

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.

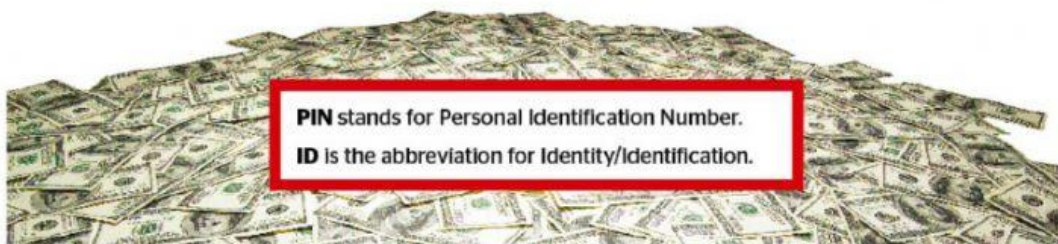


2

- 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.



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?

☐
