

PART ONE: Reading

A-Reading Comprehension: Read the text carefully then do the activities below:

The BBC says that HSBC, the world's second largest bank, helped rich people to hide their money so they would not have to pay tax. A BBC documentary programme got access to the details of thousands of private bank accounts, worth \$128 billion, from an HSBC bank in Switzerland. The information was leaked by a whistleblower in 2007. It shows that HSBC helped its wealthy clients to evade paying their due taxes for many years. The whistleblower was a computer expert working for HSBC in Geneva. He stole the details of such a big number of clients that the scandal became worldwide. A French banking team looked at the stolen data in 2013. It concluded that 99.8% of French citizens on the list were probably evading tax.

HSBC said the bank has changed a lot since 2007. It said: "HSBC has [put in place] numerous initiatives designed to prevent its banking services being used to evade taxes or launder money." The Guardian newspaper in the U.K. said HSBC told its reporters that the bank understood that it failed to follow the law properly. One woman who complained when the bank did not make changes lost her job. Sue Shelley said, " I will not resume work if HSBC does not follow the law." The BBC said that when she complained that the bank was not keeping its promise to change, the bank ignored her. The BBC said HSBC is now facing criminal investigations in the USA, France, Belgium and Argentina.

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.htm>

1. The text is :a-a web article b-a book extract c-a newspaper article
2. Say whether these statements are true or false.
 - a) HSBC is the world's third largest bank
 - b) A team said many of HSBC's wealthy French customers evaded tax.
 - c) HSBC told a British newspaper that it had done wrong.
 - d) HSBC is facing an investigation in the UK.
3. In which paragraph is it mentioned that " Someone stole private data about HSBC's rich clients in 2007
4. What or who do the underlined words refer to?
a- their §1 b- He §2 c- it §2 d- she §2
5. Answer the following questions according to the text
 - a) Did the whistleblower steal the information about HSBC's rich clients in 2007?
 - b) From how many clients did the whistleblower steal money?
 - c) What percentage of French clients on a list probably evaded tax?
 - d) What happened to an HSBC worker who complained?

B- Text exploration

1. Find in the text words that are closest in meaning to the following:
a- wealthy §1 b-gained §2 c-globally §1 d-questioning §2
2. complete the table as the example given
3. Link the pairs using the connectors in brackets. Make the necessary changes.
 - a) The world's second largest bank continue to help rich people to hide money. Rich people will not have to pay tax (as long as)
 - b) HSBC was helpful. Wealthy clients evaded paying their due taxes (so.....that)

CORRECTION OF THE FIRST TEST OF ENGLISH

1. The text is :a-a web article(1)

2. Say whether these statements are true or false.

a) HSBC is the world's third largest bank **false(1)**

b) A team said many of HSBC's wealthy French customers evaded tax. **true(1)**

c) HSBC told a British newspaper that it had done wrong. **true(1)**

d) HSBC is facing an investigation in the UK. **false(1)**

3. It is mentioned paragraph one(01)

4. What or who do the underlined words refer to?

a-their §1 -rich people(1) b-He §2Whistleblowser (1)c-it §2-HSBC-(1)_she §2-Sue Shelley(1)

5. Answer the following questions according to the text

a) Yes.he did. (1)

b) Such a big number of clients(1)

c) 99.8(1)

d) Lost her job(1)

B- Text exploration

1. Find in the text words that are closest in meaning to the following:

a-wealthy §1(1)-rich/b-gained §2-got(1)/c-globally §1 -worldwide(1)d-questioning§2-investigations(1)

2. Link the pairs using the connectors in brackets. Make the necessary changes.

a) Rich people will not have to pay tax **as long as** The world's second largest bank continue to help rich people to hide money. (1)

b) HSBC was **so** helpful **that** Wealthy clients evaded paying their due taxes (1)