



APRIL 2013

**FOUNDATIONAL COMMUNICATION
EXEMPLAR 2**

TIME TO COMPLETE: 2½ HOURS

Read the passage and answer the questions that follow

- 1 If you want to buy goods from a shop but do not have the cash, you have several choices. First, you can open an account. To do this, you need to show your ID and pay slip or have proof that you will be able to pay for the goods. You have to fill in a form. You will be asked for the name and address of someone who can give a reference.
- 2 The shop will give you a credit limit of about 40% of your salary. For example, if you earn R1 500 per month, your credit limit will be about R600. You then have 6 months to pay a monthly instalment of R100 for the goods. If you pay your instalments late, the shop will charge you interest and if you stop paying altogether, the shop will repossess the goods.
- 3 Second, you can ask the shop for a lay-by. In this case, you pay a deposit of about a quarter of the price of the goods. You cannot take the goods home until you have paid the full price. Make sure you get and keep the receipt safely. You have three months to pay the full price and can pay any amount each month, as long as you pay the full amount at the end of three months. The shop will keep the goods safely for you and they cannot charge you interest. If you want to cancel the lay-by or if you cannot pay the full amount in time, the shop must give back 90% of the money paid.
- 4 Third, you can borrow money from the bank in order to buy things you need. The bank will charge you about 12% interest. This method works well for buying items like a motor vehicle, a house or any other big item. The supplier of the item you want to buy sometimes helps you to fill in forms applying for the bank loan.
- 5 The fourth option, buying on hire purchase (HP), is very similar to opening an account, except that the agreement is only for the purchase of one item. To buy on HP, you also need your ID, and a pay slip, and you will fill in an instalment sales agreement. You might be requested to pay a deposit of 15% of the price. After this you pay a monthly instalment. The instalments can be 6, 12, 24, 48 or 60 months or more for big items. The shop charges you interest of about a third of the total price. It is always more expensive to buy on credit than with cash.
- 6 A fifth option is a credit card which can be used to buy goods or withdraw money to use for your purchases. The credit card facility is like a loan that the bank has given you to use and return with interest. Your credit limit is determined by your salary. You have 6 to 24 months to pay, depending on how much you have spent, plus interest. If you pay your instalments late, or fail to pay, you are charged more interest.
- 7 Lastly, you can use your over-draft facility which allows withdrawals that exceed the available balance in your account. Your salary also determines how much your overdraft will be. You pay back monthly depending on how much you have used in the facility, plus interest.
- 8 The National Credit Act (NCA) came into being in 2007. Its job is to protect consumers from over-indebting themselves. The important function of the NCA is to decide whether the consumer can afford the credit. The NCA will be applied before any of the credit options can be approved and used.

[Adapted from an article in *Interact* 1994]

Question 1

The most suitable heading for the text is

- A Opening an Account
 - B Paying Cash for Goods
 - C Buying Goods on Credit
 - D Using the Cash Option
-

Question 2

An account allows you to buy goods

- A everywhere
 - B without cash
 - C using a form
 - D with your I.D
-

Question 3

In paragraph 1, the word 'reference' means

- A referral
 - B testimonial
 - C letter
 - D guarantee
-

Question 4

Paragraphs 1 and 2 are both about opening an account. The most appropriate conjunction to join the paragraphs is

- A Therefore
 - B If
 - C Then
 - D So
-

Question 5

In paragraph 2, 'credit limit' means the

- A money you can spend on goods
 - B money you can lend someone
 - C time you have for repayment
 - D credit rating approved
-

Question 6

The abbreviation of 'for example' is

- A i.e
 - B f.ex
 - C e.g.
 - D ex
-

Question 7

The cost of cancelling a lay-by (paragraph 3) is

- A 90% of the money paid
 - B the full amount paid
 - C 10% of the money paid
 - D the deposit amount paid
-

Question 8

The sentence which best expresses the main idea of paragraph 3 is

- A If you cancel, the shop must give back 90% of the money paid
 - B You have 3 months to pay the full price
 - C You can have a lay-by instead of an account
 - D The shop will keep the goods safely for you
-

Question 9

In the word 'receipt' (paragraph 3) the 'p' is silent when the word is pronounced. Which of the following words also has a silent 'p'?

- A pneumonia
 - B parasite
 - C apt
 - D pamper
-

Question 10

The topic of paragraph 4 is

- A the interest rates the bank will charge you
 - B the help you can get from bank tellers
 - C the use of banks for credit
 - D the type of goods you can buy with a bank loan
-

Question 11

You 'might be requested to pay a deposit' (paragraph 5) means

- A it is unlikely that you'll be asked to pay a deposit.
 - B it is expected that you will be asked to pay a deposit
 - C it is possible that you will be asked to pay a deposit
 - D it is certain that you will be asked to pay a deposit
-

Question 12

Another word for 'instalment' (paragraph 5) is

- A contract
 - B debt
 - C obligation
 - D payment
-

Question 13

According to the passage, if you buy R3 000 worth of goods on hire purchase you're likely to pay how much interest?

- A R300
 - B R1 000
 - C R2 000
 - D R4 000
-

Question 14

According to the passage, your credit-card credit limit is 'determined by your salary' (paragraph 6) which means

- A your employer must be notified of the loan
 - B if your salary is high you don't qualify for a loan
 - C the amount is set according to how much you earn
 - D the instalments are taken directly from your salary
-

Question 15

The overdraft facility (paragraph 7) allows you to access

- A your available funds
 - B extra money in your account
 - C money loaned by the bank
 - D your hidden savings
-

Question 16

In paragraph 8 the phrase ‘afford the credit’ means you are able to

- A lend someone money
 - B pay back a loan
 - C buy goods in bulk
 - D afford to pay cash
-

Question 17

The National Credit Act is capitalised because it is

- A a government law
 - B at the start of a sentence
 - C the name of a book
 - D a quotation
-

Question 18

What is the purpose of the National Credit Act?

- A It promotes customer credit applications
 - B It protects buyers from being over-indebted
 - C It processes credit card applications
 - D It prevents consumers from going to loan sharks
-

Question 19

The only sentence in the text that speaks against credit is

- A The overdraft allows withdrawals that exceed your available balance
 - B It is always more expensive to buy on credit than with cash
 - C You can borrow money from the bank in order to buy things
 - D If you pay your instalments late, or fail to pay, you are charged more interest
-

Question 20

According to the passage, you will not be charged interest if you

- A open an account
 - B put goods on lay-by
 - C buy on hire purchase
 - D use an overdraft
-

Question 21

The passage suggests which method of getting credit might be best for purchasing large items?

- A opening an account
 - B borrowing money from the bank
 - C buying on hire purchase
 - D using an overdraft facility
-

Question 22

Which option will allow you to draw cash?

- A a lay-by
 - B an account
 - C a hire purchase agreement
 - D a credit card
-

Question 23

The number of options in the article for buying without cash is

- A three
 - B four
 - C five
 - D six
-

Question 24

The writing in this passage can be described as

- A informal
 - B factual
 - C sensitive
 - D repetitive
-

Question 25

The article could NOT have been organised as

- A flow charts
 - B a table
 - C bullet points
 - D a graph
-

Read the passage below and select the best option for each of the gaps

Workers must be careful in their various occupations. They must take care of 26 by wearing the necessary protective clothing. 27 clothing is often the only thing preventing them from 28 a dangerous accident. Management needs to ensure that the workers 29 aware of the vital conditions of the Safety Act. 30 sufficient knowledge 31 the content of this document, workers 32 their safety severely compromised. Management cannot 33 regard the quality 34 safety conditions. It is 35 that management and workers take safety very seriously.

Question 26

The best answer to replace 26 is

- A ourself
 - B themselves
 - C ourselves
 - D themselves
-

Question 27

The best answer to replace 27 is

- A Workerses
 - B Worker`s
 - C Workers`
 - D Workers`s
-

Question 28

The best answer to replace 28 is

- A becoming
 - B having
 - C being
 - D seeing
-

Question 29

The best answer to replace 29 is

- A is
 - B be
 - C was
 - D are
-

Question 30

The best answer to replace 30 is

- A Because
 - B Without
 - C Unless
 - D Thereby
-

Question 31

The best answer to replace 31 is

- A in
 - B of
 - C on
 - D by
-

Question 32

The best answer to replace 32 is

- A might find
 - B were find
 - C has found
 - D had found
-

Question 33

The best answer to replace 33 is

- A mis
 - B dis
 - C un
 - D ir
-

Question 34

The best answer to replace 34 is

- A of
 - B in
 - C by
 - D through
-

Question 35

The best answer to replace 35 is

- A realistic
 - B vital
 - C interesting
 - D hopeful
-

Read the paragraph on business cards below and answer the questions that follow

When you are given a business card, treat it with respect, at least in the presence of the person who gave it to you. Take a few seconds to look at it and put it into your wallet or card-holder. (Discarding it should always be done discreetly.)

Question 36

The purpose of this paragraph is to

- A give information to the reader
 - B persuade the reader to buy something
 - C influence the opinions of the reader
 - D give some advice to the reader
-

Question 37

Select the statement that is TRUE

- A Throwing away a card at any time shows disrespect
 - B It is polite to let the giver see you looking at the card
 - C It is polite to put the card away in your pocket
 - D Putting a card away in your wallet shows disrespect
-

Question 38

The word 'discreetly' in this paragraph is closest in meaning to

- A quickly
 - B unheard
 - C unnoticed
 - D politely
-

Question 39

The last sentence is in brackets. This shows that the sentence is

- A probably untrue
 - B extra information
 - C part of the previous sentence
 - D not relevant to the sentence
-

The following sentences contain errors.

The problem is with the people who leave in those area. They cut the fense that keep the animals of the road. Then they take it and put around thier yard.

Question 40

Select the correct version from the following sentences

- A The problem is with the people who live in those areas
 - B The problem is with the people who leave in those areas
 - C The problem is with the people who lives in those areas
 - D The problem is with the people who live in those area
-

Question 41

Select the correct version from the following sentences

- A They cut the fence that keeps the animals of the road
 - B They cut the fense that keep the animals off of the road
 - C They cut the fence that keeps the animals off the road
 - D They cut the fense that keep the animals off the road
-

Question 42

Select the correct version from the following sentences

- A Then they take it and put around there yard
 - B Then they take and put it around their yard
 - C Then they take and put it around thier yards
 - D Then they take it and put it around their yards
-

Read the paragraph below and answer the questions which follow

When I am preparing to give a bright, but ill, four-year-old patient an injection I never bluff him by telling him - as my nurses always do - that it will not be painful. I emphasize it will be painful but that it will soon be over.

Dr Ntatho Motlana

Question 43

The words 'four-year-old' are hyphenated (-) to

- A make a single idea
 - B indicate a word has been split
 - C emphasise the words
 - D add extra information
-

Question 44

'I never bluff him by telling him - as my nurses always do - that it will not be painful.' The dashes are used here to

- A introduce a quote
 - B join two sentences
 - C add extra information
 - D show nurses are important
-

Question 45

In the phrase 'I never bluff him' the word 'bluff' means

- A lecture
 - B trick
 - C persuade
 - D suspect
-

The road signs have been put together to tell a cautionary story. Read the signs in order and then answer the questions that follow



Question 46

When read in order, the road signs above provide a message about

- A the importance of modern cellphones
 - B what to do in an emergency
 - C the threat of obstacles on a road
 - D the dangers of phoning while driving
-

Question 47

The triangular signs all deal with

- A breakdowns
 - B threats
 - C traffic fines
 - D hazards
-

Question 48

The pictures of the cellphone are repeated to indicate how

- A long the driver spoke on the phone
 - B important the cellphone is
 - C popular cellphones are
 - D often drivers use cellphones
-

Question 49

‘SOS’ here means

- A the phone is engaged
 - B help is needed urgently
 - C the public phone is out of order
 - D the police and paramedics are on their way
-

Question 50

‘Arrive Alive’ is a

- A slogan
 - B warning
 - C threat
 - D command
-

Question 51

The sign that represents the paramedics and doctors is

- A number 14
 - B number 16
 - C number 17
 - D number 18
-

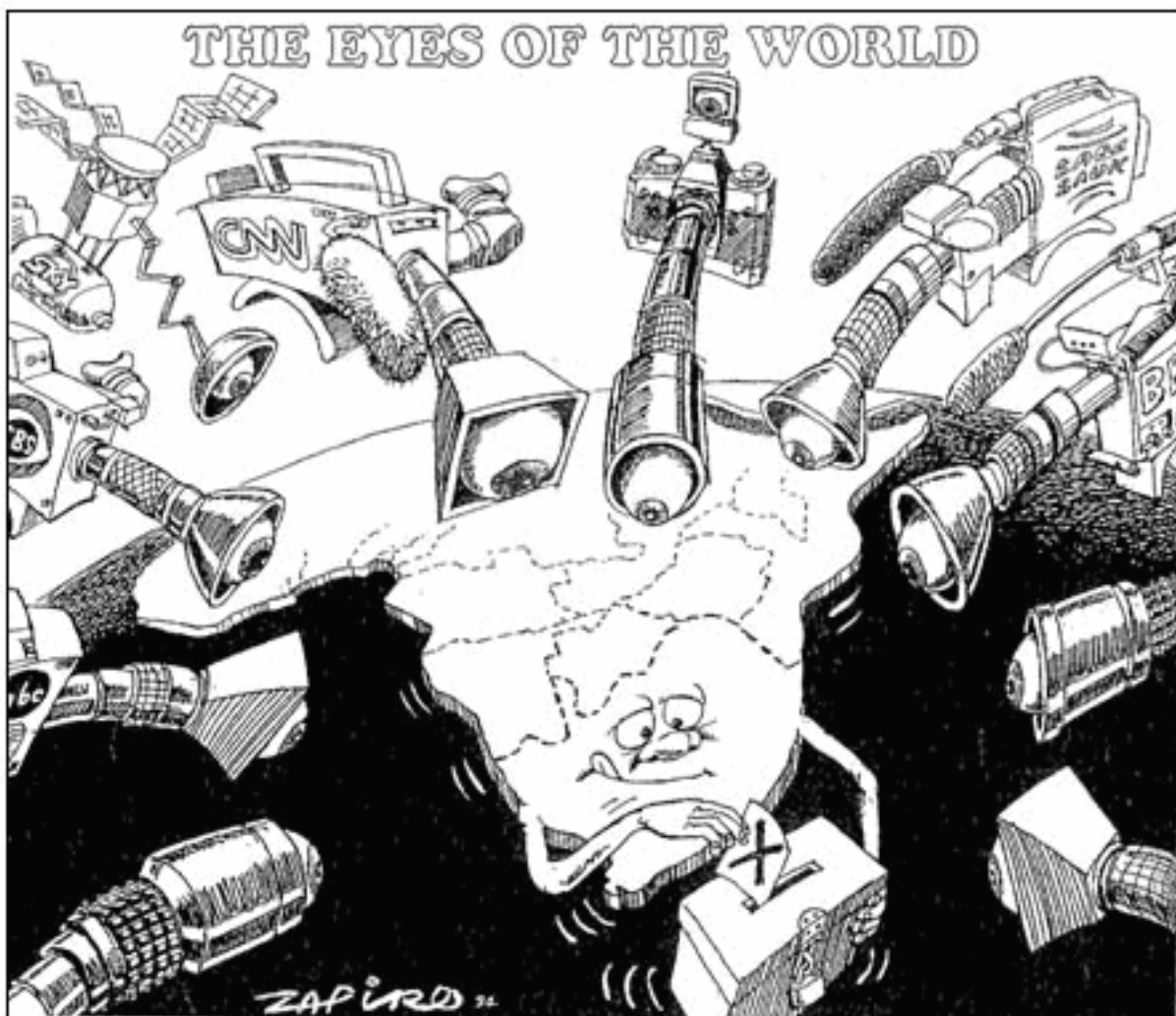
Which of the sentences in the following question expresses the correct order of events?

Question 52

- A The man is walking to his car speaking on his cellphone, when a drunk driver comes round the corner on two wheels, collides with the man and injures him badly.
- B The man is in his car speaking on his cellphone when another car hits some gravel and crashes into him, injuring him badly.
- C The driver gets into his car and because he's speaking on his cellphone doesn't see the dangers on the road and ends up in hospital.
- D The drunk driver on the phone swerves across the road the road, doesn't see a sign warning him of a steep drop ahead, so he ends up in a hospital badly injured.

- A Sentence A
 - B Sentence B
 - C Sentence C
 - D Sentence D
-

Use the given cartoon to answer the questions that follow



[Adapted from *The Sowetan* 1994]

Question 53

The cameras are all watching

- A a documentary
 - B an election
 - C a press conference
 - D a news bulletin
-

Question 54

The cameras represent different

- A advertising agencies
 - B political groups
 - C democratic watchdogs
 - D television news networks
-

Question 55

‘SABC’ is an example of

- A an abbreviation
 - B a cartoon
 - C a heading
 - D a camera
-

Question 56

The face in the cartoon has its tongue at the side of its mouth to signify

- A happiness
 - B hope
 - C rudeness
 - D concentration
-

Question 57

‘Zapiro’ is the name of the

- A cameras
 - B newspaper
 - C cartoonist
 - D reporter
-

Question 58

One of the cameras is on a

- A satellite
 - B comet
 - C spacecraft
 - D rocket
-

Question 59

The 'X' is

- A a candidate
 - B a country
 - C a vote
 - D a correction
-

Question 60

The cartoon is called 'The eyes of the world' because

- A people everywhere were watching
 - B the whole world is present
 - C the whole world knows about South Africa
 - D the cameras are placed all round the country
-