

Mark Scheme

LISTENING

Part 1

Question	1.	2.	3.	4.	5.	6.	7.	8.
Answer	c	a	d	a	b	d	a	d

Total: 8 marks

Part 2

Question	1.1	1.2	2.1	2.2	3.1	3.2
Answer	b	d	b	a	d	b

Total: 6 marks

Part 3

Question	Answer	Marks
1.	(simple) savings account	
2.	to save up money	
3.	higher interest rates	
4.	(a free) life insurance policy	
5.	a card (in your name)	
6.	(transactions) at ATMs	
7.	when shopping / at most outlets	
8.	overspending / paying interest	

Total: 8 marks

Part 4

Question	1.	2.	3.	4.	5.	6.	7.	8.
Answer	b	d	a	d	a	c	b	d

Total: 8 marks

READING

Part 1

Question	1.	2.	3.	4.	5.
Answer	a	d	g	i	j

Total: 5 marks

Part 2

Question	1.	2.	3.	4.	5.	6.
Answer	b	d	h	g	a	e

Total: 6 marks

Part 3

Question	example	2.	3.	4.	5.	6.	7.	8.	9.	10.
Answer	d	c	b	a	a	b	d	b	a	c

Total: 9 marks

Part 4

Question	1.	2.	3.	4.	5.	6.	7.	8.
Answer	C	A	C	D	A	A	A	C

Please note: question 1 and 2 account for **2** marks each.

Total: 10 marks