

Collège Privé Laïc Mongo Beti		B.P : 972 Tél. :22 22 46 19 / 22 68 62 97 Yaoundé			
ANNEE- SCOLAIRE	SEQUENCE	EPREUVE	CLASSE	DUREE	COEFFICIENT
2025-2026	N° : 02	ANGLAIS	1^{ère} A4	2 heures	4
Nom du Professeur : M. Arthur NGIJE			Jour :	Qté :	
Td04/11/2025					

Noms de l'élève _____ Classe _____ N° Table _____

SECTION A GRAMMAR [10 MARKS]

EXERCISE 1 read the following dialogue and complete with your own words.

CUSTOMER morning madam how are you today

SALES PERSON I'm fine thanks and you

CUSTOMER I'm fine too, I need some articles, please can you [use a bare infinitive of a verb to form polite request] me to find them?

SALES PERSON there is no problem, I've Articles here, what do you need exactly ?

CUSTOMER I need tomatoes, potatoes and fish

SALES PERSON okay tomatoes are sold in piles and cost 500cfa

CUSTOMER good it a pleasure buying foods in your shop , have a nice day

SALES PERSON thanks asso , if you come back tomorrow I will put your name in my notebook of loyal customers because when you buy article in my shop I register your name

EXERCISE 2, read the sentences below and follow the instructions given in brackets.

- need more accessible public transportation [use a nominalized adjective]
- Before getting married, NDOYE a new car. [put the verb to buy in the correct form]
- Can you drink these bottles [use a universal quantifier]
- [to manage] personal finances is very important.
- people think that doing online shopping is better than going to the market [use an existential quantifier]

SECTION B: VOCABULARY

EXERCISE 1 fill the blanks with suitable words of your own [5 marks]

- Cameroon's is the CFA.
- Each product has a that indicates the date by which food should be sold.
- The sub-units of a CFA franc are called
- A is a plastic card with an electronic chip that can take money from your bank account.
- When you buy an article the seller gives you back a Is a proof in writing that you have paid

EXERCISE 2 complete the following sentences with the correct answers chosen from the brackets

- Creating a [budget ,expenses, income] can help you track your finances.

- b- It's essential to[save, spend, invest] a portion of your income each month
- c- Having an emergency[fund, account, investment] can provide financial security.
- d- [credit, Debt, loan] cards can be useful if used responsibly.
- e- Investing in a..... [pension, retirement, saving] plan can help you prepare for the future.

SECTION C : READING COMPREHENSION

Read the text carefully and provide correct answers to the questions

Using banking services can be a convenient and secure way to manage your finances. Banks offer a range of services, including checking and savings accounts, credit cards, and loans. To open a bank account, you will typically need to provide identification and proof of address. Once you have an account, you can use online banking or mobile banking apps to check your balance, transfer funds, and pay bills. You can also use ATMS to withdraw cash or deposit checks.

It's essential to review your account statements regularly to ensure that all transactions are accurate and to detect any potential errors or fraudulent activity. Additionally, banks often customer support and financial guidance to help you manage your finances effectively. Many banks also offer online tools and resources to help you track your spending, create a budget, and set financial goals.

One of the benefits of using banking services is that it can help you build a credit history. By making regular payments on loans or credit cards, you can demonstrate your creditworthiness and improve your credit score. A good credit score can help your quality for better loan rates and terms, and can even affect your ability to rent an apartment or get a job.

However, it's also important to be aware of the fees associated with banking services. Many banks charge fees for things like overdrafts, ATM withdrawals, and monthly maintenance. It's essential to understand these fees and to choose a bank that offers services and fees that meet your needs.

In addition to traditional brick-and-mortar banks, there are also online banks and mobile payment services that offer banking services. These services can be convenient and often have lower fees than traditional banks. However, they may also have limitations, such as limited customer support and no physical branches.

When choosing a bank, it's essential to consider your financial needs and goals. Think about the types of services you need, such as checking and savings accounts, loans, and credit cards. Also, consider the fees associated with these services and the level of customer support you need.

Ultimately, using banking services can be a great way to manage your finances and achieve your financial goals. By understanding the services and fees associated with banking, you can make informed decisions and choose a bank that meets your needs.

Banks also offer various types of accounts, including checking, savings and money market accounts. Checking accounts are used for every transaction, such as paying bills and making purchases. Savings accounts are used for long-term saving goals, such as saving for a down payment on a house or retirement. Money market accounts often offer higher interest rates than traditional savings accounts and may come with debit cards or check.

Credit cards are another popular banking service. They allow you borrow money from the bank to make purchases or pay bills, and you can pay back the borrowed amount over time. However, credit cards often come with fees and interest charges, so it's essential to use them responsibly.

Loans are another type of banking service. They allow you to borrow money from the bank to make a large purchase, such as a car or a house, and you can pay back the loan over time.

Online banking and mobile banking apps have made it easier to manage your finances on the go. You can check your balance, transfer funds, and pay bills from your computer or mobile device. Many banks also offer mobile deposit checks remotely using your mobile device.