

امتحان بكالوريا التعليم الثانوي ﴿ دورة جوان 1997 ﴾

الشعب(ة) : تسيير واقتصاد العدة : ساعتان

مادة اللغة الانجليزية

SECTION ONE : READING COMPREHENSION

(8 POINTS)

*Read the passage carefully then answer the questions.*

**How an Account Works**

- 1 Broadly, there are two kinds of bank account - cheque and deposit. The cheque (or current) account is normally used where fairly frequent incomings and outcomings are anticipated. The deposit account, on the other hand, is really a savings account. As such, the money in it earns interest.
- 2 Since you are likely to be needing the service of a day-to-day or week-to week basis, a cheque account would probably be the most suitable. This is a simple method of banking which enables you to buy goods and services with cheques instead of cash.
- 3 You can also, of course, pay money into the account by cheque or cash. When you make out a cheque to a person or a company, it is paid into their account at their bank. From there, the cheque is passed to the 'inter-bank clearing system' and then sent back to your branch where the amount is subtracted from your account.

*Answer the following questions according to the text.*

1. Name the two kinds of bank account described in the passage.
2. Describe a deposit account.
3. What are the advantages of a cheque account?
4. What is the 'inter-bank clearing system'?

**SECTION TWO : MASTERY OF LANGUAGE****(8 POINTS)**

*Synonyms: Find in the text words or phrases closest in meaning to the following.*

(a) in general terms (§1)

(b) appropriate (§2)

*Opposites: Find in the text words or phrases opposite in meaning to the following.*

(a) complex (§2)

(b) sell (§2)

*Transformations: Complete sentence (b) so that it means the same as sentence (a).*

1. (a) We normally use a cheque to pay for goods and services.  
(b) A cheque ....
2. (a) You can pay money into the account by cheque.  
(b) Money ....
3. (a) They sent back the cheque to your branch.  
(b) The cheque ....
4. (a) The money is deducted from your account.  
(b) They ....

**SECTION**

*Dialogue completion: A and B are speaking with each other. Complete what A says.*

A: .....

B: Cheque or deposit?

A: .....

B: A cheque account does not offer interests whereas a deposit account does.

A: .....

B: Sure, that's better for saving money.

**SECTION THREE : WRITTEN EXPRESSION****(4 POINTS)**

Choose one of the following topics.

*Either 1: Using the following notes, write a composition of about 80 to 120 words.*

In which ways can buying goods or services by cheque be better than using cash?

- a cheque or a card is more practical
- no need to keep a lot of cash on you
- smaller risk of theft
- better availability of money
- no cash shortages
- more facilities
- less queuing for withdrawals in crowded banks.

*Or 2 : Write a composition of about 80 to 120 words on the following topic.*

Would you keep your savings at home or would you put them in a bank? Justify your choice.