

# BREVET PROFESSIONNEL

## BANQUE

### EXPRESSION EN LANGUE ETRANGERE

#### ANGLAIS

**L'USAGE DES DICTIONNAIRES BILINGUES ET UNILINGUES  
EST AUTORISE**

**L'USAGE DE LA CALCULATRICE N'EST PAS AUTORISE**

**Les candidats rédigeront directement leurs réponses sur le présent dossier .**

CODE ÉPREUVE : xxxxx	EXAMEN : BREVET PROFESSIONNEL	SPÉCIALITÉ : BANQUE	
SESSION 2008	SUJET	ÉPREUVE : Expression en langue étrangère Anglais	
Durée : 1h00	Coefficient = 1	N° sujet : 21YD04	Page : 1 / 5

## 5 WAYS TO GET YOUR MONEY WORKING FOR YOU

From this month we'll be putting all your money matters in the hands of our new finance expert, LORNE SPICER, who has an impressive track record as money expert for GMTV, LWT and Teletext.

# 5 ways to get your money working for you

*We work hard for our money, so it's important to make it work hard for us. After paying the bills, whatever is left needs to be nurtured and there are all sorts of ways to cash in on your cash. Here are some of the most common.*

### 1- Individual Saving Accounts (ISAs)

These have replaced Personal Equity Plans (PEPs) and Tax Exempt Special Saving Accounts (TESSAs). Everyone over the age of 18 can invest up to £5,000 a year in an ISA and any money that's earned from the investment over and above the initial money you put in is free from any tax charge. Up to £1,000 can be invested in straightforward cash, which then earns interest, and another £1,000 can be invested in a life assurance policy. Anything about this amount has to go into stocks and shares which are then bought and sold every day in the City, or gilts, which are a government guaranteed product that promise to pay a set amount of interest providing you leave the money in for five years.

2- **Bonds** are a much lower risk to your money than stocks and shares. Guaranteed Income Bonds (GIBs) do not produce stunning interest returns but, by leaving your money with the insurance firm offering the GIB for a set period, you know exactly how much interest will be paid. With-Profits Investment Bonds are slightly more risky because you sign up for a certain time and the money is invested in the stock market.

3- **Unit trusts**. These investments pool your money with everyone else's and it's then invested in shares by experts. It means costs and the risk of losing money are lower because they're split between all the investors. As a trust, each person's investment is protected.

4- **Investment trusts (ITs)**. Much the same as unit trusts except that you buy a share in an IT with your money rather than pooling it.

5- **Equities** are stocks and shares which are traded on the London Stock Exchange. Buying a share is, literally, buying a piece of a company and its profits which are paid back to you through a dividend. Some shares are performed very well, bringing healthy dividends, while others have crashed equally spectacularly.

FROM « COSMOPOLITAN » JULY 1999

### HELP :

<b>Nurture:</b>	faire fructifier
<b>Straightforward cash:</b>	argent immédiatement disponible
<b>Stocks:</b>	valeurs mobilières
<b>Shares:</b>	actions
<b>Gilts:</b>	fonds
<b>Bonds:</b>	titres
<b>Profits:</b>	bénéfices
<b>The stock market:</b>	la bourse

**COMPREHENSION**

**1. Donnez un titre à ce document, cochez la bonne réponse.**

**1 point**

- working in a bank
- investing money
- spending money

**2. Que signifient ces sigles en français?**

**2 points**

- I S A: .....
- T E S S A: .....
- I T: .....
- G I B: .....

**3. Cochez la case "right" ou la case "wrong", justifiez chacune de vos réponses en citant le texte:**

**4 points**

<b>right</b>	<b>wrong</b>	
		After paying all the bills, people have no money left on their bank account. ..... .....
		A 16-year-old teenager can't invest £5,000 a year in an I S A. ..... .....
		If you invest in gilts, you can get interests if you leave some money on your account for three years. ..... .....
		You never lose money with equities. ..... .....

**COMPETENCE LINGUISTIQUE**

**4. Complétez avec la préposition qui convient ( in ; at ; after ; by ; into ; before ; without ; above).** (4 points)

.....borrowing money from the bank, you have to pay back.

.....taking a decision you should ask a finance expert for advice.

.....saving money, you'll avoid debts.

Some people can manage financially .....asking anybody's help.

**5. Mettez les verbes à la forme qui convient.** (4 points)

I ..... (invest) in equities and now I'm ruined.

If he ..... (invest) in this bank, he will get 5 % interest.

He ..... (spend) too much money last year.

Where is Jane ? She's at the bank. She .....(get) advice from a finance expert.

**EXPRESSION ECRITE EN ANGLAIS**

Répondez en 60 mots minimum à la question suivante :

« Suppose you have inherited a large sum of money. What do you do with it ? » ( 5 points )

Help

save money

spend money on .....

A bank account

A saving account

interests

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