

General Training Reading and Writing Test B

SECTION 1 Questions 1–14

Read the text below and answer Questions 1–8.

Consumer advice on buying shoes

If you have a problem with shoes you've recently bought, follow this four-step plan.

Step 1

Go back to the shop with proof of purchase. If you return faulty shoes at once, you have a right to insist on a refund. It is also likely that you will get one if you change your mind about the shoes and take them back immediately. But, if you delay or you've had some use out of the shoes, the shop may not give you all your money back. It depends on the state of the shoes and how long you've had them.

If you are offered a credit note, you don't have to accept it. If you accept it, you will usually not be able to exchange it for cash later on. So, you may be left with an unwanted credit note, if you cannot find any other shoes you want from the shop.

The shop may want to send the shoes back to head office for inspection. This is fair and could help to sort things out. But don't be put off by the shop which claims that it's the manufacturer's responsibility. This isn't true. It's the shop's legal duty to put things right.

Step 2

If you don't seem to be getting anywhere, you can get help. Free advice is available from a Citizens Advice Bureau (get the address from your telephone book), or from a local Trading Standards Department. Again, consult the telephone directory under County, Regional or Borough Council. All these departments have people who can advise you about faulty goods and what to do with them.

Step 3

Most shops are covered by the Footwear Code of Practice. If the shop you are dealing with is covered, you can ask for the shoes to be sent to the Footwear Testing Centre for an independent opinion. The shop has to agree with whatever the resulting report says. There is a charge of £21. You pay £7 and the shop pays the rest (including postage).

Step 4

As a last resort, you can take your case to court. This is not as difficult as it sounds. The small claims procedure for amounts up to £1000 (£750 in Scotland) is a cheap, easy and informal way of taking legal action.

The relevant forms are available from your nearest County Court or, in Scotland, the Sheriff Court. You can get advice and leaflets from the Citizens Advice Bureau. Alternatively, some bookshops sell advice packs which contain the relevant forms.

Read the text below and answer Questions 9–14.

LOST CARDS

If you discover that your credit card, cheque book, debit card or cash card is missing, telephone the credit card company or bank as soon as possible. Follow this up with a letter. If you suspect theft, tell the police as well. In most circumstances, provided you act quickly, you will not have to pay any bills which a thief runs up on your account. Most home insurance policies will also cover you against even this limited risk.

Because plastic money is now so common, central registration schemes such as Credit Card Shield and Card Protection System exist to help customers whose cards are lost or stolen. Under the schemes you file details of all your cards – including cash cards and account cards issued by shops – with a central registry, for a small annual fee. Then, if any or all of your cards are stolen, you need to make only one phone call to the registry, which is open around the clock 365 days a year. As soon as you have called, your responsibility for any bills run up by the thief ends and the scheme's staff make sure that all the companies whose cards you had are notified.

What you stand to lose on a stolen card

CREDIT CARD You will not have to pay more than £50 of the bills a thief runs up with your card. If you report the loss before the card is used, you will not have to pay anything.

CHEQUES AND GUARANTEE CARD Unless you have been careless – by signing blank cheques, say – you will not have to pay for any forged cheques a thief uses. The bank or shop that accepts them will have to bear the loss.

DEBIT CARD (Switch or Visa Delta) The banks operate a system similar to that for credit cards, in that you are liable for bills up to £50.

If your cash card is stolen

Legally, you can be made to pay back any sums a thief withdraws using your card, but only up to the time you report the loss and up to £50, unless the bank can prove gross negligence, such as writing your personal identification number on your card.

- Never keep your card and a note of your personal number (which does not appear on the card) together.
- Memorise your personal number if possible. If you must make a note of it, disguise it as something else – a telephone number, say.
- The same rules and precautions apply to a credit card used as a cash card.