LANGUAGE

Lesson 3.1 Vocabulary

B2 Business Vantage / C1 Business Higher

1 Choose the correct option.

When Samina started at university she knew that she would have to learn how to manage her own finances. She went to a local 1      near the university and opened a student 2      . The bank gave her a 3      card so she could pay for things and 4      money from ATM machines. She also wanted to set up a 5      debit to automatically pay her 6      every month. Then Samina registered for online banking so that she could 7      the cost of her course to the university and pay her electricity and gas 8      easily. For Samina, this was much better than paying in 9      . Finally, she downloaded the bank’s app. With that she could check her 10      at any time and always feel in control.

1 a deposit b account c banking d branch

2 a account b balance c fees d transaction

3 a paying b debit c direct d financial

4 a deposit b save c withdraw d carry out

5 a credit b balance c direct d top up

6 a rent b transaction c transfer d finance

7 a order b transfer c account for d balance

8 a bills b rent c account d credit

9 a card b deposit c transfer d cash

10 a payer b accountancy c debit d balance

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Lesson 3.2 Grammar

2 Write the underlined words in the correct order.

**1** About the money I owe you – it / pay / I’ll / back next week.

**2** Nula forward / to / is / looking your birthday party.

**3** My parents decided that eat / we / should / outon Saturday night.

**4** Louise spends a lot of money on clothes. She should down / cut / this / on*.*

**5** Oliver money / by / puts / some each month to save for a flat.

**6** Are you on / going / to / carry working here?

**7** I wanted to buy this coat but put / I / off / was by the price.

**8** It’s difficult for some people by / on / to / get their salary.

**9** David wouldn’t be able to afford a car if his parents hadn’t a / up / set / trust fund for him.

**10** I have some university debts, but I’m going to them / off / pay / soon.

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Lesson 3.3 Functional language

3 Rearrange the word groups into a sentence.

1 As you / selling that / we are / part of the company / are aware / , / .

2 I’d like to / . / a brief / of the / give you / project costs / breakdown

3 I would like / questions you have / to take this / . /

to answer any / opportunity

4 Try and / . / in every airport / in the world / visualise our company

5 Now, / the reason for / turning our / . / this presentation / attention to

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Lesson 3.4 Functional language

4 Choose the correct option.

1 The  of that would be slower growth.

a action b targets c strategy d consequences

2 Committing to this  would mean increasing the budget significantly.

a objection b consequence c action d reason

3 When you consider the big  , you’ll see that it’s the best suggestion.

a picture b target c objection d reason

4 This is the best  we have in such a short amount of time.

a backing b picture c opportunity d target

5 We should rethink our current  , as otherwise we’ll lose more market share.

a strategy b objection c picture d opportunity

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Lesson 3.5 Functional language

B2 Business Vantage

5 Complete the gaps with one word.

Dear Liam,

I am writing to 1           about your delivery service.

Unfortunately, several deliveries from you have arrived over three days late recently. I 2           a refund for these because my business depends on reliable deliveries. If you 3           guarantee 48-hour delivery, I shall be 4           to find another company.

I would appreciate immediate action on this   
5           .

Kind regards,

Fiona Norris

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SKILLS

Short listening

B2 Business Vantage / C1 Business Higher

6 [BP\_B2+\_Test\_03\_01.mp3] You will hear part of a conversation and a telephone message. For each question, write one or two words or a number. You will hear each recording twice.

Listening 1

Look at the notes below. You will hear two colleagues talking.

|  |
| --- |
| Budget meeting  Main change = reduce budget for 1           by 30 percent  Last year too much spent on 2           – need to review  Other action points:   * Buy improved 3           for video conferencing. * Maintain current office space by introducing working 4           . |

Listening 2

Look at the form below. You will hear a telephone message.

|  |
| --- |
| Message details  From: Matthew  About: Getting a credit card  Need to:  Complete online form by 5           .  Pick up card 6           from Finance dept. on 7           floor.  Call if problems, NOT Thurs/Fri because Matthew is at a 8           . |

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Long listening

B2 Business Vantage / C1 Business Higher

7 [BP\_B2+\_Test\_03\_02.mp3] You will hear a radio interview on saving money by small business expert Amber Lewis. For each question, choose the correct answer. You will hear the interview twice.

**1** According to Amber Lewis, what should small business owners do?

**a** learn some basic accountancy

**b** find out what they spend money on

**c** apply for a savings account

**2** What should small business owners use debit cards for?

**a** regular business costs

**b** office equipment

**c** lighting and heating bills

**3** Small business owners could reduce credit card use if they

**a** used their debit cards more often.

**b** observed their spending.

**c** tried to shop less often.

**4** What does Amber Lewis recommend doing once a year?

**a** changing all business services

**b** asking suppliers for a better deal

**c** reviewing the business’s service needs

**5** How are business finances different from personal finances?

**a** They are more changeable.

**b** They are more important.

**c** They are more complicated.

**6** What does Amber Lewis say about finding government assistance?

**a** There isn’t much available.

**b** There is a wide variety.

**c** It is difficult to obtain.

**7** Amber Lewis says the best way to get information is to

**a** call the helpline.

**b** get a personal advisor.

**c** check the government database.

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Writing

B2 Business Vantage

8 You work in the accounts department of a construction company. One of your customers has not paid their last invoice. Write a formal complaint to the customer. Include the following:

* **you haven’t received payment of an invoice for fitting an air conditioning system.**
* **the payment was expected in July.**
* **what you have done already to request payment.**
* **what action you will take in future.**

**Include any other information you think is important.**

**Write 180–200 words**

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