discuss interactants' speech roles on the basis of findings from an examination of Speech Functions and Moods realised in the two data sets. The subsequent sub-section examines pronouns of address and producer and consumer references in order to gain initial insights into the methods and degrees to which discourse participants were integrated into the text-worlds. Section 4.3 reports on findings relating to interrogatives and imperatives as interactive forms, which revealed significant differences in frequencies, types and contexts of consumer address used and in the dialogic character of interactions realised. Finally, section 4.4. characterises declarative forms found in the two languages, with a particular focus on the importance of modality in expressing power, distance and politeness.

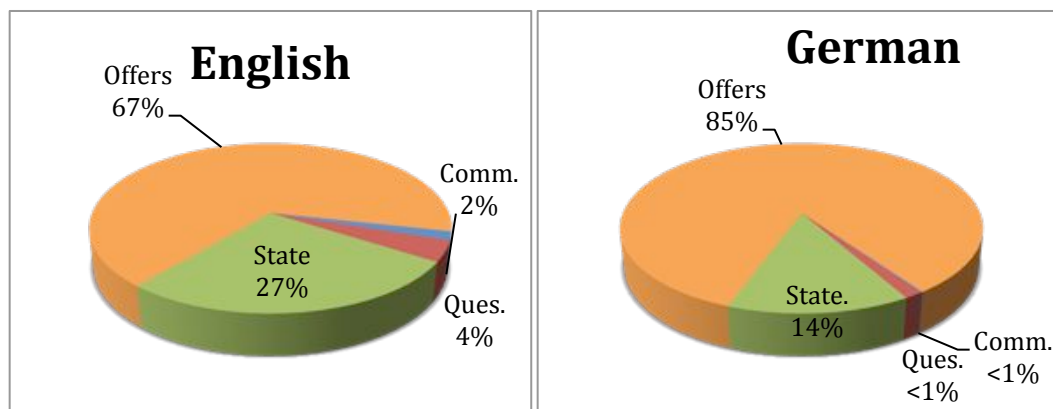
This chapter refers to data as described in Chapter 2, with 1/29 indicating Appendix 1, line 29.

## 4.2. Approaching interaction

This section discusses the impact of Mood and Speech Function choices on producer-consumer interactions and role allocations in the English and German source-language web-texts under discussion. As reported in Chapter 3, figures presented in the graphs below are based on a corpus for each language of approximately 3,600 words.

### 4.2.1 The role of Speech Functions

An analysis of Speech Functions (summarised in Fig 4.1) revealed that German text producers realised considerably more Offers than their English counterparts, thereby positioning themselves more strongly as potential “givers” of what Halliday terms “goods-&-services” (1985:68). Offers accounted for 85% of German clauses, positioning German consumers primarily as recipients of an interactive Speech Function designed to elicit either “acceptance” or “rejection”. This prevalence of Offers may indicate a more one-way producer-consumer relationship based on frequent proposals by the producer to “give goods-&-services”.



*Fig 4.1: Distributions of Speech Functions in English and German web-texts under examination*

This tendency appears less marked in the English data although its presence can certainly not be ignored. Here, Offers accounted for approximately two thirds of Speech Functions realised. With around 20% fewer Offers than the German data, the English texts displayed a stronger tendency to present information through Statements requiring acknowledgement rather than acceptance. This may indicate a marginally more passive role for English-speaking consumers than for their German counterparts and a slightly more reserved approach by English producers.

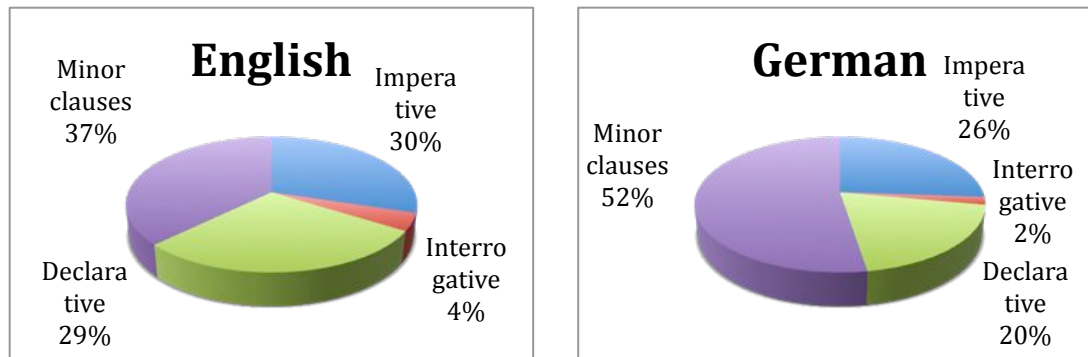
On the other hand, Questions and Commands as interactive devices were marginally more common in the English data than the German, although overall levels were similarly low in each case. The vast majority of Questions in either language were rhetorical, suggesting their inclusion was for dialogic effect rather than for functional reasons relating to the exchange of information or “goods-&-services”. This suggests a somewhat more heightened personal appeal in the English data than in the German, although degrees of difference appear almost negligible.

Overall, this brief examination of Speech Functions indicates that the German texts allocated a more interactive role to consumers by presenting more Offers. English text producers, on the other hand, relied more strongly on Statements. Both languages posed Questions for dialogic rather than functional reasons.

#### **4.2.1 The role of Mood**

Classification of clauses by Mood (summarised in Fig 4.2 overleaf) revealed that minor clauses were far more frequent in the German data than the English. Minor clauses accounted for just over half of all items in the German data and just over one third in English. They were used primarily to realise Offers. With no Mood element, their frequent use in the German data may limit capacity to modulate relationships through interpersonal meaning. Moreover, their “disjunctive syntax” (Rush 1998) may heighten “the impression of a clipped,





*Fig 4.2: Distributions of Mood types in English and German web-texts under examination*

no-nonsense style” (Ghadessy, cited in Rush 1989:160), possibly introducing a degree of terseness that is less marked in the English data.

In contrast, the English data displayed a strong preference for independent clauses, which accounted for well over 60% of data. Owing to their capacity to express interpersonal meaning and consequently modulate distance, power and politeness, such clauses appear of major importance to relationship-building. Moreover, with Mood elements necessarily revealing some degree of authorial stance and presence, it could be argued that texts comprising more independent clauses incorporate greater producer visibility and additional opportunities to build relationships with the consumer.

The data under examination revealed comparable frequencies of “demanding” functions (i.e. imperatives and interrogatives) in the two languages. In both languages, the majority of imperatives realised Offers, with only a small minority realising instructions as Commands. Said to intensify the direct appeal of advertising texts to consumers (Fairclough 1989:205, Sobhie 2009:53), imperatives and interrogatives may contribute to relationship-building by involving the consumer directly.

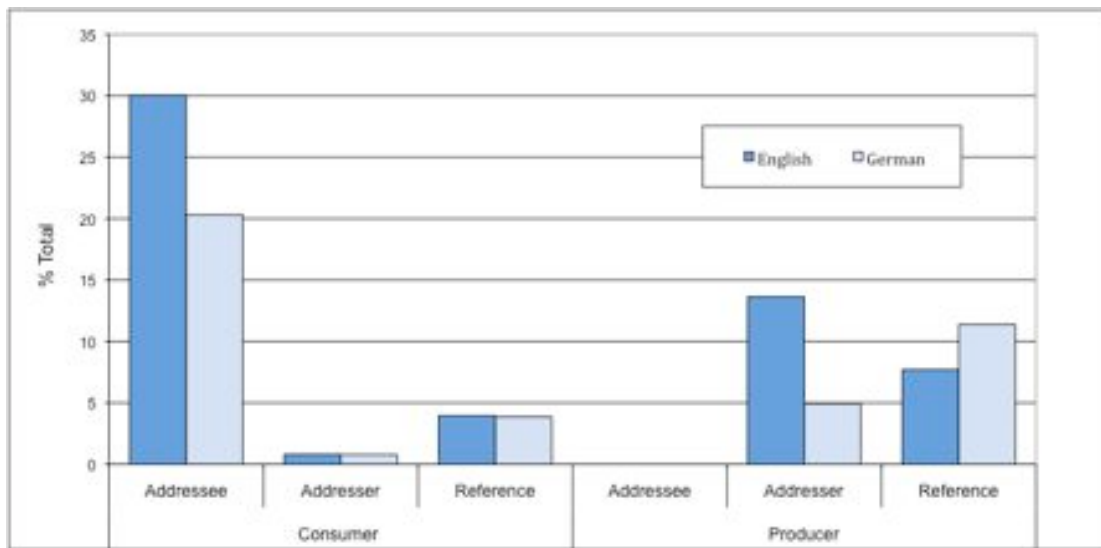
Overall, therefore, the Mood choices in each data set created varying degrees of opportunity for expressing interpersonal meaning and for explicitly addressing

either discourse participant. However, degrees of interactivity suggested by imperative and interrogatives were roughly similar.

We turn now from implicit role allocations realised through Mood and Speech Function to the explicit incorporation of interactants into web-texts.

### 4.2.3 The role of address

The data under examination revealed that both consumer and producer were found to have greater personal presences in the English data than the German, as suggested in Fig 4.3:



*Fig 4.3: Comparison of interactant roles implied by explicit personal address/third-person reference in English and German web-texts under examination*

This may underscore the suggestion in section 4.2.1 that independent clauses support personalisation more readily than minor clauses.

Further examination revealed that both data sets occasionally made impersonal third-person references to the consumer (i.e. through Nominal Groups such as “Barclay’s account holders”, 1/29). However, occurrences were relatively uncommon in either language, with personal address preferred overall, possibly for dialogic effect.

Impersonal (third-person) references to producers, on the other hand, were more common in both languages, possibly because of the opportunity they present to repeat the company's name. However, while producers self-referenced in this way in approximately 12% of clauses in the German data, their English-speaking counterparts did so in only 7% (approx.). The English texts, therefore, displayed a marked preference for explicit, personalised producer self-address through pronouns while the German data preferred impersonal references, as the "Producer Addresser" and "Producer Reference" bars in Fig. 4.3 indicate. This may suggest that the English data incorporated higher levels of personal interaction than the German.

This initial examination of explicit address indicates that greater consumer and producer presences in English than in German increase relationship-building potential by suggesting personal contact.

### **4.3 Appealing to the consumer**

This section of the dissertation explores how imperative and interrogative forms were employed in the web-texts under examination in order to involve the consumer through direct appeal.

#### **4.3.1 Imperatives**

Although significant differences between overall patterns of explicit consumer address were identified by quantifying the total numbers of occurrences as outlined in section 4.2.3, the tendencies identified in this way were *not* reflected in imperative forms in the web-copy under examination. (NB: References to web-copy in this section of the dissertation *do not* include imperatives found on clickable "buttons", which are discussed in section 4.3.2).

In the web-copy under discussion, the consumer was addressed directly in around 40% of English imperatives but in 56% of German imperatives. This difference is largely attributable to the polite personalised *Sie*-imperative (Steiner and Teich 2004:148), e.g.:

App	Line	Text	Literal translation
8	20	Behalten <u>Sie</u> sofort und überall den Überblick über auffällige Transaktionen mit Ihrer Kreditkarte.	Keep <u>[you]</u> immediately and everywhere the overview over suspicious transactions with your credit card
6	86	Eröffnen <u>Sie</u> zu Ihrem Girokonto auch gleich ein kostenloses Topzins-Konto mit attraktiver Verzinsung	Open <u>[you]</u> to go with your current account also immediately a free-of-charge top-interest account with attractive interest
8	14	Berechnen <u>Sie</u> Ihre Topzinsen	Calculate <u>[you]</u> your top-interest

Since English offers no such option for expressing unmarked imperatives, producers tended to appeal to consumers by alternative means, including possessive and object pronouns and embedded *you*-Subject clauses, e.g.:

App	Line	Text
1	111	Earn interest on your savings tax-free
3	69	Enjoy a fixed rate of interest during the term of your account
3	25	Find out what we're doing for you,

App	Line	Text
1	64	Find out now much you can afford in repayments with our budget planner

The fact that such a large proportion of English imperatives were “artificially” personalised indicates that considerable importance was attached to explicit consumer address, possibly to support relationship-building.

This preference stands in marked contrast to the second type of imperative found in the German data: the impersonal imperative. This accounts for approximately 44% of imperatives in the web-copy under examination (not including clickable “buttons”), e.g.:

App	Line	Text	Literal translation
8	73	regelmäßig vorteilhaft anlegen	Invest regularly advantageously
10	52	PrivatgirokontoDirekt eröffnen	Open PrivatgirokontoDirekt
10	87	PrämiensparenFlexibel abschließen	Sign up for PrämiensparenFlexibel

Unlike the impersonal forms found in the English data, these were personalised only extremely rarely in the German texts. The reasons for this distinction between personal and impersonal forms are unclear, although pronoun avoidance may be one explanation. This strategy, which is more usually employed to deal with uncertainty (Clyne et al. 2009:159), may allow slightly more ambiguous levels of formality. This suggestion appears corroborated by

the fact that impersonal imperatives in the German data sometimes appear somewhat more flippant than polite personal forms. For example, the “snappy” formulation:

App	Line	Text	Literal translation
7	21	Nichts bezahlen,	Pay nothing
7	22	viel bekommen.	Get a lot

may be intended to capture the consumer’s attention. The more sedate *Sie-Subject* imperative appears more functional, e.g.:

App	Line	Text	Literal translation
6	16	Finden Sie schnell und einfach Ihre Commerzbank vor Ort	Find [you] quickly and conveniently your Commerzbank locally

In addition to the personal and impersonal imperative forms, the German data made extensive use of a third imperative form, which is discussed in the next section.

#### 4.3.2 Verbless imperatives

In the German data, verbless imperatives were frequently found on clickable “buttons”, where they accounted for around half of all German imperatives. They were realised through expressions such as *Mehr* (*More*) or *Weiter* (*Further/More*). Although the English equivalent *More* is not uncommon on websites, the data under examination showed no such realisations. Instead, *Find out more* was the most frequent English equivalent for *Mehr*. Reasons appear two-fold. First, it is suggested that:

“In terms of politeness, in present-day English...verbless imperatives ... sound brusque and abrupt and are hence often considered as impolite.”

(Jucker and Taavitsainen, 2008:90)

Second, there may be a preference in English to imply consumer presence by invoking the addressee as the actor of the imperative verb. In German, on the other hand, conciseness may be valued, since the impersonal *Mehr* and *Weiter* perform their intended functions more succinctly.

### 4.3.3 Imperative forms and “dialogic” communication

Often, imperatives appeared to be used to heighten the sense of dialogue between interactants. “Dialogic principles”, identified by Price (2007:130) as being characteristic of advertising texts, appeared particularly striking in the English data. The following comparisons between English and German examples illustrate the point.

The first examples are 8/14 from the German data and 1/52 from the English:

App	Line	Text	Literal translation
8	14	Berechnen Sie Ihre Topzinsen	Calculate you your top interest
1	52	Use our loan repayment calculator to find out your monthly payments for a Barclayloan Plus personal loan of between £5000 and £5000	

Both of these imperatives invite consumers to use an online tool to calculate their finances. The German example addresses the consumer with the imperative *Berechnen Sie* (lit: *calculate you*) but makes no mention of the producer. The English equivalent, on the other hand, incorporates both interactants explicitly, the producer via the possessive pronoun *our* and the consumer via *your*. As well as appearing more personal, the reference to *our calculator* appears to suggest familiarity between participants by depicting them “lending” each other their equipment. It also suggests a degree of geographical proximity and a face-to-face setting.

A second pair of examples is 8/16 from the German data and 4/71 from the English:

App	Line	Text	Literal translation
8	16	Einfach gewünschte Laufzeit und monatlichen Sparbetrag eingeben,	Simply enter the desired maturity and the monthly savings amount
4	71	Or tell us how much you can repay each month?	

While this German imperative makes no explicit reference to either interactant, the English addresses both (via *us* and *you*). Moreover, while German example uses computer terminology such as *eingeben* (*enter/input data*), which may evoke images of the (solitary) consumer at his/her PC, the English uses *tell us*,

once again implying closer verbal communication in a one-to-one setting. In addition, the German example addresses the consumer's wishes impersonally by referring to *gewünschte Laufzeit* (lit: *desired/ wished-for term*); the English example personalises its reference to the consumer's circumstances with *you can repay*.

In both sets of examples, the dialogic, almost chatty style of the English texts appears to suggest geographical as well as personal proximity in a way that the more pragmatic, less personal structures used in German do not. Distance relations identified by (Poynton 1990:90) appear modulated towards intimacy in the English data, through the incorporation of ideas of lending and face-to-face communications but also through personalisation. The "nouny" expressions used in German, on the other hand, may suggest formality (Brown and Levinson 1999:208). Moreover, interactant presences implied by pronouns of address in the English examples present producer and consumer as "cooperators", suggesting positive politeness (Brown and Levinson 1999:125). In contrast, the German examples appear to signify less consumer involvement, with impersonal references to wishes further reducing personalisation. These impersonal constructions will be discussed further in section 4.4.2, when patterns of conditionality in declaratives are detailed.

#### **4.3.4 Interrogatives**

Like imperatives, interrogatives represent a second form that appeals directly to the consumer. These occurred marginally more frequently in the English data than in the German. However, the explicit consumer address that would normally be expected to form the Subject of an interrogative was mostly omitted in both languages under discussion.

The English data suggested greater interaction by asking the consumer about him/herself three times more often than the German. However, all but one of the questions posed excluded a pronoun of address. The pronoun-free consumer-focused interrogatives found in the English data were:

App	Line	Text
1	3	[Looking for the right credit card?]
1	24	Looking for a personal loan?
1	70	Don't meet the eligibility criteria?
1	77	Switching mortgages?
2	1	Looking to get a better return from your money?
2	32	Need help deciding which savings are for you?
2	63	Need help planning for the future?
2	82	Got a financial goal?
4	65	Not got one?
4	98	Looking to save tax efficiently?
5	13	Up to £1m turnover?
5	16	Over £1 m turnover?
5	23	Looking to save but want flexible access to your money?
5	32	Have £5,000 to save?
5	49	Looking for your savings rate?
5	89	Want to watch your money grow or use it to draw an income?

The German data asked significantly fewer personal questions of the consumer, offering only five examples in total. Like their English equivalents, three of these omitted any explicit reference to the addressee:

App	Line	Text	Literal translation
7	104	Noch keinen HVB Direct B@nking Zugang?	Not got access to HVB Direct B@anking yet?
9	72	Fragen zu unserem Angeboten?	Questions about our services?
9	81	Kostenlos Bargeld tanken bei Shell?	Tank up with cash free of charge at Shell?

The two remaining examples addressed the consumer explicitly by placing *Sie* in Theme position, thereby expressing a degree of directness that appeared unmatched in the English data:

App	Line	Text	Literal translation
8	142	Sie haben Fragen?	You have questions?
9	89	Sie träumen von den eigenen vier Wänden, in denen Sie sich wohl fühlen?	You are dreaming of your own four walls in which you will feel comfortable?

Reasons for the frequent omission of explicit consumer address in both languages may include the need for conciseness as well as the employment of “reduced, shortened and elliptical expression forms” to imply close contact between interactants (White and eldon 2005 online). This suggestion appears confirmed for the English data by the only full-form question in this data set:

App	Line	Text
4	69	Are you an Advantage Gold customer? o Yes o No



This specifically addresses a special-status customer group, who may be addressed with a degree of formality appropriate to their “Gold” status. The same explanation may also apply to the German data, although overly close contact of this kind would appear to be at odds with the distance created by *Sie*. Strategies of pronoun avoidance outlined in section 4.3.1 may consequently represent a more plausible explanation.

Both data sets under discussion also employed pronoun switching in interrogatives to position the consumer as “initiator” rather than responder:

App	Line	Text
1	5	[Am I eligible?]

App	Line	German Text	Literal translation
9	65	Wie entwickelt sich mein Sparguthaben?	How are my savings developing?
8	139	Wie viel kann ich ansparen?	How much can I save up?

In both instances, the switch may represent a negative politeness strategy (Brown and Levinson 1999: 129) by increasing confidentiality around the consumer’s personal finances.

A further use of interrogatives in the English data was for persuasive questions, which may suggest intimacy, e.g.:

App	Line	Text
1	85	Is now the time for a Great Escape mortgage?
4	3	Isn’t it time you switched to a more helpful bank?

In the first example, the words *Great Escape* may act as an “in-group identity marker” (Brown and Levinson 1979:108), alluding to a well-known film. The second example, which presents a contracted, negated auxiliary, appears to give friendly advice to the consumer. This suggestion of intimacy in Poynton’s sense (1990:90) is also in evidence in the imperative reassurance:

App	Line	Text
1	71	Don’t worry –

This follows an invitation to the consumer to find out if s/he is eligible for a particular loan. Phatic in nature, it may represent a “redressive” negative politeness strategy (Brown and Levinson 1999:129).

In summary, interrogatives in both languages appear to suggest intimacy, or at least ambiguity, through their concise forms. German interrogatives appeared somewhat more likely to address the consumer explicitly, while English equivalents omitted almost all pronouns of consumer address. Both languages also positioned the consumer as questioner, possibly to suggest confidentiality or face-to-face communications.

#### 4.4. Declarative forms

Unlike the interrogatives and imperatives detailed above, declarative forms include Mood elements that realised the interpersonal dimension through modality. This is central to the discussion in the following sections, which first explores the realisation of Offers.

##### 4.4.1 Consumer address in Offers

Although the majority of Offers were realised by imperatives in both languages (as discussed in section 4.3.1), significant numbers were also expressed as declaratives. These were strongly modalised in the English data but not in the German.

The English data provided the following examples of Offers that directly address the consumer through *you*:

App	Line	Text
1	4	You can find out in one minute which card you may be eligible for, without affecting your credit rating
1	30	You could get your money in just three hours
1	48	you could have your money in your account within three hours of applying.
1	79	you could save fees.
2	29	you could earn up to 3.65% AER/gross.
2	52	You may also be interested in...
3	52	you may wish to apply for Cash Builder card account and an Online ISA at the same time
5	58	you'll know in advance what your savings will earn

In each case, reference to consumers' advantages, needs and interests is modalised, with *can* suggesting dynamic modality, *will* indicating futurity, *could* hedging commitment to a proposition and *may* suggesting polite distance associated with cautious assumptions about the consumer's needs and interests. In comparison, the German declaratives of this kind, although equally frequent, were seldom modalised, e.g:

App	Line	Text	
8	37	Mit dem online Kredit erfüllen Sie sich Ihre Wünsche und sichern sich Top-Konditionen	With the online loan you fulfil your wishes and secure top conditions
8	135	Am Ende der Laufzeit erhalten Sie dann ihr stetig gewachsenes Ansparkapital	At the end of the maturity, you receive then your gradually growing savings capital
9	32	Auf Wunsch können Sie die Rückzahlung absichern:	On wish, you can secure the repayment
9	55	Mit der SparCard 3000 plus direkt sparen Sie ganz nach Wunsch und profitieren von besonderer Flexibilität – ohne feste Sparraten!	With the SparCard 3000 plus direkt you save fully according to wish and profit from special flexibility - without fixed savings amounts
10	10	Bei dieser Geldanlage legen Sie einmalig einen festen Betrag an.	With this money investment you once invest a fixed amount
10	73	Im 5. Anlagejahr erhalten Sie 3,70%	In the fifth investment year you receive 3.7%
10	83	Mit diesem Sparplan legen Sie regelmässig monatlich einen bestimmten Betrag beiseite und profitieren von der attraktive Verzinsung	With this savings plan you set aside regularly monthly a specific amount and profit from attractive interest.
10	90	Ab dem dritten Sparjahr erhalten Sie für jedes volle Jahr eine Prämie;	After the third savings year you receive for every full year a premium
10	92	ab dem 22 Sparjahr erhalten Sie 40% Prämie;	after the 22nd savings year you receive 40% premium

Only one example (9/32, listed above) was modalised with *können* (*can*) to express the consumer's option to secure repayments by insurance. A brief comparison with the English realisations presented on the previous page revealed some relevant insights. For example, the German 8/37 listed above describes the enabling qualities of a loan in unmodalised form. This stands in stark contrast to an equivalent English item (1/79), which hedges promises of returns with *could*:

App	Line	Text
1	79	you could save fees.

Similarly, the unmodalised German reference to consumer wishes in 9/32 (listed above) is expressed through *Auf Wunsch* (lit: *On wish*). This contrasts with the equivalent English realisation in 3/52, which appears personalised but modalised to suggest polite distance:

App	Line	Text
3	52	you may wish to apply for Cash Builder card account and an Online ISA at the same time

A third German example, found in 8/135, 10/73 and 10/92 (listed on the previous page), expresses unmodalised futurity and translates literally as *you receive*. The closest equivalent in the English data is 2/29, which hedges a promise of future returns through *could*:

App	Line	Text
2	29	you could earn up to 3.65% AER/gross.

These German declaratives could theoretically achieve a similar effect by incorporating the modal verb *können* (*can*). This would result in 10/37, for example, being realised as *könnten Sie bis zu 3.7% erhalten* (lit: *you could receive up to 3.7%*). However, the German data tended to prefer presenting bare assertions which were sometimes hedged subsequently through formulaic items at the end of a text block (three examples available):

App	Line	Text	Literal translation
10	74	Stand 22.06.2011; alle Angaben ohne Gewähr	Status on 22.06.2011; all information without guarantee (i.e. no responsibility accepted for incorrect information)

The implications are two-fold. First, the introduction of legal wordings more usually found in writing into a dialogic style of text contrasts strongly with the tendency in English to heighten the sense of close and immediate face-to-face interaction (see section 4.3.3.). Second, this technique may indicate a preference to keep the producer's role relatively unobtrusive in German.

The closest equivalent to such a disclaimer in the English texts was:

App	Line	Text
1	83	Your home may be repossessed
1	84	if you do not keep up with repayments on your mortgage

Although formulaic and legally required, this phrase clearly addresses the consumer and suggests a presence for the producer though *may*. At the same

time, however, the producer distances himself from the act of repossession through an impersonal expression.

#### 4.4.2 Conditionality of Offers

Many Offers in the data under examination were attached to certain conditions. These were also expressed with varying degrees of personalisation in the two languages. In English, for example, conditionality was largely expressed by *if you*:

App	Line	Text
1	8	if you're buying a new home
1	10	if you do not keep up with repayments on your mortgage.
1	38	if you have:
1	47	If you are registered for Online Banking
1	56	if you are registered for Barclays Online Banking.
1	57	If you're not registered for Barclays Online Banking,
1	80	If you're unhappy with your current variable rate but are worried about the cost and difficulties involved in changing your mortgage,
1	84	if you do not keep up with repayments on your mortgage
1	88	If you change mortgage lenders,
1	94	if you want to switch from a Barclays tracker to a fixed-rate mortgage with us at any time.
1	97	If you're interested in changing mortgage lenders,
2	10	if you do not keep with up repayments on your mortgage.
3	51	If you don't already have a card account
3	76	If you can lock away a lump sum for a Fixed length of time
4	31	if they lose their debit card.
5	50	If you have a savings account with us,
5	55	if you don't need instant access to your savings
5	66	if you don't need access to your money.
5	99	If you want to invest directly in shares and funds,

In the German data, only three examples did the same:

App	Line	Text	Literal translation
8	92	sofern Sie die Anteilscheine im Privat Mandat Investmentsdepot verwahren	provided that you keep your shares in the Privat Mandat Investment Depot.
8	120	Selbst wenn Sie kein großes Startkapital zur Verfügung haben,	Even if you have no major capital to start
7	94	Und wenn Sie selbst umziehen,	And if your are organising your (house-) move yourself...

This suggests that conditionality was realised by alternative means in the German texts.

A search of the German data revealed that *if you want* was realised impersonally as *Auf Wunsch*, in which neither discourse participant is explicitly mentioned, e.g.:

App	Line	Text	Literal translation
8	32	Auf Wunsch: Umfangreiche Kreditabsicherung	On wish: Comprehensive loan insurance
9	32	Auf Wunsch können Sie die Rückzahlung absichern:	On wish: you can secure the repayments

Meanwhile, *If you are registered for online banking* (1/46 and 1/56) was realised in German by third-person references naming the customer group but not explicitly addressing the interlocutor via a pronoun:

App	Line	Text	Literal translation
8	111	Für OnlineBanking Kunden	For online banking customers
8	114	Für Neukunden und Kunden	For new customers and (existing) customers

These examples again suggest that conciseness may take stronger priority over personalisation in German texts than it does in English. Such explicit third-person references may also serve to spotlight the consumer by lifting him/her out of the clause context.

Occasionally, conditionality was expressed in the English data through ostensibly interactive forms, e.g. imperative forms (underlined in the table below) qualifying the applicability of an Offer:

App	Line	Text
1	32ff	<u>Find a cheaper loan</u> and we'll match the repayments
1	66ff	<u>Ask a question below</u> and we'll try to answer it
1	78ff	<u>Remortgage with flexibility</u> and you could save fees
3	45ff	<u>Transfer in funds from your existing cash ISAs</u> and as a part of our Savings Promises you will start earning interest
4	1ff	<u>You set a balance limit</u> , we'll text you when you hit it

This use of imperatives may strengthen the sense of intimacy between participants, since their reduced forms elide the *if you* of their fuller realisation (e.g. *If you find a cheaper loan, we'll match the repayments*). Moreover, in all of these examples the combination of the consumer as suggested actor in the first

clause and the producer as actor of the second appears to imply reciprocity and collaboration, realising positive politeness as identified by Brown and Levinson (1999:129). One direct equivalent was identified in the German data:

App	Line	German	Literal translation
8	16	Einfach gewünschte Laufzeit und monatlichen Sparbetrag eingeben,	Simply enter desired maturity and monthly savings amount
8	17	wir berechnen Ihr Endkapital	we calculate your final capital

Overall, however, this technique was relatively uncommon in the German data.

#### 4.4.3 Consumer obligation

In the texts under discussion, Offers were often attached to obligations towards either the bank in question or the tax authorities. The English texts appeared to differentiate between the two sets of obligations through different modal structures:

App	Line	Text
1	37	You could be eligible for a Barclayloan Plus
3	67	You will need to be a Nationwide FlexAccount holder and be registered for Internet Banking to open an e-Bond.
4	6	You must be 16 years old or over to use this service.
4	103	You can save up to £5340 this tax year.
5	76	You will need to have an RBS current account or instant access savings account (excluding all Cash ISA accounts) for the payment of interest
5	83	You have to pay tax on most savings and investments.

In line with Poynton's suggested dimension of Power (1990:89), the high-value modals of obligation linked with more powerful speakers (White and eldon 2005, online) were associated with tax authorities: examples 4/6 and 5/83 (listed above) refer to legislative requirements through *must* and *have to*, while 4/103 employs the modal *can* to indicate an option legally available to the consumer. These items stand in stark contrast to the softer *need to*, which expresses the producer's own requirements in more moderate terms in 3/67 and 5/76. This obligation is further mitigated by *will* in each case, reducing apparent producer power, suggesting polite distance, and minimising imposition. This may contribute to the realisation of negative politeness (Brown

and Levinson 1999:176) and heighten solidarity between producer and consumer, who are subject to the same legislator.

In the German data, meanwhile, obligation tended to be expressed in impersonal terms, e.g.:

App	Line	Text	Literal translation
8	69	Durch die neue Abgeltungssteuer ergeben sich für Sparer und Anleger grundlegende Änderungen bei der Besteuerung.	Through the new flat-rate tax fundamental changes result for savers and investors.

As well as omitting any reference to the consumer, the consequences of the new tax legislation are expressed in abstract terms as “fundamental changes”. This contrasts with examples from the English data in which consequences are concretised through expressions such as *You have to pay tax* (5/83). It could therefore be suggested that the English texts showed a stronger preference for concrete depictions of the consumer rather than for abstract expressions.

Other producer-imposed obligations in the German data were frequently expressed through conditional items like those discussed detailed in section 4.4.2. Of the four examples listed below, only one makes personal reference to the consumer (8/92):

App	Line	Text	Literal translation
7	56	bei monatlichem Lohn- oder Gehaltseingang (ohne Mindesthöhe) und monatlichem Spardauerauftrag ab 25 Euro.	Provided monthly wage or salary payment (without minimum level) and monthly savings direct debit from 25 euros
8	92	sofern Sie die Anteilscheine im Privat Mandat Investmentsdepot verwahren	provided you keep the shares in the PrivatMandat depot.
8	134	solange die vereinbarten Sparraten vollständig und pünktlich erbracht werden.	provided the agreed savings rates are delivered punctually
10	71	Kondition nur gültig bei Direktabschluss über Internet	Condition only applies if (account is) opened directly via the internet

In the remaining three instances, producer visibility is restricted, owing primarily to impersonal wordings that appear to detach the producer from the regulations s/he imposes.



#### 4.4.4 Volition and consumer address

As well as addressing consumers, Offers represent an opportunity for producers to present themselves. In line with White's and eldon's suggestion that expressions of volition indicate a less powerful speaker in unequal power relations (2005 online), both text samples under examination indicated that producers tended to adopt a weaker position when making Offers. Declarative Offers found in the English data were:

App	Line	Text
1	33	we'll match the monthly repayments.
1	67	we'll try to answer it.
1	91	We'll even pay up to £300 towards your existing lender's exit fee after completion.
1	103	We're giving away free holiday vouchers worth £5000 each between August and October 2011
2	47	we'll be in touch to see what you'd like to do with the funds
2	69	We match the term of your deposit to your individual needs and agree a rate that is personal to you
3	47	as soon as we receive your application
4	2	we'll text you when you hit it.
4	41	We offer a range of benefits on all our accounts to make sure you can manage your money every
5	100	we can help you access global stock markets.

These items showed a clear tendency for modalisation with *will* to express volition. Comparable German examples were:

App	Line	Text	Literal translation
6	52	Je nach persönlicher Verwendung bieten wir Ihnen die richtige Variante.	Depending on personal use, we offer you the right variant
7	11	Wir sind für Sie da.	We are for you there
7	90	Mit dem neuen mobileTAN-Verfahren bieten wir Ihnen das derzeit sicherste und komfortabelste Unterschriftenverfahren im Online-Banking.	With the new mobile TAN procedure, we offer you the currently safest and most comfortable signature procedure in online banking
7	93	Mit dem HVB UmzugsService helfen wir Ihnen beim Konto-Wechsel.	With the HVB house-moving services, we help you change our account
7	95	so bieten wir Ihnen ein besonderes Extra:	So we offer you the special extra
8	17	wir berechnen Ihr Endkapital	We calculate your final capital
8	143	Wir rufen Sie gerne zurück!	We call you back with pleasure
9	73	wir rufen Sie gerne zurück. >>>	We call you back with pleasure

The two final examples in this list are explicitly modalised through *gerne* (lit: *with pleasure*) indicating volition on the part of the producer (Bublitz, 1978:7). The remainder are unmodalised and contrast strongly with the English examples, which realise explicit consumer address through embedded *you*-Subject clauses or possessive pronouns in all but one instance (4/2, where the

consumer is addressed via the object pronoun). The German texts, on the other hand, tended to address the consumer as direct or indirect grammatical object, possibly suggesting greater directness and less distance than is realised in the English texts. Moreover, Offers were made more explicit in German through lexis such as *bieten* (lit: *to offer*), e.g.:

App	Line	Text	Literal translation
6	52	Je nach persönlicher Verwendung bieten wir Ihnen die richtige Variante.	Depending on personal use we offer you the right variant
6	113	Unsere Sparkonten bieten Ihnen Sicherheit und garantierte Zinserträge	Our savings accounts offer you security and guaranteed interest returns
7	90	Mit dem neuen mobileTAN-Verfahren bieten wir Ihnen das derzeit sicherste und komfortabelste Unterschriftenverfahren im Online-Banking.	With the new mobile TAN procedure we offer you the currently safest and most comfortable signature process in the online banking
7	95	so bieten wir Ihnen ein besonderes Extra:	So we offer you a special extra

Although theoretically possible in English, *we offer you* was not found in the data under examination. Instead, *we offer* was accompanied by a reference to a particular customer need (underlined), e.g.

App	Line	Text
4	41	We offer a range of benefits on all our accounts <u>to make sure you can manage your money every step of the way, making banking simpler.</u>
5	64	We offer a choice of 1, 2 and 3 year Fixed Rate Bonds, <u>enabling you to save between £5,000 and £500,000.</u>

As well as echoing the trend identified in section 4.4.3 for consequences to be concretised by depicting the consumer in relation to concrete consequences, these examples combine consumer and producer-focused clauses to imply mutuality and cooperation and realise positive politeness (Brown and Levinson 1999:125). For example, *die richtige variante* (lit: *the right variant*, 6/52) appears less concrete or personalised than the English equivalent *rate that is personal to you* (2/69). Likewise *Sicherheit und garantierte Zinserträge* (lit: *security and guaranteed interest returns*, 6/113) was realised more personally in the English data as *you'll know in advance what your savings will earn* (5/58, discussed in section 4.4.1). This contrasts with the implied unidirectional producer-to-consumer action suggested by the German *wir bieten Ihnen* (*We offer you*).

## 4.5 Summary

The present study revealed a number of similarities and differences between relationship-building strategies identified in English and German web-texts.

The two data sets appeared to demonstrate approximately equal levels of interactivity, using imperative and interrogative forms with roughly similar frequency. At the same time, however, levels of interpersonal contact differed, with minor clauses, used widely to realise Offers in the German data, presenting fewer opportunities for personalised interaction. This contrasts with clear preference in the English texts for independent clauses, which harbour greater interpersonal potential.

It was also discovered that both consumer and producer had a greater presence in English web-texts under examination than in German, being more widely addressed via pronouns and via Mood elements expressing interpersonal meaning. Whereas the German texts appeared to seek opportunities to avoid using the direct, polite pronoun of address, possibly in order to reduce explicit formality, the English texts appeared to do the reverse, incorporating pronouns of address and alternative pronouns widely. Conversely, German shows a slightly stronger preference for impersonal, third-person references to both discourse participants.

Relationship development strategies also differed strongly in the two data sets. The widespread incorporation of Mood elements in English texts allowed consumers to be addressed directly and positioned in relation to the producer with suggestions of obligation, conditionality, wishes and needs, and future commitments finely modulated for politeness. German texts were largely unmodalised, with separate disclaimers hedging the validity of many promises and potentially indicating a preference for lower producer visibility. However, consumers were frequently addressed explicitly by polite *Sie*-imperative forms.

Where personalised constructions were used in German (e.g. *wir bieten Ihnen = we offer you*) consumer references were generally more direct than in English. This may suggest a preference in German for more direct but less consistent contact between interactants compared with the more continuous, finely-tuned producer-consumer linking found in the English texts under examination. Expressions such as *we offer you* may also suggest a preference in German to imply a unilateral flow of “goods-&-services”. This contrasts with the producer-consumer relations depicted in the English data, which were characterised by reciprocity, collaboration, dialogue and mutuality. While both data sets suggested a degree of intimacy between participants, dialogic features and metaphors appeared to heighten the sense of closeness in the English data in particular.

The next chapter focuses on the implications of these findings for German-to-English translation practice.

## CHAPTER 5: IMPLICATIONS FOR THE TRANSLATOR

### 5.1 Introduction

This chapter considers the implications for German-to-English translation practice of the similarities and differences identified in Chapter 4 between relationship-building strategies in web-texts of the two languages. By adopting an approach underpinned by Martin and Rose's Grammar – Discourse – Social Context framework, outlined in Chapter 2, this study delivered constructive insights to support the achievement of pragmatic equivalence in the translation of texts of this kind. It indicated that different realisations the level of "Grammar" reflects different realisations of the "Social Activity" of relationship-building in the source and target cultures. Consequently, certain aspects of grammar may require adjustment so that the translated text meets the expectations of readers in the target culture.

In this chapter, discrepancies between English and German realisations of interaction, consumer and producer address, and relationship modulation are summarised and possible translations proposed based on findings presented in Chapter 4. The list of points detailed here is neither exhaustive nor prescriptive, representing instead a series of issues that might be taken into consideration when translating German web-texts into English. The judicious implementation of these suggestions will, of course, require issues of on-screen context and client preferences to be taken into account.

## 5.2 The nature of interactions

It was suggested in Chapter 4 that the German data used approximately 50% more minor clauses than the English. This resulted in a less personalised, more clipped style, as described by Ghadessy (1998, cited in Rush 1998:160). Consequently, translators rendering texts of this kind from German into English may consider reducing numbers of minor clauses in order to achieve a more flowing style and create more opportunities for personalisation.

One possible method for doing so is to convert them into an interactive form such as an imperative. A comparison of the English and German data sets revealed that some items realised as Nominal Groups in the German data were realised as imperatives in the English:

App	Line	German	Literal translation
6	18	Alle Filialen und Repräsentanzen der Commerzbank weltweit	All branches and offices of the Commerzbank around the world
6	15	Filialsuche	Branch-search

App	Line	Comparable English item
4	26	Find a branch

In the German examples, the act of searching for a branch of the bank is presented in noun form. Since nominalisation has been associated with formality (Brown and Levinson 1999:208), direct translation of this item may result in an unintended degree of distance that English readers may not expect. Moreover, while the informational content of 4/26 and 6/15 is similar, its presentation in the imperative form, which appeals directly to the consumer, would heighten the sense of interactivity between discourse participants (Sobhie 2009:52).

Taking all of these factors into account, possible translations into English could be:

App	Line	German	Proposed translation
6	18	Alle Filialen und Repräsentanzen der Commerzbank weltweit	Find a Commerzbank branch or office in <u>your</u> part of the world
6	15	Filialsuche	Find a branch

As well as heightening the impression of interaction by appealing to the consumer directly, these imperatives invoke his/her presence through the inclusion of a verb of which the consumer is implied as actor. The first also personalises location with the words *your part of the world*, potentially adding a personal relevance that may suit the English-speaking consumer's expectations. Moreover, by avoiding nominalisation, these solutions moderate the formality that might otherwise have been suggested in a direct translation from the German.

A second means of reducing numbers of minor clauses may be their conversion into declaratives. This could be achieved by following the technique used by Rush (1998:158) of adding the verb *to be* in order to convert minor clauses into independent clauses. An example from the current data that would be suited to such treatment is:

App	Line	German	Literal translation
6	76	Unsere Kreditkarten - zeitgemäß, weltweit akzeptiert und gern gesehen	Our credit cards - contemporary, worldwide accepted and seen with pleasure

A translation produced by employing Rush's technique would result in:

App	Line	German	Proposed translation
6	76	Unsere Kreditkarten - zeitgemäß, weltweit akzeptiert und gern gesehen	Our credit cards <u>are</u> [today's way to pay?] and welcome at outlets around the world

Overall, this conversion strategy has two main effects. First, by selecting for Mood, independent clauses heighten interactivity by allocating speech roles to interactants more overtly. Second, incorporating a Mood element into an otherwise moodless item increases its potential for conveying interpersonal content, allowing it to contribute more explicitly to relationship-building. Overall, therefore, this technique may go some way towards helping prevent German websites from appearing "dominated by factual information", as

Sternkopf suggests (2005:170), by offsetting their purportedly “cold, impersonal and boring” (ibid.) content with a sense of friendliness English-speaking readers may expect.

As well as selecting for Mood somewhat more often than the German source-language text does, the translator may consider heightening interactants’ presences more explicitly through the incorporation of pronouns of address. This allows discourse participants to be integrated overtly into the text-world. Opportunities for their addition are discussed in the following sections.

### **5.3 Producer and consumer presences**

It was found that the German texts under examination explicitly addressed discourse participants considerably less often than the English texts. For this reason, the following sections explore possible options for increasing personalisation to levels approaching those that English-speaking consumers might expect. This section begins by exploring consumer presence and later goes on to discuss producer presence.

#### **5.3.1 Consumer presence**

The forthcoming sections of the dissertation discuss several significant points identified as suitable for the possible inclusion of explicit consumer address and propose possible translations on the basis of examples from the data examined.

##### **5.3.1.1 Personalisation of imperatives**

Although consumer references were identified as less widespread overall in the German texts under discussion than in English texts, the data under analysis demonstrated that frequent use of the polite personal *Sie* imperative allowed German consumers to be addressed directly in a way that is not possible with English imperatives. Consequently, given the relative scarcity of personal references elsewhere in the German data, it may be desirable to personalise English imperatives by alternative means during translation from German to English if possible.



This example from the German data incorporates the *Sie*-Subject in a way that would unlikely in English, as the literal translation shows:

App	Line	German	Literal translation
10	136	Legen <u>Sie</u> regelmäßig monatlich einen bestimmten Betrag beiseite	Put <u>you</u> regularly monthly a specific amount aside

The closest possible translation from German into English would be:

App	Line	German	Direct translation
10	136	Legen <u>Sie</u> regelmäßig monatlich einen bestimmten Betrag beiseite	Set aside a regular amount each month

A search of the data under examination, however, reveals a comparable item in English which performs a very similar function by more personalised means:

App	Line	Comparable English item
2	60	Make regular payments to <u>your</u> savings account.

Here, the consumer is explicitly addressed via *you* and clearly positioned in line with Thompson's and Thetela's principle of the status desired for the "reader-in-the-text" (1995:14) as a holder of a savings account. If an item such as 10/136 is surrounded by relatively impersonal text, a solution resembling 2/60 may compensate adequately.

At the opposite extreme, the German data also made very frequent use of verbless – and consequently impersonal – imperative forms, e.g.:

App	Line	German	Literal translation
6	46	[Mehr]	[More]

Items such as these make no reference at all to the consumer and incorporate no verb that may imply the consumer as actor. Since a direct translation may appear abrupt to English consumers (Jucker and Taavitsainen 2008:90), alternative renderings may better support relationship development. The English data employed the following equivalent:

App	Line	Comparable English item and proposed translation
1	27	[Find out more]

As well as invoking the consumer through its verb, the words *Find out* may suggest a degree of curiosity which the consumer may find inviting. Given the

frequency of this item in the English data (with more than 30 occurrences), *Find out more* appears the most natural-sounding translation for *Mehr*.

### 5.3.1.2 Addition of pronouns

Overall, the German data under examination revealed numerous instances in which German text extracts did not address the consumer whereas their English equivalents did. These two examples illustrate the point:

App	Line	German	Literal translation
10	79	Flexible Geldanlage mit schneller Verfügbarkeit	Flexible investment with fast accessibility

App	Line	Comparable English item
1	1	Flexible bonds with easier access to <u>your</u> money

By addressing the consumer explicitly via *your*, the English example draws him/her visibly into the text-world and confirms his/her ownership of funds. In contrast, the German example focuses on the product, describing it in terms that may appeal to the consumer but that are not explicitly linked with him/her.

A proposed translation for the German item above based on the pattern of its English equivalent may be:

App	Line	German	Proposed translation
10	79	Flexible Geldanlage mit schneller Verfügbarkeit	Flexible investment with easy [swift] access to <u>your</u> money

As well as addressing the consumer, this rendering links him/her explicitly to the concrete benefits of easy access to savings.

### 5.3.1.3 Personalisation of consumers' needs and wishes

When referring to consumers' needs, the German texts showed a strong tendency towards impersonal constructions, e.g.:

App	Line	German	Literal translation
8	32	<u>Auf Wunsch</u> : Umfangreiche Kreditabsicherung	<u>On wish</u> : comprehensive loan insurance
App	Line	German	Literal translation
10	96	<u>Bei Bedarf</u> schnelle Verfügbarkeit <u>Ihrer</u> angesparten Beiträge inkl. Zinsen und Prämien	<u>On need</u> : swift availability of <u>your</u> saved money including interest and premiums

This contrasted markedly with examples from the English data, which tended to address the consumer explicitly but with polite indirectness when making assumptions about wishes and needs, e.g.:

App	Line	Text
3	52	you <u>may wish to</u> apply for a Cash Builder card account and an Online ISA at the same time

App	Line	Comparable English item
4	91	... with access to your money <u>if you need it</u> , using a cash card

Possible translations for *Auf Wunsch* and *Bei Bedarf* modelled on the English examples could read:

App	Line	German	Proposed translation
8	32	<u>Auf Wunsch</u> : Umfangreiche Kreditabsicherung	<u>You may wish to</u> secure <u>your</u> loan by taking out comprehensive repayment insurance

App	Line	German	Proposed translation
10	96	<u>Bei Bedarf</u> schnelle Verfügbarkeit <u>Ihrer</u> angesparten Beiträge inkl. Zinsen und Prämien	<u>You'll have</u> swift access to <u>your</u> savings, interest and premiums if <u>you</u> need it

In the first of these examples, two opportunities have been created to address the reader explicitly (underlined). The conversion of this impersonal minor clause into a personalised declarative results in an offer that openly yet tactfully addresses the consumer's wishes through a modalised statement while at the same time positioning the consumer as a loan customer, i.e. in the status desired for the "reader-in-the-text" (Thompson and Thetela 1995:13). In the second example, reference to consumer needs has also been personalised, possibly realising positive politeness by indicating attention to the hearer's wants (Brown and Levinson 1999:103). The consumer's advantage of *swift access* is lent prominence by placing the consumer in Theme position, while the potential (unexpected, undesired) necessity for funds is downgraded.

#### 5.3.1.4 Personalisation of benefits

A further strategy for addressing the consumer but also for visualising him/her within the text-world relates to the description of benefits. In the German texts

under examination, product benefits were often expressed in relatively abstract terms, for instance as Nominal Groups, e.g.:

App	Line	German	Literal translation
6	52	Je nach persönlicher Verwendung bieten wir Ihnen die <u>richtige</u> Variante.	Depending on personal use we offer you <u>the right variant</u>

Similar items appeared to be expressed in more concrete terms in English, with the consumer clearly named and depicted as the beneficiary, as the following examples show:

App	Line	Comparable English item
2	69	We match the term of your deposit to your individual needs and agree <u>a rate that is personal to you</u>

Rather than referring to *the right variant*, which may potentially be interpreted as a one-size-fits-all solution owing to its unspecific nature, the English realisation explicitly links the advantage to be gained to the consumer. A possible translation for the German item based on these features may be:

App	Line	German	Proposed translation
6	52	Je nach <u>persönlicher</u> Verwendung bieten wir Ihnen die <u>richtige</u> Variante.	We'll take a look at <u>your personal needs</u> and agree a rate [solution] that is <u>personal to you</u> .

This solution exhibits positive politeness in Brown's and Levinson's terms (1999:103) by demonstratively attending to and responding to the consumer's needs. It also personalises the producer and his/her efforts to take into account the consumer's needs.

The issue of producer presence is discussed further in the following sections.

### 5.3.2 Producer presence

In the German texts under examination, producer self-address via pronouns was realised far less extensively than in the English, resulting in a less visible presence overall for the text producer and a less explicit interactive position as addresser. Instead, the German data indicated a clear preference for third-person naming, which appears to position the producer as a "talked about" rather than a "talking" entity. Against this background, the translator seeking to achieve pragmatic equivalence may consider a number of strategies for heightening and personalising producer presence.

### 5.3.2.1 Replacement of names with pronouns

The German data revealed numerous instances in which self-references were realised through naming. Here the German-to-English translator might consider replacing the third-person reference with a personal pronoun instead, e.g.:

App	Line	German	Literal translation
6	13	Mit einem Klick gelangen Sie zu wichtigen Themen rund um die Commerzbank.	With one click you access important topics around the Commerzbank.

A similar item from the English data encouraging the reader to find out more about the company was:

App	Line	Comparable English item
3	25	Find out what we're doing for you,

Here, both consumer and producer are given personal presences via pronouns. The words *we* and *for you* additionally suggest the reciprocity that appeared favoured in depictions of the producer-consumer relationship in the English texts under discussion. Two proposed translations of this item based on this pattern are:

App	Line	German	Proposed translation
6	13	Mit einem Klick gelangen <u>Sie</u> zu wichtigen Themen rund um die Commerzbank.	Click here to find out more about <u>us</u> OR: Click here to find out what <u>we're</u> doing for <u>you</u> .

The first solution implies interaction through the use of the imperative form and heightens personalisation by referring to the *Commerzbank* via a first-person plural pronoun. The second solution, which is less directly translated, introduces a note of reciprocity by identical means to the methods used in 3/25 in the English data. However, this solution would only be possible if it adequately describes the information being offered.

### 5.3.2.2 Inclusion of object and possessive pronouns

Sobhie's suggestion of consumer focus (2009:53) appears corroborated by the findings of the present study, indicating that *you* and *Sie* are more likely to be the subject of many personalised clauses than *we* and *wir*. This leaves scope to realise producer personalisation only through alternative pronouns such as *our* (*unser*) and *us* (*uns*). Consequently, the translator seeking to heighten

personalisation may make greater use of personal and possessive pronouns in the English rendering of the text than is actually suggested by the German.

An impersonal German example offering potential for a heightened consumer presence is:

App	Line	German	Literal translation
8	111	Für OnlineBanking Kunden	For online banking customers

An equivalent from the English data is:

App	Line	Comparable English item
4	24	Only available to <u>our</u> Current Account customers.

As well as incorporating a personalised reference to the producer, this solution implies a bond between producer and consumer through its possessive pronoun *our*, which may reflect more adequately the expectations of English-speaking readers. A possible translation for the German item based on this pattern would therefore be:

App	Line	German	Proposed translation
8	111	Für OnlineBanking cstomers	For our online banking customers.

### 5.3.2.3 Promises and offers

Another significant area of difference identified between the two data sets under examination is the expression of promises and offers, which are, of course, fundamental to the nature of a text of this kind. The German data were found to make very little use of modalised expressions, appearing to present offers and promises as “bare assertions” (Martin and White 2005:99), which were sometimes hedged subsequently by a disclaimer (see 4.4.1). With the absence of modalisers possibly reducing producer visibility, it may be advantageous to modalise the English translation judiciously.

One problematic issue in this respect is establishing criteria for their inclusion, since the data under examination appeared to express various types of Offers. For example, all four of these German items are clearly designed to meet with

the consumer’s approval, which marks them out as Offers in Halliday’s terms (see section 2.3):

App	Line	German	Literal translation
7	76	Im Gegensatz zu vielen anderen Banken verzichten wir darauf.	In opposition to other banks, we do without it (i.e. without account charges)
7	95	so bieten wir Ihnen ein besonderes Extra:	So we offer you a special extra
App	Line	German	Literal translation
6	52	Je nach persönlicher Verwendung bieten wir Ihnen die richtige Variante.	Depending on personal use we offer you the right variant
9	73	wir rufen Sie gerne zurück.	We call you back with pleasure

However, not all of them appear suited to incorporating *will* in their translations:

App	Line	German	Unlikely translation
7	76	Im Gegensatz zu vielen anderen Banken verzichten wir darauf.	Unlike other banks, <u>we'll</u> do without it (i.e. without account charges)
7	95	so bieten wir Ihnen ein besonderes Extra:	So <u>we'll</u> offer you a special extra

In these unlikely translations, *will* appears to result in an Offer that applies to only to the reader. This seems incompatible with the messages of the original German Offers, which suggest broader applicability of these USPs. Even though 7/95 refers to *Ihnen* (*you*, “*We offer you*”), it appears to suggest that all customers benefit from the producer’s broader philosophy of the “special extra”.

These two translations appear to stand in contrast with possible translations for the second two of the four items listed above (6/52 and 9/73), which also incorporate *will*:

App	Line	German	Proposed translation
6	52	Je nach persönlicher Verwendung bieten wir Ihnen die richtige Variante.	<u>We'll</u> take a look at your personal needs and agree a rate [solution] that is personal to you.
9	73	wir rufen Sie gerne zurück.	<u>We'll</u> be happy to call you back.

Here, the inclusion of *will* implies a focus on the consumer rather than on the USP. This idea appears underscored by the reference to *persönlicher Verwendung* (translated as *your personal needs*) and by the idea that a return call first requires an initial call from the consumer. One criterion for ascertaining the suitability of *will* for realising Offers in English texts may therefore be to identify the point of emphasis in the Offer. Where applicability is broader, suggesting *will*

may be best excluded. Where the focus is on the individual addressee, its inclusion may highlight the personal nature of the Offer.

As suggested by the current study, the modulation of Offers and promises represents just one example of the role of modality in English and German web-texts. In the following sections, the issue will be explored further with reference to its importance in modulating producer-consumer relationships.

## 5.4 Relationship development

The following sections of the dissertation explore relationship development with reference to modality and in-text relationship presentation.

### 5.4.1 Modalisation of obligation

Alongside Offers, numerous other areas were identified as displaying sparser modalisation in the German texts examined than in the English. One of these is the expression of obligation. This appeared finely differentiated in the English texts, with producers softening references to their own regulations through additional modalisation while German producers appeared to prefer impersonal structures that express obligation by lexical means. The following example refers to a German producer’s requirement for an average monthly balance of €1,500:

App	Line	German	Literal translation
10	48	<u>Einzig</u> e Voraussetzung: ein Durchschnittsguthaben von 1.500 EUR im Monat.*	<u>Sole requirement</u> : an average credit of €1,500 in the month

A comparable English example refers to the producer’s requirement for the client to hold a particular account in order to benefit from a specific offer:

App	Line	Comparable English item
3	67	<u>You will need to be</u> a Nationwide FlexAccount holder and be registered for Internet Banking to open an e-bond

Being modalised, the English example implies a degree of personal presence for the producer as addresser, who speaks to the consumer as *you*. In addition, *need to* suggests consumer choice, heightening overall personalisation levels. This



stands in stark contrast to the German example, which refers to neither discourse participant and impersonalises the obligation. Based on the pattern identified in the English example, item 10/48 could be adjusted and translated as:

App	Line	German Text	Possible translation
10	48	Einzigste Voraussetzung: ein Durchschnittsguthaben von 1.500 EUR im Monat.*	The only thing <u>you'll need</u> is an average monthly balance of €1,500

This solution heightens personalisation through *you* and reflects the purported simplicity of the *only requirement* named in 10/48. It also suggests a degree of intimacy through the ellipsis of *will* to form 'll, which would not be achievable if this nominal form were translated directly. Perhaps most importantly, however, this proposed translation reduces the power relation that could be implicit in such an obligation by using *need*, which represents a suitable alternative to *need to*, as suggested above.

#### 5.4.2 Dialogic communications

On several occasions, the English texts under examination were found to enhance the sense of dialogue in their communications by introducing metaphors and expressions implying a face-to-face setting. Devices employed included suggestions of lending, e.g.:

App	Line	Text
1	52	Use our loan repayment calculator to find out your monthly payments ....

and of verbal dialogue, e.g.:

App	Line	Text
4	71	Or tell us how much you can repay each month?

The sense of reciprocity and the immediacy of a conversation among intimates was further heightened by expressing conditionality through informal imperatives, as in 1/32 below, which could be expressed as *If you find*:

App	Line	Text
1	32	Find a cheaper loan and
1	33	we'll match the monthly repayments.

The German data tended to make direct reference to the online situation by using IT terminology, e.g.:

App	Line	German	Literal translation
8	16	Einfach gewünschte Laufzeit und monatlichen Sparbetrag <u>eingeben</u> .	Simply <u>enter</u> desired maturity and monthly savings amount

A translator seeking to reproduce a German web-text in English may therefore consider seeking opportunities to incorporate similar elements into his/her target-language text. One possible pattern was suggested by 4/71:

App	Line	Text
4	71	Or tell us how much you can repay each month?

If translated similarly, item 8/16 cited above could read:

App	Line	German	Proposed translation
8	16	Einfach gewünschte Laufzeit und monatlichen Sparbetrag <u>eingeben</u> .	Simply <u>tell us</u> how much you'd like to save each month and for what term.

This rendering suggests not only face-to-face communications but also a degree of intimacy, owing to its ellipsis of *would* and its suggested attentiveness to the consumer's personal needs.

Another opportunity for more dialogic expressions is harboured by grammatical structures that suggest a degree of intimacy, as a comparison between two items encouraging the consumer to switch banks indicates:

App	Line	German	Literal translation
6	19	Wechseln Sie jetzt zur „besten Anlageberatung“.	Change you now to the best "investment consultancy"

App	Line	Comparable English item
4	3	Isn't it time you switched to a more helpful bank?

In each case, the consumer is addressed directly and the producer is represented via an impersonal third-person reference. However, while the German uses an imperative form, the English example appears to suggest friendly advice or persuasiveness through its negated question and contracted form *Isn't*.

A similar suggestion of intimate conversation could be injected into the translation of the equivalent German item by rendering it as:

App	Line	German	Literal translation
6	19	Wechseln Sie jetzt zur „besten Anlageberatung“.	Isn't it time you changed to the "best investment consultancy"

Rather than “ordering” the action to take place immediately (*jetzt = now*) as a direct translation would, this variant offers encouragement or persuasion and replaces a potentially impatient-sounding *now* with the more gentle *Isn't it time...?*

## 5.5 Summary

In the light of Sprung’s suggestion that a product or service sells better if it is made to look and feel as though it is native to the target culture (2000:xiv), this chapter compared a range of German text items with English equivalents in order to highlight some of the adjustments that may allow a more natural-sounding English translation to be achieved. Although by no means intended as exhaustive or prescriptive, the points presented here outline a range of possible opportunities for consideration when seeking to create a translation that better suits the expectations of English-speaking consumers. The translation strategies suggested above allow greater personalisation, fewer minor clauses and more finely differentiated indications of obligation, intimacy and reciprocity, which may give a translated text version a more “native” feel.

## CHAPTER 6: CONCLUSION

The objective of this study was to compare and contrast the relationship-building devices employed in a small corpus of English and German source-language web-texts in order to ascertain what a series of points for consideration by translators seeking to achieve pragmatic equivalence when rendering a German a text of this kind into English. The theoretical underpinning for the analysis was provided by the Grammar – Discourse – Social Context framework proposed by Martin and Rose (2007).

The texts were first broken down into clauses, which were classified for analysis. Interactive features at clause level, such as Mood and Speech Functions were analysed, along with pronouns of address, producer self-reference and issues of modality, delivering insights into the realisation of interpersonal relationships between producers and consumers in these texts. Findings indicated that producer-consumer relationships are presented and developed differently in English and German web-texts. While interactive forms appeared with similar frequency in the two languages, relationships appeared somewhat more distanced and less personal in the German web-texts under discussion. The English texts, on the other hand, appeared more highly personalised and tended to suggest intimacy and reciprocity in the relationships they created.

By observing how certain functions were realised in the two languages, patterns were identified for possible German-to-English translation solutions that might enable a more natural-sounding product. Points of discussion included strategies and opportunities for increasing the personalisation of Offers, obligation and conditionality, as well as for enhancing dialogic effect and modulating relationships.

Overall, this study suggests that an awareness of how functions are realised in the source and target languages involved in translation has a part to play in enabling appropriate realisations to be introduced into foreign-language renderings. By taking into account differences in relationship-building strategies in German and English, translators may be in a position to achieve greater pragmatic equivalence, which may in turn increase the success of the translated website.

## **APPENDICES - SCREENSHOTS, TRANSCRIPTS, ANALYSES**

APPENDIX 1	Barclays Bank, UK
APPENDIX 2	HSBC, UK
APPENDIX 3	Nationwide, UK
APPENDIX 4	NatWest, UK
APPENDIX 5	RBS, UK
APPENDIX 6	Commerzbank, Germany
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APPENDIX 8	Deutsche Bank, Germany
APPENDIX 9	Postbank, Germany
APPENDIX 10	Stadtsparkasse München, Germany

## KEY TO ABBREVIATIONS

<b>Abbreviation</b>	<b>Meaning</b>
Clause No.	Clause number
Clause str.	Clause structure (Mood)
dec	declarative
int	interrogative
imp	imperative
[blank]	minor clause/moodless item
Speech Func.	Speech Function
O	Offer
C	Command
S	Statement
Q	Question
Addressee	Marks in this column denote presence of a personal pronoun explicitly signifying the interactant as Addressee
Addresser	Marks in this column denote presence of a personal pronoun explicitly signifying the interactant as Addresser
Reference	Marks in this column denote presence of a third-person reference to the interactant

# APPENDIX 1 – Barclays Bank, UK

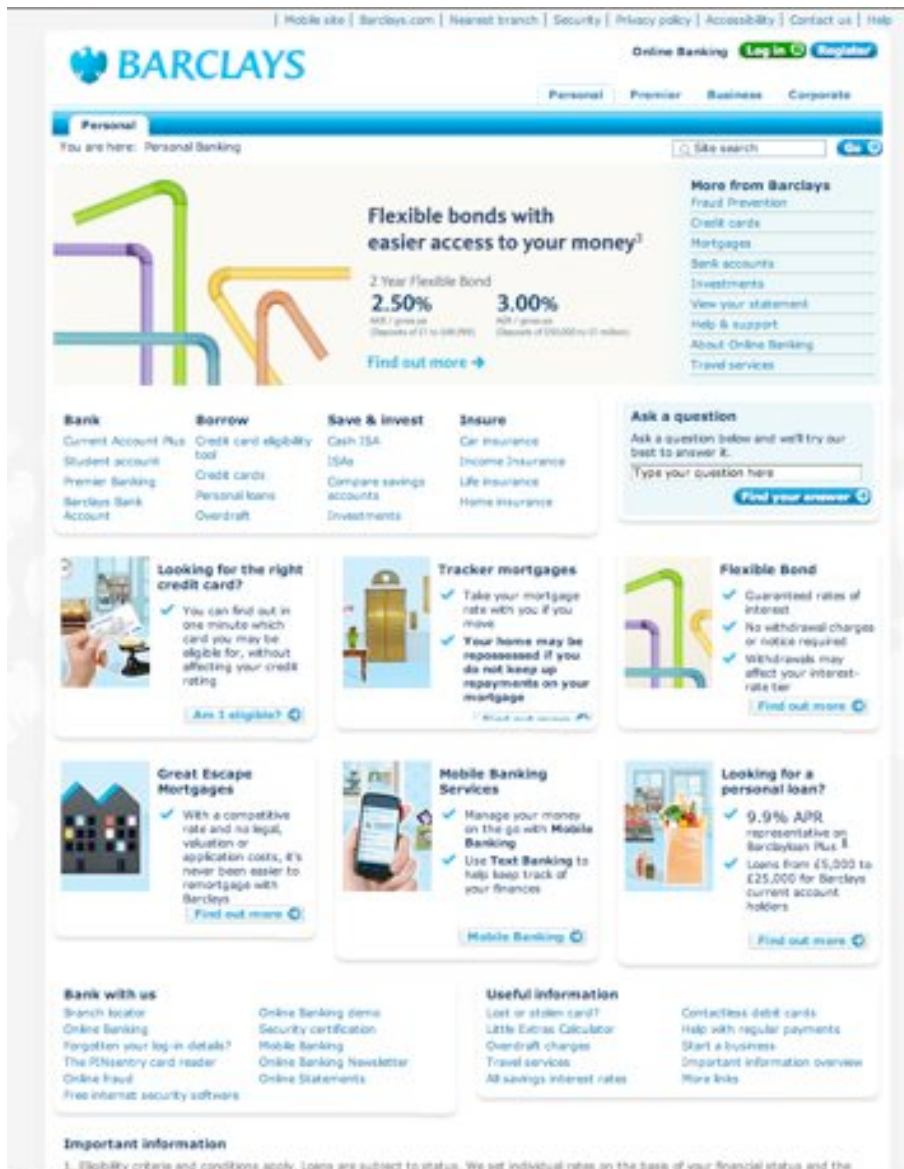
## SCREENSHOT, TRANSCRIPTS, ANALYSES

Website owner: Barclays Bank

URL: www.barclays.co.uk

Date accessed: 1 July 2011.

Wordcount: 650 (approx.)





APPENDIX 1 Barclays Bank, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
1	<b>Flexible bonds with easier access to your money</b>		O	x					
2	[Find out more]	imp	O						
3	<b>[Looking for the right credit card?]</b>	int	Q						
4	You can find out in one minute which card you may be eligible for, without affecting your credit rating	dec	O	x					
5	[Am I eligible?]	int	Q		x				
6	<b>Fixed rate mortgages</b>		O						
7	Borrow up to 85%	imp	O						
8	if you're buying a new home	dec	S	x					
9	Your home may be repossessed	dec	S	x					
10	if you do not keep up with repayments on your mortgage.	dec	S	x					
11	[Find out more]	imp	O						
12	<b>Flexible Bond</b>		O						
13	Guaranteed rate of interest		O						
14	No withdrawal charges or notice required		O						
15	Withdrawals may affect your interest rate tier	dec	S	x					
16	[Find out more]	imp	O						
17	<b>Great Escape Mortgages</b>		O						
18	With a competitive rate and no legal, valuation or application costs, it's never been easier to remortgage with Barclays	dec	S						x
19	[Find out more]	imp	O						
20	<b>Mobile Banking Services</b>		O						
21	Manage your money on the go with Mobile Banking	imp	O	x					
22	Use Text Banking to help keep track of your finances	imp	O	x					
23	[Find out more]	imp	O						
24	<b>Looking for a personal loan?</b>	int	Q						
25	9.9% APR representative on Barclayloan Plus		O						x
26	Loans from £5000 to £25,000 for Barclay's current account holders		O			x			x
27	[Find out more]	imp	O						
28	<b>Personal loans</b>		O						
29	<b>9.9% APR representative</b> on Barclayloan Plus loans of £5000 to £25,000 for Barclay's current account holders subject to eligibility criteria.		O			x			x
30	You could get your money in <b>just three hours</b>	dec	O	x					
31	<b>Price guarantee:</b>		O						
32	Find a cheaper loan and	imp	S						
33	we'll match the monthly repayments.	dec	O					x	
34	<b>And give you £50.</b>	dec	O	x					
35	[Ways to apply]		O						
36	<b>Barclayloan Plus eligibility</b>		O						x
37	You could be eligible for a Barclayloan Plus	dec	S	x					x
38	if you have:	dec	S	x					
39	Held a Barclays current account with us for over 12 months		S					x	x
40	Paid at least £1000 into your account each month		S	x					
41	Managed your account well and have a good credit history –		S	x					
42	for example, you have not defaulted on previous lending commitments	dec	S	x					

APPENDIX 1 Barclays Bank, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
43	<b>Information on Barclayloan Plus</b>		S						x
44	<b>Important information you need to know about Barclayloan Plus</b>		S	x					x
45	<b>Making the application</b>		S						
46	It's simple and straightforward.	dec	S						
47	If you are registered for Online Banking	dec	S	x					
48	you could have your money in your account within three hours of applying.	dec	O	x					
49	[Login and apply]	imp	O						
50	Alternatively, give us a call on 0800 3676 or	imp	O				x		
51	pop into your local branch.	imp	O	x					
52	Use our loan repayment calculator to find out your monthly payments for a Barclayloan Plus personal loan of between £5000 and £5000	imp	O	x			x	x	
53	[Loan repayment calculator]		O						
54	<b>Apply now for Barclayloan Plus</b>	imp	O						x
55	Apply online	imp	O						
56	if you are registered for Barclays Online Banking.	dec	S	x					x
57	If you're not registered for Barclays Online Banking,	dec	S	x					x
58	register here to apply.	imp	O						
59	[Log in and apply]	imp	O						
60	Apply in person or by phone	imp	O						
61	[Apply now]	imp	O						
62	<b>Tools</b>		O						
63	<b>Budget planner</b>		O						
64	Find out now much you can afford in repayments with our budget planner	imp	O	x			x		
65	<b>Ask the question</b>	imp	O						
66	Ask a question below and	imp	S						
67	we'll try to answer it.	dec	O				x		
68	[Type your question here]	imp	O	x					
69	[Find your answer]	imp	O	x					
70	<b>Don't meet the eligibility criteria?</b>	int	Q						
71	Don't worry –	imp	C						
72	you <b>may</b> still apply online for a Barclayloan	dec	O	x					x
73	Barclayloan for loans of between £1,000 and £25,000		O						x
74	Fixed monthly payments which could help you budget more easily		O	x					
75	Find out more about Barclayloan	imp	O						x
76	<b>Great Escape mortgages</b>		O						
77	<b>Switching mortgages?</b>	int	Q						
78	<b>Remortgage with flexibility and</b>	imp	S						
79	<b>you could save fees.</b>	dec	O	x					
80	If you're unhappy with your current variable rate but are worried about the cost and difficulties involved in changing your mortgage,	dec	S	x					
81	it can seem like you're walled in with no chance of escape.	dec	S	x					
82	You're not any more, with our new range of Great Escape mortgages.	dec	S	x			x		
83	Your home may be repossessed	dec	S						
84	if you do not keep up with repayments on your mortgage	dec	S						
85	<b>Is now the time for a Great Escape mortgage?</b>	int	Q						

APPENDIX 1 Barclays Bank, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
86	Whether you're looking to fix or track your mortgage now,	dec	S	x					
87	with our suite of Great Escape products switching mortgages to Barclays has never been easier.	dec	O					x	x
88	If you change mortgage lenders,	dec	S	x					x
89	you'll get a <b>competitive rate</b> with us and	dec	O	x				x	
90	and there are no legal, valuation or application fees.	dec	O						
91	We'll even pay up to £300 towards your existing lender's exit fee after completion.	dec	O	x				x	
92	Plus, a Great Escape Tracker Mortgage comes with our Switch and Fix service,	dec	O					x	
93	so there's no early repayment charge	dec	O						
94	if you want to switch from a Barclays tracker to a fixed-rate mortgage with us at any time.	dec	S	x				x	x
95	Switching mortgages to a different Barclays variable rate or other provider will require 1% of balance to be repaid until 31/08/2013.	dec	S						x
96	Other fees may apply, such as an application fee for the new fixed-rate mortgage.	dec	S						
97	If you're interested in changing mortgage lenders,	dec	S	x					
98	please see below our full range of Great Escape Mortgages.	imp	C					x	
99	<b>Cash ISA - ISA Saver - Issue 1</b>		O						
100	Earn interest on your savings tax-free	imp	O	x					
101	Instant access		O						
102	Open with £1	imp	O						
103	We're giving away free holiday vouchers worth £5000 each between August and October 2011	dec	O					x	
104	Simply open a Barclays savings account online to enter our monthly prize draw	imp	O					x	x
105	Terms and conditions apply	dec	S						
106	[Apply now]	imp	O						
107	<b>What you get</b>		S	x					
108	ISA Saver - Issue 1 pays 2.02% AER tax-free per annum	dec	S						
109	Interest rate is variable	dec	S						
110	And interest is paid monthly	dec	S						
111	Earn interest on your savings tax-free	imp	O	x					
112	Easy to open from as little as £1		O						
113	Save up to £5340 in the 2011/2012 tax year	imp	O						
114	Barclays current-account customers can manage their accounts online or by phone	dec	O				x		x
115	Branch access also available		O						
116	Account can be included within an offset mortgage arrangement	dec	O						

## APPENDIX 2 – HBSC, UK

### SCREENSHOTS, TRANSCRIPTS, ANALYSES

Website owner: HSBC  
URL: www.hsbc.co.uk  
Date accessed: 11 August 2011.  
Wordcount: 650 (approx.)

The screenshot shows the HSBC UK website homepage. At the top left is the HSBC logo with the tagline 'The world's local bank'. To the right, there are links for 'Site map', 'Contact us', and 'HSBC Group'. Below this is a red navigation bar with 'Personal' and 'Business' tabs, and a search bar. The main content area is divided into several sections:

- Looking to get a better return from your money?** (with an image of three golden mushrooms)
- Secure your savings** - Fixed Rate Saver: Up to 3.00% AER on our 1 year fixed bond. [Find out more](#)
- Find the right mortgage** - Easy to use calculator: Compare HSBC Mortgages in under a minute. [Find out more](#)
- Instant access savings** - Online Bonus Saver: Easy to open, easy to manage. Apply online in minutes. [Find out more](#)
- Our new Secure Key** (with an image of a mobile device)
- Designed to help protect your personal details and your finances**
- Making online banking safer for you** (with an image of a mobile device)

The right-hand sidebar contains a 'Welcome to Internet Banking' section with 'Personal' and 'Business' login options, and a 'Latest news' section with links to 'My Accounts updates', 'Mobile View', 'Investments', 'Global Investment Perspective', 'Online security at HSBC', and 'Payment Protection Insurance'. Below this are links for 'Tools to manage your finances', 'Help and getting in touch', and 'Secure Key'. At the bottom of the sidebar is a promotion: 'Win VIP tickets to the Land Rover Burghley Horse Trials'.

APPENDIX 2 HSBC Bank, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
1	<b>Looking to get a better return from your money?</b>	int	Q	x					
2	<b>Secure your savings</b>	imp	O	x					
3	Fixed Rate Saver		O						
4	Up to 3.00% AER on our 1 year fixed bond		O					x	
5	[Find out more]	imp	O						
6	<b>Find the right mortgage</b>	imp	O						
7	Easy to use calculator		O						
8	Compare HSBC Mortgages in under a minute	imp	O						x
9	Your home may be repossessed	dec	S	x					
10	if you do not keep with up repayments on your mortgage.	dec	S	x					
11	[Find out more]	imp	O						
12	<b>Instant access savings</b>		O						
13	Online Bonus Saver		O						
14	Easy to open, easy to manage		O						
15	Apply online in minutes	imp	O						
16	[Find out more]	imp	O						
17	<b>Our new Secure Key</b>		O					x	
18	Designed to help protect your personal details and your finances		S	x					
19	Making online banking safer for you		S	x					
20	[Find out more]	imp	O						
21	<b>Fixed Rate Saver</b>		O						
22	<b>Overview</b>		S						
23	Fix your savings at up to 3.65% AER/gross	imp	O	x					
24	Protect your savings with a long-term fixed rate	imp	O	x					
25	Our Fixed Rate Saver allows you to save between £2,000 and £1,000,000 for a fixed term at a fixed rate.	dec	S	x				x	
26	See our Interest Rates and Summary Box for details	imp	O						
27	Terms and conditions apply.	dec	S						
28	Take advantage of one of our bonds and	imp	O					x	
29	you could earn up to 3.65% AER/gross.	dec	O	x					
30	[Apply online now]	imp	O						
31	<b>Compare savings accounts</b>	imp	O						
32	<b>Need help deciding which savings are for you?</b>	int	Q	x					

APPENDIX 2 HSBC Bank, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
33	See our interest rates and Summary Box for details.	imp	O					x	
34	Terms and Conditions apply.	dec	S						
35	<b>The essentials</b>		S						
36	Choose a fixed term for your savings from our range from 3 months to 5 years	imp	O	x				x	
37	Fixed interest rates from 1.95% AER/Gross to 3.65% AER/Gross.		O						
38	Read more about our interest rates	imp	O					x	
39	Tiered rates paying you a higher rate of interest on balances of £50,000 and above.		O	x					
40	Interest is paid either monthly or annually/upon maturity (depending upon the term).	dec	S						
41	unless the term is 3 months when interest will always be paid upon maturity	dec	S						
42	Minimum deposit £2,000,		S						
43	Maximum deposit £1,000,000		S						
44	For deposits below £50,000 early withdrawal in full is possible subject to a fee of 90 days' gross interest	dec	S						
45	For deposits of £50,000 or more, early withdrawals in full or in part are not permitted	dec	S						
46	Before your Fixed Rate Saver matures,	dec	S	x					
47	we'll be in touch to see what you'd like to do with the funds	dec	O	x				x	
48	Account holder minimum age 7.		S						
49	Products can also be opened in branch by anyone over 18 years of age on behalf of a child	dec	S			x			
50	[Find out more]	imp	O						
51	[Apply now]	imp	O						
52	You may also be interested in...	dec	O	x					
53	<b>Money Market</b>		O						
54	A wide range of fixed rates and terms for a savings balance of £50,000 or more.		O						
55	[Find out more]	imp	O						
56	<b>Online Bonus Saver</b>		O						
57	An online account that's really easy to manage		O						
58	[Find out more]	imp	O						
59	<b>Regular Saver</b>		O						

APPENDIX 2 HSBC Bank, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
60	Make regular payments to your savings account.	imp	O	x					
61	[Find out more]	imp	O						
62	<b>Financial Planning</b>		O						
63	Need help planning for the future?	int	Q						
64	[Find out more]	imp	O						
65	<b>Money Market</b>		O						
66	Money Market deposits offer real flexibility.	dec	O						
67	Fixed-term, fixed-rate deposits can be arranged for periods from overnight to five years.	dec	O						
68	<b>The essentials</b>		O						
69	We match the term of your deposit to your individual needs and agree a rate that is <u>personal to you</u>	dec	O	x				x	
70	Ideal if you have £50,000 or more to deposit and want flexibility for your <u>savings</u>		S	x					
71	Deposits can be accepted on a fixed-term or notice basis	dec	S						
72	Monthly interest option available for all Call/Notice accounts, and for fixed term accounts of 6 months and above.		O						
73	Daily interest option available for Call accounts.		O						
74	Deposits can be viewed through Personal Internet Banking, which includes transfer <u>functionality for all Call/Notice accounts*</u>	dec	O						
75	See the table below for more details	imp	O						
76	[Apply now]	imp	O						
77	<b>Go green</b>	imp	O						
78	Reduce your impact on the planet with HSBC.	imp	O	x					x
79	[Find out more]	imp	O						
80	<b>Products and Services</b>		O						
81	Investments that make your money work <u>harder</u>		O	x					
82	Got a financial goal?	int	Q						
83	We've a wide range of investment options <u>that can help you achieve it.</u>	dec	S					x	
84	To refine your search, click the option <u>that's right you</u>	imp	O	x					
85	<b>Stock market Link Savings Account</b>		O						

APPENDIX 2 HSBC Bank, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
86	A fixed term deposit account with the potential to receive a great break at the end of the term and the reassurance of a <b>minimum return</b>		O						
87	[Find out more]	imp	O						
88	<b>Sharedealing</b>		O						
89	An InvestDirectSharedealing account makes it easy to trade online - with tools to help you make informed investment decisions	dec	O	x					
90	[Find out more]	imp	O						
91	<b>World Selection Portfolios</b>		O						
92	Choose from our world Selection Portfolios for an investment monitored around the clock, around the world	imp	O					x	
93	Available within selected investment funds		S						
94	<b>Maximum Investment Plan</b>		O						
95	Our Maximum Investment Plan lets you build a portfolio of funds within the 10 year savings plan	dec	O	x				x	
96	Subject to meeting certain H MRC criteria		S						
97	<b>Market Selection Savings account</b>		O						
98	Fixed term deposit account which is linked to the movement of the FTSE 100 index and pays interest either manually or at the end of the month		O						
99	InvestDirect Stocks and Shares ISA		O						
100	Make the most of your annual tax-efficient ISA allowance	imp	O	x					
101	Trade inside our InvestDirect Stocks and Shares ISA	imp	O					x	



## APPENDIX 3 – Nationwide, UK

### SCREENSHOT, TRANSCRIPTS, ANALYSES

Website owner: Nationwide Building Society  
URL: www.nationwide.co.uk  
Date accessed: 1 July 2011  
Wordcount: 698 (approx.)

**Nationwide** Proud to be different

Sign on | Contact us | Branch finder

Enter keyword or phrase

Home | Current account | Savings | Investments | Loans | Credit card | Mortgages | Insurance | Your Nationwide

#### Online Banking

Find out more | Register  
Internet Bank Maintenance

#### Quick links

- Log in to MySave
- Latest current account offers
- Switch your Mortgage
- Money worries

View interest rates for:  
Please select

#### Loans

A market leading loan rate at your finger tips

**6.3% APR** Representative

With no shareholders our only focus is you

*New lower rate*

For Nationwide loans of £7,500 to £14,999 for up to 5 years for our main Flexaccount customers.

#### Online ISA Issue 1

THE *I want instant access and a great rate* CASH ISA

- Instant access Online ISA with unlimited withdrawals and deposits up to your annual cash ISA limit.
- Open with £1,000+
- Transfer in funds from your existing cash ISA.

#### Credit card

0% on balance transfers for 17 months

See how much you could save:  
0% on Balance Transfers for 17 months (plus 0% on Purchases for 3 months)

#### Car insurance

- The majority of customers pay under £320 for comprehensive cover.
- Online discounts available on new policies.

Based on policy sales (Aug 10 - Jul 11)

#### Popular searches

Mortgage calculator | Lifestyle insurance | **Low loan rate** | Credit card balance transfer | Home insurance quote | Home insurance compare | Switch current account | e-ISA | New mortgage deals | **BNM** | **Faster payments** | Card reader | Jobs | Our Savings Promises | Using your cards abroad | Child Trust Fund | Security | Interest rates | **BNM** | **Home loans** | **Compl...**

#### Latest Nationwide news

Nationwide is your society. Find out what we're doing for you, catch up on the latest news, and discover more about your society.

- UK consumers remain pessimistic**  
Nationwide's July Consumer Confidence Index falls by two points ... 25 August 2011
- Money tips for university students**  
Advice from a student on managing your money at university ... 17 August 2011
- Ways to manage your money**  
Ways to help keep your finances in order and

#### Need help?

Ask a question

- Branch finder
- Contact us
- Lost or stolen card
- Change your details

APPENDIX 3 Nationwide, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
1	<b>A market leading loan rate at your fingertips</b>		O	x					
2	6.3% APR representative		O						
3	With no shareholders our only focus is you	dec	S	x					
4	For Nationwide loans of £7500-£14,999 for up to 5 years for our main FlexAccount customers		S			x			x
5	[Look and apply]	imp	O						
6	<b>Online ISA Issue 1</b>		O						
7	<b>The I want instant access and a great rate cash ISA</b>		O		x				
8	Instant access online ISA with unlimited withdrawals and deposits up to your annual cash ISA limit		O	x					
9	Open with £1000+	imp	O						
10	Transfer in funds from your existing cash ISA	imp	O	x					
11	[Open today]	imp	O						
12	<b>Credit card</b>		O						
13	0% on balance transfers for 17 months		O						
14	See how much you could save	imp	O	x					
15	0% on balance transfers for 17 months		O						
16	(Plus 0% on purchases for three months)		O						
17	Representative example		S						
18	[Look and apply]	imp	O						
19	<b>Car insurance</b>		O						
20	The majority of customers pay under £320 a comprehensive cover	dec	S			x			
21	Online discounts available on new policies		O						
22	[Find out more]	imp	O						
23	<b>Latest Nationwide News</b>		O						x
24	Nationwide is your society.	dec	S						x
25	Find out what we're doing for you,	imp	O	x				x	
26	Catch up on the latest news	imp	O						
27	and discover more about your society.	imp	O	x					x
28	UK consumers remain pessimistic	dec	S						
29	Nationwide July Consumer Confidence Index falls by two points	dec	S						x
30	Money tips from university students		S						
31	Advice from a student on managing your money at University		S	x					
32	Ways to manage your money		S	x					
33	Ways to help keep your finances in order and where to go if you need extra help		S	x					
34	<b>The I want an instant access and tax-free savings account</b>		O		x				
35	2.75% AER tax-free		O						

APPENDIX 3 Nationwide, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
36	A cash ISA allows everyone aged 16 or over to save up to £5340 tax-free with one provider, each tax year	dec	O						
37	With most savings accounts, if you are a taxpayer	dec	S	x					
38	the taxman gets a cut from the interest you earn.	dec	S	x					
39	That's why it's reassuring to know that	dec	S						
40	with a cash ISA, all the interest you earn you keep	dec	S	x					
41	<b>Key features</b>		S						
42	A great introductory fixed rate of 2.75% AER tax-free until 31 January 2013 on balances over £1000 which reverts to a variable rate of 1% AER tax-free		O						
43	Instant access with unlimited withdrawals and deposits up to your annual cash ISA limit		O	x					
44	Open your account with at least £1000	imp	O	x					
45	Transfer in funds from your existing cash ISAs	imp	S	x					
46	and as a part of our Savings Promises you will start earning interest	dec	O	x			x		
47	as soon as we receive your application	dec	O	x			x		
48	Open and manage your account online	imp	O	x					
49	Part of our Cash ISA Range - tax-free interest products offering a range of access options to suit your needs.		S	x			x		
50	In order to apply for an Online ISA you need to hold a Nationwide card account (excludes regular savings).	dec	S	x				x	
51	If you don't already have a card account	dec	S	x					
52	you may wish to apply for Cash Builder card account and an Online ISA at the same time	dec	O	x					
53	<b>Interest rates</b>		O						
54	Introductory fixed rate until 31 January 2013		O						
55	After this date the rate reverts to 1%AER tax-free variable	dec	S						
56	For any day your balance goes below £1000,	dec	S	x					
57	you earn a rate of .25% tax-free AER variable.			x					
58	Interest calculated daily and paid annually on 31 August		S						
59	[Find out more about transferring your existing NationwideCash ISA to an Online ISA]	imp	O	x					
60	[Find out more about transferring your ISA from another provider to an Online ISA	imp	O	x					
61	Apply online now	imp	O						
62	It's quick and easy...	dec	S						

APPENDIX 3 Nationwide, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
63	Or view the rates and account details	imp	O						
64	[Apply now]	imp	O						
65	<b>Fixed Rate e-Bonds - Introduction</b>		O						
66	A one-off lump sum online account that pays a fixed rate of interest for the term of your chosen account.		O	x					
67	You will need to be a Nationwide FlexAccount holder and be registered for Internet Banking to open an e-Bond.	dec	S	x					
68	<b>Key features</b>		S						
69	Enjoy a fixed rate of interest during the term of your account	imp	O	x					
70	Open your account with as little as one pound	imp	O	x					
71	Choose between either monthly or annual interest payments	imp	O						
72	Open and manage your account online	imp	O	x					
73	Open several e-Bonds	imp	O						
74	(The combined savings bonds balance must not exceed £3 million)	dec	S						
75	Part of our Fixed Term Range		S				x		
76	If you can lock away a lump sum for a Fixed length of time	dec	S	x					
77	then fixed term accounts can potentially reward you with a higher savings rate	dec	S	x					
78	Rates are fixed	dec	S						
79	Rates are tiered and based on balance,	dec	S						
80	lower rates quoted above are based on a balance of £1+ and	dec	S						
81	higher rates are based on the balance of £50,000 plus	dec	S						
82	Maximum two account holders, minimum age 16		S						
83	Interest is calculated daily and paid monthly or annually and on maturity.	dec	S						

## APPENDIX 4 – NatWest Bank, UK

### SCREENSHOTS, TRANSCRIPTS, ANALYSES

Website owner: NatWest Bank

URL: www.natwest.co.uk

Date accessed: 3 July 2011.

Wordcount: 660 (approx.)

The screenshot displays the NatWest website homepage. At the top, the NatWest logo and 'Helpful Banking' tagline are visible. A navigation menu includes 'Personal Banking', 'Private Banking', 'Business Banking', and 'Commercial Banking'. Below this, a secondary menu lists services like 'Current accounts', 'Savings', 'Investments', 'Loans', 'Credit cards', 'Mortgages', 'Insurance', 'Travel & international', and 'MoneySense'. A prominent pink banner advertises a service where users can set a balance limit and receive text alerts. Below the banner, several promotional tiles are featured: 'New current account customers can now earn cashback', 'e-Savings' with instant access and 1.00% AER/Gross, and 'Loans' with a 9.9% APR. Other tiles include 'Find a branch', 'Emergency Cash', and 'Our Customer Charter'. A footer section contains links for 'Important information', 'Help & guides', 'Security and safety', and 'Ways to bank with us'. The bottom-most footer contains a long list of links including 'Website terms & conditions and FSCS', 'Privacy', 'Accessibility', 'Security Centre', 'Affiliates', 'Media', 'About Us', 'Glossary', 'NatWest Centre', 'Careers', and 'SiteMap'.

APPENDIX 4 NatWest, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
1	<b>You set a balance limit,</b>	imp	S	x					
2	<b>we'll text you when you hit it.</b>	dec	O	x			x		
3	<b>Isn't it time you switched to a more helpful bank?</b>	int	Q	x				x	
4	Network charges may apply,	dec	S						
5	contact your operator for details.	imp	C	x					
6	You must be 16 years old or over to use this service.	dec	S	x					
7	[Find out more]	imp	O						
8	<b>New current account customers can now earn ca (sic)</b>	dec	O			x			
9	Earn 2% cashback up to £125 on qualifying debit card purchases for the first six months.	imp	O						
10	Open an account on or after 23rd of May 2011 and	imp	O						
11	deposit at least £1000 each month.	imp	O						
12	Over 18s.		S			x			
13	[Terms and conditions]		S						
14	Advantage Gold – is packed full of benefits including up to 10% holiday discount, five-star travel insurance and mobile phone insurance all for just £12.95 per month	dec	O						
15	[See all current accounts]	imp	O						
16	<b>e-Savings</b>		O						
17	<b>Have instant access to your money</b>	imp	O	x					
18	Make free withdrawals	imp	O						
19	when you need to manage your savings quickly through online banking.	dec	O	x					
20	[Find out more]	imp	O						
21	<b>Loans</b>		O						
22	<b>Representative 9.9% APR</b> for online loans of £7500 to £14,950.		O						
23	Other loan amounts are available at alternative rates.	dec	O						
24	Only available to our Current Account customers.		S			x	x		
25	[Find out more]	imp	O						
26	<b>Find a branch</b>	imp	O						
27	We have around 1500 branches.	dec	S				x		

APPENDIX 4 NatWest, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
28	[Search now]	imp	O						
29	<b>Emergency Cash</b>		O						
30	Our customers can get cash from our ATMs	dec	S			x		x	
31	if they lose their debit card.	dec	S	x					
32	Limits apply.	dec	S						
33	[Find out more]	imp	O						
34	<b>Our Customer Charter</b>		O			x		x	
35	The results are in.	dec	S						
36	Our first independent review is out now.	dec	S					x	
37	[See how we're doing]	imp	O					x	
38	<b>Switch to a more helpful bank.</b>	imp	O						
39	2% cashback up to £125 on qualifying debit card purchases in the first six months.		O						
40	<b>Our current accounts benefits</b>		O					x	
41	<b>We offer a range of benefits on all our accounts to make sure you can manage your money every step of the way, making banking simpler.</b>	dec	O	x				x	
42	As well as benefits like emergency to cash, text alerts and fraud protection, our current accounts offer:	dec	O					x	
43	An iPhone app		O						
44	Award-winning online banking		O						
45	UK only call centres		O						
46	More than 1500 branches		O						
47	[View our range]	imp	O					x	
48	<b>Switching is easy</b>	dec	S						
49	Your new NatWest account is easy to set up in four simple steps.	dec	S	x					x
50	1. Redirect your salary and income, so that it is paid into your new account.	imp	C	x					
51	2. Get a list of standing orders and Direct Debits from your current bank.	imp	C	x					
52	3. Setup those payments on your new account, online or in branch.	imp	C	x					
53	4. Close your old account in writing and start using your new account.	imp	C	x					
54	[More about switching]		O						
55	<b>Personal loans</b>		O						

APPENDIX 4 NatWest, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
56	1% discount for Advantage Gold customers.		O			x			
57	Advantage Gold monthly fee is £12.95.	dec	S						
58	[Find out more]	imp	O						
59	Money in your account the next working day (online banking customers only).		O	x		x			
60	Online application takes just minutes.	dec	O						
61	Borrow over a maximum of 10 years.	imp	O						
62	Other loan amounts are available at other rates.	dec	O						
63	View a summary box of our rates and charges for online loans.	imp	O				x		
64	<b>Loans available to NatWest current account customers only.</b>		S			x			x
65	Not got one?	int	Q						
66	Discover the benefits of our current account.	imp	O				x		
67	<b>I'd like to borrow...</b>	dec	S		x				
68	<b>Get a quick quote now</b>	imp	O						
69	<b>Are you an Advantage Gold customer?</b> o Yes o No	int	Q	x					
70	<b>How much would you like to borrow?£</b>	int	Q	x					
71	Or tell us how much you can repay each month?	imp	C	x			x		
72	Common questions		S						
73	Read more about out Personal Loans	imp	O						
74	Jargon buster		O						
75	Cut through confusing terms with our handy jargon buster.	imp	O				x		
76	<b>e-Savings</b>		O						
77	Offers a rewarding rate of 1% AER/gross (w...(sic)		O						
78	No minimum balance		O						
79	Instant access to your money 24/7		O	x					
80	No penalties and no withdrawal charges		O						
81	Easy to manage with online and mobile banking		O						
82	Monthly interest paid directly into your account		O	x					
83	[Apply online now]	imp	O						
84	[Find out more]	imp	O						



APPENDIX 4 NatWest, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
85	<b>Our full range of instant access savings accounts</b>		O					x	
86	Our instant access savings accounts allow you to save but gives you flexible access to your money.	dec	O	x				x	
87	e-Savings		O						
88	earn 1%	imp	O						
89	no matter how much you save in this online only account	dec	O	x					
90	First Reserve		O						
91	starting your savings, with access to your money if you need it, using a cash card		O	x					
92	First Home Saver		O						
93	Saving the deposit for your first home and earning a valuable cashback		O	x					
94	Savings Direct		O						
95	simple, day-to-day savings		O						
96	Advantage Reserve		O						
97	Advantage Gold and Advantage Private customers		O			x			
98	<b>Looking to save tax efficiently?</b>	int	Q						
99	<b>Consider an e-ISA</b>	imp	O						
100	Most savings interest is taxed.	dec	S						
101	However, the interest on our e-ISA isn't -	dec	S					x	
102	you'll earn 2.00% AER (variable from £1).	dec	S	x					
103	You can save up to £5340 this tax year.	dec	S	x					
104	More on e-Isa		O						
105	<b>Take a look at our full range of savings products</b>	imp	O					x	

## APPENDIX 5 – RBS, UK

### SCREENSHOTS, TRANSCRIPTS, ANALYSES

Website owner: RBS  
URL: www.rbs.co.uk  
Date accessed: 3 July 2011.  
Wordcount: 690 (approx.)

The screenshot shows the RBS website homepage. At the top left is the RBS logo with the tagline 'Here for you'. To the right are links for 'Contact RBS', 'Accessibility', 'Site Map', and a search bar with a 'GO' button. Below the navigation is a promotional banner for 'RBS Savings, find the perfect home for your money', featuring an image of a nest with two golden eggs. The banner text says 'Discover a straightforward collection of savings accounts and make the most of your money' and includes a 'Find out more' button. To the right of the banner is a 'Digital Banking' section with a 'LOG IN' button and a 'Tell me more' link, and an 'RBS Group info' section with links for 'Careers, corporate information and more' and 'RBS Group website'. Below the banner are two main columns of services. The left column is titled 'Services for you and your money' and contains two sub-sections: 'Personal Banking' (described as 'Everyday banking, extraordinary service.' with an image of gold coins) and 'Private Banking' (described as 'Exclusive service - and a Private Banking Manager as standard.' with a gift box icon). The right column is titled 'Services for your business finances' and contains two sub-sections: 'Business Banking' (described as 'Up to £1m turnover? Everything you need to grow.' with a gold egg icon) and 'Corporate Banking' (described as 'Over £1m turnover? Get personal service with global reach.' with a mobile phone icon). Each sub-section lists various services with right-pointing arrow icons.

**RBS** Here for you  
Contact RBS | Accessibility | Site Map | Search:  GO

**RBS Savings, find the perfect home for your money**  
Discover a straightforward collection of savings accounts and make the most of your money  
[Find out more](#)

**Digital Banking**  
LOG IN [Tell me more](#)

**RBS Group info**  
Careers, corporate information and more  
[RBS Group website](#)

**Services for you and your money**

- Personal Banking**  
Everyday banking, extraordinary service.  
  - ▶ Current accounts
  - ▶ Credit cards
  - ▶ Mortgages
  - ▶ Loans
  - ▶ Savings
  - ▶ Investments & financial planning
  - ▶ Insurance
  - ▶ Travel & international
  - ▶ MoneySense
  - ▶ Digital Banking
  - ▶ Careers
  - ▶ Affiliates
- Private Banking**  
Exclusive service - and a Private Banking Manager as standard.  
  - ▶ The service
  - ▶ Current accounts
  - ▶ Loans & credit cards
  - ▶ Savings & investments
  - ▶ Mortgages
  - ▶ Insurance
  - ▶ Tax & wills
  - ▶ Members
  - ▶ Careers

**Services for your business finances**

- Business Banking**  
Up to £1m turnover? Everything you need to grow.  
  - ▶ Banking with us
  - ▶ Current accounts
  - ▶ Borrowing
  - ▶ Savings & deposits
  - ▶ Cards & payments
  - ▶ Insurance
  - ▶ International
  - ▶ Careers
- Corporate Banking**  
Over £1m turnover? Get personal service with global reach.  
  - ▶ Banking with RBS
  - ▶ Online services
  - ▶ Insight and research
  - ▶ Sector expertise
  - ▶ Corporate Finance
  - ▶ Deposits & investments
  - ▶ Payments
  - ▶ International
  - ▶ Contact Us
  - ▶ Careers

APPENDIX 5 RBS, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
1	<b>RBS Savings,</b>		O						x
2	<b>find the perfect home for your money</b>	imp	O	x					
3	Discover a straightforward collection of savings accounts and	imp	O						
4	make the most of your money	imp	O	x					
5	[Find out more]	imp	O						
6	<b>Services for you and your money</b>		O	x					
7	<b>Personal Banking</b>		O						
8	Everyday banking, extraordinary service.		O						
9	<b>Private Banking</b>		O						
10	Exclusive service – and a Private Banking Manager as standard.		O						
11	<b>Services for your business finances</b>		O	x					
12	<b>Business Banking</b>		O						
13	Up to £1m turnover?	int	Q						
14	Everything you need to grow.		O	x					
15	<b>Corporate Banking</b>		O						
16	Over £1 m turnover?	int	Q						
17	Get personal service with global reach.	imp	O						
18	<b>Savings</b>		O						
19	<b>Find the perfect home for your money</b>	imp	O	x					
20	Discover a straightforward collection of savings accounts and	imp	O						
21	make the most of your money	imp	O	x					
22	<b>Instant access savings accounts</b>		O						
23	Looking to save but want flexible access to your money?	int	Q	x					
24	<b>Direct saver</b>		O						
25	No minimum balance		O						
26	No penalties and no withdrawal charges		O						
27	Tiered interest with higher interest for larger savings		O						
28	Easy to manage with our Online Banking service		O					x	
29	[Find out more]	imp	O						
30	All our instant access savings accounts		O					x	
31	<b>Fixed Rate Bonds</b>		O						
32	Have £5,000 to save?	int	Q						
33	Our range of 1 year, 2 year and 3 year Fixed Rate Bonds offer better returns.	dec	O					x	
34	<b>[All our Fixed Rate Bonds]</b>		O					x	

APPENDIX 5 RBS, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
35	<b>1 Year Fixed Rate Bond</b>		O						
36	Earn 3.20% AER/Gross when annual interest is chosen	imp	O						
37	Invest £5,000 to £500,000	imp	O						
38	and leave it untouched for 1 year	imp	S						
39	Another RBS account is required for the payment of interest	dec	S						x
40	[Find out more]	imp	O						
41	<b>ISAs</b>		O						
42	Cash ISAs with interest paid tax free allow you to save up to £5,340 for the 2011/2012 tax year, ending 5 <sup>th</sup> April 2012.	dec	O	x					
43	<b>Instant Access Cash ISA</b>		O						
44	Tiered interest rates so the more you save the more you could earn	dec	O	x					
45	Withdrawals allowed, penalty free, at any time		O						
46	Transfers of existing Cash ISA balances allowed		O						
47	[Find out more]	imp	O						
48	<b>[All our ISAs]</b>		O					x	
49	<b>Looking for your savings rate?</b>	int	Q	x					
50	If you have a savings account with us,	dec	S	x				x	
51	check our current rates –	imp	O					x	
52	even if we no longer offer the account.	dec	O					x	
53	<b>Fixed Rate Bonds</b>		O						
54	Could be ideal	dec	O						
55	if you don't need instant access to your savings	dec	S	x					
56	<b>Fixed rate bonds offer:</b>		O						
57	Fixed rates of interest –		O						
58	you'll know in advance what your savings will earn	dec	O	x					
59	A range of terms – typically available for 1, 2 and 3 year savings terms		O						
60	Competitive interest rates –		O						
61	rates for fixed term bonds are generally better than the rates you'll find with Instant Access Savings accounts	dec	O	x					
62	[Apply online]	imp	O						

APPENDIX 5 RBS, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
63	<b>Features and benefits</b>		O						
64	We offer a choice of 1, 2 and 3 year Fixed Rate Bonds, enabling you to save between £5,000 and £500,000.	dec	O	x				x	
65	They could be ideal	dec	O						
66	if you don't need access to your money.	dec	S	x					
67	Save between £5,000 and £500,000 and	imp	O						
68	leave it untouched for the term	imp	S						
69	Bonds start on 22nd August 2011	dec	O						
70	Available to personal RBS customers aged 18 or over		O			x			x
71	No partial withdrawals or additional deposits are allowed.	dec	S						
72	Early closure will result in an interest charge equivalent to:	dec	S						
73	90 days gross interest for our 1 year Fixed Rate Bond		S					x	
74	180 days gross interest for our 2 year Fixed Rate Bond		S					x	
75	270 days gross interest for our 3 year Fixed Rate Bond		S					x	
76	You will need to have an RBS current account or instant access savings account (excluding all Cash ISA accounts) for the payment of interest	dec	S	x					x
77	Interest will be paid at a fixed rate of 2.00% AER/Gross until 22nd August 2011	dec	S						
78	This is a limited offer and may be withdrawn from sale at any time	dec	S						
79	<b>Investments and financial planning</b>		O						
80	Find the perfect home for your money	imp	O	x					
81	Discover how RBS can help you make the most of your investments.	imp	O	x					x
82	<b>Tax efficient investments</b>		O						
83	You have to pay tax on most savings and investments.	dec	S	x					
84	ISAs are different –	dec	S						
85	they're tax-efficient.	dec	S						
86	Find out more in our handy guide.	imp	O					x	
87	[Read our ISAs made easy guide]	imp	O					x	

APPENDIX 5 RBS, UK

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
88	<b>Investments for everyone</b>		O			x			
89	Want to watch your money grow or use it to draw an income?	int	Q	x					
90	Check out your options with RBS.	imp	O	x					x
91	[Investments for everyone]		O			x			
92	<b>Financial planning</b>		O						
93	New to investing or not, our Financial Planning Managers will help you make the most of your money	dec	O	x				x	
94	[More about financial planning]		O						
95	<b>Investments for children</b>		O			x			
96	Help your child enjoy a brighter financial future with our Child Trust Fund and other investment options.	imp	O	x				x	
97	[Investments for children]		O			x			
98	<b>Share dealing</b>		O						
99	If you want to invest directly in shares and funds,	dec	S	x					
100	we can help you access global stock markets.	dec	O	x				x	
101	[Share dealing]		O						

## APPENDIX 6 – Commerzbank, Germany

### SCREENSHOTS, TRANSCRIPTS, ANALYSES

Website owner: Commerzbank  
URL: [www.commerzbank.de](http://www.commerzbank.de)  
Date accessed: 1 July 2011.  
Wordcount: 692 (approx.)

The screenshot shows the homepage of the Commerzbank website. At the top, there is a navigation menu with links for Home, Über uns, Privat- und Geschäftskunden, Firmenkunden, Asset Based Finance, Presse, Investor Relations, Karriere, and Research. The main content area features a large banner image of a modern building with the Commerzbank logo. Below the banner, there are several sections: 'Top-Meldung' with a headline about the bank's 1.2 billion Euro operating result in the first half of 2011; 'Top-Links' with a search bar and a dropdown menu; 'Privat- und Geschäftskunden' with a list of services including Online Banking, Mobile Banking, and Wealth Management; 'Firmenkunden' with a list of services including the Firmenkundenportal and Investmentbanking; 'Über uns' with a list of services including Konzerninformationen and Nachhaltigkeit; 'Filialen' with a link to find branches; 'Commerzbank-Ticker' with a link to the bank's ticker; and 'Konzerngesellschaften'.

APPENDIX 6 Commerzbank, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
1	<b>Privat- und Geschäftskunden</b>		O			x			
2	Informationen, Angebote und Online-Services für Privat- und Geschäftskunden		O			x			
3	<b>Firmenkunden</b>		O			x			
4	Informationen, Angebote und Online-Services für Mittelstand und multinationale Konzerne		O			x			
5	<b>Über uns</b>		O				x		
6	Informationen über die Commerzbank, ihre Gesellschaften und ihr Engagement		O				x	x	
7	<b>Wechseln Sie jetzt zur „besten Anageberatung“.</b>	imp	O	x					x
8	<b>Jetzt bis zu 120€ Prämie sichern!</b>	imp	O						
9	Der Commerzbank Gewerbekredit		O						x
10	Jetzt finanziellen Spielraum vergrößern	imp	O						
11	[Jetzt informieren]	imp	O						
12	<b>Top-Links</b>		O						
13	Mit einem Klick gelangen Sie zu wichtigen Themen rund um die Commerzbank.	dec	O	x					x
14	Bitte auswählen	imp	O						
15	Filialsuche		O						
16	Finden Sie schnell und einfach Ihre Commerzbank vor Ort	imp	O	x					x
17	<b>Niederlassungen weltweit</b>		O						
18	Alle Filialen und Repräsentanzen der Commerzbank weltweit		O						x
19	<b>Wechseln Sie jetzt zur „besten Anageberatung“.</b>	imp	O	x					x
20	<b>Jetzt bis zu 120€ Prämie sichern!</b>	imp	O						
21	Der Commerzbank Gewerbekredit		O						x
22	Jetzt finanziellen Spielraum vergrößern	imp	O						
23	[Jetzt informieren]	imp	O						
24	<b>Der Commerzbank Gewerbekredit</b>		O						x
25	Jetzt finanziellen Spielraum vergrößern	imp	O						
26	<b>Tagesgeldkonto mit hohen Zinsen:</b>		O						
27	Das Topzins-Konto Plus!		O						
28	2,3%		O						
29	[Jetzt informieren]	imp	O						
30	Das Wichtigste für Ihren Anlageerfolg: ein gut strukturiertes Depot		S	x					
31	[Jetzt informieren]	imp	O						
32	<b>Topzins-Konto/Topzins-Konto Plus – unsere Tagesgeldkonten für</b>		O					x	
33	Bis zu 1% Zinsen ohne feste Laufzeit		O						
34	<b>Vorteile</b>		S						
35	Guthabenverzinsung ohne Kursrisiken		O						
36	Jederzeitige Verfügbarkeit		O						
37	Bis zu 1,3% p.a. ab dem ersten Tag		O						
38	<b>Nur für kurze Zeit: Das Topzins-Konto</b>		O						
39	Sichern Sie sich 2,3% p.a. für bis zu 20.000 Euro2 und 6 Monate garantiert.	imp	O	x					
40	Für darüber hinausgehende Beträge gilt ein Zinssatz von 1% p.a..	dec	S						
41	Die Gutschrift der Zinsen erfolgt 6 Monate nach Kontoeröffnung.	dec	S						



APPENDIX 6 Commerzbank, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
42	Danach, d.h. im Rahmen der weiteren Fortführung als klassisches Topzins-Konto, erfolgt die Zinsgutschrift jeweils zum 31.12.	dec	S						
43	[Jetzt abschließen]	imp	O						
44	Das könnte Sie auch interessieren:	dec	O	x					
45	Sichern Sie sich jetzt jährlich steigende Zinsen	imp	O	x					
46	[Mehr]	imp	O						
47	Ihr Vermögen verdient eine professionelle Anlage: unser Vermögensmanagement	dec	O	x				x	
48	[Mehr]	imp	O						
49	<b>Girokonten</b>		O						
50	<b>Individuell und vielseitig:</b>		O						
51	Die Girokonten der Commerzbank sind genau auf Ihre Bedürfnisse zugeschnitten.	dec	O	x					x
52	Je nach persönlicher Verwendung bieten wir Ihnen die richtige Variante.	dec	O	x				x	
53	Drei verschiedene Möglichkeiten stehen zur Auswahl.	dec	O						
54	<b>Kostenloses Girokonto</b>		O						
55	Nutzen Sie die kompletten Bankleistung – garantiert ohne versteckte Kosten.	imp	O	x					
56	[Mehr]	imp	O						
57	<b>Start-Konto</b>		O						
58	Für Schüler, Auszubildende und Studenten: kostenfrei und mit vielen Extras		O			x			
59	[Mehr]	imp	O						
60	<b>Aktiv-Konto</b>		O						
61	Erste Wahl beim Online-Banking – alternativ zum kostenlosen Girokonto.		O						
62	[Mehr]	imp	O						
63	<b>Kostenloses Girokonto</b>		O						
64	Volle Leistung, keine Kosten - und 50€ Startguthaben		O						
65	[Jetzt eröffnen]	imp	O						
66	<b>Vorteile</b>		S						
67	Dauerhaft keine Kontoführungsgebühren bei einem monatlichen Geldeingang ab 1.200 EUR		O						
68	Alle Überweisungen, Daueraufträge, Lastschriften und die ec-Karte (girocard-Maestro Card) sind inclusive	dec	O						
69	Online Banking bequem von zu Hause aus		O						
70	50 EUR Startguthaben und Konto-Umzugsservice		O						
71	[Jetzt eröffnen]	imp	O						
72	<b>Das könnte Sie auch interessieren:</b>	dec	O	x					
73	Online Banking:		O						
74	Ihre Commerzbankfiliale für Zuhause oder unterwegs		O	x					
75	[Mehr]	imp	O						
76	Unsere Kreditkarten - zeitgemäß, weltweit akzeptiert und gern gesehen		O					x	
77	[Mehr]	imp	O						
78	<b>Details</b>		O						

APPENDIX 6 Commerzbank, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
79	<b>Kostenlos Bargeld</b>		O						
80	Sie können kostenlos Bargeld an etwa 9.000 Geldautomaten der Cash Group abheben.	dec	O	x					
81	<b>Zusätzliche Freiräume</b>		O						
82	Mit einem Verfügungskredit von drei Monats-Nettoeinkommen lassen sich kurzfristige Engpässe jederzeit überbrücken (entsprechende Bonität vorausgesetzt)	dec	O						
83	<b>Bankgeschäfte ganz bequem</b>		O						
84	Sie wählen, ob Sie Ihre Bankgeschäfte in der Filiale, am Bankterminal oder online erledigen.	dec	O	x					
85	<b>Jetzt auch mit Topins-Konto</b>		O						
86	Eröffnen Sie zu Ihrem Girokonto auch gleich ein kostenloses Topzins-Konto mit attraktiver Verzinsung	imp	O	x					
87	[Jetzt eröffnen]	imp	O						
88	<b>Sparen &amp; Anlegen</b>		O						
89	Lösungen mit Weitsicht – für Geldanlage und Vermögensaufbau		O						
90	Bewährte Sparmodelle schon für kleinere Beträge, kontinuierlicher Vermögensaufbau durch gezielte Anlage oder anspruchsvollste Finanzprodukte – die Commerzbank bietet Ihnen exzellente Lösungen.	dec	O	x					x
91	<b>Immer im Fokus: Ihre ganz persönlichen Ziele und Renditeerwartungen</b>		O	x					
92	<b>Vielfach prämierte Beratungs- und Produktkompetenz</b>		O						
93	<b>Objektive Empfehlungen weit über das Spektrum hauseigener Produkte hinaus</b>		O						x
94	<b>Depotstruktur</b>		O						
95	Das Wichtigste für Ihren Anlage-Erfolg: ein gut strukturiertes Depot		O	x					
96	[Mehr]	imp	O						
97	<b>Bundeswertpapiere</b>		O						
98	Auf Nummer sicher:		O						
99	Staatsgarantie und gute Zinsen sind bei Anleihen des Bundes inklusive.	dec	O						
100	[Mehr]	imp	O						
101	<b>Vermögensmanagement</b>		O						
102	Man kann sich nicht um alles selbst kümmern.	dec	S			x			
103	Unsere Anlageexperten helfen Ihnen weiter.	dec	O	x				x	
104	[Mehr]	imp	O						
105	<b>Kurse &amp; Marktdaten</b>		O						
106	Der Infobroker bietet Ihnen aktuelle Kurse, Research und die richtigen Werkzeuge für Ihre Finanzplanung	dec	O		xx				
107	[Mehr]	imp	O						
108	<b>Commerzbank Depot</b>		O						x
109	Mehr als nur Wertpapierverwaltung:		O						

APPENDIX 6 Commerzbank, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
110	günstige Services, schnelle Informationen und Top-Beratung.		O						
111	[Mehr]	imp	O						
112	<b>Sparkonten</b>		O						
113	Unsere Sparkonten bieten Ihnen Sicherheit und garantierte Zinserträge	dec	O		x			x	
114	[Mehr]	imp	O						
115	<b>Investmentfonds</b>		O						
116	Breite Risikostreuung und Management durch erfahrene Finanzexperten.		O						
117	[Mehr]	imp	O						
118	<b>Zinsanlagen</b>		O						
119	Feste Erträge ohne Kursschwankungen – lukrative Anlagen mit Sicherheit.		O						
120	[Mehr]	imp	O						
121	<b>Zertifikate</b>		O						
122	Renditechancen durch intelligente Produkte und innovative Ideen – ganze Märkte in einem Papier.		O						
123	[Mehr]	imp	O						
124	<b>Staatliche Förderung</b>		O						
125	Wie Sie von Zulagen, Prämien und Vermögenswirksamen Leistungen profitieren können.		O	x					
126	[Mehr]	imp	O						
127	<b>Wertpapiersparen</b>		O						
128	Bauen Sie bereits mit kleinen Beträgen ein Vermögen mit Wertpapieren auf.	imp	O	x					
129	[Mehr]	imp	O						
130	<b>Depotstruktur</b>		O						
131	Was hat den größten Einfluss auf den Anlageerfolg?	int	Q						
132	[Mehr]	imp	O						
133	<b>Markteinschätzung</b>		O						
134	Aktuelle Entwicklungen und Prognosen der Kapitalmärkte.		O						
135	[Mehr]	imp	O						
136	<b>Individueller Anlagenmix</b>		O						
137	Was Sie für Ihren persönlichen Anlagemix berücksichtigen sollten.		O	x					
138	[Mehr]	imp	O						
139	<b>Wichtigkeit Depostruktur</b>		O						
140	Was macht eigentlich eine Struktur aus und	int	Q						
141	was sind ihre Vorteile?	int	Q						
142	[Mehr]	imp	O						
143	<b>Persönliche Beratung</b>		O						
144	Unsere Beratungskompetenz für Ihren Anlageerfolg.		O	x				x	
145	[Mehr]	imp	O						

## APPENDIX 7 – HypoVereinsbank, Germany

### SCREENSHOTS, TRANSCRIPTS, ANALYSES

Website owner: Hypo-Vereinsbank  
URL: www.hypovereinsbank.de  
Date accessed: 3 July 2011.  
Wordcount: 638 (approx.)

The screenshot shows the homepage of HypoVereinsbank, a member of UniCredit. The top navigation bar includes links for 'START', 'AAK', 'ENGLISH PROFILE', 'HOME', 'KONTAKT', 'NEWSLETTER', and the UniCredit logo. The main header features the HypoVereinsbank logo and a 'KONTO ERÖFFNEN' button. The central banner contains two main messages: 'Sie müssen nicht von Bank zu Bank rennen.' (You don't have to run from bank to bank) and 'Wir haben über 40 Immobilienfinanzierungspartner unter einem Dach.' (We have over 40 real estate financing partners under one roof). Below the banner, there are four main service categories: 'PRIVAT- & VERMÖGENSKUNDEN', 'PRIVATE BANKING', 'KLEINE & MITTLERE UNTERNEHMEN & FREIE BERUFE', and 'CORPORATE & INVESTMENT BANKING'. A 'Quick search' bar and a 'Log in Direct Banking' button are also visible. The bottom section features a 'Das Leben ist voller Höhen und Tiefen.' slogan, a 'WELTWEIT' logo, and a 'AB 3,25%' interest rate offer.

APPENDIX 7 HypoVereinsbank, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
1	<b>Sie müssen nicht von Bank zu Bank</b>	dec	S	x					
2	Wir haben über 40 Immobilienfinanzierungspartner unter einem Dach	dec	S					x	
3	Privat & Vermögenskunden		S						
4	<b>Konten &amp; Karten</b>		O						
5	Willkommenkonto		O						
6	Willkommenskonto Start		O						
7	FC Bayern Konto		O						
8	<b>Karten</b>		O						
9	Prepaid UniCreditCard		O						
10	Das Leben ist voller Höhen und Tiefen	dec	S						
11	<b>Wir sind für Sie da.</b>	dec	O	x				x	
12	[Mehr Infos]	imp	O						
13	<b>HVB Willkommenskonto</b>		O						x
14	Da kommt Freude auf!	dec	S						
15	Null Kosten.		O						
16	Viele Extras		O						
17	Über 27.000 Geldautomaten		O						
18	Mobile B@anking App		O						
19	Mehr als 200 ecKarten Motive		O						
20	<b>[Mehr Informationen]</b>	imp	O						
21	<b>Nichts bezahlen,</b>	imp	O						
22	<b>viel bekommen.</b>	imp	O						
23	Alles rund um Konten im Überblick		O						
24	<b>HVB WillkommensKonto</b>		O						x
25	Der Bestseller, mehrfach ausgezeichnet:		O						
26	Guthaben-Verzinsung, kostenlose Kreditkarte, integrierter Sparplan und weitere Extras.		O						
27	HVB WillkommensKonto Start		O						x
28	Das All-In-One-Konto für Schüler, Studenten und Berufseinsteiger:		O			x			
29	Guthaben-Verzinsung, integrierter Sparplan und HVB MasterCard gratis		O						
30	<b>HVB WillkommensKonto Young</b>		O						x
31	Für die Jüngsten.		O			x			
32	Besser als jedes Sparschwein:		O						
33	4% Zinsbonus im 1. Jahr bis 500 Euro.		O						
34	<b>HVB WillkommensKonto Komfort</b>		O						x
35	Profitieren Sie vom Komplett-Paket:	imp	O	x					
36	Girokonto mit Guthaben-Verzinsung, Dispokredit, integriertem Sparplan und HVB MasterCard gratis.		O						x
37	<b>HVB GirokontoPlus</b>		O						x

APPENDIX 7 HypoVereinsbank, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
38	Für Puristen:		O			x			
39	Sie entscheiden welchen Kontopreis Sie bezahlen.	dec	O	x					
40	0 Euro ab 1.500 Euro durchschnittlichem Guthaben im Quartal.		O						
41	ansonsten 5 Euro pro Monat.		O						
42	<b>HVB GirokontoPlus Start</b>		O						x
43	Girokonto-Reinkultur für junge Leute bis 21, Azubis und Studenten bis 30:		O			x			
44	Kostenloses Kontoführung und Guthaben-Verszinsung.		O						
45	<b>HVB WillkommensKonto Start</b>		O						x
46	0 Euro ist uns zu wenig	dec	O				x		
47	<b>HVB WillkommensKonto</b>		O						x
48	Komplettes Konto,		O						
49	Top Extras,		O						
50	Null Kosten		O						
51	<b>Nichts bezahlen,</b>		O						
52	<b>viel bekommen</b>		O						
53	Das HVB WillkommensKonto bietet Ihnen für 0 Euro weit mehr als ein normales Girokonto:	dec	O	x					x
54	Guthabenzinsen, kostenlose Kreditkarte und weitere Extras.		O						
55	All das komplett für 0 Euro		O						
56	bei monatlichem Lohn- oder Gehaltseingang (ohne Mindesthöhe) und monatlichem Spardauerauftrag aab 25 Euro		O						
57	Jetzt profitieren!	imp	O						
58	Holen Sie sich zum Gratis-Konto die HVB ecKarte mit Ihrem Lieblingsmotiv für 7 Euro.	imp	O	x					x
59	[Motiv wählen]	imp	O						
60	<b>Ihre Vorteile</b>		S	x					
61	Kostenloses Gehaltskonto*		O						
62	Girokonto mit 0,7% p.a. Guthabenzins bis 1500€ Kontoguthaben		O						
63	HVB ecKarte mit Chip und HVB Master Card gratis		O						x
64	<b>Automatisch Sparen:</b>	imp	O						
65	monatlich 25 Euro oder mehr		O						
66	Kostenlos Geld abheben:	imp	O						
67	an über 27.000 Geldautomaten und 1.300 Shell-Tankstellen Geld abheben (sic)		O						

APPENDIX 7 HypoVereinsbank, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
68	[Online eröffnen]	imp	O						
69	[Persönlich Beratung]	imp	O						
70	[Filiale suchen]	imp	O						
71	<b>Details</b>		S						
72	Komplettes Konto, top Extras, null Kosten		O						
73	<b>Kostenlos heißt kostenlos</b>	dec	S						
74	Kostenlose Konten gibt es mittlerweile viele.	dec	S						
75	Allerdings können versteckte Kosten oder eine verlangte Mindesthöhe beim Geldeingang die Freude trüben.	dec	S						
76	Im Gegensatz zu vielen anderen Banken verzichten wir darauf.	dec	S					x	
77	Beim HVB WillkommensKonto zahlen Sie keinen Cent - bei monatlichem Lohn- oder Gehaltseingang (ohne Mindesthöhe) und monatlichem Spardauerauftrag ab 25 Euro	dec	O	x					x
78	Sehen Sie selbst, wo unser Girokonto seine Stärken hat.	imp	O	x				x	
79	<b>Bargeld immer in Reichweite</b>		O						
80	Ihr exklusiver Vorteil als Kunde der HypoVereinsbank:		S	x					x
81	Mit Ihrer HVB ecKarte können Sie an über 27.000 Geldautomaten kostenlos geld abheben:	dec	O	x					x
82	nicht nur bei der HypoVereinsbank und den weiteren Cash Group Banken inklusive 1.300 Shell-Tankstellen in Deutschland, sondern auch bei allen Banken der UniCredit Group in 17 weiteren Ländern		O						x
83	<b>Bezahlen mit Motiv</b>	imp	O						
84	Eine ecKarte zum Konto ist mittlerweile Standard.	dec	S						
85	Wir setzen für Sie noch eins oben drauf:	dec	S	x				x	
86	Von Ihrer Lieblingsstadt bis hin zur Young Edition - wählen Sie aus zahlreichen Motiven für nur 7 Euro Ihren Favoriten.	imp	O	x					
87	Verleihen Sie Ihrem Banking mit der Motiv ecKarte mit Chip eine persönliche Note!	imp	O	x					
88	<b>Sicherheit im HVB Direct B@nking</b>		O						x
89	Ihre Sicherheit hat für uns oberste Priorität.	dec	S	x					

APPENDIX 7 HypoVereinsbank, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
90	Mit dem neuen mobileTAN-Verfahren bieten wir Ihnen das derzeit sicherste und komfortabelste Unterschriftenverfahren im Online-Banking	dec	O	x				x	
91	Kommen auch Sie auf die sichere Seite!	imp	O	x					
92	<b>HVB UmzugsService</b>		O						x
93	Mit dem HVB UmzugsService helfen wir Ihnen beim Konto-Wechsel.	dec	O	x				x	x
94	Und wenn Sie selbst umziehen,	dec	S	x					
95	so bieten wir Ihnen ein besonderes Extra:	dec	O	x					
96	Ihre Kontonummer und Ihre Bankleitzahl bleiben bestehen.	dec	S	x					
97	Keine Daueraufträge ändern, keine Lastschriften stornieren, keine neuen Karten bestellen.		O						
98	Bequemer geht's nicht.	dec	S						
99	<b>Bankgeschäfte rund um die Uhr erledigen</b>	imp	O						
100	Machen Sie sich mit unserem HVB Direct B@nking das Leben ein bisschen bequemer:	imp	O	x					x
101	Egal ob Sie Überweisungen vornehmen oder Wertpapiere ordern möchten - erledigen Sie Ihre Bankgeschäfte mit wenigen Klicks zu Hause oder unterwegs.	imp	O	x					
102	Alles was Sie benötigen ist einen PC, Laptop oder iPad1 und einen Zugang zum HVB Direct B@nking.	dec	S	x					x
103	Bequemer geht's nicht.	dec	S						
104	<b>Noch keinen HVB Direct B@nking Zugang?</b>	int	Q						x
105	Beantragen Sie ihn gleich online und	imp	O	x					
106	holen Sie sich Ihre Bankfiliale ins Haus!	imp	O	x					



## APPENDIX 8 – Deutsche Bank, Germany

### SCREENSHOTS, TRANSCRIPTS, ANALYSES

Website owner: Deutsche Bank  
URL: www.deutsche-bank.de  
Date accessed: 3 July 2011.  
Wordcount: 755 (approx.)

The screenshot displays the Deutsche Bank website homepage. At the top, the Deutsche Bank logo is on the left, and navigation links for 'Berichte', 'Deutsche Bank Group', 'Kontakt', 'Medien', 'Kontakt & Service', and 'Kunden Login' are on the right. Below the logo, there are tabs for 'Privatkunden', 'Private Banking', and 'Geschäftskunden'. The main banner features a woman in a sun hat smiling, with a large '2.00%' interest rate prominently displayed. The text reads 'Genießen Sie mehr Zinsen für Ihr Geld!' and includes a 'jetzt informieren' button. Below the banner, a navigation bar lists categories: 'Konto & Karten', 'Sparen & Geldanlage', 'Versorge & Absichern', 'Baufinanzierung & Bausparen', and 'Kredit & Finanzierung'. A sidebar on the left contains a search bar and a list of services. The main content area highlights 'Die kostenlose SparCard – das Sparkonto für die Brieftasche' with bullet points: 'Sparreserve weltweit und rund um die Uhr verfügbar', 'Kostenslos Geld abheben an über 75.000 Geldautomaten', and 'Einfach online beantragen'. A 'jetzt informieren' button is present. To the right, a box titled 'Berechnen Sie hier Ihre Top-Zinsen' provides a calculator for interest rates. The footer contains the text 'Mehr Sicherheit für Ihre Zukunft' and 'Deutsche Bank PrivatKunden', along with contact information and legal notices.

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adresse	Addresser	Reference	Adresse	Addresser	Reference
1	<b>Deutsche Bank FestzinsSparen</b>		O						x
2	Genießen Sie mehr Zinsen für Ihr Geld	imp	O	x					
3	[Jetzt informieren]	imp	O						
4	<b>Konto &amp; Karten</b>		O						
5	<b>Sparen &amp; Geldanlage</b>		O						
6	<b>Vorsorge &amp; Absicherung</b>		O						
7	<b>Baufinanzierung Bausparen</b>		O						
8	<b>Kredite &amp; Finanzierung</b>		O						
9	<b>Die kostenlose SparCard - das Sparkonto für die Brieftasche</b>		O						
10	Sparreserve weltweit und rund um die Uhr verfügbar		O						
11	Kostenlos Geld abheben an über 35.000 Geldautomaten	imp	O						
12	Einfach online beantragen	imp	O						
13	[jetzt informieren]	imp	O						
14	<b>Berechnen Sie Ihre Topzinsen</b>	imp	O	x					
15	Lassen Sie sich Ihre Rendite für das TopZinsSparen anzeigen.	imp	O	x					
16	Einfach gewünschte Laufzeit und monatlichen Sparbetrag eingeben.	imp	O						
17	wir berechnen Ihr Endkapital	dec	O	x				x	
18	[jetzt berechnen]	imp	O						
19	<b>Mehr Sicherheit für Ihre Kreditkarte - der neue SMS Service</b>		O	x					
20	Behalten Sie sofort und überall den Überblick über auffällige Transaktionen mit Ihrer Kreditkarte	imp	O	x					
21	Mit dem kostenlosen SMS-Service		O						
22	<b>Deutsche Bank OnlineBanking</b>		O						x
23	Konten, Sparkonten und Kreditkartenangebote immer im		O						
24	Aufträge und Überweisungen rund um die Uhr erteilen und ausführen:	imp	O						
25	Mit dem Deutschen Bank Online Banking haben Sie Ihre Konten jederzeit im Griff.	dec	O	x					x
26	<b>Nutzen Sie jetzt das Deutsche Bank Beratungsgespräch!</b>	imp	O	x					x
27	Vereinbaren Sie noch heute Ihren Beratungs Termin über unseren kostenlosen Rückrufservice	imp	O	x				x	
28	[jetzt Termin vereinbaren]	imp	O						
29	<b>Exklusives Online-Angebot: Online Kredit</b>		O						
30	Individueller Kreditbetrag und flexible Laufzeiten		O						
31	Extra günstige Onlinekonditionen		O						
32	Auf Wunsch: Umfangreiche Kreditabsicherung		O						
33	<b>Jetzt berechnen und direkt beantragen</b>	imp	O						
34	[Zum Online-Antrag]	imp	O						
35	<b>Mehr Informationen</b>		O						
36	Manche Träume können warten, andere nicht.	dec	S						

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adresse	Addresser	Reference	Adresse	Addresser	Reference
37	Mit dem online Kredit erfüllen Sie sich Ihre Wünsche und sichern sich Top-Konditionen	dec	O	x					
38	<b>Ihre Vorteile</b>		S	x					
39	<b>Individueller Kreditbetrag</b>		O						
40	Zwischen 3.000 und 50.000 €		O						
41	<b>Flexible Laufzeit</b>		O						
42	Zwischen 12 und 84 Monaten		O						
43	<b>Absicherung</b>		O						
44	Auch mit Todesfallabsicherung und Arbeitsunfähigkeits- sowie Arbeitslosigkeitsversicherung.		O						
45	<b>Rechner</b>		O						
46	Berechnen Sie unverbindlich Ihren Darlehenswunsch	imp	O	x					
47	[jetzt starten]	imp	O						
48	<b>Genießen Sie mehr Zinsen viele Geld!</b>	imp	O	x					
49	[Jetzt informieren]	imp	O						
50	<b>Sparen &amp; Geldanlage</b>		O						
51	DWS Dividende Direkt 2014		O						
52	[Weiter]	imp	O						
53	<b>PrivatMandat Fit</b>		O						
54	Ihre Geldanlage reift in den besten Händen.	dec	O	x					
55	[Weiter]	imp	O						
56	<b>Grundbesitz Global</b>		O						
57	Weltweit in Qualitätimmobilien investieren	imp	O						
58	[Weiter]	imp	O						
59	<b>GeldmarktSparen</b>		O						
60	Vorteilhaft Geld parken.	imp	O						
61	[Weiter]	imp	O						
62	<b>ZinsPlus</b>		O						
63	Feste Zinsen und die Chance auf ein Extra		O						
64	[Weiter]	imp	O						
65	<b>maxblue Depot</b>		O						
66	Online Wertpapiere handeln wie die Profis	imp	O						
67	[Weiter]	imp	O						
68	<b>Abgeltungssteuer</b>		S						
69	Durch die neue Abgeltungssteuer ergeben sich für Sparer und Anleger grundlegende Änderungen bei der Besteuerung	dec	S			x			
70	[Jetzt informieren]	imp	O						
71	<b>Liquiditätsplaner</b>		O						
72	Freie monatliche Liquidität entdecken und	imp	O						
73	regelmäßig vorteilhaft anlegen	imp	O						
74	[Jetzt berechnen]	imp	O						
75	<b>Deutsche Bank PrivatMandat Fit - Ihre Geldanlage reift in den besten Händen</b>	dec	O	x					
77	Schon ab 2500 € Anlagekapital		O						
78	Kostenfreie Depotführung		O						
79	Professionelles Fondsmanagement		O						
80	<b>Nutzen Sie das Deutsche Bank Beratungsgespräch!</b>	imp	O	x					x
81	[Termin vereinbaren]	imp	O						
82	<b>Mehr Informationen</b>		O						
83	<b>Unser Know-how für Ihre Geldanlage</b>		O	x				x	

APPENDIX 8 Deutsche Bank, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adresse	Addresser	Reference	Adresse	Addresser	Reference
84	Aktien oder Rente, um eine Anlageentscheidung zu treffen, braucht man häufig viel Zeit und Aufwand	dec	S			x			
85	Mit dem neuen Deutsche Bank PrivatMandat Fit entscheiden Sie sich für eine Geldanlage, die zum Ziel hat, jeweils aktuelle Marktchancen zu nutzen	dec	O	x					x
86	Je nach Marktsituation schichten die innovativen Teilfonds PrivatMandat Fit - Europa und PrivatMandat Fit - Europa Defensiv - systematisch zwischen Aktien und Renten an	dec	S						
87	Außerdem gut: In den Deutsche Bank PrivatMandat Fit können Sie bereits ab 2500 € investieren	dec	O	x					x
88	<b>Leistungen, die sich sehen lassen können:</b>		O						
89	Investmentslösung bereits ab 2.500 € Anlagekapital		O						
90	Eine Fondsanlage für alle, die nicht ständig ein Depot mit vielen Anlagen verfolgen wollen		O						
91	Kostenfreie Depotführung,		O						
92	sofern Sie die Anteilscheine im Privat Mandat	dec	S	x					
93	<b>Professionell und systematisch</b>		O						
94	Monatlich dynamische Gewichtung von Aktien und Renten auf Basis finanzmathematisch festgelegter Regeln		O						
95	Investmentsfond mit professionellem Team		O						
96	<b>Wertentwicklung</b>		O						
97	db - PrivatMandat Fit - Europa Defensiv		O						x
98	db - PrivatMandat Fit - Europa		O						x
99	Sprechen Sie mit uns und	imp	O	x			x		
100	Lassen Sie sich zeigen, wie Sie von Deutsche Bank PrivatMandat Fit Profitieren können	imp	O	x					x
101	[Termin vereinbaren]	imp	O						
102	<b>Produkt Informationsblätter zu PrivatMandat Fit</b>		O						
103	db - PrivatMandat Fit - Europa Defensiv		O						x
104	db - PrivatMandat Fit - Europa		O						x
105	<b>Deutsche Bank TopZinsSparen</b>		O						x
106	<b>Ihre Vorteile</b>		S	x					
107	Individuelle monatliche Sparraten		O						
108	Attraktive Zinsen		O						
109	Schon ab 25 € im Monat		O						
110	<b>Sichern Sie sich top Zinsen</b>	imp	O	x					
111	<b>Für OnlineBanking Kunden</b>		O			x			
112	Schnell und bequem im Online Banking mit einer TAN direkt beantragen	imp	O						
113	[Zum Online-Antrag]	imp	O						
114	<b>Für Neukunden und Kunden</b>		O			x			

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adresse	Addresser	Reference	Adresse	Addresser	Reference
115	Antrag online auswählen, Unterschreiben und per Post versenden.	imp	C						
116	[Zum Antrag]	imp	O						
117	<b>Vorteile im Detail</b>		S						
118	<b>Sparen Sie Schritt für Schritt - aber mit Zinsen</b>	imp	O	x					
119	Auch aus wenig Geld kann man viel machen.	dec	S			x			
120	Selbst wenn Sie kein großes Startkapital zur Verfügung haben.	dec	S	x					
121	können Sie auch mit monatlichen Sparbeträgen von <b>attraktiven Zinsen profitieren</b> .	dec	O	x					
122	TopZinsSparen macht es Ihnen leicht, Kapital in kleinen Schritten aufzubauen - individuell, rentabel und sicher.	dec	O	x					
123	<b>Individuell &amp; persönlich</b>		O						
124	Schon ab 25 € monatlich		O						
125	Laufzeit wahlweise zwischen vier und 18 Jahren		O						
126	<b>Attraktiv &amp; renditestark</b>		O						
127	Attraktive Zinsen		O						
128	Je länger die festgelegte Laufzeit, desto höher die Zinsen		O						
129	Zinseszins-Effekt		O						
130	<b>Sicher &amp; Solide</b>		O						
131	Fester Zinssatz über die gesamte Laufzeit		O						
132	Spareinlage ohne Kursrisiko		O						
133	Zinssatz setzt sich zusammen aus: 1% p.a. Basiszins für die Dauer der Laufzeit und einem Zusatz der gezahlt wird	dec	O						
134	solange die vereinbarten Sparraten vollständig und pünktlich erbracht werden.	dec	S						
135	Am Ende der Laufzeit erhalten Sie dann ihr stetig gewachsenes Ansparkapital	dec	O	x					
136	<b>Produktinformationsblatt zur Deutsche Bank TopZinsSparen</b>		O						x
137	[TopZinsSparen]		O						
138	<b>Zins Rechner TopZinsSparen</b>		O						
139	Wie viel kann ich ansparen?	int	Q		x				
140	[jetzt berechnen]	imp	O						
141	Rückrufservice		O						
142	Sie haben Fragen?	int	Q	x					
143	Wir rufen Sie gerne zurück!	dec	O	x				x	
144	[jetzt starten]	imp	O						

## APPENDIX 9 – Postbank, Germany

### SCREENSHOTS, TRANSCRIPTS, ANALYSES

Website owner: Postbank  
URL: www.postbank.de  
Date accessed: 3 July 2011.  
Wordcount: 781 (approx.)

The screenshot shows the Postbank Germany homepage. At the top, there is a yellow navigation bar with the Postbank logo and links for 'Startseite', 'Infomaterialien', 'WIKI', 'Häufige Fragen', 'Stellen', 'Newsletter', and 'Kontakt'. Below this is a secondary navigation bar with 'Privatkunden', 'Geschäftskunden', 'Firmenkunden', and 'Die Postbank'. The main banner features a family image and a 'Postbank Giro plus' offer with the slogan 'UNTER STRICH ZAHL ICH.' and a right-pointing arrow. A search bar is located on the left side. The central section, 'Die TOP-Angebote der Postbank', displays five product categories: Girokonto (5% Tagesgeld\*), Kredit (Mit Online-Vorteil), Sparen (2,3% p. a. ab 1 Euro), Bausparen (Jetzt ins Eigenheim!), and Fonds (Mit 50% Rabatt). A left sidebar lists various services like 'Konten + Karten', 'Kredite', 'Sparen + Anlegen', and 'Fonds + Börse'. At the bottom, there are sections for 'Postbank Happy Hour' (Link suchen und gewinnen!) and 'Aktuelles' (Tipp der Woche).

APPENDIX 9 Postbank, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
1	<b>Kostenloses Girokonto</b>		O						
2	<b>5% auf Tagesgeld 500€ kostenloser Dispo</b>		O						
3	<b>Die TOP_Angebote der Postbank</b>		O						x
4	Girokonto		O						
5	Postbank Giro plus		O						x
6	Null Kosten		O						
7	[5% Tagesgeld]		O						
8	<b>Kredit</b>		O						
9	Postbank Privatkredit direkt		O						x
10	[Mit Online-Vorteil]		O						
11	<b>Sparen</b>		O						
12	Postbank SparCard 3000 plus direkt		O						x
13	[2,3% p.a. ab 1 Euro]		O						
14	<b>Bausparen</b>		O						
15	BHW WohnMaXX		O						
16	[Jetzt ins Eigenheim]	imp	O						
17	<b>Fonds</b>		O						
18	Postbank Europafonds Aktion		O						x
19	Mit 50% Rabatt		O						
20	<b>Postbank Happy Hour</b>		O						x
21	Link suchen und gewinnen!	imp	O						
22	Jetzt das neue Online-Banking entdecken	imp	O						
23	[Jetzt mitmachen]	imp	O						
24	<b>Aktuelles</b>		O						
25	<b>Tipp der Woche</b>		O						
26	Profitieren Sie von den neuesten Sicherheitsstandards im Online-Banking	imp	O	x					
27	Postbank Altersvorsorge		O						x
28	Passend für jede Lebenssituation: die individuelle Altersvorsorge der Postbank		O						
29	<b>Unser Angebot</b>		O					x	
30	<b>Online – einfach günstiger!</b>		O						
31	Machen Sie Wünsche wahr – mit dem Postbank Privatkredit <i>direkt</i> , mit extragünstigen Online-Konditionen und viel Spielraum bei Kredithöhe und Laufzeit.	imp	O	x					
32	Auf Wunsch können Sie die Rückzahlung absichern:	dec	O	x					
33	Im Fall von Arbeitslosigkeit, Arbeitsunfähigkeit oder im Todesfall springt dann der PB Ratenschutz für Sie ein.	dec	O	x					x
34	<b>Schon ab 5,79% eff. Jahreszins:</b>		O						
35	Beispielsweise beträgt der effektive Jahreszins bei einer Kredithöhe von 10.000 Euro und einer Laufzeit von 24 Monaten nur 5,79% (inklusive 3% Bearbeitungsentgelt), der Sollzins pro Jahr 2,73%.	dec	S						
36	Diese Konditionen gelten nur bei Online-Abschluss.	dec	S						

APPENDIX 9 Postbank, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
37	<b>Ihre Vorteile</b>		S	x					
38	<b>Der direkt-Effekt:</b>		O						
39	<b>Mit Top-Online-Konditionen günstig Wünsche erfüllen</b>	imp	O						
40	Persönliche Kredithöhe und gewünschte Laufzeit flexibel wählbar		O						
41	Sofortige Auszahlung der gewünschten Kreditsumme nach Bewilligung		O						
42	Kostenlose Sondertilgung von bis zu 50% der offenen Kreditsumme einmal pro Laufzeitjahr möglich		O						
43	PB Ratenschutz:		O						x
44	Damit sind Sie und Ihre Familie gleich dreifach und optimal abgesichert	dec	O	x					
45	<b>[Jetzt abschließen]</b>	imp	O						
46	<b>Postbank SparCard 3000 plus direkt</b>		O						x
52	Online Zinsvorteil - mit vielen Extras		O						
53	2,3% p.a. schon ab dem ersten Euro		O						
54	<b>Die clevere Alternative zum Sparbuch</b>		O						
55	Mit der SparCard 3000 plus <i>direkt</i> sparen Sie ganz nach Wunsch und profitieren von besonderer Flexibilität – ohne feste Sparraten!	dec	O	x					
56	Zudem können Sie Ihr Ersparnis weltweit abheben, rund um die Uhr.	dec	O	x					
57	<b>Ihre Vorteile</b>		S	x					
58	2,30% p. a.* ab dem ersten Euro		O						
59	Schnelle Kontoeröffnung im Internet		O						
60	Zehn Auslandsabhebungen pro Konto und Jahr entgeltfrei**		O						
61	Kostenlos Bargeld an allen Postbank Geldautomaten im Inland		O						x
62	Bis zu 2.000 € pro Kalendermonat ohne Kündigung vorschusszinsfrei verfügbar		O						
63	<b>Jetzt abschließen ganz einfach per Online-Abschluss</b>	imp	O						
64	[Online abschliessen]	imp	O						
65	<b>Wie entwickelt sich mein Sparguthaben?</b>	int	Q		x				
66	Sparrechner kalkuliert mit 2,30% Zinsen p. a., Ergebnis auf ganze Euro gerundet.	dec	O						
67	Zinssatz variabel, ggf. geringerer Zinsertrag aufgrund steuerlicher Abzüge		S						
68	In Einzelfällen können Geldautomatenbetreiber gesonderte Gebühren erheben, die von der Postbank nicht getragen werden können.	dec	S						x
69	Dies wird in der Regel bei der Abhebung kenntlich gemacht.	dec	S						
70	Stand: 15.07.2011		S						
71	<b>Rückruf-Service</b>		O						
72	Fragen zu unserem Angeboten?	int	Q						
73	wir rufen Sie gerne zurück. >>>	dec	O	x				x	
74	<b>Produktinformationsblatt</b>		O						
75	<b>Alles auf einen Blick:</b>		O						



APPENDIX 9 Postbank, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
76	Der "Beipackzettel" für SparCard 3000 plus direkt		O						
77	<b>SparCard 3000 plus direkt</b>		O						
78	<b>Wers schon hat nutzt auch</b>	dec	S	x		x			
79	Komfortsparen		S						
80	SparCard BankingSparkontowechsel-Service		S						
81	Kostenlos Bargeld tanken bei Shell?	int	O						
82	[Hier erfahren Sie mehr]	dec	O	x					
83	<b>VISA PLUS Geldautomatensuche</b>		O						
84	Mit Ihrer SparCard 3000 plus direkt weltweit und rund um die Uhr abheben – an mehr als 1,7 millionen VISA PLUS Geldautomaten	imp	O	x					
85	<b>BHW Wohn maXX</b>		O						
86	<b>Platz 1 für die beste Bausparkasse</b>		S						x
87	Beim Bausparen baue ich auf den Testsieger	dec	S		x				x
88	<b>Schnell und günstig ins Eigenheim!</b>	imp	O						
89	Sie träumen von den eigenen vier Wänden, in denen Sie sich wohl fühlen?	int	Q	x					
90	Und dieser Traum soll sich jetzt oder in naher Zukunft erfüllen?	int	Q						
91	Dann ist BHW Wohn maXX die optimale Grundlage, um Ihre individuellen Finanzierungsvorhaben zu realisieren -	dec	S	x					x
92	egal ob Sie bauen, eine Immobilie kaufen oder auch bereits als Eigentümer umfangreiche Modernisierungspläne umsetzen möchten.	dec	O	x					
93	Dank einer schnellen Zuteilung selbst für kurzfristigen Finanzierungsbedarf und einem niedrigen Darlehenszins können Sie Ihre Träume zeitnah verwirklichen und Ihren Kredit schnell tilgen.	dec	O	x					
94	Und wenn Ihre Bau- oder Kaufabsichten erst später umgesetzt werden sollen,	dec	S	x					
95	dann ist BHW Wohn maXX ebenso ideal um erst einmal Eigenkapital aufzubauen.	dec	O						x
96	<b>Ihre Vorteile</b>		S	x					
97	Schnelle Zuteilung der benötigten Finanzierungssumme		O						
98	Garantiert günstiger Darlehenszins		O						
99	Schnelle Tilgung des Darlehens und damit schneller schuldenfrei		O						
100	Ideal um Eigenkapital auch für spätere Projekte aufzubauen		O						
101	Flexibler Finanzierungstarif		O						
102	<b>[Jetzt abschließen]</b>	imp	O						
103	<b>Postbank Europafonds Aktien</b>		O						
104	<b>ISIN: DE0009797720 WKN: 979772 Die Anlagestrategie des Fonds</b>		O						
105	<b>Auf Europa setzen</b>	imp	O						
106	<b>Die vielversprechendsten europäischen Aktien</b>		O						
107	Europäischer Aktienfonds, der auf Basis eines quantitativen Modells in europäische Aktien investiert.		O						

APPENDIX 9 Postbank, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Adressee	Addresser	Reference	Adressee	Addresser	Reference
108	Das Fondsmanagement selektiert aus einem Anlageuniversum von rund 1.000 europäischen Aktientiteln die Vielversprechendsten.	dec	S						
109	Für jeden einzelnen Titel werden monatlich Performanceprognosen erstellt.	dec	S						
110	Diese Performanceprognosen basieren auf ca. 100 unterschiedlichen Kennzahlen.	dec	S						
111	Das Fondsmanagement führt über einen Optimierungsprozess gezielt die deutliche Reduktion aktientypischer Risiken im Portfolio herbei.	dec	S						
112	Aufgrund dessen verfügt der Fonds über ein hervorragendes Chance-Risiko Profil im europäischen Anlageuniversum.	dec	S						
113	<b>Besonders günstig:</b> Bei Online-Order erhalten Sie diesen Fonds mit einem reduzierten Ausgabeaufschlag von nur 2,00% statt 4,00%.	dec	O						
114	<b>Was den Fonds attraktiv macht (Chancen)</b>		S						
115	Das Fondsmanagement selektiert aus einem Anlageuniversum von rund 1.000 europäischen Aktientiteln die Vielversprechendsten	dec	S						
116	Für jeden einzelnen Titel werden monatlich Performanceprognosen erstellt.	dec	S						
117	Diese Performanceprognosen basieren auf circa 100 unterschiedlichen Kennzahlen	dec	S						
118	Das Fondsmanagement führt über einen Optimierungsprozess gezielt die deutliche Reduktion aktientypischer Risiken im Portfolio herbei	dec	S						
119	<b>Was zu beachten ist (Risiken)</b>		S						
120	Durch Investitionen in Aktien sind stärkere Kursschwankungen und damit auch Kursverluste möglich	dec	S						
121	Zudem sind stärkere Kursschwankungen durch Besonderheiten des Marktes, der Branchen und Unternehmen möglich	dec	S						
122	<b>Jetzt einsteigen und profitieren</b>	imp	O						

## APPENDIX 10 – Stadtparkasse München, Germany

### SCREENSHOTS, TRANSCRIPTS, ANALYSES

Website owner: Stadtparkasse München  
URL: www.sskm.de  
Date accessed: 3 July 2011.  
Wordcount: 797 (approx.)

The screenshot shows the homepage of Stadtparkasse München. The header features the bank's logo and a red banner for a charity event: "Gemeinsam mit Maria Riesch für München 2018. Daumen drücken für die Entscheidung am 6. Juli." Below the header is a navigation bar with links for "Startseite", "Unternehmen", "Presse", "Gut für München", "Kartens", and "Kontakt". A search bar is also present. The main content area is divided into several sections:

- Giro sucht Hero:** A large banner with the headline "Wählen Sie unseren Werbehelden!" and a sub-headline "Wer ist der Beste für unser bestes Girokonto? Jetzt teilnehmen und einen von zehn Platz gewinnen." It features images of two men holding money.
- Privatgirokonto direkt:** "Die täglichen Bankgeschäfte online erledigen. Beringt gibt es kostenlos an über 25.000 Geldautomaten in Deutschland. Zinsen jährlich an."
- Extrazinsplan direkt:** "Bei dieser Geldanlage legen Sie einmalig einen festen Betrag an. Dabei steigen die Zinsen jährlich an."
- Gut für unsere Umwelt:** "Für eine gehaltvolle Umweltschutz eine tolle Prämie. Maßnahmen und Erfolge zeigt Ihnen unsere neue Umwelterklärung."
- Moderne Banking:** "iAN wird durch chipiAN und eine TAN abgelöst. Wechseln Sie jetzt und gewinnen Sie ein iPad 2 oder eine von zwei Halbjahres-Kinokarten."
- Ausbildung bei der SSKM:** "Stärken Sie sich in diesem Jahr in eine interessante und zukunftsprägende Zukunft."
- Tagesgeld: Cash direkt:** "Geldanlagekonto zur kurzfristigen Anlage mit sofortiger Verfügbarkeit und einer Kündigungsfrist." It features a large "0,80%+ p.a." graphic.
- Infos, Tipps & Tools:** A section with four sub-promotions:
  - Travel-Standard-Paket:** "Versicherungspaket speziell für die Urlaubstouristen: Reisekranken-, Reisegepäck- und Notfall-Service-Versicherung."
  - BusinessCard Gold:** "Die neue Visitenkarte, mit der man auch bezahlen kann - bei über 25 Mio. Akzeptanzstellen weltweit."
  - Online-Newsletter:** "Immer auf dem Laufenden. Unser Newsletter speziell für Privatkunden. 1 x monatlich Neuigkeiten und Wissenswertes."
  - chipiAN-Leser:** "Im SparkassenShop können Sie einen chipiAN-Leser für unser modernes Onlinebanking im chipiAN-Verfahren bestellen."

The right sidebar contains a "Börse & Wertpapiere" section with a "Direktanlage" menu and a "Kontakt" section with options for "Service-Telefon", "E-Mail schreiben", "Filiale suchen", and "Newsletter abonnieren". The footer includes "Impressum", "Nutzungsbedingungen", "AGB", "Datenschutz", "Pressekontakt", "Sicherheit", and social media icons.

APPENDIX 10 Stadtparkasse Munchen, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
1	<b>Giro sucht Hero</b>	dec	S						
2	<b>Wählen Sie unseren Werbehelden!</b>	imp	O	x				x	
3	Wer ist der Beste für unser bestes Girokonto?.	int	Q					x	
4	Jetzt teilnehmen und eines von zehn iPads gewinnen	imp	O						
5	<b>PrivatkontoDirekt</b>		O						
6	Die täglichen Bankgeschäfte online erledigen.	imp	O						
7	Bargeld gibt es kostenlos an über 25.000 Geldautomaten in Deutschland.	dec	O						
8	[Weiter]	imp	O						
9	<b>Extrazins sparen direct</b>		O						
10	Bei dieser Geldanlage legen Sie einmalig einen festen Betrag an.	dec	O	x					
11	Dabei steigen die Zinsen jährlich an.	dec	O						
12	[Weiter]	imp	O						
13	<b>Gut für unsere Umwelt</b>		S					x	
14	Für uns genießt der Umweltschutz eine hohe Priorität.	dec	S					x	
15	Maßnahmen und Erfolge zeigt Ihnen unsere neue Umwelterklärung.	dec	S	x				x	
16	[Weiter]	imp	O						
17	<b>Modernes Banking</b>		O						
18	iTAN wird durch chipTAN und smsTAN	dec	S						
19	Wechseln Sie jetzt schon!	imp	O	x					
20	Gewinnen Sie einen iPad 2 oder eine von zwei Halbjahreskinokarten.	imp	O	x					
21	[Weiter]	imp	O						
22	<b>Ausbildung bei der SSKM</b>		O						x
23	Starten Sie noch in diesem Jahr in eine interessante und vielversprechende Zukunft.	imp	O	x					
24	[Weiter]	imp	O						
25	<b>Tagesgeld Cash direkt</b>		O						
26	Online Tagesgeldkonto zur kurz-/ mittelfristigen Anlage mit sofortiger Verfügbarkeit und ohne Kündigungsfrist.		O						
27	[Weiter]	imp	O						
28	<b>Travel Standard Paket</b>		O						
29	Versicherungspakete speziell für die Urlaubsreise: Reiserücktritt-, Reisekranken-, Reisegepäck- und Notfall-Service-Versicherung.		O						
30	[Weiter]	imp	O						
31	<b>chipTAN-Leser</b>		O						
32	Im SparkassenShop können Sie einen chip TAN-Leser für unser modernest OnlineBanking im chipTAN-Verfahren bestellen	dec	O	x					x
33	[Weiter]	imp	O						
34	<b>BusinessCard Gold</b>		O						
35	Die erste Visitenkarte, mit der man auch bezahlen kann – bei über 29 Millionen Akzeptanzstellen weltweit.	dec	O			x			
36	[Weiter]	imp	O						
37	<b>Online Newsletter</b>		O						

APPENDIX 10 Stadtparkasse Munchen, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
38	Immer auf dem Laufenden.		O						
39	Unser Newsletter speziell für Privatkunden.		O			x			
40	1x monatlich Neuigkeiten und Wissenswertes.		O						
41	[Weiter]	imp	O						
42	<b>chipTAN-Leser</b>		O						
43	Im Sparkassenshop können Sie einen chipTAN-Leser für unser modernes online Banken im chipTAN-Verfahren bestellen.	dec	O	x					
44	[Weiter]	imp	O						
45	<b>Girokonto</b>		O						
46	<b>Ihr günstiger Weg zur Sparkasse kostenlos*</b>		O	x					x
47	Genießen Sie die Vorteile eines kostenlosen Girokontos bei der Stadtparkasse München.	imp	O	x					x
48	Einzige Voraussetzung: ein Durchschnittsguthaben von 1.500 EUR im Monat.*		S						
49	So geht's:	dec	S						
50	Sie erledigen Ihre täglichen Bankgeschäfte online undholen Ihr Bargeld am Automaten ab.	dec	S	x					
51	Für spezielle Serviceleistungen zahlen Sie bei Bedarf.	dec	S	x					
52	<b>PrivatgirokontoDirekt eröffnen</b>	imp	O						
53	[Jetzt direkt abschließen (OnlineBanking-Kunden)]	imp	O			x			
54	[Jetzt beantragen (Kunden und Neukunden)]	imp	O			x			
55	Für die Berechnung des Durchschnittsguthabens werden alle Habensalden addiert und durch die Anzahl der Tage des jeweiligen Montags geteilt.	dec	S						
56	Wird das Durchschnittsguthaben in einem Monat unterschritten,	dec	S						
57	fällt für diesen Monat eine Grundgebühr in höhe von 2,30EUR an.	dec	S						
58	<b>Ihre Vorteile:</b>		S	x					
59	Kostenlose Kontoführung bzw. niedriger monatlicher Grundpreis		O						
60	Kostenlose Teilnahme an Online-Banking		O						
61	Kostenlose Sparkassenkarte für Bargeld am Automaten und bargeldloses Bezahlen		O						x
62	Kostenlose Nutzung von über 25.000 Geldautomaten in Deutschland		O						
63	<b>Einmalanlage: Extrazins sparen direkt</b>		O						
64	Top-Zinsen bis zu 3,7 %*		O						
65	Bei dieser Geldanlage legen Sie einmalig einen festen Betrag an.	dec	S	x					
66	Dabei steigen die Zinsen jährlich an und	dec	O						
67	Ihr Geld ist nach nur dreimonatiger Kündigungsfrist jederzeit verfügbar.	dec	O	x					
68	<b>Extrazins sparen direkt abschließen</b>	imp	O						
69	[Jetzt direkt abschließen (OnlineBanking-Kunden)]	imp	O			x			
70	[Jetzt beantragen (Kunden und Neukunden)]	imp	O			x			

APPENDIX 10 Stadtparkasse Munchen, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
71	Kondition nur gültig bei Direktabschluss über Internet		S						
72	Die Zinshöhe steigt jährlich an	dec	O						
73	Im 5. Anlagejahr erhalten Sie 3,70%	dec	O	x					
74	Stand 22.06.2011; alle Angaben ohne Gewähr	dec	S						
75	<b>Ihre Vorteile</b>		O	x					
76	Jährlich steigende Festzins		O						
77	Null kosten, null Gebühren		O						
78	Schon ab 2.500 EUR Anlagebetrag		O						
79	Flexible Geldanlage mit schneller Verfügbarkeit		O						
80	Transparenz und Verbraucherschutz: Produkt Informationsblatt „extra Zinssparen direkt“ (pdf)		O						
81	<b>Sparplan: PrämiensparenFlexibel</b>		O						
82	Sparplan ab 25 Euro monatlich		O						
83	Mit diesem Sparplan legen Sie regelmässig monatlich einen bestimmten Betrag beiseite und profitieren von der attraktive Verzinsung	dec	O	x					
84	Zusätzlich zu Zinsen und Zinseszinsen erhalten Sie ab dem dritten Jahr eine jährlich stiegende Prämie in Höhe von bis zu 40% des jährlich eingezahlten Betrages	dec	O	x					
85	Sie bestimmen flexibel, wie viel und wie lange Sie sparen wollen.	dec	O	x					
86	[Modellberechnung starten]	imp	O						
87	PrämiensparenFlexibel abschließen	imp	O						
88	[Jetzt direkt abschließen(OnlineBanking-Kunden)]	imp	O			x			
89	Jetzt beantragen (Kunden und Neukunden)]	imp	O			x			
90	Ab dem dritten Sparjahr erhalten Sie für jedes volle Jahr eine Prämie;	dec	O	x					
91	Die Prämienhöhe ist gestaffelt und bezieht sich auf das jährlich eingezahlte Kapital	dec	O						
92	ab dem 22 Sparjahr erhalten Sie 40% Prämie;	dec	O	x					
93	Alle Angaben ohne Gewähr!	dec	S						
94	<b>Ihre Vorteile</b>		S						
95	Einstieg bereits ab 25 Eur monatlich		O						
96	Bei Bedarf schnelle Verfügbarkeit Ihrer angesparten Beiträge inkl. Zinsen und Prämien		O						
97	Garantierte steigende Prämien bis zu 40% des jährlich eingezahlten Betrages plus variable Zinsen		O						
98	Keine Gebühren und keine Kursrisiken, die Ihren Gewinn schmälern könnten		O	x					
99	Online-Abschluss möglich		O						
100	Transparenz und Verbraucherschutz		O						
101	Produktinformationsblatt PrämiensparenFlexibel (pdf)		O						
102	<b>Kredit &amp; Finanzierung</b>		O						
103	<b>Kredit</b>		O						
104	Mit unserem Sparkassen-Privatkredit direkt kommen Sie schnell an Bargeld - zu günstigen	dec	O	x				x	x
105	Nutzen Sie Preisvorteile als Barzahler.	imp	O	x					
106	Jetzt mit Online-Sofortzusage!		O						

APPENDIX 10 Stadtparkasse Munchen, Germany

Clause no.	Text	Clause str.	Speech Func.	Consumer			Producer		
				Addressee	Addresser	Reference	Addressee	Addresser	Reference
107	[weiter]	imp	O						
108	[Jetzt beantragen]	imp	O						
109	<b>Online Baufinanzierung</b>		O						
110	Berechnen Sie online Ihr Immobilienvorhaben und	imp	O	x					
111	profitieren Sie vom Zinsvorteil bei einer Online-Finanzierungsanfrage über unseren Finanzierungsrechner.	imp	O	x					
112	[Jetzt berechnen]	imp	O						
113	[weiter]	imp	O						
114	<b>NEU: Unser Kredit jetzt mit Online-Sofortzusage</b>		O						
115	Wünsche clever finanzieren	imp	O						
116	Mit dem Sparkassen-Privatkredit direkt können Sie sich schon heute manches leisten, was Ihnen wichtig ist und das Sie sich früher oder später sowieso leisten wollen	dec	O	x					x
117	Ein Konsumentenkredit, ganz einfach und unkompliziert		O						
118	[Kredit berechnen und beantragen]	imp	O						
119	<b>Ihre Vorteile</b>		S						
120	Neu: Mit Online-Sofortzusage		O						
121	Nur Online: die Bearbeitungsgebühr i.H. v. 2.00% entfällt!	dec	O						
122	Kredit für jeden Wunsch		O						
123	Schnelle Auszahlung		O						
124	TOP-Konditionen - garantiert für die gesamte		O						
125	Optionale günstige Kreditabsicherung für Arbeitslosigkeit, -unfähigkeit und den Todesfall		O						
126	<b>Börse &amp; Wertpapiere</b>		O						
127	Mein Musterdepot Konfiguration		O		x				
128	Kontakt		O						
129	Bei der Auswahl passender Finanzlösungen für Ihre individuelle Bedarfssituation unterstützt Sie gerne einer unserer Finanzexperten vor Ort	dec	O	x				x	
130	[Beratungstermin vereinbaren]	imp	O						
131	[Email schreiben]	imp	O						
132	Zentrale Service-Rufnummer 089 21670		O						
133	<b>Unsere Empfehlung</b>		O					x	
134	Kunden, die sich für unseren Privatkredit interessieren, haben sich auch folgendes angesehen:	dec	S			x			
135	PrämiensparenFlexibel		O						
136	Legen Sie regelmäßig monatlich einen bestimmten Betrag beiseite und	imp	O	x					
137	profitieren Sie von hohen Prämien - bis zu 40%	imp	O	x					
138	[Jetzt informieren]	imp	O						

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