



SERVICES CULTURE ÉDITIONS  
RESSOURCES POUR  
L'ÉDUCATION NATIONALE

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Base Nationale des Sujets d'Examens de l'enseignement  
professionnel**

**EXPRESSION EN LANGUE ANGLAISE**

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

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

Base Nationale des Sujets d'Examens de l'Enseignement Professionnel  
Réseau Scérén

|                               |   |  |              |
|-------------------------------|---|--|--------------|
| <b>CODE ÉPREUVE :</b><br>U 60 | <b>EXAMEN :</b><br>BREVET PROFESSIONNEL | <b>SPÉCIALITÉ :</b><br>BANQUE                              |              |
| <b>SESSION 2010</b>           | <b>SUJET</b>                            | <b>ÉPREUVE : Expression en langue étrangère</b><br>ANGLAIS |              |
| Durée : 1h00                  | Coefficient = 1                         | N° sujet : 117BL08   | Page : 1 / 6 |

## FRAUD: HOW I WAS FLEECE\* ON MY BANK CARD

I am currently watching my bank account being emptied and it's not due to overspending.

5 Here's what happened. I was having lunch in a restaurant on Friday. I handed my debit card to pay the bill - £32.95 - and the **waitress** put my card in her chip and pin machine. I tapped in my number. She told me it hadn't gone through and the terminal said she had to phone for clearance. Not having any cash on me I told her to do that: my first mistake, letting the card **out of my sight**.

10 After at least 10 minutes she returned and said the bank needed to talk to me. I followed her to the reception and took the phone. A woman at the other end said she was from HSBC and she had my bank, Lloyds TSB, on the other line and needed to verify my identity: what was my date of birth, did I share the account with anyone and what were the first and third letters of my mother's maiden name.

15 I thought it was strange but I was in a hurry, it was a small amount, I had been to the restaurant often and added to that, the waitresses were telling other customers to pay by cash because they had problems with their card machine.

I decided to check my bank balance when I got back to the office because I thought something **fishy** may have happened. And there it was - a £32 transaction from somewhere **abroad**.

20 I haven't been abroad since June and the account is in my name only. I called Lloyds and was told there were signs of fraudulent activity on my account. That £32 had come from a taxi firm in Canada. I was told to destroy my card and that all was now sorted and that I wasn't to worry. Unfortunately, more than £720 has now been taken from my account and Lloyds tell me 'I'll get it back in '7 to 25 10 days'.

30 My question is, what else could I have done? I reported my concerns about **scam** less than an hour after they had happened. Yet I am still having to wait to get my money back. I have never disclosed my PIN. I've not used unsafe websites. At the moment, I wonder how long it will take for the Canadian fraudsters to empty my account.

Charlotte Beugge

Adapted from *Thisismoney.co.uk*, "the Money blog", published on Nov. 12, 2007

[http://anmblog.typepad.com/this\\_is\\_money\\_blog/2007/11/card-fraud.html](http://anmblog.typepad.com/this_is_money_blog/2007/11/card-fraud.html)

Vocabulaire:

fleeced: arnaquée

waitress: serveuse

out of my sight: hors de ma vue

fishy : louche

abroad: à l'étranger

scam: arnaque, escroquerie

COMPREHENSION

1. Lisez attentivement tout le document avant de compléter ce résumé à l'aide des mots ci-dessous :

credit card / scam / balance / bank / account information / taxi / work

(2 points)

After lunch in a restaurant in London, Charlotte's .....was refused.

So she had to give personal ..... to a woman on the phone, and went back to.....

But when she checked the..... of her account, she saw that somebody had used her card to pay for a..... in Canada. She called her ..... and reported the .....

They said everything was OK, but fraudsters have taken £720 on her .....

2. Dites si chacune des affirmations suivantes est VRAIE ou FAUSSE. Justifiez en citant le passage du texte approprié.

(3 points)

A. She wanted to pay by cheque at the restaurant

Vrai

Faux

.....  
.....

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B - The fraud stopped immediately after she contacted her bank

Vrai

Faux

C - She has always done everything not to be fleeced

Vrai

Faux

3. Répondez en français aux questions suivantes (deux éléments pour chaque réponse).

(3 points)

A - Quelles sont les deux erreurs commises par Charlotte au restaurant ?

B - Pourquoi a-t-elle accepté de répondre aux questions de la soi-disant employée de banque au téléphone ?

C - Qu'est-ce que sa banque lui a répondu quand elle l'a prévenue qu'elle était victime d'une escroquerie ?

## COMPETENCE LINGUISTIQUE

4. Posez les questions qui ont pu amener les éléments de réponse soulignés.

(3 points)

a) .....

She reported the scam one hour after it happened.

b) .....

Fraudsters have taken £720 on her account.

c).....

She will wait 7 to 10 days before getting her money back.

5. Mettez le verbe entre parenthèses au temps approprié

(4 points)

a) Lloyds TSB say that they ..... (refund) Charlotte in two weeks.

b) Fraudsters ..... (steal) half a billion pounds last year in the UK.

c) At the moment, she ..... (wait) to get her money recredited.

d) I ..... (never/be) fleeced in a card scam.

## EXPRESSION

6. Rédigez un paragraphe pour répondre en anglais à l'un des sujets suivants, en 60 mots minimum.

(5 points)

A. Quel usage fait-on le plus souvent d'une carte de crédit ?

B. Faites-vous confiance à Internet ou avez-vous peur des arnaques ou du piratage? Que faire pour les éviter ?

.....  
.....  
.....

