# 1 Reading



**1**

**A:** I won't be too long, Steve. I want to withdraw some money. Oh, no! It won't accept my PIN!
**B:** Maybe you entered it incorrectly. Try again.
**A:** I'm confused. I don't remember it.
**B:** It happens. Too many numbers to remember nowadays. I usually use my son's date of birth or something like that.
**A:** No, that's not it either.
**B:** Careful, that was your second time. If you enter another wrong PIN, it will swallow your card.
**A:** It's no use. Steve, I need a favour. I have to get something from the bookstore, so could I borrow...
**B:** I'm a little short of cash myself, I'm almost broke. I only have £20, but you can have ten.
**A:** That's enough money to buy what I want. Thanks. I'll give it back to you tomorrow.

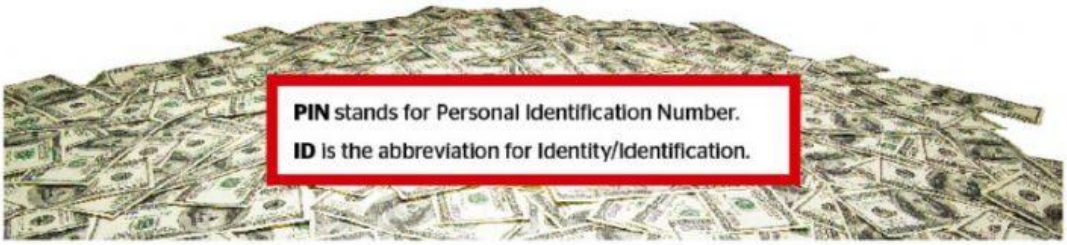
**2**

**C:** Good morning. How may I help you?
**D:** I'd like to exchange some euros into pounds. What's the exchange rate?
**C:** One pound is €1.25.
OK, well, I think I will need about £400. Is €500 enough?
**D:** Yes. However, you should also know we charge 1% commission.
**C:** Oh, all right.
**D:** Do you mind if I give you fifty-pound notes?
**C:** No, that's fine.

**3**

**E:** Excuse me. Am I old enough to open a savings account on my own? I'm eighteen.
**F:** Have you got your ID with you?
**E:** Yes.
**F:** Then there's no problem.
**E:** Do your savings accounts come with debit cards?
**F:** Yes, we give you a debit card free of charge.
**E:** Great. When I pay for things with a debit card, the amount is taken directly from my account, right?
**F:** Exactly. In addition, our new savings account has an interest rate of 5% and online banking is included.
**E:** That's useful.
**F:** You will have to make a deposit into your new account, though.
**E:** OK, no problem.
**F:** We'll take care of that right after you fill out this form.
**E:** OK. Thank you.

LIVEWORKSHEETS




**B. Read again and match the two halves of the sentences.**

| | | |
|---|---|---|
| **1.** When you put your card into a cash dispenser, | ☐ | **a.** you usually have to fill out a form. |
| **2.** When you enter your PIN three times incorrectly, | ☐ | **b.** it asks for your PIN. |
| **3.** When you exchange money, | ☐ | **c.** money is taken directly from your account. |
| **4.** When you want to open a savings account, | ☐ | **d.** you usually have to pay commission. |
| **5.** When you pay by debit card, | ☐ | **e.** the machine will swallow your card. |

**C. Read again and answer the questions. Write A-F. You will not need to use all the letters.**

| **Which person...** | | | | |
|---|---|---|---|---|
| **1.** is going to receive money? | ☐ | ☐ | ☐ | ☐ |
| **2.** is going to receive a card? | ☐ | | | |
| **3.** can't use a service? | ☐ | | | |
| **4.** has to give personal information? | ☐ | | | |



LIVEWORKSHEETS