On The Dotted Line

written by

John Stone

A Day At The Bank

(c)

FADE IN:

INT. BANK - DAY

Bespectacled CHUCK SPUNT (50's) enters and waits to be seen by a member of staff. He is a lanky chap with a thin moustache.

CHUCK SPUNT

(looks at watch)

C'mon, c'mon. I haven't got all day.

A bespectacled young ASSISTANT approaches and smiles warmly at him.

ASSISTANT

Sorry to keep you waiting, sir. How may I help you today?

CHUCK SPUNT

(clears throat)

I made the mistake of attempting to use your ATM to make a withdrawal last night. It swallowed my card without accepting the transaction.

ASSISTANT

Oh, I'm sorry to hear that. And when did this happen, did you say?

CHUCK SPUNT

Last night. It printed me a receipt for the transaction, but failed to release the cash.

ASSISTANT

Oh, how awful. You must have felt quite pushed.

CHUCK SPUNT

(abruptly)

Pushed is not quite the right word I would use myself, but I get your gist.

ASSISTANT

And what time did this failed transaction take place, exactly?

Eight-o-clock on the dot.

ASSISTANT

And how much was this transaction for?

CHUCK SPUNT

Fifty pounds, exactly.

ASSISTANT

And do you still have the transaction receipt with you?

CHUCK SPUNT

Yes I do in fact.

ASSISTANT

May I see it please? Also the card you used to make the transaction.

CHUCK SPUNT

I told you, the ATM swallowed my card.

ASSISTANT

Oh yes, of course. Sorry.

He hands her the transaction receipt. She studies it carefully.

ASSISTANT /

Is it just the one account you have with us here?

CHUCK SPUNT

Yes, I'm not Elon Musk.

ASSISTANT

Do you have any proof of ID?

He hands her his DRIVING LICENSE from his wallet. She studies it closely.

ASSISTANT

So can you tell me exactly what happened when you slipped your card into the machine?

Well I tapped in my pin number and then the amount that I wished to withdraw. I waited for a bit before it gave me a receipt without actually delivering the money requested. It then swallowed my card and told me to seek assistance.

ASSISTANT

(sympathetically)

Oh, that's awful. Just wait here a moment.

She hands back his driving license then walks off with the receipt.

CHUCK SPUNT -

(mumbles)

I've got better things to do with my time than to just stand here begging for my fifty quid back.

He whistles as he waits for her to return.

Beat.

She returns clutching a FOLDER.

ASSISTANT

Sorry to keep you waiting, Mr Spunk. I just need to run through this claim form with you. It should only take a matter of minutes.

CHUCK SPUNT

(irksomely)

My name is Spunt, not Spunk!

ASSISTANT

I am sorry, but please don't shout at me, sir.

CHUCK SPUNT

Well get it right and I won't have to shout, will I?

She sighs as she opens the folder and takes out the claim form.

ASSISTANT

Right then. This is a claim form. There's a short questionnaire in case of any fraudulent claim arising from a disputed transaction. Is it okay to proceed?

CHUCK SPUNT

Not really. I've told you what happened. You have the receipt in your hand for heaven's sake! Don't you believe me? D' you think I'm making this up, or something?

ASSISTANT

It's policy I'm afraid, sir. You never know what people might try and pull these days. For all we know you might have forgotten that you went and spent the money.

CHUCK SPUNT

Well. I'm sure I'm not the only person this must have happened to. You just watch... there'll be an army of people coming through that door claiming the same thing happened to them.

She ignores him and begins to scrutinise the claim form.

ASSISTANT

OK. Sorry. I've not actually done one of these claim forms before, so bear with...

CHUCK SPUNT

Look, how long is this going to take for heaven's sake?

**ASSISTANT** 

Not too long. Please be calm, sir.

She looks up at him and sighs.

CHUCK SPUNT

Then get on with it, will you?

He takes a deep breath.

ASSISTANT

(ignores remark)

What was the date of your last eye test?

CHUCK SPUNT

I have no idea.

ASSISTANT

You wear spectacles, so you must know when you last visited the optician.

CHUCK SPUNT

Erm, let me think.

(reflects)

Yes, I remember. It was last August, in fact.

ASSISTANT

If so can you supply the name and address of your optician, so we can arrange for you to take a random eye test, should we require you to do so?

CHUCK SPUNT

This is completely outrageous!

**ASSISTANT** 

Is that a no, then, sir?

CHUCK SPUNT

(crazily)

Ha, ha ha ha... Yes, no.

ASSISTANT

Have you ever held a criminal record?

CHUCK SPUNT

Not yet, I'm still working on it.

He scratches his chin as he ruminates.

ASSISTANT

How long have you been banking with us, Mr Spunk?

Look, if you call me that once more I'll...

He raises a clenched fist and grits his teeth.

ASSISTANT

Oh sorry, sir. I keep forgetting. (pauses)

And finally, are you happy with the service we offer our customers at this branch?

CHUCK SPUNT

Ha! No chance.

ASSISTANT

Oh, I am very sorry to hear that.

CHUCK SPUNT

In fact, I've never been so humiliated in all my life.

(reflects)

Apart from when I...

ASSISTANT

... No one is accusing you of anything, sir. It is just a claim form.

CHUCK SPUNT

Not yet, maybe. But once you've gathered all the information who knows what I will be inundated with?

ASSISTANT

Just sign on the dotted line.

She hands him the claim form along with a pen.

He bends over the counter to sign his name.

ASSISTANT /

And I will need the name and address of your optician so we can arrange for you to take another eye test.

He looks up at her in dismay.

(aback)

What?

He freezes with a look of horror when she hands him back his shopping card.

ASSISTANT

That is your Tesco Clubcard that the ATM swallowed last night, Mr Spu-

CHUCK SPUNT

-Don't you dare!

THE END