

Unit 4 Banking

No.	Word	Part of Speech	Meaning (English)	Meaning (中文)
1	account	<i>n.</i>	an arrangement with a bank that allows a person to keep money there	帳戶
2	amount	<i>n.</i>	a quantity of something	數量
4	application	<i>n.</i>	a form to be filled out by an applicant, as for a job or a driver's license	申請
5	approve	<i>v.</i>	to officially accept or allow	批准
6	ATM	<i>n.</i>	a computerized cash dispenser	提款機
7	bank statement	<i>n.</i>	a monthly statement of account mailed by a bank to each of its customers	(銀行定期寄給帳戶的) 銀行結單
8	bank teller	<i>n.</i>	an employee engaged in banking	銀行出納員
9	bankbook	<i>n.</i>	a book held by a depositor in which a bank enters a record of deposits and withdrawals	存摺
10	bill	<i>n.</i>	a statement of money owed for goods or services supplied	帳單
11	borrow	<i>v.</i>	to receive something and agree to return it by a particular time	借
12	branch	<i>n.</i>	a local operating division of a business	分店；部門
13	cash	<i>n.</i>	money in the form of coins or banknotes, especially that issued by a government	現金
14	charge	<i>v.</i>	to ask for money as a fee	收費
15	check	<i>n.</i>	a certificate that can be used instead of cash	支票
16	counter	<i>n.</i>	a long narrow table or flat surface at which customers are served	櫃台

17	debt	<i>n.</i>	an amount of money a person needs to pay back to someone	債務
18	expense	<i>n.</i>	money that you spend in order to buy or do something	開支；費用
19	financial planner	<i>n.</i>	a person who gives advice about money	理財規劃員
20	income	<i>n.</i>	money that is earned from work or investments	收入
21	insert	<i>v.</i>	to put something into something else	夾入；插入
22	interest rate	<i>n.</i>	the percent a bank charges on money borrowed, or pays on money saved	利息；利率
23	limit	<i>n.</i>	the maximum amount of something	上限
24	loan	<i>n.</i>	money given to someone for a period of time, but which must be paid back	貸款
25	overspend	<i>n.</i>	to spend in excess of (one's desires or what one can afford or is allocated)	超支
26	profit	<i>n.</i>	an amount of money that you gain when you are paid more for something than it cost you to make, get, or do it	利潤
27	safety deposit box	<i>n.</i>	a lockable metal box or drawer	保險箱
28	saving	<i>n.</i>	money a person has saved in a bank to use in the future	存款
29	sign	<i>v.</i>	to affix a signature to	簽字
30	signature	<i>n.</i>	a person's name, or a mark representing it, as signed personally, as in subscribing a letter or other document	簽名
31	total	<i>n.</i>	the amount when everything is added together	總共；總計

32	withdraw	<i>n.</i>	to remove from deposit or investment in a bank, building society, etc.	提取(存款)
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Grammar Focus- Phrasal Verbs 片語動詞

(參考 Building Skills for TOEIC 第58頁)

1. Verb + Preposition 動詞 + 介系詞

很多動詞後面可以接介系詞。

2. With and Without Objects 是否有受詞

有一些片語動詞需要受詞。其他不需要接受詞。

3. Word Order with Objects 有受詞的字序排列

在片語動詞中，介系詞可以放在名詞受詞的前面或是後面。但如果受詞是代名詞，介系詞就必須放在受詞的後面。

4. Three-Part Verbs 三字片語動詞

有一些動詞可以同時接二個介系詞。這些就是三字片語動詞。

Listening Strategy – Partially True Statements 部分正確的陳述

(參考 Building Skills for TOEIC 第60頁)

在多益聽力測驗大題中，有許多種類的句子。一種常見的句子稱為部分正確陳述。這種類型的句子在圖片描述大題最常見到。

1. What Is a Partially True Statement? 什麼是部分正確陳述？

在這種句子中，有一些資訊是正確的，但是部分是錯誤的。在圖片描述題裡，每一句話都描述了圖片中的一部份。句子會提到在圖片中你可以看到的某物。但是，它也可能提到圖片中所沒有的東西。通常一個物品是正確的，其他是錯誤的。

2. Studying Picture

仔細觀察每一張圖片。你在圖片中看到什麼？想一想你會如何描述這張圖片。辨別出圖片中所有的人、地點、和物品。在圖片中是否還有其他的詞你可以想到的？在你心中，想一想有哪一些可能的句子可以用在這張圖片裡。然後分析可能的答案選項。

Reading Strategy : Inference 推論

(參考 Building Skills for TOEIC 第62頁)

通常，多益題目會要求你做推論。推論是根據已知的資訊做仔細的的猜測。

如何推論：

仔細讀題目。然後在文章中找線索。

在多益考試中，一些你需要知道的常見推論題：

- 接下來會發生什麼事？
- 某人的感覺會如何？
- 什麼事已經發生，但卻還未被提及？
- 地點在哪裡？
- 作者對於該主題真正的意見為何？