

TBEM4 Model Tests

商务英语专业四级

模拟试题集

最新预测 | 全新发布 | 实战宝典

NEW

总主编◎戴运财

主 编◎邹 莉

副主编◎陈 蓉 曹瑞澜 张林玲

编 者◎（按姓氏笔画顺序排列）

马 东	马 晶	王永梅	牛靖懿	张 冉
余丽涛	李妮妮	李美玲	吴继宁	陈瑞哲
何嗣锋	苟璐璐	周 沫	胡 鸣	赵 茜
胡 骏	梁 艺	谢金荣	韩 鹏	蒯振华
廖永鹏	熊 笛			

前 言

商务英语专业自2007年在我国成为一个独立的专业以来,越来越多的高等院校开设了商务英语本科专业,毕业生在就业市场中显示出独特的专业特色。《高等学校商务英语专业本科教学质量国家标准》中规定的知识和能力要求商务英语专业教学在内容和标准等方面区别于英语专业教学,因此,现有的英语专业四、八级考试已无法准确反映商务英语本科专业学生的能力和水平。目前,全国商务英语专业四、八级考试已成功在全国范围内试测并将得到推广。

本题集编写的目的是为了帮助广大考生了解《高等学校商务英语专业本科教学质量国家标准》所规定的知识和能力,包括听力理解、阅读理解、书面表达、口头表达和翻译等技能、商务文化基础知识以及跨文化沟通能力,有针对性地进行全面、系统的练习,巩固相关知识,掌握解题方法和技巧,全面提高商务英语水平和应试能力,从而顺利通过商务英语专业四级考试,取得理想的成绩。我们本着内容精练全面、测试习题经典多样等原则,紧扣《高等学校商务英语专业教学要求》(试行),严格按照商务英语专业四级测试内容和要求的规定,精心设计,反复推敲,数易其稿,编写出这本针对商务英语专业四级考试的试题集。

本题集共有16套试题,严格按照商务英语专业四级考试(笔试)对题型和结构的要求编制。每套试题包括三个主要部分,分别是听力理解、阅读与写作和商务知识与翻译。其中,第一部分——听力理解部分的比例为35%,包括选择(10%)、填空(10%)和简答(15%);第二部分——阅读与写作部分的比例为35%,包括选择填空(5%)、商务理解(5%)和商务阅读理解与写作(25%)(商务阅读理解与写作部分含占比10%的阅读理解和占比15%的阅读写作);第三部分——商务知识与翻译部分的比例为30%,包括商务英语解释与英译汉(15%)和商务短文汉译英(15%)。本题集同时为读者提供了试题答案、听力录音音频(光盘)和录音文字稿。

本题集不仅可为准备迎考全国商务英语专业四级的考生提供备考资料,测试商务英语专业本科生的英语语言水平、商务文化知识和跨文化交际能力,也可协助开设了商务英语专业的院校教师考查本单位执行《高等学校商务英语专业教学要求》(试行)四级阶段的教学情况;检验国家标准《国际贸易业务职业分类和资质管理》(GB/T 28158—2011)和《国际贸易业务人员商务外语能力标识规范》(报审稿)在本单位的执行情况。

参与本题集编写的作者不仅拥有丰富的教学经验,能够深刻地了解学生的需求,还有扎实的理论 and 实践基础,包括安徽工业大学曹瑞澜和蒯振华,西安邮电大学陈蓉、陈瑞哲、赵茜,重庆第二师范学院何嗣锋、熊笛,重庆理工大学吴继宁、苟璐璐,西南政法大学谢金荣、韩鹏,重庆师范大学涉外商贸学院胡骏,成都师范学院胡鸣、王永梅,攀枝花学院马东、马晶、余丽涛,海南热带海洋学院李妮妮、李美玲,内江师范学院梁艺,中山大学新华学院廖永鹏,重庆工商大学邹莉、张林玲、周沫、牛靖懿、张冉。

囿于水平,错误与不妥在所难免,敬请读者指正。

编 者
2017年9月

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Model Test One

Part I Listening Comprehension (35%) (30 Minutes)

Section One (10%)

Directions: *In this section, you will hear everything ONCE ONLY. Listen carefully and answer the questions that follow. Mark the correct answer to each question on the ANSWER SHEET.*

Questions 1 to 5 are based on a conversation. At the end of the conversation you will be given 10 seconds to answer each of the following five questions.

Now listen to the conversation.

1. According to Gareth, what causes Trident's problem with selling its photocopiers?
 - A. Product specifications.
 - B. Prices that they charge.
 - C. Engineering support.
 - D. Colour of the product.
2. According to Gareth, which statement about the parent company is true?
 - A. The parent company is interested in selling Trident.
 - B. The parent company would like Trident to supply new markets.
 - C. The parent company would like to get help from other companies.
 - D. The parent company wants Trident to succeed without any help.
3. In Gareth's opinion, what is the main reason for the workforce being demotivated?
 - A. Changes in pay and conditions.
 - B. Lack of job security.
 - C. Poor management.
 - D. Lower salary.
4. Gareth thinks that the difficulty for the sales force is caused by _____.
 - A. having to deal with too many customers
 - B. a lack of adequate training
 - C. uncertainty about their responsibilities
 - D. a lack of help from other departments
5. Gareth thinks that The Chief Executive's most urgent problem is _____.
 - A. the product range
 - B. the size of the workforce
 - C. the concept of market
 - D. the company's turnover

Section Two (10%)

Directions: *In this section you will hear everything ONCE ONLY. Listen carefully and fill in the blanks that follow. Write the answer to each blank on the ANSWER SHEET.*

Questions 6 to 10 are based on a news broadcast. At the end of the news broadcast you will be given 10 seconds to fill in each of the following five blanks.

Now listen to the news broadcast.

6. The International Monetary Fund says the global economic growth this year will be the strongest for nearly _____.
7. This year the world growth will grow at the rate of _____ although IMF says the rate will fall back generally in the years after that.
8. Economic growth in _____ has, however, slowed somewhat in the last few months.
9. Report says China's development is welcome in the light of concerns that the Chinese economy might be growing too fast, which could lead to _____.
10. With little spare capacity concentrated in one country, Saudi Arabia, _____ is vulnerable to unexpected events.

Section Three (15%)

Directions: *In this section, you will hear everything ONCE ONLY. Listen carefully and answer the questions that follow. Write the answer to each blank on the ANSWER SHEET.*

Questions 11 to 13 are based on an interview. At the end of the interview you will be given 5 minutes to answer the following three questions.

Now listen to the interview.

11. Explain the reasons why Sangra's sales have fallen so much.
12. Describe the policy adopted by Sangra company.
13. What's John Sergeant's advice to Sangra?

Part II Reading and Writing (35%) (50 Minutes)

Section One Multiple Choice (5%)

Directions: *Read the following passage and fill in Blanks 14-18 with the best answer from the four choices marked A, B, C and D. Mark the answer on the ANSWER SHEET.*

A bike-sharing scheme that could rival London's so-called Boris bikes has been granted 14. to operate in the British capital.

Ealing Borough Council in West London approved plans during a council cabinet meeting on Tuesday evening for Chinese company Mobike to 15. a pilot project in Acton. The scheme will bring 750 bikes to the area and is set to start at the end of July.

Bassam Mahfouz, cabinet member for transport, environment and leisure, said: "We welcome Mobike's decision to start operating in Ealing. Hiring a Mobike is an easy way to give cycling a try 16. short

distances, without committing 17. the expense of buying a bike, and we hope that residents will be encouraged to get out of their cars and cycle 18..”

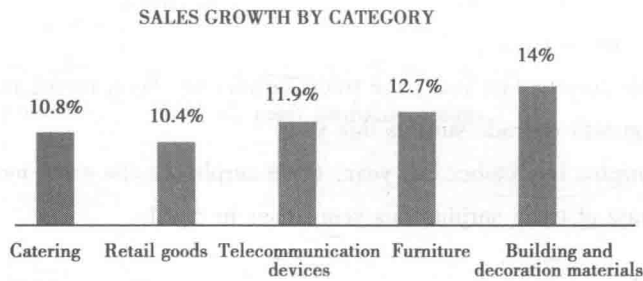
Mobike has already made its UK debut in Manchester, where a fleet of 1,000 bikes was launched in June.

- | | | | |
|--------------------|---------------|--------------|------------|
| 14. A. money | B. permission | C. budget | D. order |
| 15. A. make | B. set | C. launch | D. support |
| 16. A. over | B. for | C. in | D. at |
| 17. A. at | B. to | C. with | D. by |
| 18. A. effectively | B. again | C. unhappily | D. instead |

Section Two Graph Reading (5%)

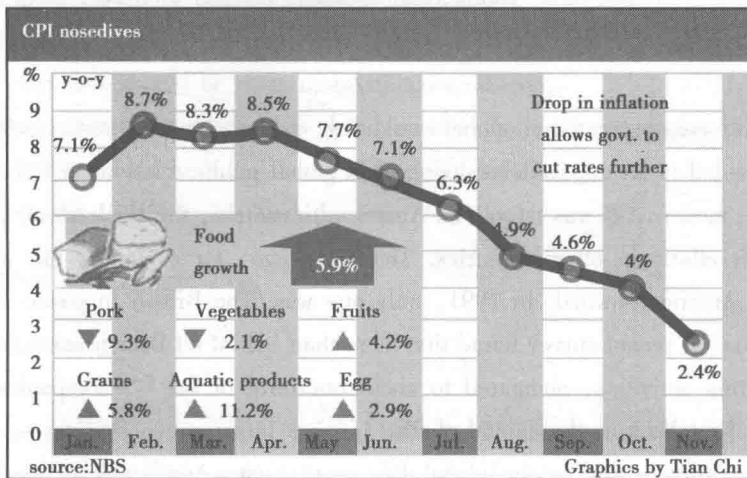
Directions: Read the graphs below. For each graph, there are one or two questions that follow. Choose the best answer from the four choices marked A, B, C and D. Mark the answer on the ANSWER SHEET.

Question 19 is based on the following graph.



19. In which sector do sales have the lowest growth percentage?
- | | |
|---------------------------------------|------------------|
| A. Building and decoration materials. | B. Retail goods. |
| C. Furniture. | D. Catering. |

Questions 20-21 are based on the following graph.



20. When did CPI drop to 4.9%?
- | | | | |
|--------------|----------|-----------|------------|
| A. November. | B. July. | C. April. | D. August. |
|--------------|----------|-----------|------------|
21. When did CPI rise to the top?
- | | | | |
|-----------|--------------|--------------|---------------|
| A. April. | B. November. | C. February. | D. September. |
|-----------|--------------|--------------|---------------|

Questions 22-23 are based on the following graph.



22. According to the graph, in which month did China's trade surplus increase dramatically?
 A. July. B. October. C. April. D. May.
23. Which is the following statement true?
 A. Compared to the trade surplus last year, the trade surplus has been increasing stably.
 B. There isn't negative growth of trade surplus this year.
 C. Compared to trade surplus in October last year, trade surplus in the same month has increasing higher.
 D. The slowest growth rate of trade surplus this year arises in April.

Section Three Passage Reading (10%)

Directions: Read the following two passages below. Choose the best answer from the four choices marked A, B, C and D. Mark the answer on the ANSWER SHEET.

Questions 24-28 are based on Passage One.

Passage One

The rise of multinational corporations, global marketing, new communications technologies, and shrinking cultural differences have led to an unparalleled increase in global public relations or PR.

Surprisingly, since modern PR was largely an American invention, the US leadership in public relations is being threatened by PR efforts in other countries. Ten years ago, for example, the world's top five public relations agencies were American-owned. In 1991, only one was. The British in particular are becoming more sophisticated and creative. A recent survey found that more than half of all British companies include PR as part of their corporate planning activities, compared to about one-third of the US companies. It may not be long before London replaces New York as the capital of PR.

Why is America lagging behind in the global PR race? First, Americans as a whole tend to be fairly provincial and take more of an interest in local affairs. Knowledge of world geography, for example, has never been strong in this country. Secondly, Americans lag behind their European and Asian counterparts in knowing a second language. Less than 5 percent of Burson-Marshall's American employees know two languages. Ogilvy and Mather has about the same percentage. Conversely, some European firms have half of more of their employees fluent in a second language. Finally, people involved in PR abroad tend to keep a closer eye on international affairs, in the financial PR area, for instance, most Americans read the *Wall Street Journal*.

Overseas, their counterparts read the journal as well as the *Financial Times* of London and *The Economist*, Publications not often read in this country.

Perhaps the PR industry might take a lesson from Ted Turner of CNN (Cable News Network). Turner recently announced that the word “ foreign ” would no longer be used on CNN news broadcasts. According to Turner, global communications have made the nations of the world so interdependent that there is no longer any such thing as foreign.

24. According to the passage, the US leadership in public relations is being threatened because of _____.
- A. an unparalleled increase in the number of public relations companies
 - B. shrinking cultural differences and new communications technologies
 - C. the decreasing number of multinational corporations in the US
 - D. increased efforts of other countries in public relations
25. London could soon replace New York as the center of PR because _____.
- A. British companies are more ambitious than the US
 - B. British companies place more importance on PR than the US companies
 - C. British companies are heavily involved in planning activities
 - D. four of the world's top public relations agencies are British-owned
26. The underlined word “ provincial ” (Para.3) most probably means “ _____ ”.
- A. limited in outlook
 - B. like people from the provinces
 - C. rigid in thinking
 - D. interested in world financial affairs
27. We learn from the third paragraph that employees in the American PR industry _____.
- A. speak at least one foreign language fluently
 - B. are ignorant about world geography
 - C. are not as sophisticated as their European counterparts
 - D. enjoy reading a great variety of English business publications
28. What lesson might the PR industry take from Ted Turner of CNN?
- A. American PR companies should be more internationally minded.
 - B. The American PR industry should develop global communications technologies.
 - C. People working in PR should be more fluent in foreign languages.
 - D. People involved in PR should avoid using the word “ foreign ”.

Questions 29-33 are based on Passage Two.

Passage Two

Modern-day business really does transcend national barriers. Thanks to sophisticated IT and communications systems, business can now market their products on a truly global scale. The world is indisputably becoming a smaller place, the international marketplace for new suppliers and clients. Businesses must, however, be aware that once they expand the area in which they operate, they face increased competition. The standard and quality of their goods become increasingly important in keeping up with competitors. But most of all, it is the service element accompanying the goods which is crucial to a company's success in a particular market. This new philosophy has led to many companies, some of which have even offered products of a lesser quality, gaining success overseas.

Although globalisation may, in some senses, have brought national economies closer together, societies around the world still have radically different expectations, processes and standards, these are not a function of economic change, but are more deep-rooted and difficult to alter. They can be a major problem for business expanding abroad, with the greatest obstacle of all being the language barrier. If you have to deal with clients, supplies and distributors in a range of countries, you will not only need the skills to communicate with them, you will also need to reconcile any national biases you have with the diverse ways of doing business that exist around the globe.

The value of effective communication is not to be underestimated. New technology such as video-conferencing and email has played a part in making the communication processes easier, and it may also be possible that the introduction of language interpretation software will help with some global communications problems. But, of course, it is the human element of the communication process that is so vital in business, especially in negotiations, presentations and team-building. It is essential for managers to meet regularly with staff, customers and partners, so that issues can be discussed, messages communicated and feedback obtained.

The value of well-organised language training is immense, and can bring benefits to all levels and departments within a multinational organisation. Unfortunately, however, many organisations have a very narrow view when it comes to training of any kind. Often, an urgent requirement has to be identified before training is authorised. Then, a training company is employed or a programme is developed in-house, the team is trained, and that is seen as the end of the matter. However, the fact remains that training programmes are effective only if they are relevant to a company's broader, long-term needs. They should be regarded as an investment rather than a cost.

Changes in expectations and attitudes are certain to continue for companies that trade globally. Although such companies are not yet faced with their international partners and clients demanding that business be conducted in their mother tongue, they realise that overseas competition is increasing fast. If these companies want to continue to achieve success on the international trading circuit, they must be prepared to adapt to situations and speak the local language. If not, someone else will.

29. According to the first paragraph, improved communications have enabled companies to _____.
- A. offer a wider variety of products and services
 - B. expand beyond their domestic markets
 - C. perform better than their international competitors
 - D. open more manufacturing facilities abroad
30. Some companies have succeeded at an international level even though they have _____.
- A. produced inferior goods
 - B. failed to adapt products for local markets
 - C. ignored the standards set by their competitors
 - D. reduced the standards of the service they offer
31. It can be inferred from the passage that approaches to approaches to doing business vary between countries because of _____.
- A. local economic considerations
 - B. the existence of cultural differences
 - C. strong wishes to remain independent
 - D. regulations about business practices
32. The writer thinks that the use of modern technology will _____.
- A. speed up the process of language interpretation

- B. never replace the need for face-to-face interaction
 - C. help solve the problems involved in maintaining strong teams
 - D. not lead to greater communication between companies and clients
33. A common weakness of training courses is that they _____.
- A. are developed by the wrong team
 - B. do not give good value for money
 - C. are provided only if there is an immediate need
 - D. do not deal with a company's specific requirements

Section Four Writing (15%)

You are John Smith, sales manager of a food company. Your company intends to reject ordered price of Order NO. FR 246 for Frozen Rabbit Meat. Please write a letter of 100-120 words to your customers regarding the need to reject the ordered price. The letter should include the following parts:

- 1) Describe the reasons for rejecting the price.
- 2) Give your advice.
- 3) Express your hope to keep a long business relation with your customers.

Part III Business Knowledge and Translation (30%) (40 Minutes)

Section One Business Knowledge (15%)

Directions: Briefly define the following underlined business terms in English and translate them into Chinese.

1. The container number is listed in the bill of lading.
 Definition _____

 Translation _____

2. After the marketing program was inaugurated in February, the organizers finally selected Bank of China as its official banking partner.
 Definition _____

 Translation _____

3. Our payment term usually is to accept D/P in 60 days, which we hope can satisfy you.
 Definition _____

 Translation _____

4. Working closely with enterprise customers and industry-leading solutions providers, Samsung developed a thorough QA program.
 Definition _____

 Translation _____

5. Flexible exchange rates may destabilize the domestic economy.
 Definition _____

Translation

Section Two Translation (15%)

Directions: *Translate the following Chinese passage into English.*

电子商务把因特网技术的连通性、标准化、简易和低成本与传统的信息技术和贸易程序融为一体,创造出新的贸易价值,从而使企业与其客户和相关行业之间建立起崭新的业务关系。中国的电子商务是在20世纪90年代开始的,中国政府采取了一系列的措施来推动电子商务的发展,其中包括指定相关法律法规,逐步强化财政支持和组织电子交易项目的示范等。由于政府的支持和互联网的加速普及,在过去的20年里,中国的电子商务取得了快速发展。

Model Test Two

Part I Listening Comprehension (35%) (30 Minutes)

Section One (10%)

Directions: In this section, you will hear everything ONCE ONLY. Listen carefully and answer the questions that follow. Mark the correct answer to each question on the ANSWER SHEET.

Questions 1 to 5 are based on a conversation. At the end of the conversation you will be given 10 seconds to answer each of the following five questions.

Now listen to the conversation.

1. The Chief Executive is in a difficult position because Healthway plc is _____.
 - A. becoming less popular with the general public
 - B. failing to attract new shareholders
 - C. unwilling to make new sales plans
 - D. unable to expand its business scope
2. How does Healthway plc differ from Robert Henlow's previous employer?
 - A. It has a culture where all the staff would not leave the company.
 - B. Senior staff are generally appointed from outside.
 - C. It has a high turnover of senior staff.
 - D. Most senior staff have been promoted internally.
3. What mistake did Charles Hamilton make with regard to staffing changes?
 - A. Failing to ensure that the need for reorganisation was understood.
 - B. Concentrating redundancies in the wrong parts of the company.
 - C. Getting rid of too many people with essential skills.
 - D. He undertook a complete reorganisation of the top management team.
4. What does the consultants' report recommend?
 - A. Reducing the total number of stores.
 - B. Increasing the total number of stores.
 - C. Leaving staff numbers unchanged.
 - D. Increasing the average size of the stores.
5. Why is Robert Henlow's new position a personal challenge for him?
 - A. He has never worked in a company with such serious problems.
 - B. It is his first appointment as Chief Executive of a large company.
 - C. He is unfamiliar with the sector in which Healthyway operates.
 - D. He comes from other companies.

Section Two (10%)

Directions: *In this section you will hear everything blanks that follow. Write the answer to each blank on the ANSWER SHEET.*

Questions 6 to 10 are based on a news broadcast. At the end of the news broadcast you will be given 10 seconds to fill in each of the following five blanks.

Now listen to the news broadcast.

6. In a suburb in northern Johannesburg South Africa, Lorraine Melvills was trying to organize _____ for her clients staying in her guest house.
7. Since 2,000 Melvills has had people from all over the world come to her to facilitate their _____ procedures.
8. For most people in the United States and Eurozone economies, their biggest desire is to go on _____ safari.
9. Like most companies, however, Surgeon and Safari was hit by the global _____, particularly as a number of Melvill's clients were borrowing money to afford their procedures.
10. While the United States and Eurozone economies may have languished, Melvill says that she has benefited from the growth of some _____.

Section Three (15%)

Directions: *In this section, you will hear everything ONCE ONLY. Listen carefully and answer the questions that follow. Write the correct answer to each question on the ANSWER SHEET.*

Questions 11 to 13 are based on an interview. At the end of the interview you will be given 5 minutes to answer the following three questions.

Now listen to the interview.

11. Explain the reasons why Brett decided to start up his own business.
12. Describe Rainaway's performance of Brett's company.
13. What's Brett's plan to extend his business?

Part II Reading and Writing (35%) (50 Minutes)

Section One Multiple Choice (5%)

Directions: *Read the following passage and fill in Blanks 14-18 with the best answer from the four choices marked A, B, C and D. Mark the answer on the ANSWER SHEET.*

Chinese e-commerce giant Alibaba Group Holding Ltd is gearing up 14. expansion in the telecom sector, as it aims to 15. the communication demand of millions of small and medium-sized enterprises across China.

The Hangzhou-based company, which has emerged as one of China's two biggest corporations by tapping into the online shopping boom, is stepping 16. its investment in the telecom sector, amid market speculation that it will be an investor in China Unicom.

China Unicom, formally known as China United Network 17. Group Co, is the country's second-largest telecom carrier by subscribers. It is pushing forward a mixed ownership reform, which aims to revitalize its business by attracting private backers.

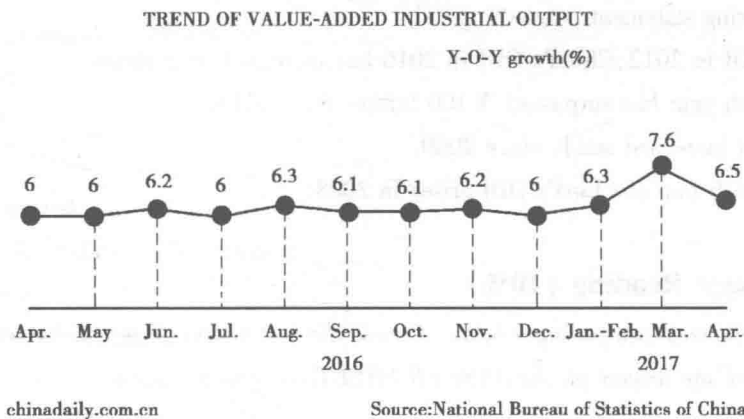
Fu Liang, an independent telecom expert, said "Investing in China Unicom will give Alibaba privileged access 18. its core information infrastructure resources, such as servers and network, which can make its cloud computing service more flexible and responsive."

- 14. A. to B. for C. with D. on
- 15. A. give B. set C. meet D. support
- 16. A. forward B. over C. up D. after
- 17. A. Communicative B. Communicated C. Communication D. Communications
- 18. A. to B. into C. for D. by

Section Two Graph Reading (5%)

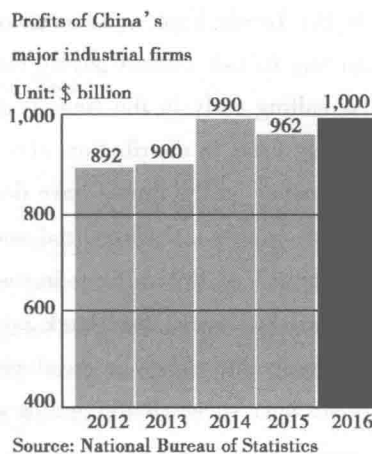
Directions: Read the graphs below. For each graph, there are one or two questions that follow. Choose the best answer from the four choices marked A, B, C and D. Mark the answer on the ANSWER SHEET.

Question 19 is based on the following graph.



19. In which month did value-added industrial output have the highest Y-O-Y growth?
 A. April, 2016. B. March, 2017. C. August, 2016. D. April, 2017.

Questions 20-21 are based on the following graph.



20. When did profits of China's major industrial firms increase to the top?

- A. 2012. B. 2014. C. 2016. D. 2015.

21. How many years did profits of China's major industrial firms surpass \$900 billion?

- A. 2. B. 3. C. 4. D. 5.

Questions 22-23 are based on the following graph.



22. According to the graph, when did China's ODI (overseas direct investment) increase dramatically?

- A. 2012. B. 2013. C. 2015. D. 2016.

23. Which of the following statement is true?

- A. Compared to ODI in 2012, China's ODI in 2016 has increased by 3 times.
 B. China's ODI each year has surpassed ¥100 billion since 2013.
 C. China's ODI has increased stably since 2009.
 D. The slowest growth rate of China's ODI arises in 2008.

Section Three Passage Reading (10%)

Directions: Read the following two passages below. Choose the best answer from the four choices marked A, B, C and D. Mark the answer on the ANSWER SHEET.

Questions 24-28 are based on Passage One.

Passage One

The CBI will this week announce a Think British campaign aimed at cutting imports and stimulating home industries. The man behind the move is Sir Derek Ezra, chairman of the National Coal Board, who has persuaded the CBI's council that firms can buy British without paying more for their patriotism.

The target of a conference the CBI is calling early in the New Year will be the 50 biggest manufacturing companies in the private sector and 16 leading firms in distribution who together spend £35bn a year.

Sir Derek says "By actively pursuing a policy on the lines I have described they could have a major impact in stimulating industrial competitiveness and growth". Nationalized industries have already switched up to £100m worth of their buying from foreign suppliers to British firms in the last year.

In a paper which went to the CBI council last week, Sir Derek produced figures to demonstrate how, by hunting out suppliers who were prepared to co-operate closely in developing equipment and materials at the right quality and price, the nationalized enterprises have succeeded in getting what they want and in boosting Britain's exports.

In NCB itself, at the same time as cutting back the import content of its annual £1,000m worth of

purchases to 2.6%, had helped the British mining equipment industry to raise its exports from £26m to £129m in two years. The public enterprises together, who spend up to £10bn on goods and services each year, have cut the amount they buy abroad from 4.3% to 3.4% over the past year.

Sir Derek emphasizes that this has not been done by sacrificing profitability. But, Debenhams, one of the handful of retail chains who have been pursuing a similar policy, says that it has had to accept a cut in its own margins so far to make it work. The chain has replaced £25m worth of Italian shirts and socks by British products during the past nine months.

24. One of the aims of Think British campaign is to _____.
- cut exports
 - stimulate imports
 - develop new products
 - encourage domestic industries
25. Which of the following is true about nationalized industries?
- They bought £100m of British supplies in the past year.
 - They bought £129m of foreign supplies in the past year.
 - They bought £1,000m of British supplies in the past year.
 - They bought £26m of foreign supplies in the past year.
26. The British mining equipment industry is _____.
- privately owned
 - publicly owned
 - jointly owned
 - internationally owned
27. The word "this" (final paragraph) refers to _____.
- the public sector
 - the Think British campaign
 - the British mining equipment industry
 - reduced purchases of foreign goods
28. What's the attitude of Debehams toward the campaign?
- The firm is against the policy of cutting imports.
 - The firm is pursuing the policy of cutting imports.
 - The firm has imported £25m worth of Italian shirts and socks.
 - The firm has not changed the policy of cutting imports.

Questions 29-33 are based on Passage Two

Passage Two

If you are buying a property in France, whether for a permanent or a holiday home, it is important to open a French bank account. Although it is possible to exist on traveler's cheques, Eurocheques and credit cards issued by British banks, the fees for these services can be expensive.

The simple way to pay regular bills, such as electricity, gas or telephone, particularly when you are not in residence, is by direct debit from your French account.

To open a current account, you will need to show your passport and birth certificate and to provide your address in the United Kingdom. You will be issued with a cheque book within weeks of opening the account. In

France it is illegal to be overdrawn. All accounts must be operated in credit. However, there are no bank charges.

Note that cheques take longer to clear in France than in Britain, and can only be stopped if stolen or lost.

The easiest way to transfer money from a British bank account to a French one is by bank transfer; simply provide your British bank with the name, address and number of your French bank account. The procedure takes about a week and costs between £5 and £40 for each transaction, depending on your British bank.

Alternatively, you can transfer money via a French bank in London. You can also send a sterling cheque (allow at least 12 days for the cheque to be cleared), Eurocheques or traveler's cheques.

Finally, it is a good idea to make a friend of your French bank manager. His help can prove invaluable.

29. If you buy a property in France, you can save money by _____.
- A. having a French bank account
 - B. transferring money form Britain
 - C. cashing traveler's cheques or Eurochques
 - D. using credit cards issued by British banks
30. The underlined word "debit" (Para.2) means _____.
- A. a sum of money paid to you by a bank when you deposit money in a bank
 - B. a sum withdrawn from an account
 - C. the amount of money paid when you draw money from your account
 - D. a sum of money as a bonus
31. One advantage French banks have over British banks is that _____.
- A. you may take out more money than is in the account
 - B. the interest rates on bank accounts are higher
 - C. cheques are dealt with more rapidly
 - D. you do not have to pay for services
32. The swiftest way to send money from England to France is _____.
- A. to forward an English cheque to your French bank
 - B. to go to a French bank in London
 - C. to use a cashier's cheque
 - D. to arrange a bank transfer
33. The best title for this passage is _____.
- A. How to Open a French Bank Account
 - B. The Difference between Banking in Britain and France
 - C. A Guide to Banking in France
 - D. The Way to Transfer Money from Britain to France

Section Four Writing (15%)

You are J.B. Simpson, manager of a Company exporting digital cameras, one Chinese company sent an enquiry of July 15 for the product, expecting to know about its price, samples and payment terms. Please write a reply letter of 100-120 words to the customer. The letter should include the following parts:

- 1) Describe the relevant information concerning its price, sample, catalogue and payment terms.
- 2) Give your advice.
- 3) Express your confidence about your product's quality and price.