

**a. Listening****PART 3**

✓ Directions: You will hear a conversation between two or more speakers. For each conversation you will see three questions and answers. Using the information in the conversations, circle the letter A, B, C or D for each question.

11. What is the main topic of the conversation?  
 (A) Sales  
 (B) Finance  
 (C) Meeting rooms  
 (D) The training budget

12. Why is the man surprised to see the woman?  
 (A) They don't work in the same department.  
 (B) Her office isn't on that floor.  
 (C) He arrived 10 minutes late.  
 (D) She doesn't work in sales.

13. What will the man probably do next?  
 (A) Take the elevator  
 (B) Send an email  
 (C) Change a meeting time  
 (D) Sign up for a training course

14. How long will it take the woman to walk to her appointment?  
 (A) 5 minutes  
 (B) 10 minutes  
 (C) 15 minutes  
 (D) 20 minutes

15. Why does the woman say, 'Just my luck!'  
 (A) She thinks she is very lucky.  
 (B) She is happy about the bus times.  
 (C) She prefers to walk.  
 (D) She is worried she will be late.

16. What does the man suggest?  
 (A) Taking a taxi  
 (B) Borrowing his car  
 (C) Withdrawing some money  
 (D) Taking the bus

**b. Synonyms Matching** Complete the table. Write the correct synonym for each term (write only ONE word or phrase).

**Word Bank:** obey, put in, take out, remove, to launch, failure to repay, earnings, buy

No. Term	Synonym		
1. Get rid of	_____	5. Purchase	_____
2. Roll out	_____	6. Default	_____
3. Income	_____	7. Deposit	_____
4. Comply with	_____	8. Withdraw	_____

**c. Complete the Sentences** Use one term from the table above for each blank. Use each word or term once.

9. The company plans to \_\_\_\_\_ a new smartphone model next month in all stores.

10. If you \_\_\_\_\_ your loan payments, you risk damaging your credit score.

11. You should \_\_\_\_\_ some money into your savings account regularly.

12. To reduce costs, the firm wants to \_\_\_\_\_ unnecessary expenses in the next quarter.

13. The company updated its policies to \_\_\_\_\_ new tax laws.

---

**d. Countable & Uncountable Nouns** Choose the correct word in each blank.

The move toward a cashless society has become more popular in recent years. There are (1) *many / much* advantages to using digital payments—for example, you don't need to carry (2) *many / much* cash, which makes transactions safer. However, some people still have (3) *a few / some* concerns, especially around privacy and data security.

Before switching to digital methods, people often receive (4) *some / a few* advice from others. It's a good idea to listen to (5) *some / a few* feedback, especially if you're unsure about the technology. Some users feel they don't have (6) *much / many* knowledge of how digital systems work. Fortunately, there's (7) *a little / a few* reliable information online.

Of course, not everyone has (8) *much / many* trust in digital apps, and it's still common to ask for (9) *some / a few* expert guidance. Banks continue to update their platforms, but there are still (10) *a few / a little* people who prefer using cash. They say it gives them (11) *a few / a little* control over their spending habits.

---

**e. Incomplete Sentences – Multiple Choice** Choose the best word or phrase to complete each sentence.

- I need to \_\_\_\_\_ some cash from my account to pay the rent.  
A. deposit  
B. afford  
C. withdraw  
D. purchase
- She couldn't \_\_\_\_\_ the new phone, so she saved up for two months.  
A. pay  
B. default  
C. afford  
D. lend
- We made a significant \_\_\_\_\_ last month: a second-hand car.  
A. fund  
B. purchase  
C. interest  
D. deposit

4. If you \_\_\_\_\_ on your loan, your credit score will drop.

- A. pay
- B. default
- C. afford
- D. recover

5. The loan has a(n) \_\_\_\_\_ interest rate that may increase in the future.

- A. fixed
- B. variable
- C. stable
- D. annual

6. You'll have to pay an \_\_\_\_\_ fee to renew the membership.

- A. monthly
- B. interest
- C. annual
- D. extra

7. After the data breach, it took weeks to \_\_\_\_\_ the stolen information.

- A. recovery
- B. recover
- C. recovered
- D. recovering

8. Making investments without proper research can be very \_\_\_\_\_.

- A. risky
- B. risk
- C. risking
- D. risks

9. Each person's biometric signature, such as a fingerprint or retina scan, is completely \_\_\_\_\_.

- A. uniquely
- B. uniqueness
- C. unique
- D. unusual

10. They offered a loan at a very \_\_\_\_\_ rate compared to other banks.

- A. interesting
- B. interest
- C. interested
- D. competitive

11. The biometric scanner is more accurate, but also far less \_\_\_\_\_ than traditional card readers.

- A. cheaply
- B. cheap
- C. cheaper
- D. affordable

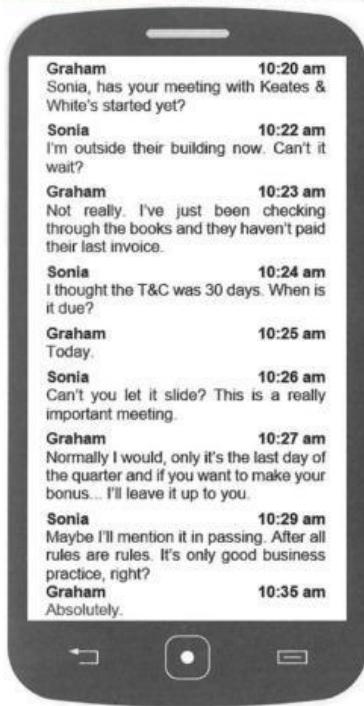
12. Before approving the loan, the bank requested \_\_\_\_\_ documents to verify the applicant's identity.

- A. much
- B. several
- C. little
- D. less

#### f. Reading Comprehension

✓ Directions: You will read a series of texts such as newspaper or magazine articles, advertisements, e-mails or text messages. After each text you will have to answer two or more questions by (A), (B), (C) or (D). Circle the best answer to each question.

✓ Questions 115 – 117 refer to the following text message chain.



115. Why did Graham contact Sonia?

- (A) He wants to check a book.
- (B) He hasn't been paid.
- (C) A payment is due.
- (D) He can't find an invoice.

116. At 10:26 am, what does Sonia mean when she writes 'Can't you let it slide'?

- (A) She wants him to give them more time.
- (B) She wants to speak about it later.
- (C) She needs a reminder.
- (D) She wonders if it's possible.

117. What will Sonia probably do next?

- (A) Wait till next quarter to be paid.
- (B) Apply for a bonus if her client signs a new contract.
- (C) Ask her client to settle the invoice.
- (D) Offer her client good business practice.

✓ Questions 118 – 122 refer to the following advertisement and email.

## ARTEMIS TRAVEL

### Get away from it all!

Don't look any further this summer because we've got you covered. Our ALL-INCLUSIVE holidays in Greece are just too hot to handle. With a choice of 3, 4, or 5-star hotels, we guarantee you will be pampered from the moment you get on the plane. Just sit back and relax and we'll make sure you get everything you need from fine dining to drinks by the pool... even breakfast in bed.

With resorts in Crete, Rhodes and Athens, there's something for everyone:

- Ancient ruins: guided tours of Knossos and Phaistos at easily affordable rates.
- Private beaches: only for hotel guests with pure white sand and endless blue sea.
- Kids' pool: with water slides, inflatable rafts and fully trained life guards with a view of the Rhodes skyline.

	7 days / 6 nights	14 days / 13 nights
Couples	£399	£750
Families of 4	£499	£849
Group rates available on demand.		



Santorini Island Greece

Contact us:

[www.artemis-travel.com](http://www.artemis-travel.com)

Check out our other destinations online.

From: Jay Rodrigues  
To: Artemis travel  
Subject: disaster holiday in Crete.



Dear Artemis Travel,

I am writing to express my dismay and utter dissatisfaction with my recent holiday in Crete. We were promised an all-inclusive deal with no extras to pay for. This is written in your advertising and was confirmed when I asked the questions very specifically before finalising my booking. This turned out not to be the case.

The transit, food and hotel were already paid for, plus one drink at the bar per person per day. After that each drink was extra. In your ad, you specifically mention breakfast in bed but fail to say that this will also cost extra.

The photo you use of the hotel does not look anything like the hotel we stayed in and the advertised kids pool was notable by its absence. I am considering taking this up with the authorities as a case of false advertising.

Jay Rodrigues

118. What is indicated about Artemis travel?

- (A) They are a Greek travel agency.
- (B) All their offers are all-inclusive.
- (C) They have three destinations in Greece.
- (D) They do not have resorts in the UK.

119. What is NOT mentioned about holiday packages in Greece?

- (A) They have guided tours.
- (B) Some hotels have a pool.
- (C) The hotels are near the beach.
- (D) They have one or two week-deals.

120. How much does a two-week trip cost for two adults and two children?

- (A) £399
- (B) £499
- (C) £750
- (D) £849

121. The word 'dismay' in paragraph 1, line 1 of the e-mail is closest in meaning to:

- (A) fright
- (B) disillusionment
- (C) trepidation
- (D) abundance

122. Which of Mr. Rodrigues's complaints could be a case of false advertising?

- (A) Not all drinks were free.
- (B) His hotel did not resemble the picture.
- (C) The guided tours cost extra.
- (D) There wasn't a kids' pool.