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Total writing

 25 marks

## Lesson 10

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**A** Read the text on page 51 of the Student's Book and circle the correct answer.

- 1 The pressure of life will:
  - a) kill us.
  - b) cause health problems.
  - c) make us lose our jobs.
- 2 Some people don't take holidays because:
  - a) they don't think other people can do their work.
  - b) they want to make lots of money.
  - c) the company doesn't let them.
- 3 Some people find out too late that:
  - a) they should have a different job.
  - b) work is not the only thing in life.
  - c) they missed their holiday.
- 4 We need to give families and friends:
  - a) a good holiday.
  - b) at least an hour of our time.
  - c) a lot of our time.
- 5 Holidays can give us a chance to:
  - a) learn new activities.
  - b) stop thinking about our problems.
  - c) recover from illnesses.

**B** Answer this question.

Why does the writer believe that holidays are important?

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**C** Find words or phrases in the text that mean:

- 1 make certain (para A) \_\_\_\_\_
- 2 forever (para B) \_\_\_\_\_
- 3 a time limit (para C) \_\_\_\_\_
- 4 about to happen (para C) \_\_\_\_\_
- 5 taken quickly (para D) \_\_\_\_\_
- 6 health (para E) \_\_\_\_\_
- 7 very important (para E) \_\_\_\_\_

**D** Discuss these questions with a partner.

- 1 Do you agree with the writer? Why/why not?
- 2 Do you think it's better to have a lot of short breaks or one long one? Why?
- 3 Do you think it's necessary to go to another country to have a good holiday? Why/why not?
- 4 Who do you usually spend your holidays with?

## Lesson 1

**A** Match the words and the definitions. Look back at the bank statement on page 54 of the Student's Book to help you.

- |                  |                          |  |
|------------------|--------------------------|--|
| 1 bank statement | <input type="checkbox"/> | a) money that you put in your bank account   |
| 2 account number | <input type="checkbox"/> | b) paper that tells you about what happened to your bank account in the past month |
| 3 balance        | <input type="checkbox"/> | c) the number that is used to identify your account                                |
| 4 transaction    | <input type="checkbox"/> | d) money taken out of your account   |
| 5 withdrawal     | <input type="checkbox"/> | e) the total amount of money in your account                                       |
| 6 deposit        | <input type="checkbox"/> | f) activity in your bank account   |

**B** Look at the example from the conversation.

*Your account number, which is an eight-digit number, appears on the top right.*

Complete the following sentences with a non-defining relative clause from the box. Put commas where necessary.

which is in the column on the right

who is Rami's brother

which you'll get every month

which I deposited on the 10<sup>th</sup>

where I sometimes buy clothes

which I played yesterday for the first time

- Your bank statement \_\_\_\_\_ is very important.
- Aziz \_\_\_\_\_ is very helpful.
- The mall \_\_\_\_\_ has fabulous shops.
- The computer games \_\_\_\_\_ are really great.
- Don't forget to check your bank balance \_\_\_\_\_.
- The cheque \_\_\_\_\_ was for 450 pounds.

**C**  18 Complete the definitions.

**Bank card:** A piece of plastic you can use \_\_\_\_\_ for things or get money in the street.

**ATM:** Somewhere you can \_\_\_\_\_ using \_\_\_\_\_.

**PIN:** A secret \_\_\_\_\_ you can use with \_\_\_\_\_ to stop others using it.

**Cheque:** A piece of \_\_\_\_\_ you can use \_\_\_\_\_ things.

**Credit card:** A piece \_\_\_\_\_ you can use to buy things and \_\_\_\_\_ for them later.

**D** Write five sentences using new words.


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 Complete the paragraph with words from the lesson.

I opened a \_\_\_\_\_ last month. Now I've got a \_\_\_\_\_, which I can use to get money out of the \_\_\_\_\_. Yesterday, I made a \_\_\_\_\_ of 12,000 Iraqi dinars to go to the cinema and buy some juice. I need to remember to write down how much I spend – it's easy to spend too much money! I should get a \_\_\_\_\_ very soon, which will show me how much money I've still got in my account. I haven't got a \_\_\_\_\_ yet, so I pay for everything by cash or by cheque.

## Lesson 2

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**A** Read the information on page 55 of the Student's Book. Answer the questions.

1 Which account is best if you want to save money to buy something expensive?

\_\_\_\_\_

2 Which account can you get if you are 16?

\_\_\_\_\_

3 Which account requires a minimum balance?

\_\_\_\_\_

4 If you think you might need to spend more money than you have in your account, which account should you get?


\_\_\_\_\_

5 Which account can you get only if you are at university?

\_\_\_\_\_

**B** Match the verbs and nouns to make collocations.

open	5 million Iraqi dinars
pay	interest
deposit	a fee
make	an account
maintain	a withdrawal
charge	a minimum balance

**C**  <sup>19</sup> Listen again and complete these sentences from the conversation.

1 The interest is \_\_\_\_\_ by the bank every six months.

2 Cheque books aren't \_\_\_\_\_ with a savings account.

3 The cards can be \_\_\_\_\_ at any ATM.

4 There's a branch near the university. It's \_\_\_\_\_ renovated.

**Passive forms**

- We use the **passive form** when we don't know, or don't need to know, who or what did the action.
  - *This money was deposited last week.*
- We also use the **passive form** when the subject is **less important than what happened**. In this case, we can add it at the end, linked with *by*.
  - *The money was deposited last week by my uncle.*
- The **passive** is often used to **describe a process**. However, it should not be overused.
  - *When cash is withdrawn from an ATM, it is taken from your account. The transaction is shown on your statement.*
- To change from active to passive, we use *to be* + past participle. Note the tense change in the examples:
  - *The bank is being renovated.*
  - *The bank statement was sent yesterday.*
  - *The cash withdrawal will be shown on your statement.*
  - *Three deposits have been made into my account since last week.*

**D** Unscramble the words to make passive sentences.

1 Somebody stole my wallet last week. (wallet week was My last stolen)

\_\_\_\_\_

2 Somebody robbed the bank yesterday. (was The yesterday bank robbed)

\_\_\_\_\_

3 Somebody will pay the bill tomorrow. (tomorrow bill will The be paid)

\_\_\_\_\_

4 People use these coins in Egypt. (Egypt are in used coins These)

\_\_\_\_\_

- E** Work in pairs and role-play the situation. Student A should note down the information and read it back to his/her partner when the role play is finished. Student B should check that his/her information is correct.

**Student A:** You want information about bank accounts. Your partner is a banker. Make questions to ask your partner about:

- what types of account the bank has.
- what the interest rate is on a savings account.
- if you can get a free cheque book.
- if you can get a free ATM card.
- if there is a minimum balance.
- when bank statements are sent.

**Student B:** You are a banker. Use the information below to answer your partner's questions.

Types of account	current account savings account no student accounts
Interest rate on savings account	4.7%
Cheque books	free with current account not available with savings account
ATM cards	free with savings account 250 Iraqi dinars per year for current account
Minimum balance	1 million Iraqi dinars for current account no minimum for savings account
Bank statements	sent every month on the 5 <sup>th</sup> of the month

Start your conversation like this:



Good morning.

Good morning. How can I help you?

I'd like some information, please.

Certainly, sir/madam. What information do you need?





Complete the sentences with the correct passive form of the verb in brackets.

- 1 The cheque \_\_\_\_\_ (sign) last week.
- 2 A fee \_\_\_\_\_ (charge) if you don't have enough money in your account.
- 3 This letter \_\_\_\_\_ (write) by my father.
- 4 The magazine \_\_\_\_\_ (publish) every month.
- 5 I used my father's car while my car \_\_\_\_\_ (repair).
- 6 My bedroom \_\_\_\_\_ (paint), so I'm sleeping in the living room.
- 7 My ATM card \_\_\_\_\_ (steal) yesterday, so I have to get a new one.
- 8 Bank statements \_\_\_\_\_ (send) at the end of each month.

## Lesson 3

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**A** Decide if these statements about the text on page 56 of the Student's Book are true (T) or false (F). Underline the parts of the text that helped you find the answer.

- 1 My job has a daily routine.
- 2 We do not encourage students to open accounts.
- 3 I have to assess new business ideas.
- 4 Sometimes I can't agree to give a loan.
- 5 Bankers only need to know about financial subjects.
- 6 I do all my work alone.

**B** Choose which of the following sentences give supporting information for the main idea, *The variety of a banker's job*. Tick the ones you choose.

- 1 They have to convince people to use their bank.
- 2 They have to help people decide what accounts are right for them.
- 3 The money that people put into accounts doesn't just sit in the bank.
- 4 They make loans to help people with special projects.
- 5 People pay back the money with interest.

**C** Look at the other three paragraphs in the text on page 56 of the Student's Book. Choose the main idea and supporting details for each paragraph.

### Paragraph 2

Main idea:

- a) Giving loans.
- b) The best place to open a bookshop.

Supporting details:

- a) Bankers have to decide if a business is a good idea.
- b) A bookshop might get more customers if it moves to another street.
- c) The banker doesn't like to disappoint his customers, but sometimes he has to.

### Paragraph 3

Main idea:

- a) What large companies sell.
- b) What makes banking interesting.

Supporting details:

- a) Working with large companies is exciting.
- b) It's important to understand how chemicals are made and what they're for.
- c) It is pleasant to help individuals and small businesses solve their problems.

**Paragraph 4**

Main idea:

- a) The importance of being good at Maths.
- b) The skills a banker needs.

Supporting details:

- a) Bankers have to be good at Maths.
- b) Bankers have to work well with other people.
- c) Customers often want to buy houses.

**D Complete the sentences with the passive or active form of the verb in brackets.**

- 1 The money in a bank account \_\_\_\_\_ (use) in many ways.
- 2 The machine \_\_\_\_\_ (repair) at the moment.
- 3 The loan \_\_\_\_\_ (pay back) with interest at the end of the year.
- 4 The decision \_\_\_\_\_ (make) tomorrow by the bank manager.
- 5 Fatima \_\_\_\_\_ (get) a loan last week to buy her flat.
- 6 The business \_\_\_\_\_ (start) two years ago by two brothers.
- 7 Bankers usually \_\_\_\_\_ (like) helping their customers.
- 8 Was the information \_\_\_\_\_ (send) to you by mail last week?

**E Summarize the text. Write 100 to 120 words.**

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**Conversation 1**

**Banker:** Good morning. Can I help you?

**Customer:** Yes, I don't know what to do. I've lost my handbag. My wallet, with all my money and bank cards, was in it.

**Banker:** Are you sure you've lost it? Couldn't you have just left it at home?

**Customer:** No. I definitely had it when I was at the café. I was talking to my friend when we left and I think I left it on the table.

**Banker:** Did you go back to look for it?

**Customer:** Yes, it wasn't there. If I hadn't been in such a hurry, I wouldn't have left it there!

**Banker:** Don't worry. If we **cancel** your cards now, no one else will be able to use them. New ones will be sent to you very soon.

**Conversation 2**

**Customer:** Do you take credit cards?

**Cashier:** I'm sorry, we don't.

**Customer:** Can I pay by cheque?

**Cashier:** No, we only take cash.

**Customer:** I didn't know that.

**Cashier:** Look, it's on the sign.

**Customer:** Oh, no. If I'd known that, I would have brought cash.

**Cashier:** Well, if you went to the bank in the next street, you could get cash from the ATM.

**Customer:** Thank you very much.

**Conversation 3**

**Waiter:** I'm sorry, sir. Your credit card isn't working.

**Customer:** Could you try it again, please? It worked yesterday.

**Waiter:** I'm sorry, it still isn't working. Sometimes if you put in the wrong number several times, it gets blocked. Or you may have reached your **credit limit**. Would you like to pay by cheque instead?

**Customer:** Yes, that's a good idea.

### Conversation 4

**Customer:** Good morning. Can you help me? My bank card didn't come out of the ATM.

**Banker:** Of course. Can you give me your account number? I'll check your account.

**Customer:** Yes, it's 92671098. Does this mean there's no money in my account?

**Banker:** No. If there was no money in your account, the machine would still give you your card back. I see the problem. Your card has **expired**.

**Customer:** It has?

**Banker:** Yes. Today is April 5 and your card was **valid** until April 4. We sent you a new card two weeks ago.

**Customer:** I never received it.

**Banker:** We'll cancel that one and send you a new one, then. You should receive it in three or four days.

- B** Find conditional sentences in the conversations. Read the language box and identify what type they are.

#### Types of conditional sentences

- There are four basic types of **conditional sentences**: **zero**, **first**, **second** and **third**. We use:
  - Zero conditional: to talk about something that is always true.  
*If you look at a computer screen for too long, your eyes get tired.*
  - First conditional: to talk about the result of a possible action in the future.  
*If you send the letter today, it will arrive on Thursday.*
  - Second conditional: to talk about an action that depends on an imaginary present or future situation or action.  
*If I had a lot of money, I would buy a big boat.*
  - Third conditional: when we talk about a desire to change something in the past. This is impossible as the actions are finished.  
*If I'd taken a taxi, I would have arrived on time.*
- **Note:** Sometimes we can use *could* instead of *would* in conditional sentences.
  - Conditional sentences have two parts: the *if* clause and the **main conditional clause**. The order is not usually important, but when the *if* clause comes first, they are separated by a comma:  
*If I hadn't been in such a hurry, I wouldn't have left it there!*  
*I wouldn't have left it there if I hadn't been in such a hurry!*

**C** Choose the sentence with the same meaning and name the type of conditional sentence.

zero conditional    first conditional    second conditional    third conditional

- 1 If Sami hadn't forgotten his keys last night, he wouldn't have had to sleep in the car. \_\_\_\_\_
  - a) Sami forgot his keys last night, so he slept in the car.
  - b) Sami didn't forget his keys last night, so he didn't sleep in the car.
- 2 If you studied harder, you would pass the exam easily. \_\_\_\_\_
  - a) You don't study hard, so you won't pass the exam easily.
  - b) You study hard, so you will pass the exam easily.
- 3 If Noor goes to the shop tomorrow, I won't have to go. \_\_\_\_\_
  - a) Noor will not go to the shop tomorrow, so I will have to go.
  - b) It's possible Noor will go to the shop tomorrow.
- 4 If people drive for too long, they get tired. \_\_\_\_\_
  - a) People sometimes drive for too long and get tired.
  - b) When people are tired, they don't drive for too long.

**D** Tell your partner about a time when you lost or forgot something. You have two minutes to prepare. Make notes if you want to. Talk about:

- what it was.
- when it happened.
- where it happened.
- why it happened.
- whether you got it back.
- what the consequences were.

Now tell your partner what happened. You can use your notes, but don't read directly from your paper. Your partner can ask you questions when you have finished. Then listen to your partner.

## Lesson 5

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**A** Reread the e-mail on page 58 of the Student's Book and answer the questions.

1 What has Hazem done to prepare for his trip?

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2 How is Hazem going to travel around London?

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3 How is Hazem going to keep in touch with Mazen while he's on holiday?

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**B** Match the clauses to make conditional sentences.

1 If the cases are too heavy,

a) I'd come with you.

2 If the traffic isn't too heavy,

b) you have to pay extra.

3 If I had the time and the money,

c) I would have lent you my guidebook.

4 If you spend a lot of money on me,

d) I'll be at the airport at 12.30.

5 If you'd told me you were going to London,

e) I'll be very cross.

**C** Continue the event chain, using the first conditional for as long as you can.

1 If I go to town, I'll spend a lot of money.

2 If I spend a lot of money, \_\_\_\_\_

3 \_\_\_\_\_

4 \_\_\_\_\_

5 \_\_\_\_\_

6 \_\_\_\_\_

**D** Continue the regret chain, using the third conditional as long as you can.

1 If my alarm clock had gone off this morning, I wouldn't have overslept.

2 If I hadn't overslept, \_\_\_\_\_

3 \_\_\_\_\_

4 \_\_\_\_\_

5 \_\_\_\_\_

6 \_\_\_\_\_

**E** Complete the sentences with the correct form of the verb in brackets.

1 If my plane \_\_\_\_\_ (not leave) on time, I'll miss my connection this afternoon.

2 If you \_\_\_\_\_ (not renew) your passport last month, you wouldn't have been allowed to travel.

3 If I \_\_\_\_\_ (not bring) some books, I usually get very bored on the plane.

4 If I have any currency left over after the trip, I \_\_\_\_\_ (keep) it for my next visit.

5 If they didn't have duty-free shops at the airport, people \_\_\_\_\_ (not be) very happy.



## Complete the sentences with your own ideas.

1 If you hadn't come with me, \_\_\_\_\_

2 If they hadn't run out of petrol, \_\_\_\_\_

3 If I hadn't seen you at school, \_\_\_\_\_

4 If I went to London, \_\_\_\_\_

5 If I had a bank account, \_\_\_\_\_

6 If I didn't know the word, \_\_\_\_\_

## Lesson 6

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**A** Read the conversation on page 59 of the Student's Book and answer the questions.

- 1 How did Nour pay for his car? \_\_\_\_\_
- 2 Did Nour make a down payment? \_\_\_\_\_
- 3 How much does Nour have to pay every month? \_\_\_\_\_
- 4 How long for? \_\_\_\_\_
- 5 Why wasn't the car very expensive? \_\_\_\_\_

**B** Read the conversation again on page 59 of the Student's Book. Look at the words in bold. Write the meaning.

- 1 down payment \_\_\_\_\_
- 2 monthly instalments \_\_\_\_\_
- 3 investment \_\_\_\_\_
- 4 go up in value \_\_\_\_\_
- 5 car insurance \_\_\_\_\_

**C** Read the first sentence in each item. Then complete the gaps to make conditional sentences with the same meaning.

*Example:*

Nour got a car loan, so he could buy a car.

If Nour hadn't got a loan, he wouldn't have been able to buy a car.

- 1 The car isn't new, so Nour doesn't have to pay big instalments.

If the car was new, Nour \_\_\_\_\_ big instalments.

- 2 Nour must pay monthly instalments for five years.

If Nour \_\_\_\_\_ instalments, he will finish paying in five years.

3 The owner took very good care of the car. That's why Nour bought it.

If the owner hadn't taken good care of the car, Nour wouldn't \_\_\_\_\_ it.

4 Nour didn't park his car carefully, so he broke a light.

If Nour \_\_\_\_\_ carefully, he wouldn't have broken a light.

5 Nour has car insurance, so he doesn't have to pay for the broken light.

If Nour didn't have car insurance, he \_\_\_\_\_ the broken light.

**D** Read the letter and complete it with words and phrases from the box.

insurance salary loan banker  
down payment owner instalments

Dear Mum and Dad,

How are you? I'm doing fine at my new job in Baghdad. There's a lot of work, but the people I work with are very friendly. And I get a good ① \_\_\_\_\_. I love the weather here, too! There isn't nearly as much rain as there is in England.

I've finally bought a car, because I really needed one to get to work. It wasn't too hard to get a car ② \_\_\_\_\_. My ③ \_\_\_\_\_ is very nice and really wants to help his clients. He gave me some excellent advice. I bought a used car, but it's in very good condition. The previous ④ \_\_\_\_\_ took really good care of it.

I only had to make a small ⑤ \_\_\_\_\_, and my monthly ⑥ \_\_\_\_\_ aren't too high because I can pay back the loan over six years. The loan included money for ⑦ \_\_\_\_\_ too, so I don't have to worry if I have an accident (but don't worry, I won't – you know I'm a careful driver).

Come and visit me here soon. I'd love to show you all the interesting places I've discovered.

Love,

Tom

## Lesson 7

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**A** Read the letters on page 60 of the Student's Book and answer the questions.

1 When did the customer write to the bank?

\_\_\_\_\_

2 When will passwords be sent?

\_\_\_\_\_

3 What would Fareed have done if he had a digital camera?

\_\_\_\_\_

4 What does Fareed want his friend to do?

\_\_\_\_\_

**B** Which expressions can we use in formal letters? Which can we use in informal letters?  
Write F, I or F/I in the boxes.

**Addressing the letter:**

Dear Mr Smith,

Dear Rashid,

Dear Sir,

**Starting the letter:**

This letter is to inform you ...

Thank you for your letter of ...

Thanks for your letter.

I am writing to ...

**Making a request:**

Would you ...?

Could you ...?

Can you ...?

**Saying you are sorry:**

I'm sorry I ...

I apologize for ... (~ing)

**To say you are sending something with the letter:**

Please find enclosed ...

Here's ...

I enclose ...

**Closing the letter:**

Yours sincerely,

Yours faithfully,

Best wishes,

See you soon.

**Formal and informal letters**

- We write formal letters to people who we don't know very well. These are often official letters where we can ask for information, make complaints, apply for jobs, etc. In formal letters, we don't use contractions, idioms or colloquial expressions. There are also many standard expressions. In formal letters, passive forms are quite common.
- We write informal letters to friends and family – people we know well. These letters often use language which is similar to spoken language. We use contractions, idioms and colloquial expressions. The language is generally more friendly.

**C** Look at the letter of complaint Samira wrote to her bank and put it in the correct order. Then answer the question after the letter.

- a) Yours sincerely,  
Samira Ansari
- b) Would you please send me some information about online banking as well? I've just bought a computer, and I would like to know if I can pay my bills online.
- c) Could you please send me a new cheque book with my name correctly spelt as soon as possible? I need to write cheques often, and it is very inconvenient for me to be without a cheque book.
- d) This letter is to inform you of a problem I discovered when I received my new cheque book yesterday. My name has been misspelt on the cheques. It should read Samira Ansari, not Sanira Ansari.
- e) Dear Mr Mohammed,
- f) Thank you for your help.

What problem did Samira have? What does she ask her banker to do?

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**D** Complete Mr Mohammed's reply to Samira. Use words or phrases from Exercise B.

① \_\_\_\_\_ Miss Ansari,  
② \_\_\_\_\_ of 14<sup>th</sup> March. I ③ \_\_\_\_\_ for misspelling your name on your new cheque book and ④ \_\_\_\_\_ a new cheque book with your name spelt correctly. I also enclose some information about online banking which I hope you will find helpful.

⑤ \_\_\_\_\_

Saeed Mohammed

## Lesson 8

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### A Match the beginnings and the endings of the sentences.

- |   |  |                          |  |
|---|--|--------------------------|--|
| 1 | Could you please let me know                         | <input type="checkbox"/> | a) I would receive it within a week.         |
| 2 | I was told that                                      | <input type="checkbox"/> | b) I could withdraw money on my way to work. |
| 3 | I am writing to inquire                              | <input type="checkbox"/> | c) when I will receive my card?              |
| 4 | If I had an ATM card,                                | <input type="checkbox"/> | d) I would save a lot of time.               |
| 5 | If I could check my account<br>balance by telephone, | <input type="checkbox"/> | e) about my ATM card.                        |

### B Complete the letter with the sentences from Exercise A.

Dear Mr Al Sultan,

I am a new customer at City Commercial Bank. \_\_\_\_\_  
 \_\_\_\_\_ . When I opened my account, \_\_\_\_\_  
 \_\_\_\_\_ . A month has passed  
 and I still haven't received it.

\_\_\_\_\_ . I have  
 been going to my bank to withdraw money, but I don't always have time to wait in long queues.  
 It would be much more convenient for me to use the ATM near my office. \_\_\_\_\_  
 \_\_\_\_\_

Would you please also send me a brochure about your telephone banking services?  
 \_\_\_\_\_  
 \_\_\_\_\_

Thank you for your help.

Yours sincerely,

Ali Al Turki



## Lesson 9 – Test yourself

### VOCABULARY

#### A Underline the correct alternative.

- 1 My father *opened / made* an account for me when I was quite young.
- 2 I *deposited / installed* 5 million Iraqi dinars this morning.
- 3 Banks usually *pay / charge* a fee if you are overdrawn.
- 4 If you *stay / maintain* a minimum balance, you don't have to pay a fee.
- 5 I can *take / make* a withdrawal at an ATM at any time.
- 6 Some accounts *cost / pay* more interest than others.

6 marks

#### B Complete the sentences with the correct words from the box.

withdrawal   expired   back   valid   branch   down payment  
statement   instalments   online

- 1 I'm afraid your card is no longer \_\_\_\_\_. It \_\_\_\_\_ a week ago.
- 2 This bank \_\_\_\_\_ shows I have a lot of money in my account.
- 3 There must be a mistake. I didn't make this \_\_\_\_\_ last week.
- 4 How many \_\_\_\_\_ do you have to make to pay \_\_\_\_\_ your loan?
- 5 My father lent me the money to put a \_\_\_\_\_ on a new car.
- 6 If you have Internet access you can bank \_\_\_\_\_.
- 7 There is a \_\_\_\_\_ of our bank near the university.

9 marks

**C Complete the sentences.**

- 1 A \_\_\_\_\_ account comes with a cheque book.
- 2 You can \_\_\_\_\_ money from an ATM machine.
- 3 The minimum \_\_\_\_\_ is 1,000 Iraqi dinars.
- 4 The \_\_\_\_\_ of an investment can go down as well as up.
- 5 If you don't have enough money to buy something, you can ask the bank for a \_\_\_\_\_.

 5 marks

**Total vocabulary**  20 marks
**GRAMMAR****D Underline the correct form in each conditional sentence.**

- 1 If I open a student account, I *would have to* / *will have to* maintain a minimum balance.
- 2 If I had known it was raining when I left, I *would have* / *would had* brought an umbrella.
- 3 If I *have seen* / *had seen* him yesterday, I would have told him your news.
- 4 If we *hadn't gone* / *didn't go* swimming, we would have had time to go for a boat ride.
- 5 If I *had* / *have* a computer, we could search the Internet.
- 6 If I *played* / *have played* tennis, I would join the tennis club.

 6 marks
**E Complete these conditional sentences.**

- 1 If you go out in this rain, \_\_\_\_\_
- 2 If my father knew that I drive so fast, \_\_\_\_\_
- 3 If you cook an egg for half an hour, \_\_\_\_\_
- 4 If he'd asked me to help him, \_\_\_\_\_
- 5 If he really wanted to go to university, \_\_\_\_\_
- 6 If the car hadn't broken down, \_\_\_\_\_

 6 marks

**F** Put the words in the correct order to make passive sentences.

1 was delivered When mail the?

\_\_\_\_\_

2 next being are week The replaced windows.

\_\_\_\_\_

3 be sold The end house will before the year the of.

\_\_\_\_\_

4 by The down the previous owner were trees cut.

\_\_\_\_\_

5 have stairs avoid been The accidents to repaired.

\_\_\_\_\_

5 marks

**G** Rewrite the sentences in the passive form.

1 Somebody left these books in the classroom.

\_\_\_\_\_

2 Somebody teaches History every day.

\_\_\_\_\_

3 Somebody is cleaning the room right now.

\_\_\_\_\_

4 Somebody will grade our homework over the weekend.

\_\_\_\_\_

5 Somebody was opening the gates when we arrived.

\_\_\_\_\_

5 marks

**H** Complete the sentences with the passive form of the correct verb. Each verb is used only once.

inform build use buy include display

- 1 Fareed \_\_\_\_\_ always \_\_\_\_\_ of changes in his account balance by SMS.
- 2 Yesterday a message \_\_\_\_\_ on his screen that said he was overdrawn.
- 3 Mobile phones \_\_\_\_\_ by millions of people these days.
- 4 \_\_\_\_\_ cameras \_\_\_\_\_ in all mobile phones?
- 5 Mobile phones \_\_\_\_\_ for many other things in the future.
- 6 Mobile phone towers \_\_\_\_\_ all the time.

6 marks

**I** Complete the conversation with active or passive forms of the verbs in the box.

open have install mail want keep send

**Mother:** So Noor, \_\_\_\_\_ you \_\_\_\_\_ your bank account?

**Noor:** Yes, I opened it yesterday.

**Mother:** \_\_\_\_\_ you \_\_\_\_\_ an ATM card?

**Noor:** Not yet. It \_\_\_\_\_ to me this week.

**Mother:** How about a cheque book?

**Noor:** I should get one in about ten days. It \_\_\_\_\_ for me at the bank until I can pick it up.

**Mother:** Can you bank online?

**Noor:** If I \_\_\_\_\_ to. But I'm worried about hackers. I'd rather read my bank statement when it \_\_\_\_\_ at the end of the month.

**Mother:** You needn't worry. I \_\_\_\_\_ a very good firewall when I bought the computer.

7 marks

Total grammar  35 marks

