

Unit 5

Vocabulary p38

- 1 Across: 4 charges, 5 change, 6 sale
9 interest, 11 debit, 12 debit
Down: 1 bargain, 2 receipt, 3 account
7 credit, 8 refund, 10 fee
- 2 Correct order:
1 You open a current account.
2 You arrange an overdraft with the bank.
3 You credit the account with £200.
4 You receive a bill for £210.
5 You withdraw £210.
6 You pay the bill.
7 You go overdrawn.
8 You pay the money back with interest.
- 3 Possible answers:
I took the (name of item) that I had chosen to
the cashier to pay.
I paid with cash.
The assistant gave me my change.
I asked for a receipt.
- 4 1 wallet/purse/pocket
2 no (a discount means money off the cost, so
20% is better)
3 cashpoint
4 safer, it earns interest in the bank (though
not always in a current account which is
designed for everyday use, not saving)
5 bank
6 price, date, shop details, items bought
7 sell off old stock, promote new store etc.
8 credit

Reading p40

- 1 Possible answers:
what things they are responsible for, money, debt
- 2 1st: 2nd: 3rd: 4th: 5th: 6th: 7th:
- 3 1. when the bank gets a complaint
2. calling a complaint in
3. when calling a complaint in
4. when a complaint is received
5. making a complaint about a thing
6. when a complaint is made about a
product, offering a refund
- 4 1. they have to work in financial services
2. they have cash
3. they have a credit card
4. they have a debit card
5. they have a credit card
6. they have a credit card
7. they have a credit card
8. they have a credit card

Grammar in context p40

- 1 1. must
2. must
3. must
4. must
5. must
6. must
7. must
8. must

2

modal verb	past form	function of the past form
have to need to	had to needed to	express obligation and necessity in the past
needn't not have to	needn't have didn't have to	say that something happened but was not necessary
not have to not need to	didn't have to didn't need to	say something didn't happen because it was not necessary
should should not ought to ought not to	should have should not have ought to have ought not to have	criticise a past action or say that it was a mistake
can't be allowed to	couldn't wasn't/weren't allowed to	say something was prohibited or not possible

- 3 1. should have taken
2. shouldn't have eaten
3. couldn't go to the island for three days
because it was
4. wasn't allowed to go in the swimming pool
5. ought to have shut the gate.
6. needn't have handed in his
- 4 Possible answers:
Sharon ought to have set her alarm clock.
She shouldn't/ought not to have gone out of
the kitchen/cooked an egg.
(She should have eaten more for breakfast).
She should/ought to have dried her coat/out it

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Reading - vocabulary p41

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Gateway Workbook B2 Answers Unit 9

Malcolm Mann, Steve Taylore-Knowles

A red circular graphic with a gradient, appearing as a partial circle or a stylized arrow pointing to the right, located to the right of the authors' names.

Gateway Workbook B2 Answers Unit 9:

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