



Korean Ladder Study Note

ATM 줄과 비밀번호 가리기

Korean Banking Privacy Etiquette

Level	Topic	Focus
A1 · Beginner TOPIK 1	Culture Etiquette	ATM 줄과 비밀번호 가리기 Korean Banking Privacy Etiquette

Study Links

Open this lesson on Korean Ladder

<https://www.koreanladder.com/lesson.html?id=KOR-A1-CULTURE-ETQ-040>

Watch the full video on YouTube

<https://www.youtube.com/watch?v=RII99saE54k>

Visit [koreanladder.com](https://www.koreanladder.com) for all free lessons

<https://www.koreanladder.com>

Core Idea

So, last week I used an ATM in Seoul. Someone was standing right behind me while I typed my PIN, and I froze. Can I cover the keypad? Or is that rude?

좋은 질문이에요. Short answer, covering your PIN is completely fine. But Korean ATM manners have a few more habits worth knowing.

오늘은 ATM에서 지키면 좋은 습관 네 가지를 배워요. Today, four ATM habits. Keep your distance in line, get your card ready, cover your PIN, and step aside when you're done.

거리 두기와 옆으로 비키기는 다른 사람을 위한 배려예요. 비밀번호 가리기는 내 돈을 지키는 거예요. Two habits are about being considerate of others. Covering your PIN is about keeping your own money safe.

Conversation Snapshot

Speaker	Korean	Meaning
Junho	저기요, 줄 서신 거예요? —	Excuse me, are you in line?



Speaker	Korean	Meaning
Hana	네, 제가 다음이에요. —	Yes, I'm next.
Junho	아, 네. 그럼 뒤에서 기다릴게요. —	Oh, okay. Then I'll wait behind you.
Hana	다 끝났어요. 비켜 드릴게요. —	(Later, at the machine) I'm all done. I'll move out of your way.
Junho	감사합니다. —	Thank you.
Junho	저기요, 줄 서신 거예요? —	Excuse me, are you in line?
Hana	네, 제가 다음이에요. —	Yes, I'm next.
Junho	아, 네. 그럼 뒤에서 기다릴게요. —	Oh, okay. Then I'll wait behind you.

Vocabulary & Useful Expressions

Word	Meaning	Example
거리 두기 · 미리 준비 · 비밀번호 가리기 · 옆으로 비키기 —	Keep distance · Get ready · Cover your PIN · Step aside	오늘은 ATM에서 지키면 좋은 습관 네 가지를 배워요. Today, four ATM habits. Keep your distance in line, get your card ready, cover your PIN, and step aside when you're done.
거리를 두다 georireul duda	to keep some distance	맞아요, 정확해요. Exactly. 거리를 두다 means to keep some distance. It's about the other person's privacy.
미리 miri	in advance, ahead of time	네, 맞아요. 그러면 줄이 빨리 줄어요. Yes. The line moves faster. Take your card out while you wait, not after you reach the machine.
가려요 garyeoyo	Korean Banking Privacy Etiquette	Okay, the last word trips me up. My R comes out hard, like the R in 'car.'



Grammar / Structure Notes

거리 두기 · 미리 준비 · 비밀번호 가리기 · 옆으로 비키기

거리 두기 · 미리 준비 · 비밀번호 가리기 · 옆으로 비키기 — Keep distance · Get ready · Cover your PIN · Step aside

Four small habits that make the ATM line easy for everyone

거리 두기 · 미리 준비 · 비밀번호 가리기 · 옆으로 비키기

거리 두기 · 미리 준비 · 비밀번호 가리기 · 옆으로 비키기 — Keep distance · Get ready · Cover your PIN · Step aside

Four small habits that make the ATM line easy for everyone

앞사람과 거리를 두고 줄을 서요.

앞사람 + 과 + 거리 + 를 + 두 + 고 + 줄 + 을 + 서 + 요. — I line up keeping some distance from the person ahead.

먼저 줄 서גיע요. 앞사람과 거리를 두고 줄을 서요. I line up keeping some distance from the person ahead.

앞사람과 거리를 두고 줄을 서요.

앞사람 + 과 + 거리 + 를 + 두 + 고 + 줄 + 을 + 서 + 요. — I line up keeping some distance from the person ahead.

앞사람 means the person ahead of you. 거리를 두고 means keeping some distance. So give them room, enough that you can't see their screen.

카드를 미리 준비해요.

카드 + 를 + 미리 + 준비 + 해요. — I get my card ready in advance.

다음은 카드예요. 카드를 미리 준비해요. I get my card ready in advance. 미리 means ahead of time, before it's your turn.

Pronunciation Loop

Phrase	How to practice
[비밀번호를 가려요] (relaxed: [비밀버노를 가려요])	bimilbeonhoreul garyeoyo
[가려요]	garyeoyo

Self-Check

- 1 Say ATM 줄과 비밀번호 가리기 three times: slow, natural, then inside a short sentence.
- 2 Write one original sentence that was not in the video.
- 3 Rewatch the YouTube lesson and pause when the same pattern appears.

Related / Subsequent Studies



Lesson	Why study it next	Link
가방·충전기는 자리를 막지 않게 카페·스터디 공간 짐 예절	A1 Culture: compare 가방·충전기는 자리를 막지 않게 with this lesson so the boundary becomes clearer.	Open lesson https://www.koreanladder.com/lesson.html?id=KOR-A1-CULTURE-ETQ-013
가방은 앞으로 Crowded Subway and Bus Bag Etiquette	A1 Culture: compare 가방은 앞으로 with this lesson so the boundary becomes clearer.	Open lesson https://www.koreanladder.com/lesson.html?id=KOR-A1-CULTURE-ETQ-012
계산대 트레이와 장바구니 Checkout Tray and Bagging Etiquette	A1 Culture: compare 계산대 트레이와 장바구니 with this lesson so the boundary becomes clearer.	Open lesson https://www.koreanladder.com/lesson.html?id=KOR-A1-CULTURE-ETQ-015
고개 숙여 인사 How Koreans Bow and Greet Elders	A1 Culture: compare 고개 숙여 인사 with this lesson so the boundary becomes clearer.	Open lesson https://www.koreanladder.com/lesson.html?id=KOR-A1-CULTURE-ETQ-003

My Notes

Your ladder to fluent Korean. This PDF, the website, and the video lessons are free for personal study.