

COLLOCATIONS

9 Complete the sentences with the correct forms of the verbs in the box. Write the answers in your notebook.

- make (x2) give go spend speak give
leave keep meet return

Remember!

- Always _____ the receipt, in case you are dissatisfied with the item.
- If you want to _____ an item, you should do this as soon as possible.
- Some stores _____ a discount to regular customers.
- If you tend to _____ a shopping list before going out to the shops.
- If you go to a supermarket towards the end of a day, there are often lots of items _____ cheap.
- If a shop assistant refuses to _____ you a refund, ask to _____ to the manager.
- Don't be worried about _____ a complaint if goods or services do not _____ your expectations.
- When you buy something online, always _____ feedback because it helps other buyers.

EXTENDED

13 Complete the sentences with the correct forms of the words in brackets. Write the answers in your notebook.

- It is apparently possible to stop cold _____ (call) by contacting your phone service.
- Product _____ (place) is becoming a very popular form of advertising in films.
- You can see signs of sports _____ (sponsor) every time you watch a football match or other big event.
- Most _____ (market) campaigns involve TV advertising and offer free gifts and special discounts.
- I know a lot of people who buy certain things because of celebrity _____ (endorse).
- The Internet has allowed techniques such as _____ (virus) advertising to become very effective.

EXTENDED

14 Tell your partner about your favourite advertisement at the moment. Why do you like it?

GRAMMAR

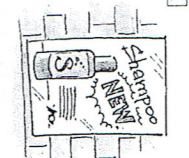
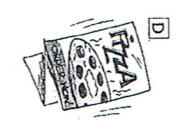
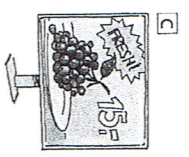
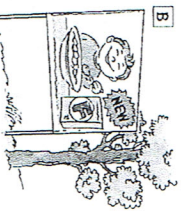
15 Match the words in box A with the words in box B. Write the answers in your notebook.

- | | |
|---------|---------|
| A | B |
| decor's | salon |
| driving | station |
| post | agency |
| basaruy | surgery |
| police | travel |
| service | office |

EXTENDED

16 Where should these people go? Match sentences 1-8 with words A-H. Write the answers in your notebook.

- I've got wine on my suit.
- My wife wants a divorce.
- I want this parcel to arrive quickly and safely.
- I've got a bad back.
- I want to organise refreshments for thirty people.
- The condition of the road outside my house is dangerous.
- I need to organise a funeral.
- I have a problem with my eyes.



Spelling practice

17 Complete the article with the correct words in the box. Write the answers in your notebook.

- small insert by through deducts credit
lose fraud contractless number in chip

Payment methods have changed a lot in recent years. Only a few decades ago, people preferred to pay

(1) _____ cash and after that, we had chequebooks, so we didn't need to carry around so much money. Now, however, paying (2) _____ has nearly disappeared and most of us use plastic, paying by debit or (3) _____ card. For everything over ten pounds, shops want us to use (4) _____ and pin devices, where we (5) _____ a card, key in a PIN (6) _____ and then remove it. Such an easy system! But now there is something even easier. For less expensive items, we can use (7) _____ payment, where we flash our card over a small machine and it (8) _____ the money directly from our account. Of course there are problems when using these convenient ways of paying. We have to remember several PIN numbers, we might (9) _____ our cards or they could be stolen and used by thieves. Sometimes the payments don't go (10) _____ for some reason. We must be very careful when paying by card online because of internet (11) _____. But at least these days, we don't have to carry such a lot of (12) _____ change around in our pockets.

EXTENDED

19 Choose the correct words to complete the text. Write the answers in your notebook.

Remember that there are many different types of accounts at a bank. You can have a (1) current / present account, a deposit account and a savings account too. You'll need to check which has the best interest (2) levels / rates. Also, if you need to pay bills regularly you can set up standing (3) orders / payments, where the money is transferred automatically. You can arrange an (4) overspill / overdraft with your bank too so that they don't charge you too much if you go into the (5) debt / red! If you're travelling abroad, you can get the right (6) currency / coins from the bank at a reasonable (7) transfer / exchange rate. And, if you get a (8) luck / windfall and have an unexpected amount of money, it's a good idea to invest in an investment (9) bond / share.

UNDERSTANDING

20 Complete the dialogue with the correct words. Write the answers in your notebook. The first letters have been given.

I love your new car! Was it very expensive?

Not too bad, but I haven't (1) g _____ it insured yet. That will be expensive!

You must do that before you drive it. My cousin didn't (2) i _____ out insurance and he had to pay a big fine.

I know, I'll (3) c _____ the insurance comparison sites later and (4) g _____ a quote.

And make sure that your insurance (5) c _____ everything - if you hit another car or if something hits you.

Yeah, you're right. I'll probably have to (6) p _____ monthly instalments of over fifty pounds, you know, but as you say, it's important to be covered.

GRAMMAR

18 Complete the sentences with the correct words in the box. Write the answers in your notebook.

- statement banking balance loan transfer
account cashpoint taking savings

- It doesn't take very long to open a(n) _____ at a bank.
- Usually go online to check the _____ in my account.
- I receive a(n) _____ from the bank every month with details of what I've spent.
- Most banks encourage people to set up online _____ these days.
- When my dad buys something big, he needs to _____ money from his account.
- My parents got a bank _____ when they decided to start a business.
- I started to put money into my _____ account when I was still at school.
- I've been _____ a lot of money out of my account recently! I must start putting some back in.
- If I need cash, I usually use the _____ near my home.

EXTENDED

21 Unscramble the words to complete the sentences. Write the answers in your notebook.

- When you take out insurance, you should always read the LASIM _____ print.
- I have to WEREN _____ my car insurance next month. That will cost a fortune.
- I haven't made any SLICMA _____ on my goes up.
- Our garden was flooded with all that rain last month, but the insurance company hasn't IAPD _____ up yet.
- There are a lot of people who make DRAFTUNEI _____ claims on their insurance and they could face big fines if they're caught.