



Иностранный язык в профессиональной деятельности (английский).dor_СПО(6/6)_24-111-С_БД_24 0815

- 1 What is the main difference between internet banking and mobile banking?
- 2 What can individuals do using online banking?
- 3 How is setting up internet banking described in the lecture?
- 4 Match the term with its definition:
- 5 Match the term with its definition:
- 6 Internet banking, also known as ... banking, lets you use banking services via the internet.
- 7 There are many benefits of online banking. It's available all the time, day or
- 8 Put the words in the correct order to form a sentence:
- 9 Put the words in the correct order to form a sentence:
- 10 Read the text below and answer the question. There's only one correct answer. Text: You can perform transactions such as checking your account balance, transferring funds between accounts, and paying bills directly from your smartphone or tablet. This service offers convenience and flexibility, allowing you to manage your finances on-the-go, anytime and anywhere. Question: What type of banking service is being described?
- 11 What type of individual is the company in the lecture looking for to fill the Customer Service Manager position?
- 12 What is one of the main responsibilities of the accountant-operator?
- 13 What does maintaining file organization entail for the accountant-operator?
- 14 Match the term with its definition:



- 15 Match the term with its definition:
- 16 In addition to helping customers, bank employees also have tasks in the ... office. They need to keep accurate records of transactions, update customer account information, and follow security procedures to protect against fraud and theft.
- 17 You'll be responsible for drafting payment ... for customers, ensuring accuracy in details such as account numbers, recipient information, and transaction amounts.
- 18 Put the words in the correct order to form a sentence:
- 19 Put the words in the correct order to form a sentence:
- 20 Read the job description below and answer the question. There's only one correct answer. Job Description: We are looking for a dynamic individual to join our team as a banking specialist. The ideal candidate will have a strong background in finance and customer service, with a focus on providing personalized financial solutions to our clients. Responsibilities include carrying out financial assessments, offering advice on various banking products and services, and assisting clients with account management and transactions. Excellent communication skills and a understanding of banking regulations are important for success in this role. Question: What job position does this description best match?
- 21 Which factor has contributed to a surge in innovation and technology-driven sectors in the UK, particularly in hubs like London, Cambridge, and Manchester?
- 22 How does incorporating Information Technology (IT) in language learning contribute to accessibility to learning resources?
- 23 How do language learning apps like Duolingo, Babbel, and Rosetta Stone enhance language learning experiences?
- 24 The decision of the United Kingdom to leave the European Union, commonly referred to as ..., has had profound implications for the UK economy.
- 25 Put the word in brackets in the correct form. A downturn in the market ... (expect) by the economist soon.
- 26 Put the word in brackets in the correct form. If the exchange rate changes too much, import and export businesses ... (struggle) to plan budgets effectively.



- 27 Put the word in brackets in the correct form. If the bank ... (offer) better loan terms, more people would be able to afford to buy homes.
- 28 Match the term to its definition:
- 29 Match the term to its definition:
- 30 Put the words in the correct order to form a sentence:
- 31 Put the words in the correct order to form a sentence:
- 32 What is the role of administrative employees in a bank?
- 33 What is the primary responsibility of cashiers or operators in a bank?
- 34 Why is knowing English important in the banking industry according to the text?
- 35 What is the importance of time and priority management in banking according to the text?
- 36 Match each phrase to its corresponding section:
- 37 Fill in the blank using the correct form of the verb in brackets. She wishes she ... (save) more money when she was younger.
- 38 ... is a formal written message that is used to exchange information between organizations, businesses, clients and partners.
- 39 ... analyze clients' activities, prepare summaries, and advocate for potential borrowers at credit committee meetings.
- 40 Put the words in the correct order to form a sentence:
- 41 Put the words in the correct order to form a sentence:
- 42 What caused multi-billion dollar losses for many banks during the COVID-19 pandemic?
- 43 Which sector has the smallest share in the UK's GDP among developed countries?
- 44 What is the primary role of the Central Bank of the Russian Federation?
- 45 Which of the following is NOT a function of the Central Bank?



- 46 What is one of the responsibilities of commercial banks in Russia?
- 47 Match the industry with its products:
- 48 Match the advantage of the US economy with its explanation:
- 49 ... banks are the ones you typically deal with for everyday banking needs.
- 50 A ... is a rule or regulation made by a local authority, like a city or town, to help govern things within their area. It's like a smaller law that applies only to a specific place.
- 51 Put the words in the correct order to form a sentence:
- 52 Put the words in the correct order to form a sentence:
- 53 What service do banks provide related to foreign currency transactions?
- 54 What steps are involved in transferring money to a foreign bank account using Russian roubles?
- 55 What is the first step the client needs to take to deposit money into their account at the bank branch?
- 56 What details about the correspondent bank of the recipient's bank do you need to provide?
- 57 Who can pay the bank commissions for making the transfer?
- 58 Match the term with its definition:
- 59 Match the term with its definition:
- 60 Banks handle cash ... between countries, allowing individuals to send and receive money in foreign currencies.
- 61 Banks help people ... one type of money for another. This could be switching between different currencies for travel or business.
- 62 Put the words in the correct order to form a sentence:
- 63 Put the words in the correct order to form a sentence:
- 64 What electronic banking services does the bank provide?



- 65 Why is drawing up a supply order important for businesses?
- 66 What are the potential risks for businesses without a carefully planned supply order?
- 67 What is one of the first steps businesses need to take when preparing a supply order?
- 68 Match the term with its description:
- 69 Match the term with its description:
- 70 ... serves as a roadmap for ensuring that the necessary materials and resources are available to support operations efficiently.
- 71 The supply order should include details such as preferred suppliers, pricing information, and ... schedules.
- 72 Put the words in the correct order to form a sentence:
- 73 Put the words in the correct order to form a sentence:
- 74 What is the purpose of the client data form mentioned in the text?
- 75 What is the purpose of asking about the customer's satisfaction with their last purchase?
- 76 Why is it important to ask about what additional services customers would like to see?
- 77 What does asking about what functionality customers think should be part of the product help with?
- 78 Why is it important to ask about the likelihood of recommending the company to friends and colleagues?
- 79 Match the term with its description:
- 80 Match the term with its description:
- 81 When a business sets up Internet acquiring, it means they can accept ... payments on their website, making it easier for customers to buy things.
- 82 For example, if you have a small business with a turnover of less than 200,000 roubles per month, you might get a plan with a lower ... rate.
- 83 Put the words in the correct order to form a sentence:



- 84 Put the words in the correct order to form a sentence:
- 85 Put the words in the correct order to form a sentence:
- 86 What is typically, most often, used to calculate interest on savings accounts?
- 87 How do interest rates on savings accounts vary?
- 88 What documents are necessary to confirm the client's identity for opening a savings account?
- 89 Why is it important to clarify the client's permanent address?
- 90 What happens once the application for opening a savings account is completed?
- 91 Match the term with its definition:
- 92 Match the term with its definition:
- 93 The interest rates on our savings accounts can be two types, depending on the type of account you choose. Fixed rates remain constant for a specific period, while ... rates may change over time based on market conditions.
- 94 A ... account is suitable for situations when you have money but aren't ready for long-term investments.
- 95 The main difference lies in the flexibility. There are no restrictions on using the money in a savings account - you can withdraw and deposit funds at any time without fines or fees. Unlike regular ... , there's usually no minimum amount to open, and you're not required to maintain a minimum balance.
- 96 Put the words in the correct order to form a sentence:
- 97 Put the words in the correct order to form a sentence:
- 98 What supplementary information might be requested during the process of opening an individual account with a bank?
- 99 Why is it necessary for the client to decide on the currency for their individual account?



- (100) What important document must be signed by both the client and the bank representative during the process of opening an individual account?
- (101) Match the term with its definition:
- (102) Match the term with its definition:
- (103) To keep your money safe, you need to learn about money management and basics of financial literacy. This means making a plan for how you spend and save your money. You can start by making a ... to see where your money goes each month.
- (104) One problem is inflation, where prices rise and money buys
- (105) Put the words in the correct order to form a sentence:
- (106) Put the words in the correct order to form a sentence:
- (107) What is a credit line for a business compared to in the lecture?
- (108) What is the maximum amount of money that a business can borrow from a credit line called?
- (109) How does the lecture describe the flexibility of using a credit line for businesses?
- (110) What does a business pay interest on when utilizing a credit line?
- (111) Match the term with its definition:
- (112) Match the term with its definition:
- (113) Every month, the bank sends you a bill called a credit card This document shows all the purchases you've made with the card during that month.
- (114) You can either pay off the full amount you owe, or you can pay just a part of it. If you pay off the full amount, you won't owe the bank any
- (115) Put the words in the correct order to form a sentence:
- (116) Put the words in the correct order to form a sentence:
- (117) What is the difference between the two main ways clients can use safe deposit boxes at banks?



- (118) What limitations are mentioned regarding the contents of safe deposit boxes?
- (119) According to the text, what items are NOT explicitly prohibited from being stored in safe deposit boxes?
- (120) What is the purpose of opening a bank deposit, according to the message?
- (121) What is the difference between an irrevocable and a revocable bank deposit?
- (122) What is the purpose of capitalization of interest?
- (123) Match the term with its definition:
- (124) Match the term with its definition:
- (125) Bank deposit is ... put into a bank by individuals or businesses for safekeeping or to earn interest.
- (126) ... is the person who signs the deposit agreement with the bank.
- (127) Put the words in the correct order to form a sentence:
- (128) Put the words in the correct order to form a sentence:
- (129) What does the client need to do to set up internet banking?
- (130) What additional step is required to set up cash settlement services for the organization?
- (131) What happens after signing the service agreement for the current account?
- (132) Match the term with its definition:
- (133) Match the term with its definition:
- (134) After you submit the ... and documents, we'll process your request. You'll receive a confirmation once your internet banking account is activated.
- (135) Our employee will also sign and stamp the card with our bank's seal. The account opening process incurs a fee according to our bank's policies. Once that's done, you'll receive a ... confirming the opening of your current account, and you're all set!



- (136) Put the words in the correct order to form a sentence:
- (137) Put the words in the correct order to form a sentence:
- (138) What type of transactions does the accountant-operator execute as part of conducting account operations?
- (139) What is one of the duties of the accountant-operator related to cash management?
- (140) Match the term with its definition:
- (141) Match the term with its definition:
- (142) Keeping records is crucial in banking. You'll manage ... cabinets, ensuring that all documents and records are properly organized and easily accessible as needed.
- (143) As part of customer service, you'll generate account ... for both rouble and foreign currency accounts, ensuring accuracy and completeness in line with customer needs.
- (144) Put the words in the correct order to form a sentence:
- (145) Put the words in the correct order to form a sentence:
- (146) Read the text below and answer the question. There's only one correct answer. Text: Your request for documents has been processed. It has been moved to the "Processed" column. All additional information has been provided. The documents that have been requested are now available for pick up. Question: Which of the three answers below is NOT a valid reason to use the passive voice so extensively in this paragraph?
- (147) Read the sentence below and answer the question. There's only one correct answer. Sentence: If the bank had invested in biometric technology sooner, it would have already become a leader in this segment. Question: What conditional was used in this sentence and why?



(148) Read the business letter below and answer the question. There's only one correct answer. Business letter: [Sender] John Smith Senior Loan Officer ABC Bank 123 Main Street Anytown, USA March 7, 2024 [Receiver] Jane Doe Chief Financial Officer XYZ Corporation 456 Elm Street Othertown, USA Hey Jane, What's up? I have reviewed your reports and I find them detailed enough. Could you please print them out for a meeting next week? Kind regards, John Question: What rule of business writing is not followed here?

(149) Read the sentence below and answer the question. There's only one correct answer. Sentence: I wish the bank manager would approve my loan application so I can get mortgage for a new home. Question: Why was "I wish" and "would + infinitive" used in the sentence?

(150) Read the text below and answer the question. There's only one correct answer. Text: When commercial banks find themselves short of funds, they can turn to the Central Bank for help. The Central Bank provides loans to these banks to help them meet their obligations, thus ensuring the smooth functioning of the financial system. Question: What is the name of the Central Bank function described in the text?

(151) Read the dialogue and answer the question. There's only one correct answer. Dialogue: Bank Clerk: Hello there! How can I assist you today? Client: Hello! I'm thinking of opening a bank account, but I'm worried about all the paperwork I might need. Can you tell me what I'll need? Bank Clerk: Sure thing. To open an account, we need to make sure you're acting on your own behalf. Do you have your passport with you? Client: Yep, here it is. Bank Clerk: Perfect. We'll need copies of your ID documents, for example, your passport, and any other relevant details. If your documents are in a foreign language, we'll need their Russian translation Client: All my papers are from Russian authorities. Bank Clerk: Great. You'll need to provide your Russian passport and your individual pension insurance account number. Client: Got it, here are all my documents. Oh, and I'd like to get a debit card too, if possible. Bank Clerk: No problem. I'll just need to take a quick photo of you for our records. Client: Okay, sure. Bank Clerk: Besides your documents, we'll also need to sign a couple of agreements for your account and debit card. Client: Sounds good. (Customer and bank clerk sign the documents) Client: Thanks for all your help! Bank Clerk: Anytime! Let me know if you have any other questions. Question: There's one document missing from the list of documents needed for opening a bank account. What document is that?

(152) Read the text below and answer the question. There's only one correct answer. Text: You are working at a bank as a bank teller. A customer approaches you with a request to transfer funds their account in another country. The customer only has Russian roubles. Question: What would be the correct order of steps you would take?



(153) Read the text and answer the question. There's only one correct answer. Text: Мы согласны, что при возникновении комиссий сторонних банков, эти комиссии могут быть удержаны сторонними банками из суммы перевода, либо списаны Банком с любого из наших расчетных счетов в валюте РФ или иностранной валюте, открытых в Банке, при поступлении соответствующих документов сторонних банков. Question: What is the correct translation of this sentence into English?

(154) Read the dialogue below and answer the question. There's only one correct answer. Dialogue: Client: Hi, I'm interested in opening a new account. Can you help me with that? Bank Employee: Of course! We offer a variety of accounts for different needs. Could you tell me a bit more about your business and what you're looking for? Client: Certainly, I'm the owner of a small digital marketing agency. We often have various cash flow due to project-based work, and I'm looking for ways to streamline our financial operations. Question: Based on the dialogue, what kind of bank services would you recommend?

(155) Read the text below and answer the question. There's only one correct answer. Text: You want to set up trade acquiring for your business. But the fees in banks that you have contacted are too high. Question: Is there anything you can do to decrease the fees? And if there is, what is it exactly?

(156) Read the text below and answer the question. There's only one correct answer. Text: There are the following steps to open a savings account for a bank client: Filling out the application form Providing identification documents Providing permanent address and contact information Deciding on the currency Preparing an agreement Signing the agreement Question: What step is missing from the steps involved in opening a savings account?

(157) Read the sentence below and answer the question. There's only one correct answer. Sentence: Я, нижеподписавшийся, несу полную ответственность за достоверность представленных мною сведений. С условиями открытия счета и с действующими тарифами Банка РМП (ПАО) ознакомлен(а) и согласен(на). Question: What is the correct English translation of the sentence? anstration of the sentence?

(158) Read the text below and answer the question. There's only one correct answer. Text: Let's say you have €500 hidden under your mattress. Over the next two years, inflation gradually decreases the value of your money. Let's calculate your losses due to inflation. Question: If the inflation rate for the first year was 2% and the second year it increased to 4%, how much would your €500 cash stash be worth in terms of purchasing power after these two years?



159 Read the text and answer the question. There's only one correct answer. Text: Suppose you have \$2000 deposited into a savings account at a bank. Over the next year, inflation gradually decreases the value of your money. However, your savings account also earns interest, which helps against the effects of inflation. Question: If the inflation rate for the year was 2% and your savings account interest rate was 1.5%, how much would your \$2000 in the savings account be worth in terms of purchasing power after one year?

160 Read the sentence below and answer the question. There's only one correct answer. Text: Я располагаю техническими и иными возможностями для получения сообщений по указанным мною в настоящей анкете номерам телефонов и обязуюсь незамедлительно уведомить Банк об изменении номера мобильного телефона, передаче его третьим лицам, об утере или хищении SIM-карты с номером мобильного телефона. Question: What would be the correct English translation of this sentence?

161 Read the question below and answer it. There's only one correct answer. Question: Which situation best illustrates how a credit line works for a business?

162 Read the text below and answer the question. There's only one correct answer. Text: Sarah is saving for a down payment (первоначальный взнос) on a house she plans to buy in the next three years. She wants to earn some interest on her savings while keeping the funds easily available for when she's ready to buy the house. Question: Based on the situation described, which type of deposit account would be the best for Sarah?

163 Read the text and answer the question. There's only one correct answer. Text: Jack has received a large inheritance (наследство) and wants to set aside a portion of it for his daughter's college education, which she will start in five years. He wants to maximize the return on his savings while making sure that the money is safe and secure. Question: Based on the situation described, which type of deposit account would be the best for Jack?

164 Read the dialogue below and answer the question. There's only one correct answer. Dialogue: Bank Teller: Good morning! How can I assist you today? Customer: Hi, I'd like to inquire about opening a savings account, please. Bank Teller: Certainly! Question: Which option best completes the dialogue?



(165) Read the text and answer the question. There's only one correct answer. Text: With this service, you can access your bank accounts using a computer or laptop connected to the internet. You can view your account balances, monitor transaction history, transfer money between accounts, and even set up automatic bill payments. This service offers convenience and accessibility, allowing you to manage your finances from the comfort of your own home. Question: What type of banking service is being described?

(166) Read the text below and answer the question. There's only one correct answer. Text: Your boss has asked you to create a job posting for a new person for your team – a customer service manager. You ask your boss some questions about the new job position to make sure you can find a suitable person. Question: What is one of the questions that you don't really need to ask your boss?

(167) Read the job description and answer the question. There's only one correct answer. Job Description: We're looking for an addition to our team. Your main job will be to help keep track of the money coming in and going out of the company. You'll use computer programs to record financial transactions and make sure everything adds up correctly. Attention to detail and good math skills are important for this job. Question: What job position does this description best match?