

Read the following text from a bank's information brochure and answer the questions which follow.

Access to your accounts 24 hours a day with telephone and online banking

Telephone banking

When you open a personal bank account with us, you can get access to our 24-hour telephone service. This means you have the added advantage of doing your banking by phone at any time of day or night – from home, from work or from abroad. You don't have to come into the bank. You only pay for the call, not for our service.

You can choose between using our automated services or speaking directly to a Customer Service Officer 24 hours a day, 365 days a year.

Using our automated services you can quickly carry out routine transactions, such as checking your balance or ordering a cheque book.

Customer Service can help you if you need to cancel a cheque or to order foreign currency.

Your own special Telephone Personal Identification Number means that we can be sure that you (and only you) have quick access to your data. Naturally, you must not tell this number to anyone.

Online banking

Our online banking service gives you unlimited access to your account from your computer.

You can check your balance on-screen and view recent transactions including credit card accounts, as long as they are with our bank. You can also order statements, cheque books and paying-in books or check on bank charges. And you can pay all your invoices and transfer money from one account to another by mouse-click. You do not need to come to the bank. We charge you nothing for this service.

Our Online Banking is safe and easy to set up and use. Our password system ensures that only you can access your data. And you have a 24-hour Customer Hot Line. To apply for our free Online Banking service, simply visit our website and click on the Online Banking Application button.

Right or wrong?

Decide which statements below are right. Correct those which are wrong.

- a) You don't have to pay extra for telephone or online banking.
- b) The telephone banking service offers you more hours of access than the online service.
- c) The telephone service is fully automated.
- d) You can use your PIN from your bank card to identify yourself on the phone.
- e) You can cancel a cheque by phone.
- f) The online banking service means that you can pay the bill for the mouse.
- g) You need to know a lot about computers if you want to use the online banking service.
- h) With the online banking service, you can check all your credit card accounts.