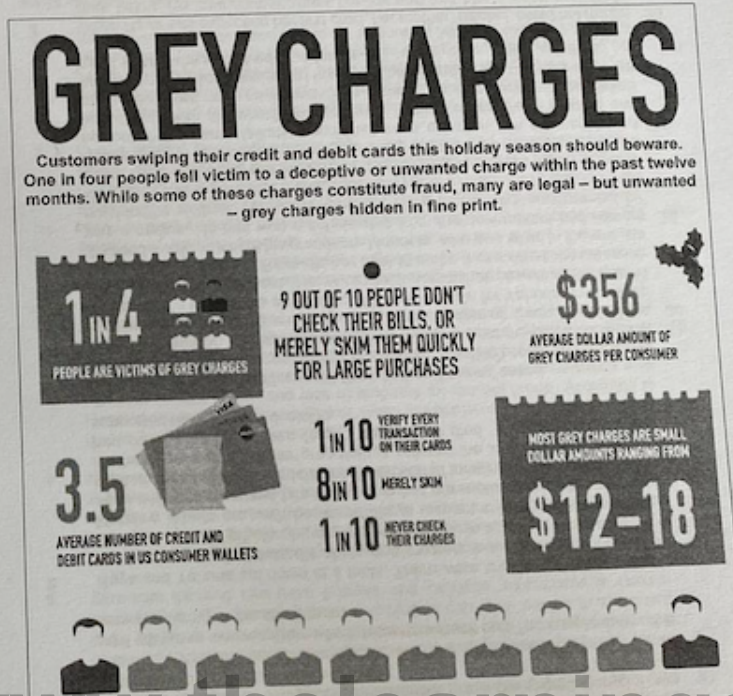


Section A

Study the infographic (Text 1) and the article (Text 2) and answer Questions 1-4 in the Question Paper.

Text 1 is taken from an infographic that explains the concept of grey charges.



SMSS Prelim Exam 2023

Text 2 is taken from an article published by a local bank.

When you use a credit card, you are essentially borrowing money from the card-issuing organisation or bank. These funds are available to you up to a predetermined limit decided by the card issuer. Credit cards offer an interest-free period of about 20 to 25 days from your date of spending. This means that if you pay for your bill on time (within the interest-free period) and in full, you will not incur any interest charges.

On the other hand, late payment will result in substantial late payment fees, interest, and administrative charges, which may affect your cash flow for months or even years. The late payment fee typically starts from S\$100.

Late payment of a credit card bill will result in high interest charges which are charged on a daily basis, making it easy to snowball quickly. Credit limits do not reset like a data plan. You must repay every last dollar, with interest.

Visual Text						
1	<p>Look at Text 1. Tick (✓) the statement which best summarises the main idea of Text 1.</p> <table><tr><td>We should be prudent in our spending during the holiday season.</td></tr><tr><td>Grey charges are legal and unavoidable.</td></tr><tr><td>As consumers, we need to be more proactive in checking what is charged to our credit and debit cards. ✓</td></tr><tr><td>[1]</td></tr></table>	We should be prudent in our spending during the holiday season.	Grey charges are legal and unavoidable.	As consumers, we need to be more proactive in checking what is charged to our credit and debit cards. ✓	[1]	
We should be prudent in our spending during the holiday season.						
Grey charges are legal and unavoidable.						
As consumers, we need to be more proactive in checking what is charged to our credit and debit cards. ✓						
[1]						
2	<p>According to Text 1, what are two bad habits practised by credit card users?</p> <p>[1]</p>					
3	<p>Pick out a word from Text 2 which suggests that credit cards bills are likely to accumulate over time.</p> <p>[1]</p> <p>www.thelearningspace.sg</p>					

4	<p>Look at Texts 1 and 2 and statements (a) and (b) below.</p> <p>Decide whether the statements refer to Text 1, Text 2, both texts, or neither text.</p> <p>Circle the answer you have chosen for each statement.</p> <p>(a) The text is targeted at readers who own more credit cards than they need.</p> <p>Text 1 / Text 2 / Both / Neither</p> <p>(b) The text suggests ways in which we can safeguard ourselves as credit card users.</p> <p>Text 1 / Text 2 / Both / Neither</p> <p>[2]</p>	
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Answers

**St. Margaret's School (Secondary)
Preliminary Examinations 2023
English Language
Secondary 4 Express
Mark Scheme**

Section A

- 1** Look at Text 1. Tick (✓) the statement which best summarises the main idea of Text 1.

We should be prudent in our spending during the holiday season.

Grey charges are legal and unavoidable.

✓ **As consumers, we need to be more proactive in checking what is charged to our credit and debit cards.**

[

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- 2** According to Text 1, what are two bad habits practised by credit card users?

**Credit card users do not check their bills. /
Credit card users merely skim through their bills for large purchases. /
Credit card users do not verify every transaction on their cards.**
(Any 2 for 1m)

[

- 3** Pick out a word from Text 2 which suggests that credit cards bills are likely accumulate over time.

The word is 'snowball'
[1]

- 4 Look at Texts 1 and 2 and statements (a) and (b) below.

Decide whether the statements refer to Text 1, Text 2, both texts, or neither text.

Circle the answer you have chosen for each statement.

- (a) The text is targeted at readers who own more credit cards than they need.

Text 1 / Text 2 / Both / **Neither**

- (b) The text suggests ways in which we can safeguard ourselves as credit card users.

Text 1 / Text 2 / Both / **Neither**

⌈