

Products and services

Reading

- 1 Think of a bank you use. Which of these products and services can you get at your bank?

current account	foreign exchange	insurance	investment advice
loan	mortgage	safe deposit box	savings account

- 2 Read these descriptions. Match the people 1–6 to the products and services from the box in 1 that they need.



- 1 Marvin Wiley is 16. His parents give him an allowance of £80 a month. He pays it into his current account at the bank. He spends some of the money on clothes, music, magazines and going out with his friends. He wants to go to college next year. He knows that being a student is expensive so he saves some of his allowance for when he is at college. Every month he takes £30 and puts it in a box in his bedroom. He now has over £500. _____



- 2 Rafiq and Selma Aziz are married. They are both 24. They live with Rafiq's parents, but the house is very small and they want a flat of their own. They both have jobs and they have some money. Selma's parents can lend them a little more. _____



- 3 Maria Villiers is 67. She is retired and lives on her pension. Her sister Vera lives in Australia. Maria has a round-the-world ticket and next week she plans to visit Singapore and Indonesia on the way to Australia. _____



- 4 Karl Dorfman is rich. He has £100,000 in savings. He doesn't know what to do with his money. He already has a nice big house and an expensive car. His wife thinks it's a good idea to buy shares or bonds. He doesn't know anything about these things. _____



- 5 Gloria Bannerman has some beautiful and valuable jewellery. It was her grandmother's. She doesn't wear it often, but she doesn't want to sell it. She worries that someone might break into her house and steal it. She already has insurance. _____



- 6 Amara Akintola is a doctor. She can drive, but she doesn't have enough savings to buy a car. She often visits patients in their homes at night. This is sometimes very difficult by bus. She has a driving licence and sometimes she borrows a friend's car, but her friend often needs it at night. _____

What can banks give to customers?

Listening 1  16 Listen to Peter talking to his colleague, Marwan. Which products and services in the box do they mention?

cheques	credit card	current account	debit card	interest rate
loans and mortgages	online banking	savings account	safe deposit box	

2 Listen again and complete these sentences.

- 1 A _____ account is for paying everyday bills and expenses.
- 2 A _____ account is sometimes called a deposit account.
- 3 The bank pays the customer _____ on a savings account?
- 4 You can tell customers that at the moment the interest _____ for savings accounts is three percent.
- 5 I can also offer new customers a _____ card.
- 6 I can show them how the _____ works.
- 7 Customers also often ask about _____ banking.
- 8 You can tell them the interest rates on _____ and mortgages.

Reading 3 Read the rest of Marwan and Peter's conversation. Are sentences 1–6 *true* (T) or *false* (F)?

Peter: Oh, Marwan, one more thing. What about credit cards?

Marwan: Well, we don't automatically give credit cards to new customers.

Peter: So are they just for existing customers?

Marwan: No, but we know that our existing customers are good with money. We see their salaries come into their current account every month. We know how much money they have in their deposit accounts. We are usually happy to give them credit cards. With new customers it's a bit different. We don't have any information about them. So, they can apply for a credit card and we then check their credit rating with a credit agency. If the credit agency gives them a good rating, we can give them a credit card. At first, there is a low spending limit on the card. They can only use the card up to a certain amount of money. Later, we can increase that limit.

Peter: When they show that they are responsible customers?

Marwan: That's right.

- 1 The bank doesn't give credit cards to existing customers. (T / F)
- 2 The bank doesn't have a lot of information about new customers. (T / F)
- 3 New customers can't get credit cards. (T / F)
- 4 Customers with a good credit rating can have credit cards. (T / F)
- 5 The spending limit on a credit card can change. (T / F)
- 6 Good customers have a higher spending limit on their credit cards. (T / F)

Vocabulary 4 Put a cross (X) next to the word(s) that you can't use with the word in bold.

- | | | | | | |
|---|-----------------------------------|------------------------------------|---|----------------------------------|----------------|
| 1 | ☐ currency | ☐ deposit | ☐ savings | ☐ current | account |
| 2 | ☐ cash | ☐ ATM | ☐ withdraw | ☐ current | machine |
| 3 | ☐ online | ☐ telephone | ☐ foreign exchange | ☐ debit | banking |
| 4 | ☐ credit | ☐ cash | ☐ debit | ☐ loan | card |

C

Things are changing

1 What is happening to food prices in Fantasia? Look at the graph and make sentences.

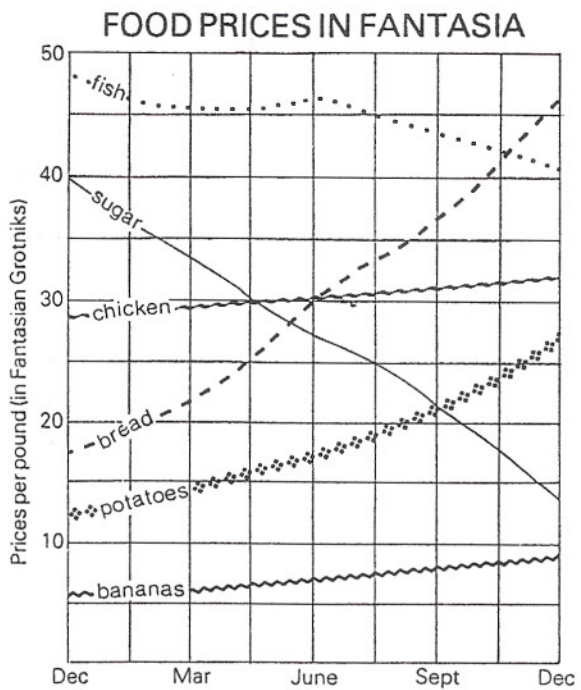
The price of

bananas
potatoes
bread
fish
sugar
chicken

is going up
(is rising)

is going down
(is falling)

fast.
slowly.



2 What is happening to prices in your country?

3 Listen to the figures and complete the table.

FANTASIA: SOME STATISTICS	100 YEARS AGO	50 YEARS AGO	NOW
Population	20m	35m	46m
Average number of children per family	4.5	3.6	2
Average July temperature	33°C	.....	.....
Average January temperature . . . . .	.....	.....	7°C
Average height (men) . . . . .	.....	1m67	.....
Average height (women) . . . . .	.....	1m62	.....
Length of working week	54hrs	.....	.....
Paid holiday . . . . .	—	.....	.....
Average time taken for letter to travel 100km . . . . .	.....	2 days	.....
Size of Fantasian army	500,000	.....	.....
Population of San Fantastico . . . . .	.....	.....	3m
Percentage of population without homes . . . . .	.....	.....	8%
Percentage of population unemployed . . . . .	.....	7%	.....

4 How are things changing in Fantasia? Look at the table and make sentences.

The population The army Holidays The post
 The housing problem People The climate
 The working week The unemployment problem
 The population of San Fantastico Families

is getting
or getting

bigger/smaller faster/slower
 longer/shorter taller/shorter
 warmer/colder better/worse

5 How are things changing in your country?

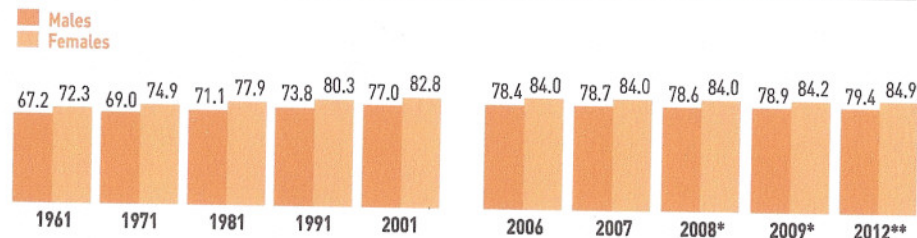
QUIZ

	Los Angeles	London	Shanghai	Mexico City	Tokyo
Population (millions)	12.5	13	13.6	16.9	27.2
% Homes with water/electricity	94	100	95	94	100
Murders per 100,000 people	12.4	2.5	2.5	27.6	1.4
% Children in secondary school	90	58	94	62	97
Levels of ambient noise (1-10)	6	8	5	6	4
Traffic/km per hour in rush hour	30.4	16.6	24.5	12.8	44.8
Clean air (score out of ten)	3	7	7	2	7

What are the ten most dangerous cities in the world ?

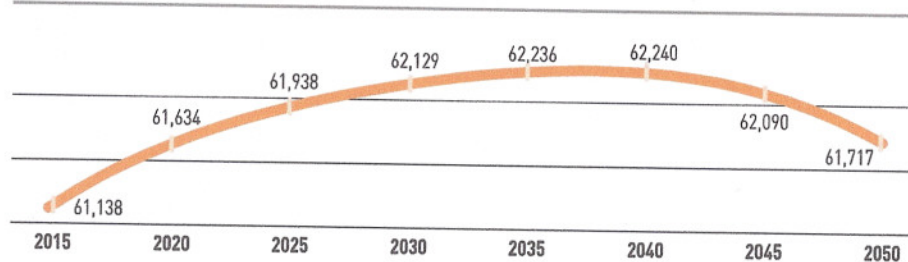
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

LIFE EXPECTANCY AT BIRTH BY SEX 1961-2012



* estimate ** projection

RESIDENT POPULATION PROJECTIONS 2015-2050, thousands



RESOURCES AND USES ACCOUNT 2006-2009, millions of euro

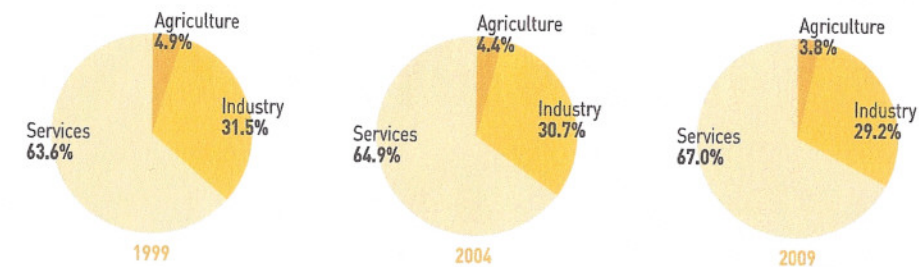
	2006	2007	2008	2009
CURRENT PRICES				
GDP at market prices	1,485,377	1,546,177	1,567,851	1,520,870
Imports of goods and services (Fob)	424,216	451,936	461,736	370,582
Total resources	1,909,594	1,998,114	2,029,588	1,891,452
Domestic consumption	1,176,704	1,211,727	1,246,359	1,239,327
Gross fixed capital formation	313,325	327,908	324,874	287,634
Changes in inventories	5,147	7,468	3,259	-2,173
Valuables	2,586	2,774	2,386	2,125
Exports of goods and services (Fob)	411,831	448,237	452,709	364,539
Total uses	1,909,594	1,998,114	2,029,588	1,891,452

GOVERNMENT DEBT 1999-2009, percentage of GDP



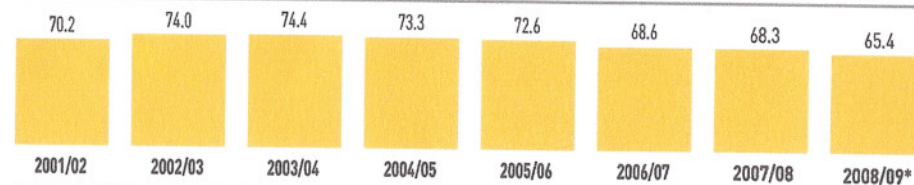
ITALY IN FIGURES 1

EMPLOYED BY SECTOR OF ACTIVITY 1999-2009, percentage composition



UNIVERSITY NEW ENTRANTS

Academic years 2001/02-2008/09, per 100 upper secondary school graduates in the preceding school-year



* data are provisional and do not take account of two Universities (Roma Marconi and Roma Europa)

ENROLMENTS AT UNIVERSITY*



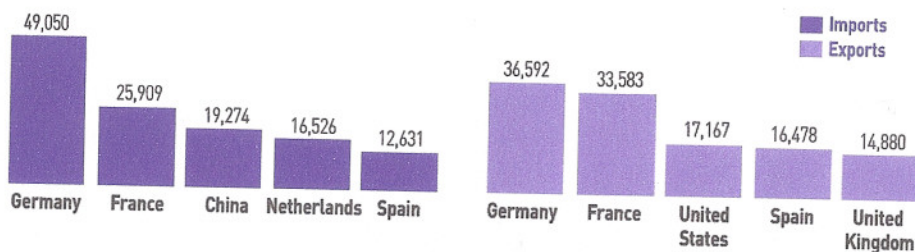
ENROLMENTS AT UNIVERSITY AND GRADUATES

* Academic year 2008/2009, per 100 persons aged 19-25; data are provisional and do not include information on two Universities (Roma Marconi and Roma Europa)

** 2008, per 100 persons aged 25 (percentages are calculated on old system degrees and one-long cycle degrees)

ITALY'S MAIN TRADING PARTNERS

2009*, absolute values in millions of euro



* provisional data

ITALY IN FIGURES 2

AVERAGE NUMBER OF CHILDREN PER WOMAN

1961	2.41
1981	1.60
2001	1.25
2009 (estimate)	1.41
2012 (projection)	1.44

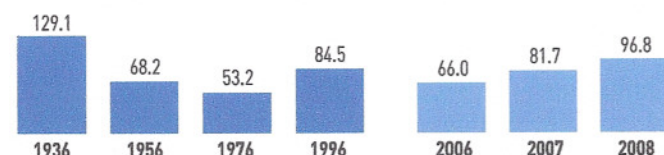
AVERAGE AGE OF THE MOTHER AT THE BIRTH OF THE FIRST CHILD

1961	25.7
1981	25.2
2001	28.7
2003	29.0

CRIMES REPORTED BY POLICE FORCES TO JUDICIAL AUTHORITIES

2004-2007

	2004	2005	2006	2007
Intentional homicides	714	601	621	627
Unintentional homicides	2,160	2,096	2,148	2,040
Attempted homicides	1,425	1,487	1,468	1,588
Manslaughter	47	38	38	54
Blows	12,044	13,215	13,809	14,917
Culpable injuries	51,823	56,629	59,143	63,602
Threats	62,030	66,621	71,856	81,073
Kidnapping	1,239	1,614	1,608	1,867
Offences	47,367	51,960	55,361	61,737
Rapes	3,734	4,020	4,513	4,897
Exploiting and abetting prostitution	1,374	1,408	1,422	1,466
Thefts	1,466,582	1,503,712	1,585,201	1,636,656
Robberies	46,265	45,935	50,270	51,210
Extortions	5,413	5,559	5,400	6,545
Damaging	268,687	305,172	344,253	384,529
Swindles and computer frauds	66,294	90,523	109,059	120,710
Receiving stolen goods	31,691	30,795	30,042	31,104
Usury	398	393	353	382
Arson	12,331	12,546	12,659	16,716
Other crimes	336,098	384,800	422,266	451,426
Total	2,417,716	2,579,124	2,771,490	2,933,146



DETAINEES AND INMATES* AT THE END OF THE YEAR

1936-2008, per 100,000 inhabitants

THEATRE, MUSIC, CINEMA AND ART

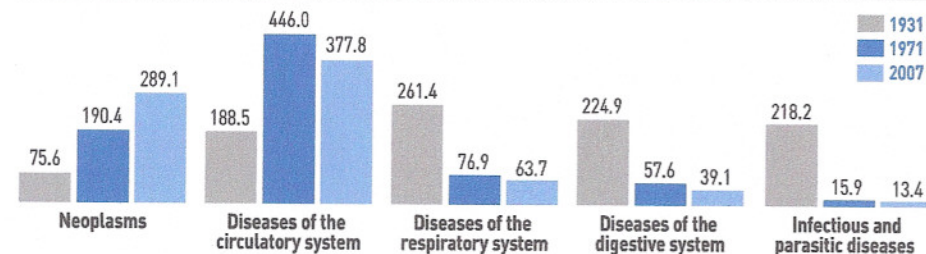
2000-2008

	2000	2002	2004	2006	2008
THEATRE AND MUSIC					
Performances	124,915	169,476	191,289	203,116	192,860
Tickets sold (thousand)	28,956	27,878	30,479	32,449	34,184
CINEMA					
Days of release	799,898	981,887	1,151,152	1,220,229	1,513,907*
Tickets sold (thousand)	100,911	111,493	115,104	104,980	111,017
INSTITUTES OF ART AND ANTIQUES					
Institutes	379	392	403	402	400
Visitors (thousand)	30,175	30,268	32,227	34,575	33,103

* In 2008, SIAE introduced a new method for detecting film releases based on single screenings

DEATHS BY SOME CAUSES

1931-2007, per 100,000 inhabitants



SMOKERS AND NON-SMOKERS BY SEX

1980-2009, per 100* persons aged 14 and over

	1980	1983	1991	1995	2000	2005	2009
MALES							
Smokers	54.3	45.6	37.8	33.9	31.5	28.3	29.5
Former-smokers	9.9	13.5	21.0	27.4	26.5	30.4	29.8
Never smoked	35.7	40.9	41.2	37.4	38.4	39.0	38.5
FEMALES							
Smokers	16.7	17.7	17.8	17.2	17.2	16.2	17.0
Former-smokers	1.4	2.3	16.4	13.1	13.4	15.0	15.8
Never smoked	81.9	80.0	75.9	68.5	66.2	66.4	65.3
TOTAL							
Smokers	34.9	31.1	27.4	25.3	24.1	22.0	23.0
Former-smokers	5.5	7.7	13.4	20.0	19.8	22.4	22.5
Never smoked	59.6	61.2	59.2	53.5	52.8	53.2	52.4

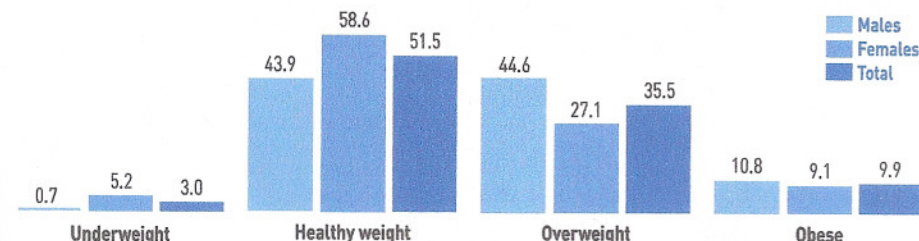
DRUG CONSUMERS* BY AGE

1993-2009, thousands of people

	1993	1998	2003	2005	2007	2009
Up to 14	1,524	1,396	1,166	1,482	1,557	1,372
15-34	2,753	2,626	2,636	2,773	2,834	2,926
35-64	7,317	7,687	8,490	8,941	9,694	9,997
65 and over	5,986	6,933	7,730	8,460	9,008	9,509
Total	17,580	18,643	20,022	21,656	23,091	23,807

PERSONS BY BODY MASS INDEX

2008, per 100 persons aged 18 and over



ITALY IN FIGURES

Look at the data provided by ISTAT in 2012 and make sentences describing the trends you can see.

NOUN PHRASE

Italians

Italy's population

Crime in general

Italian men

Italian women

The drug problem

Mothers

Government debt

Families

Smoking

Smokers

Cancer (neoplasms)

Deaths from infectious diseases

University education

Male graduates

Female graduates

Plays and concerts

Going to the cinema

Healthcare

Italy's balance of trade with...

Prisons

The agricultural sector

The industrial sector

The service sector

GDP

VERB PHRASE

is / are getting

is / are becoming

is / are living

is / are going to get

ADJECTIVE

rich

poor

old

long

small

scarce

large

big

fat

thin

wealthy

healthy

good

bad

better educated

better qualified

more / less expensive

more / less important

more / less common

more / less numerous

more / less crowded

more / less popular

more / less fashionable