

**VOCABULARY - PHRASEOLOGY - GRAMMAR**

**1 Write a definition for the following terms.**

- 1 current account \_\_\_\_\_
- 2 deposit account \_\_\_\_\_
- 3 overdraft \_\_\_\_\_
- 4 standing order \_\_\_\_\_
- 5 direct debit \_\_\_\_\_
- 6 account statement \_\_\_\_\_

**2 BEC Choose the correct option to complete this email.**

Dear Mr Kramer,

We have just received your payment (1) \_\_\_\_\_ regarding invoice No. 11/5690 for AUS\$4,500. We would like to inform you that this (2) \_\_\_\_\_ was paid in full (3) \_\_\_\_\_ bank transfer on 5th October.

This is the second time that we have received such reminders (4) \_\_\_\_\_ of our payments being made on time. We kindly ask you to (5) \_\_\_\_\_ your records more carefully in the future before (6) \_\_\_\_\_ out these letters.

Yours sincerely,  
Ian Short

- |              |            |            |              |
|--------------|------------|------------|--------------|
| 1 A receipt  | B reminder | C order    | D instalment |
| 2 A quantity | B money    | C amount   | D number     |
| 3 A by       | B with     | C through  | D at         |
| 4 A despite  | B whereas  | C although | D in spite   |
| 5 A check    | B look     | C observe  | D test       |
| 6 A to send  | B sending  | C send     | D sent       |

**3 PET Complete the second sentence so that it means the same as the first. Use no more than three words.**

- 1 That was the first time the company had done business abroad.  
The company \_\_\_\_\_ business abroad before.
- 2 The meeting began before the manager arrived.  
When the manager arrived, the meeting \_\_\_\_\_ already \_\_\_\_\_.
- 3 We requested the documents from the bank. They arrived after two weeks.  
We \_\_\_\_\_ for two weeks when the documents finally arrived from the bank.
- 4 I left my credit card at home. I went to pay for my shopping.  
When I went to pay for my shopping I realised I \_\_\_\_\_ my credit card at home.
- 5 Five months after I started investing in the stock market, there was a crash and I lost a lot of money.  
I \_\_\_\_\_ in the stock market for five months when there was a crash and I lost a lot of money.

**4 For each situation write a sentence with if.**

- 1 Ted is a discretionary broker so he can charge higher commission.  
\_\_\_\_\_
- 2 The company has open accounts with its main suppliers because it does so much business with them.  
\_\_\_\_\_
- 3 We always ask for credit references because we had some clients default in the past.  
\_\_\_\_\_
- 4 The documents weren't in order so the bank didn't issue the draft.  
\_\_\_\_\_
- 5 I went overdrawn because the bank didn't send me a text alert.  
\_\_\_\_\_
- 6 We contacted our lawyers because the client refused to pay his debts.  
\_\_\_\_\_