For each question from 21 to 28, four options are given. One of them is the correct  
answer. Make your choice (4, 2, 3 or 4) and shade your answer on the Optical Answer  
Sheet. (8 marks)

21. What is the purpose of the question “Have you started saving money?"?

(1) to get an opinion from the readers  
  
(2) to get information from the readers  
  
(3) to get the readers to reflect on their saving habits  
  
(4) fo get the readers to check how much money they have saved

22, Look ai the second paragraph of the article. What does “that temptation’ In  
the 5" line of that paragraph refer to?

(1) saving the cash gifts  
  
(2) going on a shopping spree  
  
(3) having the extra money to start saving  
(A) distinguishing between wants and needs

23. Look at the section “About the Smari Savers Account’. Why did the writer  
choose to use bullet points to present the information?

(1) to save space in the article  
  
(2) io summarise the key points of the entire article  
  
(3) to explain the importance of a Smart Savers Account  
(A) to highlight the perks and pre-requisites at one glance

24. Gayathri, a Primary Six pupil, just opened a Smart Savers Account. According  
to the article, she will \_\_\_\_\_\_\_\_\_ :

(1) receive an e-newsletter, SG Picks for a fee  
  
(2) enjoy shorter queues at all SG Banks on weekends  
  
(3) pay less at all cinemas, resiaurants and Jocal attractions  
  
(4) get information on upcoming SG Bank evenis and promotions

25. Why is an exclarnation mark used in the heading, “Join in the fun at ihe annual  
Smart Savers Family Dayl’?

(1) io convey excitement about the event  
  
(2) to emphasise that the event is for families  
(3) fo draw atiention io the name of the event  
(45 io show that the event happens once a year