

EPREUVE D'ANGLAIS

Coefficient : 02

Durée : 02 heures

Text: Banking

Banks are financial institutions that provide customers with a variety of valuable services, including the ability to transfer money to a person or company, the ability to keep money in a checking or savings account, the ability to collect interest on investments, the ability to receive loans.

Banks are most commonly used by customers who want to keep their money and access it as needed, with a debit card (a card that is simply attached to the funds in one's account), or checks (individually numbered paper slips that can be used to designate a transfer of funds). Checking and savings accounts are the primary means of keeping money in a bank; a checking account is designed to house money that will be spent, while a saving account is designed to keep money that will be saved. Banks usually pay a small amount of interest, or a payment in the form of a percentage of a customer's deposited balance, to customers. This is their way of showing support for clients who entrust them with their money.

Lastly, many banking customers request a personal loan. Personal loans are loans issued and approved by financial experts that are designed to be used by customers for specific purposes. For example, one may secure personal loans for a business plan or an automobile. Personal loans, like home mortgages, are issued based upon a customer's ability to pay the borrowed sum back; banks also charge a small amount of interest.

[https://ligua.com/businessenglish/reading/banking/March 11, 2019](https://ligua.com/businessenglish/reading/banking/March_11,2019) (Adapted)

Vocabulary**A loan:** un prêt**To entrust:** confier

QUESTIONS

I- VOCABULARY (4 points)

A- Find in the text an opposite of the words below. (2pts)

1. Inability
2. Spent

B- Find in the text a synonym for the following words. (2pts)

1. To house
2. To indicate

II- COMPREHENSION (8 points)

A- Read the text and write true (T) or false (F). (4pts)

1. The customer can use a debit card or checks to access his money.
2. Banks do not require any charge for personal loans.
3. We use checking account to keep money that we want to spend.
4. We use banks just to keep money.

B- Read the text and answer the following questions. (4pts)

1. Give two services provided by banks. (2pts)
2. Why do banks pay interests to customers? (2pts)

III- LANGUAGE PRACTICE (8 points)

A- Complete the following sentences with the appropriate tag question. (2pts)

1. Banks usually sell money,
2. My mother will deposit her money in a saving account,

B- Fill in the gaps with the appropriate preposition: in , on , from, at. (2pts)

1. I shall pay you Tuesday.
2. Sheila withdraws money her checking account.

C- Turn the following sentences into the reported speech. (4pts)

1. The customer replied: "My office has transferred the salaries to the bank".
2. He asks: "When will the train arrive?"