ANSWER KEY WITH EXPLANATIONS

Everyday Vocabulary Bank Account Test

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1	C	2	A	3	C	4	B	5	D	6	B	7	A						

Explanations

1. (Please note: The following questions are part of a cloze test. They are interrelated, meaning that the information provided in each question is connected to the others.)

BANK ACCOUNT

It's very simple to _____ a bank _____ in Britain.
✔ **C) open**
We say **open a bank account** when we start an account at a bank. **Close** is the opposite: it means you stop using the account, which doesn't fit 'very simple' for a newcomer.

2. It's very simple to _____ a bank _____ in Britain.
✔ **A) account**
A **bank account** is the place where the bank keeps your money for you. Not **accountant**, because an accountant is a person who works with money and taxes.

3. There are very few _____.
✔ **C) formalities**
Formalities are official things you must do, like rules, forms and checks. 'Very few formalities' means opening an account is easy. Not **documents**: you do need some papers, and the next sentence talks about steps you must take, not papers.

4. Just go to your local _____, _____ a few forms, and that's it.
✔ **B) branch**
A **branch** is one office of a bank in a town or area, e.g. **my local branch**. You can 'go to' a branch, but not to an account or an overdraft.

5. Just go to your local _____, _____ a few forms, and that's it.
✔ **D) fill in**
To **fill in** a form means to write the needed information on it, e.g. **fill in your name and address**. Not **collect**: just picking up the forms is not enough to open the account.

6. You will probably only have to pay _____ if there is no money in your account or if you borrow money from the bank, in other words, if you have a (an) _____.
✔ **B) bank charges**
Bank charges are the money a bank takes from you for its services, e.g. when you have no money in your account. The verb 'pay' is the clue: you pay charges, not formalities or documents.

7. You will probably only have to pay _____ if there is no money in your account or if you borrow money from the bank, in other words, if you have a (an) _____.
✔ **A) overdraft**
An **overdraft** is money you borrow from the bank when you take out more than you have in your account. The words 'borrow money from the bank, in other words' tell you the answer.

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