Test

1.Choose the correct words in *italics*.

1. When a bank *debits* / *credits* an account, it takes money from it.
2. Customers pay interest on their credit cards when they *pay in full* / *carry a balance*.
3. You can *pay for items* / *withdraw money* at a point-of-sale terminal.
4. Collateral is *security* / *safety* for a loan.
5. A PLS product in Islamic banking means that *only the bank* / *the bank and the customer* may have a profit or loss.
6. If you restrict trade, you *allow* / *do not allow* people to make a profit when they invest.
7. A hire purchase product *sells* / *leases* assets to a customer for a certain time.
8. If you have a multi-function card, you *can* / *will* use it at an ATM.
9. I *will* / *have to* see you if I come to the bank in the afternoon.
10. She *used to walk* / *walked* to work but now she goes by bus.
11. They *discussed* / *were discussing* a client when I phoned.

2.Complete these sentences with the correct form of the verbs in brackets.

1 If I decided to import goods from abroad, I __________________ (ask) my bank to set up a letter of credit.

2 We have known each other since we __________________ (begin) working in this department.

3 I would suggest __________________ (look into) a line of credit rather than a short-term loan.

4 I __________________ (not see) him since he left to visit a corporate client.

5 We __________________ (can/give) you a better idea of our services if you showed us your profit and loss account and cash flow statements.

6 We __________________ (discuss) the loans we need to modify this week and haven't finished yet.

7 If I __________________ (not need) to borrow a lot of money, I would think about setting up an overdraft facility.

8 What about _______________ (liquidate) some assets?

3. Read this information leaflet and answer the questions. Write full sentences.

The First Europe Bank: a complete service for our customers

We offer all types of banking products:

Accounts, loans and services

- Customers can have both current accounts and deposit accounts with us.
- We pay interest on current accounts but pay more on deposit accounts.
- If you want to save money for longer, choose a long-term deposit account. These pay the most interest.
- We also offer mortgages and loans.
- In addition, you can rent safety deposit boxes at your local branch.

Convenience

- Our bank has many branches at convenient locations in the city.
- If you don't want to come in to the bank, why not try online banking? It's easy and takes less time.

Personal service

You are welcome to visit us in any branch. Our customer advisers will be happy to help and to answer your questions.

1 Why does the First Europe Bank provide a complete service?

____

2 Which account pays the highest rate of interest?

____

3 Which three products or services can you have in addition to current and deposit accounts?

____

4 Why do some customers choose online banking?

____

4. Read the text in 1 again. Are these sentences *true* (T) or *false* (F)?

5 Customers can only have a current account or a deposit account. (T / F)
6 Customers can rent safety deposit boxes at the bank. (T / F)
7 It is easy to visit any branch because they are located in the city. (T / F)

8 Online banking takes longer than coming to the bank. (T / F)

5. Translate the following words into English.

1. возмещение убытков–
2. розничная торговля –
3. оптовая торговля –
4. небольшой магазин, работающий допоздна –
5. беспроцентный кредит –
6. чистая прибыль –
7. филиал –
8. материнская компания –
9. рыночная доля –
10. главный офис –
11. склад –
12. сделка –
13. производитель –
14. послепродажное обслуживание –
15. нет на складе, распродано –