

**II- Choose the correct homophone to complete each sentences. ( 2 marks)**

- 1) My father will ( right, write) \_\_\_\_\_ me a cheque so that I can pay for my school book.
- 2) The roadside vendors are cheaper, but ( there, their) \_\_\_\_\_ quality is not always that good.

**III- Fill the blank with your word. (2 marks)**

- 1) Before buying canned foods, always cheque the \_\_\_\_\_ date.
- 2) Foodstuffs like tomatoes, green spice are called \_\_\_\_\_

**SECTION C : READING (10 marks)**

*Carefully read the following passage and answer the question that follows.*

***Crossing a cheque***

Many people ask the question: "Is it safe to write and accept cheques?" The answer is simple. As with all financial transactions, there are dangers and you need to be aware of these dangers. Cheque are a convenient way of dealing with transactions as few people want to carry a lot of cash around and not everyone has or likes to use a credit card.

So what are the dangers? First of all, cheques can get lost or stolen. To prevent the cheque from falling into the wrong hands and causing you to lose money, you can cross the cheque. Crossing is a simple way to protect the drawer and payee of a cheque. Crossing prevent fraud and wrong payments. Crossing a cheque means drawing two parallel lines across the face of the cheque. Crossed cheques may only be deposited at the bank into the account of the payee. Nobody can present a crossed cheque at a bank and receive cash.

There are different ways of crossing a cheque. Generally, a cheque is crossed when two parallel lines are drawn across the face of the cheque. Word such as "and Co.", "Not negotiable" or "AC". Payee only" can also be written between the two parallel lines.

The other danger with cheques is that the drawer may not have sufficient funds in his or her account. If this happens, the cheque will "bounce" and the payee will not get the money. The drawer can get into trouble with the bank for writing cheques that bounce. For example, their account may be closed and they will have to pay additional bank charges. Cheque accounts need to be used in an honest and responsible way.

**QUESTION**

- 1) According to the text, why do many people use cheques? ( 2 marks)

---

---

- 2) Give an example of two ways in which you can cross cheque ( 2 marks)

---

---

- 3) Name two dangers associated with using cheques for transactions. ( 2 marks)

---

---

COLLEGE DRIVE MONCO BETI B.P 972 TEL. /242 68 62 97/343 20 67 23 YAOUNDE					
ANNÉE SCOLAIRE	EVALUATION	EPREUVE	CLASSE	DUREE	COEFFICIENT
2023/2024	N°2	ANGLAIS	2 <sup>nd</sup> e A/C	02H00	03/04
Professeur : NGENIWEIH		jour :	quantité :		

BANS/10/31/2023

Student's Names : \_\_\_\_\_

Class : \_\_\_\_\_ Seat number : \_\_\_\_\_ Date: \_\_\_\_\_

**Instructions:** Answer all four sections.

No copy work

No cancellation, No use of pencils.

No use of correcting fluid

No use of French.

### **SECTION A : GRAMMAR ( 10 marks)**

I- Read the following dialogue between Eric and Adam about buying a book online and use the best word from the word tiles to complete the dialogue. ( 5 marks)

(need, those, can, trying, but, for, will, do)

Eric: Hello, my friend. You seem a bit stressed. Are you okay?

Adam: I'm fine thanks. I'm \_\_\_\_\_ to buy a book online – and its not working! I need the book in order to start preparing \_\_\_\_\_ my exams.

Eric: Can't you find the book online?

Adam: Yes, I can, but I can't place the order.

Eric: \_\_\_\_\_ you have a credit card or a mobile money account?

Adam: No. Do I need \_\_\_\_\_ to order a book?

Eric: Yes, I'm afraid you do if you order online but you \_\_\_\_\_ borrow my book for a few days while you organize those things.

Adam: Thanks, that will help.

II- Complete the following sentences using gerunds. (2 marks)

1) \_\_\_\_\_ (to buy) a new car is a very expensive business.

2) Traders hate \_\_\_\_\_ (to lose) a sales opportunity.

III- Use the best form of the words in brackets to complete these sentences. ( 3 marks)

1) The \_\_\_\_\_ (good) form of purchasing goods is online.

2) It is \_\_\_\_\_ (safe) to use a debit card than to carry cash.

3) My sister says chinese \_\_\_\_\_ (difficult) than German.

### **SECTION B : VOCABULARY ( 10 marks)**

I- Read the passage below and complete the gaps using appropriate words from the box. ( 6 marks)

(cheque, fees, debit, credit, bank, electronic)

There are different ways of paying for goods you want to purchase. For example, you can pay by \_\_\_\_\_ or by \_\_\_\_\_ card if you have money in your bank account. If you want to buy now and pay later, you can use a \_\_\_\_\_ card. You can also make a \_\_\_\_\_ transfer by going into a branch of your bank. If you have internet banking, you can make an \_\_\_\_\_ funds transfer ( EFT). Banks charge \_\_\_\_\_ for most banking transactions.

- 4) Would you accept an uncrossed cheque as payment for something? Give a **reason** for your answer.  
(2 mark)

- 5) Explain what it means when a cheque "bounces" (2 mark)

**SECTION D: COMPOSITION** (10 marks)

In 200-250 words, write a composition on any one of the following topics. Remember to orderly present your Work.

N.B: No use of French. Defaulters will be punished by marks reduction.

1) The world is fast progressing (developing) when it comes to purchasing goods and services. In a detailed composition;

⇒ Explain 3 ways you can buy things and its advantages.

⇒ Which one is your best way of purchasing things? Why?

3) Few days ago you went to the bank to withdraw money and you discovered that your balance was slashed (deducted). This made you wonder what could have happened. In a letter, write a complaint to the manager of NFC bank;

⇒ Telling him how long you have been affiliates in this bank.

⇒ The amount that was initially in your account and how much has been reduced (deducted)

⇒ Explain how you feel right now.

N.B.: Your name is Obama Justin.

Adress Ngoussou, Yaounde.

Your friend Sandra has just gotten an apartment and wants to furnish the house. She has decided to buy everything online but you are not okay with her idea of buying these things online due to its downsides.

Write a letter to her telling her:

⇒ Four (4) inconveniences of purchasing good online and why it is preferable to be physically resent when buying your things.

Your name is Onana Cynthia.

P.O Box 005, Mvog Ada , Yaounde.

**Good Luck !!!**