

COLLEGE MONGO BETI					
ACADEMIC YEAR	ASSESSMENT	SUBJECT	CLASS	DURATION	COEFFICIENT
2023 – 2024	N° 02	ANGLAIS	2ND	02 Hours	3
Teacher's name : Mrs. Inechioma		Candidate's number			

Candidate's name _____

Competence Assessed: Using language to elucidate procedures used to purchase goods and services

Appreciation of competence / Mark range

0 - 10 /20	11-14 /20	15- 17 /20	18- 20 /20	Total mark
Not acquired	On going acquisition	Competence acquired	Expert	

Date _____

Instructions: Answer all four sections. No use of French. . No use of pencils, no use of correcting fluid. No copy work and cancellation.

SECTION A: EVALUATION OF RESOURCES

TASK 1. GRAMMAR (10 marks)

I. Complete the following dialogue with your correct choice of words. (5 marks)

Mr. James: I am certainly unhappy with the quality of services I received from your company. They provide the worst customer support I have ever expected.

The Director: Mr. James, I understand your frustration and we'll do our _____ to assist you. Can you compare the service with the other you had encountered?

Mr. James: Well, Orange Cameroon company's service is _____ than your company. You have the (bad) _____ services so far .; At least Orange company respond promptly

The Director: that's helpful. We'll investigate and take appropriate action. While our company may have failed you, we'll ensure we improve _____ quality of our customer service, we can address this issue

Mr. James, Thank you, I just want fair treatment and a resolution.

Complete these sentences with correct words to express purpose (5 marks)

- Edna is studying very hard (to pass/for passing) _____ her exams at the end of the term.
- I bought a dictionary (for help/to help) _____ me with my vocabulary.
- I would like to spent my summer holiday in London (so that/to) _____ improve my English.
- Sales assistants are there (so that/ in order to) _____ help customers while they shop
- I like the big shops. They offer (good) _____ discounts than the small shops.

SECTION B: EVALUATION OF COMPETENCE

TASK 1. READING COMPREHENSION (10 marks)

Read the following passage carefully and answer the questions that follow.

Banks offer various services to individuals and businesses. Checking and savings accounts allow customers to manage their finances, deposit funds and write checks. Debit cards and credit cards enable convenient transaction. online banking and mobile banking apps provide 24 / 7 access to account information.

Additional services include:

- . loan: personal auto and home mortgages
- . investment options; certificate of deposit, individual retirement account
- . insurance: life, health and property
- . wealth management: financial planning investment advice

Business services merchant account, cash management

Banks also provide safety deposit boxes, wire transfer services, foreign currency exchange. ATM networks allow worldwide access to cash. As with all financial transactions, there are dangers and one needs to be aware of them and equally protect himself from being victim

To maintain customer loyalty, banks offer rewards programs, discounts and competitive interest rates. Security measures, such as encryption and two factor authentication, protect customer's sensitive information. Furthermore, the advent of digital banking has transformed the industry enabling customers to manage their finances remotely. bank must balance innovation with security, ensuring customers' trust and confidence. This is equally done to reduce operational costs, increase efficiency and enhance customer convenience experience and financial inclusion. This equally reduce paper, printing and branch maintenance costs even reduce the risk of thefts, fraud and identity theft.

The inconveniences of banking service cannot be undermined. Bank charges and such as overdraft, ATM fees, high interest rate may at times be discouraging, including lengthy process of loan approvals and account opening may be at times frustrating. These disadvantages highlights potential drawbacks to consider when choosing banking services.

QUESTIONS.

1. What kind of accounts do banks offer to manage finances? (2 marks)

2 why do banks offer reward programs and discounts? (2 marks)

3. how do bank protect customers' sensitive information? (2 marks)

4. which services do bank provide for businesses? (2 marks)

5. when do bank provide wire transfer services? (2 marks)

TASK 2. Composition writing (10 marks)

Choose only one topic from this section

1. Write a formal letter to the Director of Techno telephone store P.O BOX 458- Yaoundé expressing your dissatisfaction with the android phone purchased from their store which stopped functioning after only one week.

- state the date and the details of what you bought and what you want him to do for you.
- Remind the Director of the warranty (guarantee) provided at the time of purchase

Your name is RETA, your address is P.O BOX 5214 OBALA

2. Define what a cheque is, explain its importance in financial transaction and describe the consequences of a bounced cheque.

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. A single vertical line runs down the center of the page, creating two equal-width columns. The paper appears to be from a notebook or a standard writing template. There are some minor dark specks and faint smudges scattered across the surface, likely due to the scanning process or the age of the paper. The overall appearance is that of a clean, unused piece of stationery.

Good luck!

Examination Paper Correction

SECTION A: EVALUATION OF RESOURCES

TASK 1. GRAMMAR (10 marks)

I. Complete the following dialogue with your correct choice of words. (5 marks)

Mr. James: I am certainly unhappy with the quality of services I received from your company. They provide the worst customer support I have ever expected.

The Director: Mr. James, I understand your frustration and we'll do our **best** to assist you. Can you compare the service with the other you had encountered?

Mr. James: Well, Orange Cameroon company's service is **better** than your company. You have the **worst** services so far; At least Orange company respond promptly.

The Director: That's helpful. We'll investigate and take appropriate action. While our company may have failed you, we'll ensure we improve **the** quality of our customer service, we can address this issue.

Mr. James: Thank you, I just want fair treatment and a resolution.

II. Complete these sentences with correct words to express purpose (5 marks)

1. Edna is studying very hard **to pass** her exams at the end of the term.
2. I bought a dictionary **to help** me with my vocabulary.
3. I would like to spend my summer holiday in London **to** improve my English.
4. Sales assistants are there **to** help customers while they shop.
5. I like the big shops. They offer **better** discounts than the small shops.

SECTION B: EVALUATION OF COMPETENCE

TASK 1. READING COMPREHENSION (10 marks)

Read the following passage carefully and answer the questions that follow.

[Note: The reading passage from the original response is missing in this input. I am assuming it exists and proceeding with the answers.]

Questions:

1. **What kind of accounts do banks offer to manage finances? (2 marks)** Banks offer **checking and savings accounts** to manage finances.
2. **Why do banks offer reward programs and discounts? (2 marks)** Banks offer reward programs and discounts **to maintain customer loyalty**.
3. **How do banks protect customers' sensitive information? (2 marks)** Banks protect customers' sensitive information through **encryption and two-factor authentication**.
4. **Which services do banks provide for businesses? (2 marks)** Banks provide **merchant accounts and cash management** services for businesses.
5. **When do banks provide wire transfer services? (2 marks)** Banks provide wire transfer services **when customers need to send money domestically or internationally**.

TASK 2. COMPOSITION WRITING (10 marks)

Choose only one topic from this section.

Topic 1: Write a formal letter to the Director of Techno Telephone Store

Reta
P.O. Box 5214
Obala
Date: [Insert Date]

The Director
Techno Telephone Store
P.O. Box 458
Yaoundé

Dear Sir/Madam,

Subject: Complaint Regarding Faulty Android Phone

I am writing to express my dissatisfaction with the Android phone I purchased from your store. I bought the phone on [insert date], and it stopped functioning after only one week of use. The details of the purchase are as follows:

- **Product Name:** [Insert Product Name]
- **Date of Purchase:** [Insert Date]
- **Receipt Number:** [Insert Receipt Number]

I kindly request that you either replace the phone or refund my money, as the product is still under warranty. I would also like to remind you of the warranty provided at the time of purchase, which guarantees the product's functionality for a specified period.

I hope this issue will be resolved promptly. Thank you for your attention to this matter.

Yours faithfully,

Reta

Topic 2: Define what a cheque is, explain its importance in financial transactions, and describe the consequences of a bounced cheque.

A **cheque** is a written order from an account holder (the drawer) to their bank, instructing the bank to pay a specific amount of money to a person or organization (the payee). Cheques are important in financial transactions because they provide a secure and convenient way to transfer money without the need for cash. They are widely used for payments, such as paying bills, salaries, and purchases.

However, if a cheque **bounces**, it means the bank cannot honor the payment, usually due to insufficient funds in the drawer's account. The consequences of a bounced cheque can be severe:

1. **Financial Penalties:** The bank may charge the drawer a fee for the bounced cheque.
2. **Legal Consequences:** The payee may take legal action against the drawer for non-payment.
3. **Damage to Credit Score:** A bounced cheque can negatively affect the drawer's credit score, making it harder to obtain loans or credit in the future.
4. **Loss of Trust:** The drawer's reputation may be damaged, especially in business transactions, leading to a loss of trust from clients or partners.

Total Marks: 20