

ENGLISH LANGUAGE EXAM SAMPLE FOR BANKING AND FINANCE

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PART 1:

1. Reading comprehension I.

What exactly is professionalism? The term professionalism and its synonyms, such as business etiquette or business protocol, soft skills, social intelligence, emotional intelligence, polish, and civility, all have one element in common. They describe desirable workplace behavior. Businesses have an interest in employees who get along and deliver positive results that enhance profits and boost the company's image.

As workloads increase and face-to-face meetings decline, bad behavior is becoming alarmingly common in the American workplace. Researchers found that even low-level rude exchanges spread like contagion; they taint a worker's entire day. Employers, of course, suffer from the resulting drop in productivity. Employees, too, suffer. They are more likely to disengage or quit and experience stress responses such as digestive problems, sleeplessness, and headaches. Workplace rudeness also turns customers away.

Not surprisingly, businesses are responding to increasing incidents of desk rage and cyberbullying in American workplaces by establishing policies to enforce civility. In short, it is not hard to understand why employers are looking for people who are courteous, polite, respectful, and well mannered. Following are a few traits and skills that define professional behavior to foster positive workplace relations.

Civility is generally understood to mean courtesy or politeness. Management professor Christine Porath, who has studied workplace behavior for more than two decades, defines rising incivility at work as "any rude, disrespectful or insensitive behavior that people feel runs counter to the norms of their workplace." [...] Professor Forni argued that civility meant less stress, better driving, and higher workplace productivity. He also believed that acts of violence often resulted from acts of rudeness that escalated out of control.

You may hear businesspeople refer to someone as being polished or displaying polish when dealing with others. In her book with the telling title *Buff and Polish: A Practical Guide to Enhance Your Professional Image and Communication Style*, corporate trainer Kathryn J. Volin explains that polish includes making positive first impressions, shaking hands, improving one's voice quality, listening, presenting well, dining skills, and more.

In two newer volumes, both called *Polished*, Calvin Purnell Jr. addresses, among other things, appearance, character, and focus but also keeping one's digital footprint clean.

1. What do all the terms like professionalism, business etiquette, and emotional intelligence have in common?
 - a) They all describe the technical skills needed in the workplace.
 - b) They all emphasize physical appearance at work.
 - c) They all focus on improving a company's profits.
 - d) They all refer to proper and expected behaviour in the workplace.
2. What impact does bad behaviour in the workplace have according to the text?
 - a) It enhances teamwork among employees.
 - b) It encourages employee initiatives.
 - c) It causes a decrease in productivity and job satisfaction.
 - d) Although it causes stress, it improves communication skills.
3. Why are companies implementing policies to enforce civility?
 - a) To reduce incidents of workplace rudeness and its negative effects.
 - b) To make employees work longer hours.
 - c) To promote individualism in the workplace.
 - d) To increase competition among employees.
4. What does the term 'civility' generally mean in the context of the workplace?
 - a) Demonstrating emotional intelligence.
 - b) Strict adherence to company rules.
 - c) Being highly productive.
 - d) Courtesy and politeness.
5. According to Professor Forni, what can acts of rudeness in the workplace lead to?
 - a) Physical violence in teamwork.
 - b) Greater employee engagement.
 - c) Careless driving.
 - d) Increased stress and potential violence.
6. What does the term 'polish' refer to in a professional context according to Kathryn J. Volin?
 - a) Experience in international business.
 - b) The ability to make a good first impression and communicate well.
 - c) Technical expertise and hard skills in general.
 - d) Networking abilities.

2. Reading comprehension II.

Why do chief executives earn so much money?

Whenever news of a corporate meltdown or scandal breaks, many people are astonished to learn exactly how much the chief executive officer of that company actually earns. While the company itself may be in serious financial straits, the CEO often escapes with a healthy severance package, known as a golden parachute, and begins work with another company within months. Many people wonder why CEOs make so much money. The answer is not always clear. One reason they do is the nature of the job behind the title.

While most employees and supervisors understand their particular responsibilities, a CEO needs to have a working knowledge of virtually every aspect of the company. A salary commensurate with this amount of expertise, education and vision may seem high to outsiders. An ideal CEO is someone who has extensively studied the industry as a whole. He or she knows the inner workings of a specific company inside out and from top to bottom. This kind of knowledge is not gathered overnight. But without a dedicated CEO at the top, the company could easily lose its focus.

Another reason CEOs make so much money is the business concept of paying for performance. Stockholders and other investors want to see their company remain profitable year after year. CEOs who can successfully steer their companies through rough economic seas are often rewarded with substantial performance bonuses and other financial incentives to ensure their continued leadership and company loyalty. [...]

7. What is often surprising to people when a corporate scandal occurs?
 - a) The company's ability to be able to pay a large amount of money to CEOs.
 - b) The number of employees who earn way too much when the company is struggling to survive.
 - c) The amount of money the CEO earns despite the company's troubles.
 - d) The low salaries of other employees compared to the management's salaries.

8. What is a "golden parachute"?
 - a) A special insurance policy for CEOs to earn high salaries even if companies go bankrupt.
 - b) A performance bonus given to employees.
 - c) A large sum of money given to CEOs when they leave a company.
 - d) A company-sponsored retirement plan for top executives.

9. Why do some CEOs earn a high salary according to the text?
 - a) They spend most of their time interacting with stockholders.
 - b) They have minimal responsibilities because they know how to delegate tasks to others.
 - c) They are experts in every aspect of the company and the industry.
 - d) They control the company's finances and distribute profits as they see fit.

10. What does the business concept of "paying for performance" involve?
 - a) Paying employees based on the overtime they spend at work.
 - b) Paying everyone according to their positions in the hierarchy.
 - c) Reducing salaries during difficult economic times but raising it in good times.
 - d) Giving bonuses to CEOs who keep the company profitable.

3. Reading Comprehension III.

An Attempt of Sustainability in Tourism

Jakes Hotel in Jamaica is one of the world's leading proponents of sustainability, not simply through recycling and encouraging guests not to use all their towels, but instead is fully involved and immersed in its local community and environment. Set on Treasure Beach, on Jamaica's south coast, the hotel began as a restaurant in 1991 and now comprises a collection of 30 rooms, cottages and villas, each individually designed. Nearby, the hotel offers access to golf, fishing, caves and waterfalls, adventure tours, ecotourism and dolphins. The guests are fully involved in the hotel's sustainability mission with a \$1 per night levy and the opportunity to visit the various projects.

As a company, Jakes Hotel has a distinctive view of sustainability. According to the website:

"Sustainability is not just about eco-friendly practices, it is as much about cultural preservation and maintaining what is unique about our community... We believe sustainability is an interactive system between our community and the environment, where each element is cared for and nurtured, so that we can continue to occupy this special place in the world with only positive impact." (www.jakeshotel.com).

The company aims to be a model for future sustainability initiatives in the Caribbean. The BREDS Treasure Beach Foundation works with the local community supporting education, sports, cultural heritage and emergency healthcare. The Foundation is led by volunteers and has completed community projects, including repairing the roof and building classrooms at local schools and building houses for the disadvantaged. One of the Foundation's major projects is the development of the Sports Park. The principle behind the park is that sport can bind a community together. The park was inaugurated in 2010 and when completed it will be a 15-acre park with cricket pavilion, regulation-size soccer pitch, children's playground, and sites for weddings and other functions such as retreats and workshops.

11. How does Jakes Hotel approach sustainability differently from typical eco-friendly practices?
 - a) By offering discounts to guests who recycle.
 - b) By focusing more deeply on community involvement and the environment.
 - c) By using only environmentally friendly energy for its operations.
 - d) By reducing its number of rooms to lower its carbon footprint.
12. What does the \$1 per night levy at Jakes Hotel contribute to?
 - a) Guests' access to eco-tours and environmentally friendly travelling.
 - b) Funding the hotel's maintenance and renovations.
 - c) Supporting the hotel's sustainability projects and initiatives.
 - d) Providing meals made from organic ingredients for guests.
13. According to the text, what does Jakes Hotel believe is an essential component of sustainability?
 - a) Reducing water and energy consumption.
 - b) Providing luxury services with less damage to the environment than other hotels.
 - c) Preserving cultural heritage and maintaining community uniqueness.
 - d) Expanding its business to other Caribbean islands.
14. What is the purpose of the BREDS Treasure Beach Foundation's Sports Park project?
 - a) To attract more tourists to the area.
 - b) To bind the community together through sports.
 - c) To create a venue for international sports events.
 - d) To provide exclusive facilities for hotel guests.

15. What has the BREDS Treasure Beach Foundation accomplished in the local community?

- a) Building a 15-acre park with villas for tourists.
- b) Establishing a new hotel chain across the Caribbean.
- c) Organizing annual music festivals.
- d) Repairing schools and establishing new houses for those in need.

4. Vocabulary task

16. Paying \$50 for a basic T-shirt is a total (...)

- a. bargain
- b. rip-off
- c. refund
- d. haggle

17. If other ideas run counter to our preconceived thoughts, we tend to (...) speakers and thus fail to receive their messages.

- a. threaten
- b. tune out
- c. engage in
- d. prevent

18. To avoid the impression of (...), it's important to explain any frequent changes in jobs on your résumé.

- a. steady career growth
- b. conventional wisdom
- c. job hopping
- d. extensive experience

19. During the interview, the hiring manager will (...) to ensure they match the job's expectations.

- a. promote your qualifications
- b. weed out all candidates
- c. enable your leadership skills
- d. assess your abilities

20. Over time, plastic materials in the ocean can (...) because of the sun into smaller particles.

- a. photodegrade
- b. float
- c. accumulate
- d. discard

5. Grammar Task:

21. *Pick the question that fits the answer:*

'(...)

'Simone's team. They are the best.'

- a) Which did the team win the competition?
- b) Which team did the competition win?
- c) Which team won the competition?
- d) Which competition did the team win?

22. Why (...) the users to register themselves?

- a) forbids the administrator
- b) the administrator forbids
- c) does forbid the administrator
- d) does the administrator forbid

23. I stepped out of the building, and my car was nowhere. I found out that it (...) by the authorities.

- a) was removing
- b) had been removed
- c) has removed
- d) has been removed

24. I had my phone turned off. I (...) when you called. It went pretty well, I think.

- a) am being interviewed
- b) was being interviewed
- c) was interviewed
- d) have been interviewed

25. Ella had to learn the language quickly, so she tried (...) YouTube videos to see if that can speed up the process.

- a) watch
- b) to watch
- c) watching
- d) to watching

26. She strongly objected (...) our youngest son to a boarding school.

- a) to sending
- b) send
- c) to send
- d) sending

27. I don't mind (...) because I know how these things go.

- a) wait
- b) waiting
- c) to waiting
- d) to wait

28. 'I can't make it on Thursday. I (...) someone at 5.00. Sorry.'

- a) going to see
- b) 'm seeing
- c) will see
- d) see

29. One of you (...) the wrong PIN code three times, and now my phone is locked.
- a) have been entered
 - b) have entered
 - c) has entered
 - d) did entered
30. Well, guys, I know this is not something you enjoy, but you have to make (...) this time if you want better results.
- a) priority
 - b) an effort
 - c) a risk
 - d) research

PART 2: Speaking

The candidate randomly picks a card from the table. Each card has a topic and a set of questions:

TOPICS:

Job Interviews
Professional Behaviour
CVs and E-mails
Money
Negotiations and Listening Skills
Economic Growth
Earnings
Customer Service
Stress Management and Work-Life Balance
Sustainability

Example of a set of questions:

Customer Service:

1. Talk about the 4 Ps of marketing and the additional 3 Ps.
2. Talk about the 4 Cs of customer satisfaction and their importance.
3. What is the difference between customer satisfaction and customer delight? Give examples.
4. Talk about different kinds of segmentation.
5. How would you advertise a pack of coffee differently for actualizers, believers, and strugglers?

Assessment:

- **Part 1:**
30 multiple choice questions (Reading comprehension / Vocabulary / Grammar) → 30 points
 - 0-14 overall correct answers: FAIL
 - 15-30 overall correct answers: PASS

- **Part 2: (Only available if Part 1 results in PASS)**
5 questions (Speaking)
→ 30 points:
 - 10 points for Content (Relevance and Quality of Answers)
 - 10 points for Language (Grammar and Vocabulary)
 - 10 points for Communication Skills (Fluency, Pronunciation, Style, Interaction)

Source material to prepare for the exam:

Maier Enikő, Szabó Roland-Attila. *Partium Language Exams – English Language – 10 topics for students with specialisation in Banking and Finance*. Partium Kiadó, 2024

(The book is available at the Partium Language Center)