



SERVICES CULTURE ÉDITIONS
RESSOURCES POUR
L'ÉDUCATION NATIONALE

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EXPRESSION EN LANGUE ANGLAISE

L'USAGE DES DICTIONNAIRES BILINGUES ET UNILINGUES EST AUTORISÉ

L'USAGE DE LA CALCULATRICE N'EST PAS AUTORISÉ

| | | | |
|--------------------------------------|--|---|--------------|
| CODE ÉPREUVE : U 60 | EXAMEN : BREVET PROFESSIONNEL | SPÉCIALITÉ : BANQUE | |
| SESSION 2009 | SUJET | ÉPREUVE : Expression en langue étrangère ANGLAIS | |
| Durée : 1h00 | Coefficient = 1 | N°sujet : 113BL08 | Page : 1 / 6 |

Safe online banking

1-

5 No. Internet banking is relatively safe. You probably have more chance of being **defrauded** when you hand over your bank details or credit card details over the telephone or in a restaurant than you will by banking online. Banking over the net has surged in popularity in recent years because it is so convenient. An estimated 12 million Britons now use it as a way of managing their financial affairs.

2-

There are several steps you can take to protect yourself.

- 10
- ✓ Be wary of opening unsolicited e-mail **attachments** on your home PC. They can contain viruses, which could read sensitive information.
 - ✓ Make sure you have the basic level of security every PC user should have, including good anti-virus software, regularly run scanning programmes for spy ware, a personal firewall and a spam filter.
- 15
- ✓ It is essential that you never keep passwords stored on your computer, or disclose them to anybody.
 - ✓ Check your bank statements and receipts carefully to ensure there are no fraudulent transactions.

3-

20 Ignore the deluge of e-mails that allegedly come from your bank, credit card provider or online payment system. Your bank will never ask for your log in and password by e-mail.

25 If you receive an e-mail asking for such details or asking you to update your details, it is likely to be a "**phishing**" **scam**. The **scams** are perpetrated by fraudsters who send **random** e-mails to internet users asking them to update their banking details for security reasons. If customers **fall for** the **scam**, the fraudsters can gain access to their bank accounts or use them to **launder** money.

4-

30 Being **defrauded** online is an invasion of privacy. If the fraud was not your fault and you took all reasonable precautions to avoid it, banks will generally reimburse users.

Adapted from <http://news.bbc.co.uk/1/1/news/business/3986097.stm> - published: 05/11/2004

Vocabulaire:

attachments : fichiers joints

fall for : se laisser prendre

« **phishing** » : « hameçonnage »

defrauded : arnaque

launder : blanchir

random : aléatoire, au hasard

COMPREHENSION

1. Identifier le document. Cocher la ou les bonnes réponses :

(1 point)

a) This document is an extract adapted from
 a magazine.

a website.

a newspaper.

b) It aims at

giving advice on using online banking.

reassuring customers that online banking is safe.

preventing people from using online banking.

2. A l'aide du tableau ci-dessous, faire correspondre les titres (A, B, C, D) avec les 4 parties du texte.

(1 point)

A - What happens if I've become a victim of internet fraud?

B - How can I keep my banking details secure?

C - Should I be worried about internet banking?

D - What should I do if I get an e-mail from my bank?

| Partie 1 | Partie 2 | Partie 3 | Partie 4 |
|----------|----------|----------|----------|
| | | | |

3. Dire si chacune des affirmations suivantes est VRAIE ou FAUSSE et justifier votre choix en citant le texte:

(4 points)

a- Internet banking is really risky.

VRAI

FAUX

.....
.....

b- More and more people use online banking.

VRAI

FAUX

.....
.....

c- It's safe to answer any e-mail from your bank.

VRAI

FAUX

.....
.....

d- If you are the victim of an internet fraud your bank will be understanding.

VRAI

FAUX

.....
.....

4. Traduire en français les instructions suivantes :

(2 points)

1-Be wary of opening unsolicited e-mail attachments on your home PC.

.....
.....

2-Check your bank statements and receipts carefully to ensure there are no fraudulent transactions

.....
.....

COMPETENCE LINGUISTIQUE

5. Transformer ces phrases à la forme passive:

(2 points)

a- 12 million Britons now use it.

It.....
.....

b- Banks will reimburse users.

Users

6. Transformer ces phrases en utilisant les auxiliaires de modalité appropriés :

(2 points)

a- It's essential that you never keep passwords stored on your computer.

You

b- We advise you to check your bank statements and receipts carefully.

You

7. Compléter ces phrases avec le pronom relatif qui convient :

which-who-whose

(3 points)

« Phishers » are fraudsters send people e-mails, look like official ones. Customers computer is infected must check their bank account immediately.

