

5. SERVICES

money circulation	'mʌni sɜ:kjʊ'leɪʃn	pénzforgalom
mortgage	'mɔ:ɡɪdʒ	jelzálog
municipal	mju:'nɪsɪpl	önkormányzati
neglect	nɪ'ɡlekt	elhanyagol
on one's behalf	ɒn wʌnz bɪ'hɑ:f	vki nevében
open an account	'əʊpən ən ə'kaʊnt	bankszámlát nyit
ordinance	'ɔ:dɪnəns	rendelet, előírás
oversee	,əʊvə'si:z	felügyel, ellenőriz
pension fund	'penʃn ,fʌnd	nyugdíjpénztár
people carrier	'pi:pl ,kæriə	családi egyterű autó
permit	'pɜ:mit	engedély
policy	'pɒləsi	kötvény
premium	'pri:miəm	biztosítási díj
public utility services	,pʌblɪk ju:'tɪləti ,sɜ:vɪsɪz	közüzemi szolgáltatások
rate	reɪt	díjszabás, ár
refill	ri:'fɪl	feltölt
refund	'ri:fʌnd	pénzvisszafizetés
reimburse	,ri:ɪm'bɜ:s	pénzt visszatérít
reluctant	rɪ'lʌktənt	vonakodó
replacement	rɪ'pleɪsmənt	(áru)cseré
retail bank	'ri:teɪl ,bæŋk	kereskedelmi bank
savings account	'seɪvɪŋz ə'kaʊnt	megtakarítási számla
scratch card	'skrætʃ ,kɑ:d	kaparós sorsjegy
settle a bill	'setl ə bɪl	számlát kiegyenlít, rendez
sewage	'su:ɪdʒ	szennyvíz
standing order	,stændɪŋ 'ɔ:də	fizetési meghagyás
stocks and shares	stɒks ən ʃeəz	részvények
suspension	sə'spenʃn	felfüggesztés
tuition	tju:'ɪʃn	oktatás
upmarket	ʌp'mɑ:kɪt	elegáns, minőségi
warranty	'wɒrəntɪ	jótállás
withdraw cash	wɪð'drɔ: kæʃ	készpénzt felvesz





Tasks



Reading Comprehension

You are going to read an article about card fraud. Your task is to give short answers in no more than four words to the questions (1-8). Write your answers on the lines next to the questions. There is an example (0) at the beginning.

Card Fraud

Following a change in the rules, according to which victims of fraud have been told to tell their bank and not the police, banks have been accused of hiding the true extent of credit card fraud.

The changes, hidden in the small print of the 2006 Fraud Act, cover any deception involving cheques, plastic cards or online transactions. They came into force on 1 April. Banks are now responsible for collating fraud figures and passing these to police, together with any evidence they uncover of major criminal gangs. But critics say that banks will be able to manipulate card fraud figures to mislead the public about the severity of the issue.

There are more than 13,000 cases of card fraud every week, but a report by the BBC's Newsnight programme stated some police forces had not had any cases of fraud referred to them since the Home Office changed the system in April to reduce bureaucracy.

The programme reported how one its own reporters was the victim of a £400 fraud and that though he was able to supply the name and address of the fraudster to the police, they refused to act and told him to contact his bank.

Newsnight also suggested that a major card skimming scam affecting hundreds of motorists at petrol stations around the country would have been less serious if the police had been notified sooner by the banks.

At the time of the announcement of the 2006 Fraud Act, the Association of Payment Clearing Services (Apacs), which is the trade body for the plastic card operations of the big banks and credit card companies, said, 'It will be up to the financial institution involved, and not the account holder, to pass details of the relevant crime on to police.'

The communications director of Apacs also said that they would provide the Home Office with the industry's fraud figures for cheque, plastic and online banking fraud losses, which would be published as part of the Government's annual crime figures, 'thereby giving a more realistic picture of the scale of this type of crime'.

Suggestions that the extent of card fraud was being covered up have been rejected by Apacs, who maintain that police forces are being told and that any problems or lack of information is due to teething problems that implementing the new policy causes. They went on to say that one bank was reporting 100 cases every month.

According to Apacs, all the 45 police forces have different reporting systems. Apacs have met the Home Office in an attempt to iron out difficulties this causes and have ensured the public that they, unlike the police, will not shy away from reporting bad news. Apacs maintains that there is a history of massive underreporting of card crime by the police.

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The organisation reported a fall in credit card fraud last year but, despite the extra security of universal chip and PIN use, the trend is again rising. Figures to be published later this year are expected to show a big increase in skimming and 'customer not present' card fraud over the Internet.

Organised gangs are a major problem for card companies. They skim cards in the UK, and then use duplicates abroad. As part of its response, Apacs spends around £4m a year funding a team of Met and City of London police officers who form the Dedicated Cheque and Plastic Crime Unit, which has just marked five years of fighting card fraud.

0. According to the new rules, who should victims of card fraud turn to?

banks

1. What do critics think banks would like to make the public believe about the problem of card fraud by giving false figures?

2. Besides card fraud, what fraudulent transactions does the new act deal with?

3. What was the reason for the change in the Fraud Act?

4. According to Newsnight, which large group of consumers has suffered as a result of unreported card fraud?

5. Where can the public get information about card crime?

6. According to Apacs, are the problems in connection with card fraud significant or only minor?

7. What provides security for credit card users?

8. What does organised crime do with credit cards to be able to use them abroad?





Listening Comprehension

Track 35. 

You are going to hear a radio interview with Henry McPherson, Silver Star Car Rental and Shuttle Services founder. Your task will be to give short answers (maximum four words) to the questions. There is an example (0) at the beginning.

Interview with Henry McPherson

0. When was Silver Star established?
in 2004
1. Who are the main clients of the company?

2. Why did Mr McPherson leave his last workplace before starting his own business?

3. Which business school did Mr McPherson enrol for after leaving secondary school?

4. What events does Mr McPherson attend regularly?

5. What are TABS and WTS?

6. What is the plan of Mr McPherson with the fleet?

7. Where would Mr McPherson like to be present with Silver Star?

8. How can clients contact Silver Star?

