Bank Teller interview questions

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What to expect

Bank Teller interviews check three things: whether you can handle cash and transactions accurately under time pressure, whether you'll follow compliance procedure without being told twice, and whether you can keep a customer calm and satisfied at the counter.

- **Process:** Questions about how you actually balance a till, process a transaction or reconcile a discrepancy, step by step.
- **Behavioural:** Past-experience questions about customer service, teamwork or handling pressure, usually answered with a specific example.
- **Scenario/judgement:** Hypothetical situations, such as a cash shortfall or a suspicious ID, testing what you'd do in the moment.
- **Compliance:** Questions probing your understanding of identity verification and anti-money laundering obligations.
- **Client-facing:** Questions about reading a customer's needs and knowing when to refer them on rather than handle the request yourself.

Most branches run a short phone or video screen first, checking availability and basic numeracy, followed by an in-branch interview with the branch manager or team leader. That second interview often includes a practical or numeracy exercise and sometimes a short roleplay of a customer interaction.

1. Walk me through how you'd balance your cash drawer at the end of a shift.

Why they ask

This checks whether you actually know the mechanics of till reconciliation, not just that you've heard the term.

How to structure your answer

Answer as a clear step-by-step walkthrough: count and record, cross-check against the system total, isolate any variance, document and escalate if unresolved.

Example answer

“I'd start by counting the drawer physically, denomination by denomination, and record the total. Then I'd compare that against the system-generated total for the shift. If the two match, I sign off and lodge the cash for end-of-day processing. If there's a variance, I'd recount before assuming an error, check for any transaction I might have miskeyed, and if I still can't account for it, I'd note the discrepancy and report it to the supervisor straight away rather than let it carry over to the next shift.”

2. Tell me about a time you dealt with a difficult or upset customer.

Why they ask

Frontline banking involves regular contact with frustrated or anxious customers, often over money, so composure matters.

How to structure your answer

Use STAR: situation, task, action, result.

Example answer

“A customer came in upset because a direct debit had bounced and left her account short. My task was to calm the situation and sort out what I could at the counter. I listened without interrupting, checked the transaction history with her, and explained clearly which fee had applied and why. I couldn't waive it myself, so I flagged it to the manager for a goodwill review while she waited. She left

having understood what happened and with the issue in someone's hands, rather than walking out angry."

3. A customer's cash count doesn't match what you've recorded on the system. What do you do?

Why they ask

Tests judgement under pressure and whether you'd cut corners to make numbers balance.

How to structure your answer

Frame your answer around immediate action, verification, and escalation, showing you wouldn't guess or fudge a figure to close it out.

Example answer

"I'd stop and recount the cash in front of the customer rather than argue over the figure. If my count still doesn't match the system entry, I'd check whether I keyed the transaction correctly and review the notes and coins for anything miscounted. If the gap remains, I'd tell the customer that I need to check it with my supervisor before finalising, rather than adjusting the figure to make it fit. Accuracy matters more than speed here."

4. How would you handle a transaction where the customer's ID looks altered or doesn't match their details?

Why they ask

Directly probes your grasp of identity verification and AML/CTF obligations, which is core to compliance in this role.

How to structure your answer

Answer as a compliance walkthrough: what you'd check, what you wouldn't do, and who you'd escalate to.

Example answer

"I'd compare the photo and details against the person in front of me and against what's on file, and I wouldn't proceed with the transaction if something looks inconsistent. I wouldn't accuse the customer outright, but I'd calmly explain I need to verify a few details and step away to speak to my supervisor or the compliance line. Branches have clear procedures for suspected fraud or altered documents, and following them protects the customer as much as the bank."

5. How do you decide when to refer a customer to a financial adviser rather than handle their request yourself?

Why they ask

Checks whether you understand the boundaries of the teller role and can spot opportunities to add value beyond basic transactions.

How to structure your answer

Answer with a short reasoning structure: recognise the trigger, explain the limit of your role, describe the handover.

Example answer

"If a customer asks about something outside standard transactions, like restructuring a loan or investment advice, that's a sign to refer rather than attempt to answer myself. I'll explain the products at a general level if I can, but for anything requiring tailored advice I'll book them in with an adviser or pass their details on with a note of what they need, so they don't have to repeat themselves."

6. Describe a time you had to learn a new system or process quickly.

Why they ask

Banking systems and compliance procedures change often, so adaptability is tested in this role.

How to structure your answer
Use STAR, with emphasis on the specific steps you took to get up to speed.

Example answer

“When my branch moved to a new core banking platform, I had a short training session before going live on the floor. I kept a personal cheat sheet of the steps for the transactions I did most often and asked a colleague to double-check my first few days of entries. Within a week I was working at normal speed, and having that habit of writing things down helped me pick up later system updates faster too.”