

# BLACK PLAIN 816

## Chapter 816 The Bank Of The Black Plain 2

Davis, the first alchemist in Dry City, level 46, someone brought by Minos from Portland, then looked at his colleague and said in good humor. "Just because I wasn't in seclusion doesn't mean I was unoccupied..."

"Oh?"

"Recently, the group of alchemists under my responsibility received some new individuals. And as you know, we have to train these newbies before they do something stupid..."

"Hahaha, so, that's it?"

"Well, it seems that we all face similar problems..." So, he was about to say when finally the two arrived in front of one of the service stations in that building.

Upon entering the Bank of the Black Plain, the first place to go was the security area, where there were several police officers on hand.

Their job was simple, to search and collect the visitors' belongings, like weapons, defensive items, etc. These things could be used in criminal activity.

After this security area was a large hall with a few benches here and there, where people waiting could sit. Finally, many workstations could be seen around almost half of that area.

On one side, there were large rectangular boxes, where there were some kinds of arrays that were useful to display information. On the other side were many similar workstations, where a kind of resistant glass separated the employees from the customers.

That was the place where the crystals came and went inside this building.

Finally, the rest of the space where there was no place to wait for service was a series of small offices.

It was precisely in one of these offices that Davis and Edric had just arrived..PANDA-NOVEL.COM

As this bank had only recently been founded, there were not many people yet to queue in this place. As such, those two alchemists had immediately gotten someone to attend to them.

"Good morning, gentlemen. How can I help you?" An official with a name tag at chest height asked those two.

Davis then replied. "Good morning. We are here to learn about what you offer. I hear there are some good options for those who want to improve their savings..."

Hearing his colleague say this, Edric nodded in agreement, curious to know about this place.

The two were busy people, so they had barely heard the rumors of this place. So, neither of them knew for sure how exaggerated or accurate the few rumors they had heard could be.

Therefore, they were both curious.

"Yes, we do indeed have outstanding options here, gentlemen." The official said this with a smile, not taking too long to explain the advantages of this bank. "Well, for starters, I should assure you that services like those offered at other regional banks are also offered here."

"That counts with crystal exchange options, fast and secure cash transfers, as well as the option of virtual transactions." He said that as he picked up a particular device that every citizen of Dry City had.

"When you make an account with our bank, we activate, at no additional cost, the debit function of your ID, something that will be related to your account."

"With this, you will eventually be able to pay your bills at authorized posts through your identification, without having to carry crystals around."

"With the regular account, you will also be able to transact up to 9,999 low-grade crystals without having to pay fees!" PANDA NOVEL

"You will be able to make payments at merchant outlets that are members of our network or make transfers directly here at our bank, without having to talk to one of the staff." He pointed to that side area where the large rectangular boxes were.

"The only cost you will incur by having a standard account with us is the trade fee, which consists of transactions made directly at the teller." He pointed to the side where some glass separated the tellers from the account holders.

"The transactions we do there are the deposit and withdrawal of crystals, transfers over 10,000 low-grade crystals, and other services."

"The transaction fee is five crystals, regardless of the amounts involved or the type of transaction."

PANDA-NOVEL "But if you have a business, then you can be part of our authorized network. For the cost of only 400 low-grade crystals per year, we provide an array capable of recording transactions between different IDs, and you can have a business account."

"Oh? And what's the point of us paying that fee? I mean, without those arrays, we can still transact with physical crystals..." Edric said, satisfied with the five crystals transaction fee.

Hearing that, that official nodded in agreement. "That's partly true."

"But the conditions we offer are advantageous. It's just that I haven't yet explained all the advantages of having an account here."

"You see, what I've told you so far is just what we offer in common with other regional banks, which, truth be told, are better terms than those offered by competitors."

"But our differentiator is that we can make your crystals work for you!" He said in animation, massaging his own ID as if he were treating his lucky talisman.

"Work for me?" PANDA NOVEL

"Oh?"

"How do you guys do that?" The two asked simultaneously, incredulous at this possibility that did not exist in other regional banks.

"Suppose you open an account with us and deposit a certain amount of crystals. Then, if you leave that amount idle, it won't change at all, no matter how much time passes. However, by investing those crystals in the available investment funds, you can have a share in their income, and eventually, your crystals will work for you!"

After hearing that, the eyes of the two alchemists sparkled.

"How are these investments? What options do we have?" Davis asked anxiously.

The official then explained. "Let me explain that with an example."

"Suppose the government of the Black Plain decides to create a new city and build a cultivation tower on that area."

"The government may decide to open an investment fund, 'city x cultivation tower,' and make it available for account holders to invest their crystals in it. With that, eventually, the investment fund can be used to pay for the construction of that service."

"Once built, the cultivation tower would start making profits. So, sooner or later, the project would pay for itself, and those who invested in it would start receiving a portion of the profits every month!"

"That's how we can make your crystals work for you." He said as he took a pamphlet that talked more about this and handed it to them.

Seeing it, the two men soon read the small words, where the important stuff was.

'Investment fund bonds are limited. Once the funding reaches the required amount of crystals, new bonds from that investment fund will no longer be created...'

'Funded projects will not move forward until they reach the required amount of crystals...'

'Investments in government projects only guarantee up to 49% of the profit of the service developed through investments...'

'The 49% of the monthly profit should be divided among the investors, considering the amounts invested by each of the parties...'

'The account holder may eventually decide to sell his investment bonds. The Bank of the Black Plains undertakes to buy it and return the amount invested, with the yields, if there are any...'

"49%?" Edric said in surprise as he read that. 'Minos is brilliant!'

'Using the population to finance his projects and take the lion's share of the profits!'

On the other hand, Davis was confused about that last part. "I don't understand this part about selling the investment bonds. Can you tell me more about it?"

"Of course."

"Let's suppose you open an account with us and in the future invest some low-grade crystals."

"Hmmm." Davis nodded.

"Then you may choose to leave those crystals invested. That is what we recommend. But if you wish to take them out, that can be done at any time."

"However, if you withdraw the investment made before that project begins to turn a profit. Then you will not gain anything since you will not get the share of the profits."

"And since, in this case, the bank would buy your bond, then that profit that could have eventually been yours would return to the Black Plain."

'That's even if your crystals were used to finance the project...' Edric thought about that as he followed that person's speech.

"On the other hand, suppose you decide to sell your investment bonds after the project has already started to make a profit. Then you will have the share of the profits up to that month of the withdrawal."

"Consequently, your crystals will have yielded more crystals for you!"

"Oh? So, that means that the longer I leave my crystals invested, the more I earn?" Davis asked in shock.

"That's right!" The officer laughed at Davis's expression, remembering his reaction when he learned this.

"That's amazing!"

"Is that why you said paying those 400 crystals is worth it?" Edric asked.

"Yes. By joining our authorized network, you will receive payments from your customers through the array we sent to you. And with that, you will be able to constantly receive those crystals into your account without having to pay other fees!"

"The advantage is in that, investing, paying minimal fees!"

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