**1. Read the definitions and write the appropriate term for each.**



1. the sale of goods in shops to customers, for their own use and not for selling to anyone else
2. the need or desire that people have for particular goods and services
3. someone who buys and sells goods
4. something you buy, or the act of buying it:
5. the activity of buying and selling goods or services on the street
6. the money that you earn from your work
7. an arrangement between a bank and a customer that allows the customer to pay in and take out money:
8. the extra money that you must pay back when you borrow money
9. the system or type of money that a country uses
10. a bank account in which you keep money that you want to save for a period of time, and which pays you interest on the money you have in it
11. when you owe money to someone
12. an object that has been wrapped in paper or put in a special envelope, especially so that it can be sent by post
13. a type of product made by a particular company, that has a particular name or design
14. Person who has marketing responsibilities to develop marketing programs that increase brand identity and awareness for a specific product.
15. a small area of trade within the economy, often involving specialized (= unusual and made for a few people) products
16. a group of shops which belong to a single company, having the same appearance and selling similar goods
17. to meet people who might be useful to know, especially in your job
18. to fail to notice or consider something
19. the total amount of money that a government or person spends
20. they are business expenses that are not dependent on the level of goods or services produced by the business

**2. Choose the necessary word or word combination from suggested below for each empty space.**

|  |  |  |  |
| --- | --- | --- | --- |
| ATM (Automated Teller Machine) | Bank card | ATM card | PIN (Personal Identification Number) |
| transaction | account | saving account | checking account |
| transfer | deposit (n.) | withdraw money | deposit money |
| amount | magnetic card | enter | confirm |
| debit card | low-interest | smart card with clip | swiped out |
|  | high-interest | receipt |  |

1. I need to find an ATM and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_some money. I am short of cash.

2. If you want to put money in, you select\_\_\_\_\_\_\_\_\_\_, or if you want to take out some money, you select\_\_\_\_\_\_\_\_\_\_\_. But you will have to confirm the \_\_\_\_\_\_\_\_\_ of money you enter.

3. I need to \_\_\_\_\_\_\_\_\_\_\_\_\_ some money to an Internet shop, I just bought a bag from them!

4. You choose the \_\_\_\_\_\_\_\_\_\_\_first and then you will get the service you want on ATM.

5. I want to apply for a debit card, because the balance on my \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_is zero.

But the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_is too high, I am worried about that.

6. My bankcard doesn’t’ work, is it \_\_\_\_\_\_\_\_\_\_\_\_\_\_out\_?

Oh, ATMs read \_\_\_\_\_\_\_card \_\_\_\_\_\_\_\_\_\_only, not \_\_\_\_\_\_\_\_\_\_\_\_cards.

**3. Answer the following questions.**

1. What is the main function of the bank?
2. How often do you go to the bank?
3. What would you do if a bank deposited millions of dollars into your bank account by accident?
4. Do you carry cash nowadays or do you use credit card more often?
5. Where is a good place to hide money besides the bank?
6. Do you have any good or bad experiences in a bank or with an ATM?

**4. Read the conversation. Make up your own and act it out.**

Vincent: I’d like to open a bank account, please.

Teller: Certainly. Do you have any identification document with you now?

Vincent: Yes, I have my passport with me now. Is that ok?

Teller: Sure. We will need you to fill out this form for opening a new saving account.

Vincent: Oh, I also need a deposit account.

Teller: That’s fine, we have both. But we will need your proof of income to open the account.

Vincent: I brought my ***pay slips*** for the last three months. (*платіжні відомості*)

Teller: That’s great! You can also apply for a credit card at the same time if you need.

Vincent: Yes, that will be fine.

Teller: Thank you! Here are your documents. I’ll come back with your bank book and credit card later. Just a second, please.



**A BANK ROBBERY**

**▶ READ THIS NEWSPAPER ARTICLE ABOUT A ROBBERY.**

A serious crime was committed yesterday in the centre of London. A million pounds was stolen from the Nat East Bank in Oxford Street by three robbers carrying guns. Customers in the bank were told to lie on the floor while the robbers took the money from the cash. Fortunately, nobody was killed during the robbery, but two people were hurt. They have been in hospital since yesterday morning.

We talked to a policeman after the robbery. This what he said: “We’re going to talk to all the customers in the bank at the time of the robbery and we’re going to start looking for these criminals immediately. They can’t escape from London because we’re going to close all the roads for five kilometres around Oxford Street. If the public help us, we will catch them”.

If you think you can help or if you know something about the robbery, please contact the Central London Police Unit on 207 7646805.

**ANSWER THESE QUESTIONS ABOUT THE TEXT.**

1. How much money was stolen?

2. How many robbers were there?

3. How many people were hurt?

4. How long have they been in hospital?

5. What are the police going to do to the customers?

6. What are they going to do to the roads?

7. What will happen if the public help?

**NOW LISTEN TO AN INTERVIEW WITH A CUSTOMER FROM THE BANK. (attached)**

**SOME THINGS ARE DIFFERENT FROM THE NEWSPAPER REPORT.**

1. Where was the customer at the time of the robbery?

2. How many robbers did she see?

3. Complete this sentence by one of the robbers:

“*If you don’t get on the floor, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_”.*

4. How many people did she say were hurt?

5. What was the problem with the size of black bag?

6. What did the robbers do then?

7. How is the woman feeling now?