

**Comprehension
(Gapped Text)**

Practice 1

You are going to read a newspaper article about telephone scams. Six sentences have been removed from the article. Choose from the sentences (A-H) to fit each gap (35-40). There are two extra sentences which you do not need to use.

For each question, mark the correct answer (A-H) on your answer sheet.

Telephone Scam's Victim

There are thousands of people who lose money to telephone scams in Malaysia. (35) They con their victim by giving sweet or threat talks. They are so convincing that they could actually cheat people millions of dollars via phone calls.

(36) The bogus officer on the phone line claimed that the lady had a record in the court. (37) If not, all her properties and accounts will be frozen.

The officer was so convincing that they informed her that if she could deposit RM200,000 immediately, they, she could be cleared instantly. (38) The offer was only given to her due to her cooperation. Fortunately, her actions of transferring money into the bank created suspicions towards her husband. The victim only realised that she'd been cheated when her husband discovered her money was gone and confronted her.

The teary victim with her husband lodged a police report on Nov 23. (39) They identified that it was the Macau scam. Recovering the money would seem impossible and the victim had to take that as a painful experience.

She hopes that case will be taken as a good lesson for all. The Macau scam often starts with a phone call from someone pretending to be an officer from the bank or police. The scammer will then claim that the potential victim owes money to the government.

(40)

- A She had to clear her name immediately.
- B Her relatives sympathised over her loss.
- C The victim was then told not to tell anyone about the settlement.
- D Scammers changes their tactics cleverly.
- E If scammers call, listen patiently.
- F They have to pay up or else, they will have to face with "dire consequences".
- H The police started their investigation

Comprehension (Gapped Text)

Practice 2

You are going to read a newspaper article about telephone scams. Six sentences have been removed from the article. Choose from the sentences (A-H) to fit each gap (35-40). There are two extra sentences which you do not need to use.

For each question, mark the correct answer (A-H) on your answer sheet.

PTPTN Education Saving Scheme

The National Higher Education Fund Corporation (PTPTN) had an Open Day to create awareness on saving for future education. (35) The purpose that it was held in malls is to bring PTPTN closer to the community.

The new scheme, after 12 years since they introduced SSPN-i, is an affordable savings scheme with Takaful's protection. (36) The scheme does not only enable depositors to invest for the purpose of education but they will receive competitive dividend and protection too.

To encourage more people to invest, a lucky draw was organised under the name "Cabutan Wow SSPN-i Plus". (37) This is to attract interested depositors who want to know more. (38) For the first quarterly draw, Mr. Tan clinched that grand prize winner by taking home a 1.5L Honda Jazz.

(39) A lot of information was disseminated during that day such as the scheme availability and advice for defaulters. (40) The rising cost of education has put a lot of pressure on parents to make preparation for their children's need.

- A It is very difficult to withdraw money from the PTPTN fund.
- B Dividend will not be paid on PTPTN savings because it is guaranteed by the government.
- C It is in compliance with the Syariah Law.
- D PTPTN was introducing its new scheme, SSPN-i Plus at shopping malls nationwide.
- E The Open Day was a big hit.
- F The draw was in two categories, one being held annually and another was on a quarterly basis
- G Defaulters can consult with officers directly to figure out repayment methods.
- H RM1.5 million worth of prizes and gifts were offered in that draw.