

PART 4

You are going to read some information about services offered by a British Bank. For questions 21-35, choose from the titles (A-H). Some of the titles may be chosen more than once. When more than one answer is required, these may be given in any order. There is an example at the beginning (0).

Which service or services would you recommend for someone who:

- wants to buy their first house? **0** **H**
- wants to be prepared against unexpected illness? **21**
- wants to protect their property? **22**
- frequently travels? **23** **24**
- needs easy access to their money 24 hours a day? **25** **26**
- wants to know their family will be provided for if they have an accident? **27**
- wants to buy a new car in instalments? **28**
- has money to invest? **29** **30**
- would like interest-free credit on day to day purchases? **31**
- would like free advice on how to buy a house? **32**
- wishes to invest in the stock market? **33**
- needs car insurance? **34**
- wants to pay by cheque in foreign currency? **35**

Mercia Bank Services

Mercialoan **A**

Are you considering changing your car? Whether you are buying new or second-hand we may be able to help with a Mercialoan. Naturally it's helpful for you to have the finance arranged before you start shopping around, so you know exactly how much you can afford. You can borrow between £500 and £10,000 with interest rates charged according to the size of the loan. Repayments are paid monthly over a period of 12 months to 5 years. Of course, if you want to repay the loan early, you can do so at no extra cost.

Mercia Cash Trust **B**

If you are looking for a home for your money that offers an attractive return, you have probably encountered one or two drawbacks. Either you need a very substantial sum, or your money has to be locked away for longer than you really want. If you join Mercia Cash Trust you can gain a higher return on your investments than from many other forms of saving, and you can withdraw whenever you like. Your investment, which can be as little as £1,000, is put together with all the others in the trust and placed in reliable institutions selected by our investment advisors.

Merciacard **C**

You can use Merciacard to pay for just about anything you want, almost anywhere you want. In fact it's accepted at more than 7 million places around the world. Your monthly statement will allow you to check up on your purchases before you make any repayments, and then it's up to you how to pay. You can take advantage of our interest free credit facility, which gives you up to 8 weeks to repay. Or, if you'd like to spread the cost of your purchases, say in a particularly expensive month, interest will be charged at a very competitive rate, provided you pay at least 5% of what you owe. And for times when you need cash, you can withdraw up to £500 from Mercia or Visa cash dispensers around the world, around the clock.

Mercia Cheques **D**

Mercia Eurocheques and card are a convenient way of paying for goods and services abroad, in much the same way as paying by cheque in the UK. You can also use Mercia Eurocheque or card to obtain cash abroad. Mercia Eurocheques can be used to pay bills in local currency; in over 5 million shops, hotels and other outlets in over 70 countries, including the UK. Mercia Eurocheque Card

will give you access to more than 50,000 24-hour cash dispensers in 39 countries. These operate in English, French, German and the local language.

Safeguarding with Mercia **E**

Your home and its contents are probably your biggest ever investment, so it's important you protect them against loss or damage. Yet even with burglarries currently happening once every 45 seconds, more than 25% of homes in Britain have no contents insurance whatsoever. The insurance can be extended to protect your personal possessions away from home, including motor insurance. We offer a fast, efficient claims service and have helplines manned by experts 24 hours a day, 365 days a year.

Mercia Stockbrokers **F**

Mercia Stockbrokers Limited was created to provide investors with a straightforward personal share dealing service. We have built a secure and reliable environment combining modern computer technology with the traditional qualities of personal service. Through Mercia Stockbrokers you can buy and sell shares quoted on the London Stock Exchange, as well as Gills, Bonds and Unit Trusts.

Mercia Health and Life **G**

Mercia Life Assurance Company Limited offers complete financial coverage for your family should you or your partner die, ensuring the mortgage will be paid and the children will be looked after. Mercia Life can also advise on insuring against losing your income, if long-term illness or accident stops you working. This policy pays a monthly sum to cover the bills which still need paying while you get better. Whatever family disasters occur, Mercia Health and Life can offer you a financial safety net.

Mercia Nest Investments **H**

Buying a house is a complicated business, especially if it's your first time. We will not only lend you the money you need, when you need it (provided of course, you can afford it), but also provide an invaluable step-by-step Home Buyer's Guide and a Mortgage Certificate which confirms that you can borrow from us. Most importantly, we'll give you free advice over the telephone or in person whenever you want it.