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.

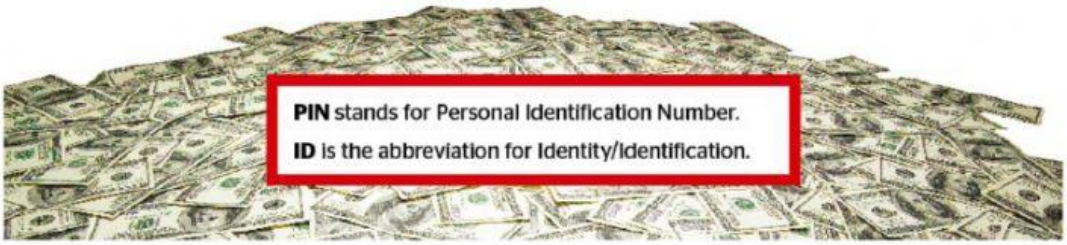
2

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