

Angol nyelv  
Gazdálkodási menedzsment  
Szituációk

**Lisányi Endréné Beke Judit**

Szent István Egyetem  
Zöld Út Nyelvvizsgaközpont  
Gödöllő 2006

Szerző  
**Lisányi Endréné Beke Judit**

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Lisányi Endréné Beke Judit

Ezúton mondok köszönetet a kötet elkészítéshez nyújtott segítségéért Vas Judit igazgató asszonynak, Tóth Ildikó angol fővizsgáztatónak és Györe Bence munkatársnak. Köszönet illeti Paul Garbettet, Andrew McNaughtont, tanítványaimat, Berki Viktóriát, Fejes Esztert, Helgert Zsoltot és Almási Gábort, akik kitartó munkájukkal, leleményességükkel és segítőkészségükkel járultak hozzá a jegyzet elkészítéséhez.

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## ELŐSZÓ

Ezen tananyag legfőbb célja, hogy felkészítse a hallgatókat a Zöld Út szaknyelvi vizsga szóbeli részének egyik feladatára, a szituációs dialógusra. A bevezető gyakorlatok segítik a vizsgára való felkészülés során a nyelvtani és lexikai szempontból fontos szerkezetek, illetve kifejezések könnyebb elsajátítását.

Az utasítások és a szituációk magyarul és angolul vannak megadva, hogy egyéb gazdasági szaknyelvi vizsgákra készülők is felhasználhassák. A témák sokszínűsége miatt a jegyzetben kidolgozott szituációk anyaga segítséget nyújthat továbbá mindazok számára, akik a kereskedelem terén kívánnak tevékenykedni.

A szerző

Budapest, 2006. január 5.

## I. Trade fairs 1

### 1. Párosítsa az alábbi szavakat angol megfelelőjükkel!

- |                   |   |
|-------------------|---|
| 1. Trade fair     | A. megfelelő, kényelmes                       |
| 2. Exhibition     | B. tolmács                                    |
| 3. Site           | C. foglalni                                   |
| 4. Area           | D. kereskedelmi vásár                         |
| 5. Stand          | E. kapcsolatba lépni, felvenni a kapcsolatot  |
| 6. Space          | F. szakkiállítás                              |
| 7. Facilities     | G. helyszín                                   |
| 8. Interpreter    | H. felszerelések, lehetőségek, szolgáltatások |
| 9. Convenient     | I. terület                                    |
| 10. To contact sy | J. férőhely                                   |
| 11. To book       | K. állvány, stand                             |

1	2	3	4	5	6	7	8	9	10	11

### 2. Fordítsa angol nyelvre a következő kifejezéseket, majd találja meg ezek helyét a szövegben, és írja be a megfelelő alakban a kipontozott helyekre!

A kereskedelmi vásárral kapcsolatban	
Külföldi vásárlókra is számítunk	
A mi szempontunkból	
Másodsorban	
Ezért	
Először is	
Jelentős mennyiségű	
Elegendő (férő)hely	
Előkészületeket kell tenni	
Most még nem	
Elintézni vmt.	

### 3. Szituáció

Ön a Partton Bt.cégvezetőjeként szakvásáron szeretné bemutatni legújabb termékét. A kiállítás két hónap múlva nyílik, a kiállítással kapcsolatos előkészületeket beszéli meg beosztottjával.

#### Director

I'd like to talk to you (1)..... As it provides opportunities for the introduction of our new product, preparations should be made with care and in good time.

(2)....., I want you to take complete charge of the organization and administration of the preparations.

#### Executive

(3)....., can you tell me a bit more about the site?

#### Director

The fair is being held in Budapest. (4).....it is convenient, it saves us a lot of time and expense in travelling and transporting.

#### Executive

Shall I contact the organizers?

#### Director

(5) ..... First, I would like you to book a stand and get some information about the facilities as soon as possible.

#### Executive

O.K. (6) .....

#### Director

We will have to specify our requirements, the amount of space we need and the design of the stand to give prominence to the goods. The stand rental forms a

(7).....our costs. In addition, we need information on prices for the services and equipment.

#### Executive

That's clear.

#### Director

(8)....., special attention should be given to the following elements of the event we have to consider the number and qualifications of the staff we expect to have on duty during the exhibition. And besides we must have (9)..... where we can sit and talk to our visitors. (10).....for a locked room in which to keep the brochures, catalogues and other publicity material and of course, we will need to have a telephone, a fax machine and a computer.

#### Executive

Is there anything else we have to arrange urgently?

#### Director

Well, of course. We're (11) .....at the fair and they will bring us business so we will need to employ an interpreter as well.

#### Executive

Certainly. I will arrange for that to be done right away and keep you informed.

#### 4. További hasznos kifejezések

to put sg on display	kiállítani valamit
to feature a product	a termék jellemző vonásait előtérbe helyezni
to give prominence to	előtérbe helyezni valamit
to apply for participation	részvételre jelentkezni
to provide opportunities	lehetőséget biztosítani
to meet the requirements of	megfelelni a követelményeknek
prior to the event	az eseményt megelőzően
beforehand	előzőleg
exhibits	a kiállított tárgyak/termékek

#### 5. Párosítsa össze a szakkifejezéseket és a definíciókat!

**book leaflet facilities catalogue a contact exhibitor stand**

	Arrange to have a seat or a table somewhere
	A complete list of items that a company sells
	A person that you know, especially somebody who can be helpful to you in your work
	Building, services, equipment that are provided for a particular purpose
	A company that shows its product at an exhibition
	A printed sheet of paper that advertises or gives information about something
	A table or an upright structure where things are displayed or advertised

## II. Trade fairs 2

### 1. Párosítsa az alábbi szavakat angol megfelelőjükkel!

- |                          |   |
|--------------------------|---|
| 1. Latest model          | A. Jelenlegi                              |
| 2. To go over            | B. Méretek                                |
| 3. Current               | C. Átnézni, alaposan tanulmányozni        |
| 4. Dimensions            | D. Termék leírása                         |
| 5. Technical description | E. Jelentős mértékben, figyelemre méltóan |
| 6. To adjust             | F. Beállítani, szabályozni                |
| 7. Considerably          | G. A legújabb model/termék                |

1	2	3	4	5	6	7

### 2. Fordítsa angol nyelvre a következő kifejezéseket, majd találja meg ezek helyét a szövegben, és írja be a megfelelő alakban a kipontozott helyekre!

Figyelmet felkelteni	
Lényeges különbség	
Állítható polcok	
Az összes szükséges információ	
Félbeszakíthatom?	



### 3. szituáció

Egy külföldi vásárló nemzetközi szakkiállításon vesz részt. Érdeklődését felkelti a svájci Profile nevű cég egyik standjánál bemutatott irodai szék.

#### Buyer

Good morning. I'm a buyer for Office World. We deal in office furniture. These office chairs and storage units **(1)**....., could you tell me more about them?

#### Representative

This chair is our latest model and I think it's an interesting design. The height can be easily adjusted and the backrest can be moved to different positions. Of course, it is available in different colours.

#### Buyer

Sorry, **(2)**.....?

To the best of my knowledge, the Germans have produced something very similar.

#### Representative

Yes, the German product has similar functions and quality but there is a **(3)**..... – our product is considerably cheaper.

Please have a look at our catalogue and price list, and the technical description.

#### Buyer

Can you give me details about these copier stands, printer tables **(4)**..... and filing cabinets?

#### Representative

Our catalogue gives you **(5)**..... about the range of our furniture, the dimensions and the current prices.

#### Buyer

I will study your catalogue and the technical description and come back later this afternoon to place an order.

### 4. További hasznos kifejezések

I presume/assume that	Feltételezem, hogy
Furthermore/ in addition/moreover	Azonkívül, ráadásul, továbbá
Not only... but also	Nem csak..., hanem....
Could you please go more into detail?	Volna szíves részletezni?
Please feel free to contact my ...	Kérem, bármikor forduljon ...
Before coming to a decision	Mielőtt döntést hoznánk
I see that we have come to an agreement	Úgy látom, sikerült megegyeznünk

### III. Price adjustment

#### Order

1. Párosítsa a mondatok elejét (1 – 6) a mondatok végével (A – F). Keresse meg a mondatok helyét a szövegben!

- |                                  |  |
|----------------------------------|--|
| 1. I was wondering               | A. we would be willing to offer you a 10% discount |
| 2. At such a large order         | B. for early payment                               |
| 3. Is there a special discount   | C. if you could offer us quantity discount         |
| 4. The final price will be £130, | D. larger quantities                               |
| 5. We intend to purchase         | E. won't it?                                       |

1	2	3	4	5

2. A hiányzó prepozíciókat írja be a megfelelő helyre!

about of to about for within to
---------------------------------

- a) ...I enquired (1) .....
- b) ...I'm ringing (2) .....
- c) ...a unit price (3) .....
- d) ...we intend (4) .....
- e) ...bring the unit price down (5) .....
- f) ...a special discount (6) .....
- g) ...payment (8) ..... 2 weeks

### 3. szituáció

You are James White, representing a retailer of domestic appliances. You would like to place an order for electric cookers. Enquire about the possible discounts and try to negotiate the best deal.

**Retailer**

Hello, this is James White. I'm ringing about the price of the electric cookers I enquired about yesterday.

**Wholesaler**

What did we quote you?

**Retailer**

You gave a unit price of £150 but (1) .....  
(2) ..... , about 200 units.

**Wholesaler**

Well, (3) ..... which would bring the unit price down to £135.

**Retailer**

That's very reasonable. (4) ..... as well? For example a 2% discount for payment within 2 weeks?

**Wholesaler**

Well, we normally offer 1%.

**Retailer**

That's fine. In that case (5) ..... ?

**Wholesaler**

Yes, we'll start preparing the order tomorrow.  
Thank you for calling.

## IV. Selling a product

### 1. Párosítsa az alábbi szavakat angol megfelelőjükkel!

- |   |   |
|---|---|
| <p>1. Ailments</p> <p>2. Potential</p> <p>3. Diameter</p> <p>4. Notes</p> <p>5. Special offer</p> <p>6. Showroom</p><br><p>7. Banded pack</p><br><p>8. Pamphlet</p> <p>9. Consideration</p> | <p>A. Füzet, reklámanyag</p> <p>B. Megfontolás</p> <p>C. Kapcsolt áru</p> <p>D. Rendellenességek, gyengélkedés</p> <p>E. Lehetséges, potenciális</p> <p>F. Magyarázat, megjegyzés</p><br><p>G. Átmérő</p><br><p>H. Különleges ajánlat</p> <p>I. Bemutatóterem, szalon</p> |
|---|---|

1	2	3	4	5	6	7	8	9

### 2. Fordítsa angol nyelvre a következő kifejezéseket, majd találja meg ezek helyét a szövegben, és írja be a megfelelő alakban a kipontozott helyekre!

Meglepően alacsony ár	
Ajándékot kap	
650 mm átmérőjű	
Kiválóan használható vmre	
Nem csak..., hanem...	
Kedvezményt ad	

### 3. szituáció

Sporteszközöket forgalmazó üzletében felkeresi a Maurer cég egyik ügynöke, aki legújabb terméküket, a nagyméretű SoftBall nevű labdát szeretné értékesíteni. Az áru felkeltette érdeklődését, kérjen részletes felvilágosítást!

**Customer**

Could you describe the product that you sell?

**Salesman**

We have several main products. This huge gymnastic ball was introduced a few weeks ago. It is (1)..... and is available in 3 different colours. The ball (2)..... for regular practice and as part of a fitness program for those with various ailments.

**Customer**

Who are the potential customers? What kind of people use the gymnastic ball?

**Salesman**

It can be especially valuable in the treatment of children of all ages and also of older people. The product will be popular (3)..... in schools ..... in clubs as well.

**Customer**

How can customers get information about the product? Is it necessary to educate customers?

**Salesman**

Prospective buyers are presented with details of the product; brochures and pamphlets, etc. are available. In addition, exercise suggestions and notes about training can be found in each box. Customers are welcome to our showrooms at any time, where we can give them a demonstration.

**Customer**

Do you think you can make us a special offer?

**Salesman**

The price is (4)..... Nevertheless, we are (5)..... a special 5% ..... if you place an order before the end of the month. In our showrooms customers will (6)..... or banded packs as well.

**Customer**

Your offer will be given the greatest consideration. Would you be kind enough to leave your business card with my secretary?

## V. Negotiating a sale

### 1. Párosítsa az alábbi szavakat angol megfelelőjükkel!

- |                  |                                |
|------------------|--------------------------------|
| 1. Bulk ordering | a) Értékes                     |
| 2. Valuable      | b) Jelentősen                  |
| 3. Considerably  | c) Nagy mennyiségű megrendelés |
| 4. Reasonable    | d) Elfogadható, megfelelő      |
| 5. Regret        | e) Megbánni                    |
| 6. Otherwise     | f) Selejtes, silány            |
| 7. Shoddy        | g) máskülönben                 |

1	2	3	4	5	6	7

### 2. Párosítsa a mondatok elejét (1 – 6) a mondatok végével (A – F)!

- |                                 |                                     |
|---------------------------------|-------------------------------------|
| 1) If you'd care to             | a) you want to increase your order. |
| 2) I understand                 | b) take a seat.                     |
| 3) I'm awfully sorry to         | c) a lower price on his product.    |
| 4) How come he can offer us     | d) keep you waiting.                |
| 5) Three per cent is all        | e) I can offer you.                 |
| 6) I couldn't possibly consider | f) anything like that.              |

1	2	3	4	5	6

### 3. Fordítsa angol nyelvre a következő kifejezéseket, majd találja meg ezek helyét a szövegben, és írja be a megfelelő alakban a kipontozott helyekre!

Megvárakoztatni valakit	
Délig	
Rendelés	
Nem fog túl sokáig tartani	
Térjünk a tárgyra	
Pontosan mire gondol?	

#### 4. szituáció

You are Mr Smith, a company buyer. You call to see Mr Tailor to discuss a possible discount on materials.

**Mr Smith**

Good morning, Mr Tailor.

**Mr Tailor**

I am awfully sorry to (1)..... If you would care to take a seat please, my secretary will make you a cup of good strong coffee.

**Mr Smith**

Thank you Mr Tailor. I hope (2) .....as I have to be at another appointment (3) .....

**Mr Tailor**

I'm sure your time is valuable, so (4) .....

I understand you want to increase your (5) ..... for our board markers but that you feel you should get a discount for bulk ordering. I must start by telling you that I really can't offer you much of a discount. We have been selling you these markers at very low profit margins as it is.

**Mr Smith**

Then how come Beal's can offer us a considerably lower price on a similar product?

**Mr Tailor**

Well, their products are pretty shoddy, aren't they? Tell me (6) .....as a discount.

**Mr Smith**

We thought 10% would be reasonable.

**Mr Tailor**

You must be kidding. I couldn't possibly consider anything like that. Three per cent is really all I can offer you. Otherwise we'd be selling at a loss.

**Mr Smith**

In that case, I think we will go to Beal's.

**Mr Tailor**

I'm sure you'll regret it. I'll get in touch with you in six months' time in case you want to come back to us.

**Mr Smith**

Well, thanks for the offer but I doubt whether we will be doing business again.

## VI. Orders

### 1. Párosítsa az alábbi kifejezéseket angol megfelelőjükkel!

- |                            |                          |
|----------------------------|--------------------------|
| 1. Charge                  | a) Szerződés             |
| 2. Contract                | b) Vásárolni             |
| 3. Trial period            | c) Megállapodás          |
| 4. Arrange sth for sb      | d) Próbaidő              |
| 5. On a trial basis        | e) Díj                   |
| 6. To purchase             | f) Elintézni vkinek vmit |
| 7. Agreement               | g) Hajlandó megtenni     |
| 8. to be willing to do sth | h) Kipróbálásra          |

1	2	3	4	5	6	7	8

### 2. Párosítsa a mondatok elejét (1 – 6) a mondatok végével (A – F). Keresse meg a mondatok helyét a szövegben!

- |                             |  |
|-----------------------------|--|
| 1. We normally offer        | a) if it's possible to have your new photocopier |
| 2. It is usually installed  | b) to arrange delivery.                          |
| 3. I'm calling to see       | c) informing us about the order                  |
| 4. I'll contact you         | d) within a week                                 |
| 5. Simply send us an e-mail | e) a one month trial period                      |

1	2	3	4	5



### 3. szituáció

Az EDAL Kft. Irodája számára fénymásoló gépeket szeretne vásárolni, előbb azonban szándékában áll kipróbálni a legújabb típusú készüléket. Hívja fel telefonon a forgalmazó céget és kérjen felvilágosítást!

**Buyer**

Good morning. This is Paul Johnson from Edal Ltd.

**Seller**

What can I do for you?

**Buyer**

(1) ....., the EMB model, on a trial basis?

**Seller**

Yes, of course. We can arrange that for you. (2) .....

**Buyer**

How soon could we expect delivery?

**Seller**

(3) ..... after receiving the order and signing the contract.

**Buyer**

If after the trial period we decide that we would like to purchase the product, what would we need to do?

**Seller**

(4) .....or a fax (5) .....and then we will send you the agreement and the conditions of sale.

**Buyer**

And if we decided to buy 3 photocopiers for our office, what would be the discount?

**Seller**

In that case we would be willing to give you a 10% discount. Delivery and installation is naturally free of charge.

**Buyer**

All right, that sounds very reasonable. Thank you for your help. I'll contact you to arrange delivery.

## VII. Delivery

### 1. Párosítsa az alábbi szavakat angol megfelelőjükkel!

- |                     |                      |
|---------------------|----------------------|
| 1. Shipping rate    | A. Fedez (költséget) |
| 2. Bulk             | B. Díj               |
| 3. Charge           | C. Kitöltés          |
| 4. Handling charges | D. Kezelési költség  |
| 5. To cover         | E. Ömlesztett áru    |
| 6. Completion       | F. Fuvardíj          |

1	2	3	4	5	6

### 2. Fordítsa angol nyelvre a következő kifejezéseket, majd találja meg ezek helyét a szövegben, és írja be a megfelelő alakban a kipontozott helyekre!

A szállítmánnyal kapcsolatos formaságok	
Hívok valakit	
Külön kell fizetni a ...ért	
Különleges díjszabás	
Felvilágosítást szeretnék kérni	
Az illetékes személy	

### 3. szituáció

Mr Potter, a megbízó telefonon érdeklődik a fuvarozótól szállítási feltételeiről.

**Mrs Carpenter**

RP Forwarding. Can I help you?

**Mr Potter**

May I speak to (1)..... shipping rates, please?

**Mrs Carpenter**

Just a moment, (2)..... who can help you.

**Mr Smith**

Hello, Jack Smith speaking.

**Mr Potter**

Hello, my name is Potter. (3).....your shipping rates. What charges are included in your rates?

**Mr Smith**

The charge depends on the size or weight of the cargo and our own handling charge is £20. Our charges cover all (4).....the consignment, for example preparation and signing of invoices or the completion of bills of lading.

**Mr Potter**

How long does it take to deliver the goods?

**Mr Smith**

Delivery normally takes about 14 days from the date of shipment.

**Mr Potter**

Do your shipping rates include insurance charges as well?

**Mr Smith**

Normal insurance is included but you have (5).....special insurance.

**Mr Potter**

Just one more thing. Could you tell me if there are (6).....bulk shipments?

**Mr Smith**

Yes, we give 10% discount for large shipments.

**Mr Potter**

That's everything. Thank you for the information.

## VIII. Shipping instructions

### 1. Párosítsa az alábbi szavakat angol megfelelőjükkel!

- |                |                           |
|----------------|---------------------------|
| 1. Consignment | A. Romlandó               |
| 2. Consignee   | B. Át, keresztül          |
| 3. Consignor   | C. Fuvardíj               |
| 4. Via         | D. Feladó, megbízó        |
| 5. Freight     | E. Címzett                |
| 6. Perishable  | F. Küldemény, szállítmány |
| 7. Distributor | G. Visszonteladó          |

1	2	3	4	5	6	7

### 2. Párosítsa a mondatok elejét (1 – 6) a mondatok végével (A – F)!

- |                                     |   |
|-------------------------------------|---|
| 1. I've got a consignment of...     | A. ...the freight charges               |
| 2. Are you paying ...               | B. ...collected                         |
| 3. I'll need ...                    | C. ...the consignment including freight |
| 4. What's the declared value of ... | D. ...all the details                   |
| 5. We want it...                    | E. ...mangoes for London                |
| 6. The consignment is mangoes ...   | F. ...and they are perishable           |

1	2	3	4	5	6

### 3. szituáció

A megbízó telefonon beszél meg a szállítóval az áruval kapcsolatos tudnivalókat

**Exporter**

Hello, is that Mr Thomas?

**Freight forwarder**

Yes, what can I do for you?

**Exporter**

I've got a consignment of kiwi fruit for London.

**Freight forwarder**

Well, I need all the details.

**Exporter**

Certainly. This is Kumasi Ltd. of Mombassa. My name is Howarth.

**Freight forwarder**

Yes, who are the consignees?

**Exporter**

Bethnal Fruit Wholesaler Ltd. London, E19.

**Freight forwarder**

Fine. We will route them via Cairo and Rome. And the airport of destination is Gatwick, isn't it?

**Exporter**

Yes, that's right, Gatwick.

**Freight forwarder**

Are you paying the freight charges?

**Exporter**

No, we want it collected.

**Freight forwarder**

What's the declared value of the consignment including freight?

**Exporter**

£5.000.

**Freight forwarder**

And the value for Customs?

**Exporter**

£ 4.000.

**Freight forwarder**

Right. Any special handling information?

**Exporter**

The consignment is kiwi fruit and they are perishable. We want them rushed as fast as possible. I'll let you know as soon as the kiwis are ready. Good bye.

## IX. Complaints 1

### Complaints concerning goods

1. Párosítsa a mondatok elejét (1 – 6) a mondatok végével (A – F). Keresse meg a mondatok helyét a szövegben!

- |  |  |
|--|--|
| 1. I'm really disappointed                 | A. is available with the instrument          |
| 2. A free set of strings                   | B. you have had these troubles               |
| 3. I'm very sorry that                     | C. with the quality                          |
| 4. It's best                               | D. if you get your receipt and the guarantee |
| 5. I'm glad                                | E. to compensate you for your trouble.       |
| 6. We will allow you a special 5% discount | F. that you brought the matter to our notice |

1	2	3	4	5	6

### 2. szituáció

You are an angry customer. You have bought an electric guitar. However, after playing on the instrument, you found that it was faulty. Telephone the Head of Sales and explain the situation.

#### Head of Sales

Can I help you?

#### Customer

My name is John Clarke. I'm ringing about the new electric guitar I bought yesterday.

(1) .....

#### Head of Sales

What is the problem?

#### Customer

First, two of the strings broke after I had played on the guitar. They are very badly made.

#### Head of Sales

I'm really very sorry. Can you give me the serial number of the guitar?

**Customer**

Certainly. Xcord 66.

Secondly, in your brochure you stated that (2) .....  
but we did not receive these.

**Head of Sales**

Really? I do apologise.

**Customer**

And thirdly, I have to mention that after a very short time the guitar stopped working probably because of a contact failure.

**Head of Sales**

(3) .....

(4) ..... and we will replace the guitar and

(5).....

**Customer**

Good, but it is quite urgent actually. I need it for tomorrow night. Can I return the faulty guitar immediately?

**Head of Sales**

All right. (6) .....

See you then at 12 in our shop.

**3. A hiányzó prepozíciókat írja be a megfelelő helyre!**

to of for about with
----------------------

- a) I'm ringing (1) ..... the new electric guitar I bought yesterday.
- b) I'm really disappointed (2) ..... the quality.
- c) The guitar stopped working probably because (3) ..... a contact failure.
- d) We would like to compensate you (4) ..... your loss
- e) I'm glad you brought the matter (5) ..... our notice.

## X. Complaints 2

### About damage to goods in transit

#### 1. Párosítsa az alábbi kifejezéseket angol megfelelőjükkel!

- |                                     |                                       |
|-------------------------------------|---------------------------------------|
| 1. Kapcsolom                        | A. Minor accident                     |
| 2. Miben segíthetek?                | B. We've put the case in the hands of |
| 3. Utánanézni vmnek                 | C. I'll put him through               |
| 4. Kisebb baleset                   | D. Look into the matter               |
| 5. Áadtuk az ügyet                  | E. How can I help?                    |
| 6. Megoldani a nehézséget           | F. Policy                             |
| 7. Biztosítási kötvény              | G. Resolve the problem                |
| 8. Szállítás közbeni károsodás      | H. Settle / resolve the problem       |
| 9. Rendezni vmit, megoldani (ügyet) | I. Damage in transit                  |

1	2	3	4	5	6	7	8	9



## 2. szituáció (minta)

You are Ms Edina Tóth, Production Manager of Eger Vegyi Művek Kft. You telephone Eurofreight Ltd of Pool Dorset to complain about goods damaged in transit. Ask for an explanation of the cause.

**Secretary**

Good morning, Eurofreight. Can I help you?

**E. Tóth**

Good morning. I'd like to speak to Mr Adam Sawyer, your transport manager, please.

**Secretary**

Certainly, I'll put him through.

**A. Sawyer**

Hello, Adam Sawyer.

**E. Tóth**

Good morning Mr Sawyer, Edina Tóth from Eger Vegyi Művek Kft here.  
I'm afraid we have a problem.

**A. Sawyer**

Oh, really? Sorry to hear that. How can I help?

**E. Tóth**

I'm afraid that 3 drums of the consignment you delivered on 19<sup>th</sup> July were damaged.  
The order number is HUN/0091/3.

**A. Sawyer**

Please hold on while I look into the matter...

It seems that our vehicle was involved in a minor accident. We've put the case in the hands of our solicitors and it should be settled soon. As you know, our insurance cover provides indemnity so please contact our insurance company, Accident Insurance Europe, London, EUA 4WW. The policy number is GLX/342-00/93. You should already have these details.

**E. Tóth**

Yes, we have. Thank you, I hope we can resolve this problem soon.

**A. Sawyer**

I'm sure we can. Good-bye Ms Tóth.

**E. Tóth**

Good-bye.

## XI. Complaints 3

**1. Döntse el, hogy az alábbi mondatok közül melyek jellemzőek az írott nyelvre, és melyek a beszélt nyelvre!**

- 1) After carefully examining the curtain material, we must express disappointment at their quality.
- 2) Failure to receive the goods on time is causing serious inconvenience.
- 3) I can assure you we are doing everything we can.
- 4) I really am very sorry.
- 5) I'll look into it and get back to you.
- 6) I'm sorry, this is not our responsibility.
- 7) If you have any more problems, please let me know.
- 8) It seems we have a slight problem.
- 9) It's very inconvenient for us.
- 10) On opening the parcel received this morning we found that several items were torn.
- 11) The goods we ordered from you are now urgently required.
- 12) The machine isn't working properly.
- 13) Unfortunately we find that you have sent us the wrong goods.
- 14) We are sorry to report that one of the cases of your consignment was badly damaged.
- 15) We have a very good record for quality.
- 16) We shall be glad if you will look into the matter at once.

írott	beszélt

**2. Fordítsa angol nyelvre a következő kifejezéseket!**

Nagyon kényelmetlen számunkra.	
Nem vagyunk jogosultak kártérítésre.	
Azt hiszem, van a szállítmánnyal egy kis probléma.	
Sajnos a legutóbbi szállítmányuk nem felel meg a szokásos minőségi színvonalnak.	
Úgy találtuk, hogy a szállítmány egy része hiányzik.	
Próbáljon meg kapcsolatba lépni a biztosítótársasággal.	
A hibás termékek azonos szériából valók.	
Azonnal gondoskodunk a cseréről.	

## XII. Complaints 4

### 1. szituáció

A/

You work for a shipping company. You were delivering spare parts from a factory to a motor manufacturer, when you broke down. You called the R.A.C. but they didn't come in time, so you were delayed almost 10 hours. When you arrived at the customers' warehouse, the Customer wouldn't accept the consignment of goods. Try to explain what caused the consignment to be so late.

- It is not your fault (you had the lorry serviced before the journey. The mechanics looked it over and couldn't find any problems...)
- Answer his questions. (You cannot take the consignment back because you have to deliver another one to Germany.)
- He asks for compensation for the delay. Tell him what compensation you are prepared to offer.
- Say you are very sorry for the inconvenience caused by the delayed delivery.

B/

You are the director of a motor company. The last consignment of spare parts from the supplier has been delayed almost 10 hours.

You failed to complete the production of 500 cars.

Complain about it to the supplier.

- Ask the supplier why they were not able to deliver on time.
- Two boxes are missing and 1 box is broken. Tell him that they didn't fulfil the contract and ask for compensation. (As your customers will blame you...)
- Ask about discounts.

## **XIII. Complaints 5**

### **1. szituáció**

You are the director of an elegant restaurant. You ordered two crates of very expensive French wine last week but it was late being delivered and two bottles have been broken. Call the supplier and make a complaint.

#### **You:**

- Tell them your name, your reference number and complain about the delay and the damage.
- Explain that it isn't the first time that they 've had problems with the transport and you are thinking about breaking your contract.
- Accept the offer and order another two crates of wine.

#### **Producer:**

- Apologise for the mistake and offer one free crate of wine for their next order.
- Assure him that it will never happen again and offer an additional 15% discount on their next order.
- Tell him about the arrival of their next order.

## XIV. Recruitment 1

**1. Alkosson mondatokat a megadott kifejezések összepárosításával! Több megoldás is lehetséges.**

- 1) I am seeking employment in a firm which offers...
  - 2) I am looking for the opportunity to obtain...
  - 3) I would prefer to discuss the question of ...
  - 4) I am hoping to find employment in a ...
  - 5) I wish to work for a company where I could get ...
  - 6) I feel confident of being able to take on ...
- 
- a) more varied experience
  - b) career prospects
  - c) enhanced pay
  - d) more challenging responsibilities
  - e) more promising product-line
  - f) experience in a wider field

1	2	3	4	5	6

**2. Párosítsa össze a megadott szakszavakat a megfelelő definícióval!**

<b>applicant</b>	<b>working knowledge</b>	<b>fringe benefits</b>	<b>short-list</b>	<b>graduate</b>	<b>vacancy</b>
	<b>job requirements</b>	<b>situations vacant</b>			

	Someone applying for a job
	Additional payment or benefits
	An unoccupied position
	Newspaper coloumns where job-adverts are printed
	The names of the applicants chosen for an interview
	Sufficient understanding of a subject
	A person qualified with a university degree
	Written description of the skills and qualifications needed to do a job

### 3. A hiányzó prepozíciókat írja be a megfelelő helyre!

of in in in in with for for on to at
--------------------------------------

- 1) Thank you ..... coming
- 2) Can we first check on a few ..... your personal details?
- 3) Can we move ..... to your education now?
- 4) ..... your advertisement you said you needed a young person who is adaptable.
- 5) I started ..... them two years ago.
- 6) I wish to work ..... a bigger company.
- 7) To get experienced ..... a wider field
- 8) We pay overtime and there is a bonus ..... the end of the year.
- 9) A gym is open ..... our employees – after office hours.
- 10) I'll let you know about our decision ..... about a week

### 3. szituáció (minta)

You are Gerald Strutt, the interviewee. You are being interviewed for a job as an IT manager.

#### **Personnel manager**

Come in. Thank you **for** coming. I am James Herriot, the personnel manager.

#### **Interviewee**

Good morning.

#### **Personnel manager**

Please take a seat.

#### **Interviewee**

Thank you.

#### **Personnel manager**

Can we first check on a few **of** your personal details?

When were you born?

#### **Interviewee**

On 9 February 1981 in Broadstone.

#### **Personnel manager**

Are you married or single?

#### **Interviewee**

I am single. Before I get married I would like to have more varied experience.

#### **Personnel manager**

Can we move **on** to your education now? When did you graduate?

#### **Interviewee**

I graduated three years ago.

#### **Personnel manager**

Did you? That means you haven't much experience, have you?

#### **Interviewee**

No, I haven't, but **in** your advertisement you said you needed a young person who is adaptable, good at making decisions and doesn't mind working long hours.

**Personnel manager**

Can you tell us about the places you have worked before?

**Interviewee**

I worked for Docusoft Ltd. I started **with** them two years ago.

**Personnel manager**

Why did you decide to leave them?

**Interviewee**

I wish to work **for** a bigger company where I could have more challenging responsibilities and get experienced **in** a wider field.

**Personnel manager**

And if we decided to offer you the job, when could you start?

**Interviewee**

It wouldn't be a problem to start immediately.

**Personnel manager**

Fine. That's everything. Have you got any questions?

**Interviewee**

Do you work fixed hours or do you have a flexitime system?

**Personnel manager**

Fixed hours but if work has to be done you will have to stay late. Of course we pay overtime and there is a bonus **at** the end of the year and also some perks, eg. luncheon vouchers and a gym is open **to** our employees – after office hours.

**Interviewee**

I see.

**Personnel manager**

Well, I'll let you know about our decision **in** about a week, thank you for coming.  
Good-bye.

**Interviewee**

I hope I become part of your team. Thank you for the interview.  
Good-bye.

## XV. Recruitment 2

### 1. Hasznos kérdések állásinterjúhoz

- 1) Which of the following jobs have good career prospects? Lawyer, employee at a multinational company, waite, doctor
- 2) Do you have your own business card?
- 3) Have you been on a training course to learn new skills?
- 4) Have you ever been a leader in a team?
- 5) Have you ever been a leader at the university?
- 6) Is it always important to be a good team leader in the workplace?
- 7) Would you accept a more important job title rather than a higher salary?
- 8) Is job satisfaction more important for you than money?
- 9) What does your job involve?
- 10) Is it stressful work?
- 11) Can you tell me about how employees have a voice at the company?
- 12) How long have you been working in this field?
- 13) Tell me about yourself
- 14) What are your strengths?
- 15) Describe a time when you felt under pressure?
- 16) Describe a time when you achieved something!
- 17) Why should we offer you this job?
- 18) Why do you want this job?
- 19) Where do you see yourself in 5 years time?
- 20) What motivates you?
- 21) How did you get along with your manager in your last job?
- 22) What hobbies do you enjoy?
- 23) How would your colleagues describe you?
- 24) What salary would you require?
- 25) Describe the work environment or culture in which you are most productive and happy.
- 26) Imagine you have received a coveted national award five years from now. Why did you receive the award, what is the award, and what are the circumstances under which you are receiving the award?
- 27) What goals, including career goals, have you set for your life?
- 28) Describe a work situation in which you can demonstrate that you motivated another person.
- 29) How would you define “success” for your career? At the end of your work life, what must have been present for you to feel as if you had a successful career?



## **2. szituáció**

You are the manager of a multinational company. The company needs a new member of IT support. Conduct an interview with one of the applicants.

### **You:**

1. Ask him about his work experience.
2. Ask him to characterise/describe himself.
3. Offer him the job. Tell him about the salary and the commissions

### **Applicant:**

1. Tell him how long you have been working in IT and about your experience.
2. Describe yourself. Try to be persuasive.
3. Accept the job.

## XVI. New staff at the company

### 1. Párosítsa az alábbi kifejezéseket angol megfelelőjükkel!

- |                             |                                  |
|-----------------------------|----------------------------------|
| 1. Most végeztem a BGF-en.  | a) You'll have the opportunity   |
| 2. Ez az első állásom.      | b) To stay late                  |
| 3. Alkalma nyílik majd      | c) Keep busy                     |
| 4. Pontosság                | d) This is my first post.        |
| 5. Sokáig bent maradni      | e) That shouldn't be a problem.  |
| 6. Legyen mindig szorgalmas | f) To leave early                |
| 7. Ez nem jelenthet gondot. | g) We use first names.           |
| 8. Korán elmenni            | h) Timekeeping                   |
| 9. Tegeződünk.              | i) I've just graduated from BGF. |

1	2	3	4	5	6	7	8	9

### 2. Párosítsa össze a szakkifejezéseket és a definíciókat!

trainee	information pack	job fair	liaise with	career prospects
---------	------------------	----------	-------------	------------------

	A person who is being taught how to do a particular job
	The chances of being successful in your job
	A set of printed information that tells you all you need to know about something
	To work close with somebody
	An event where people who are looking for a job can meet companies who are looking for new employees

### 3. Párosítsa a mondatok elejét (1 – 6) a mondatok végével (A – F)! Keresse meg a mondatok helyét a szövegben!

- |                                  |   |
|----------------------------------|---|
| 1. I'm happy to welcome you      | a) to get to know some of your colleagues |
| 2. If work has to be done        | b) to our company                         |
| 3. That would help me a lot      | c) is the most important thing            |
| 4. You will have the opportunity | d) in my work                             |
| 5. Time-keeping                  | e) stay late                              |
| 6. I'm sure I will make          | f) good use of it                         |

1	2	3	4	5	6

#### 4. szituáció

Cége új alkalmazottat vett fel. A HR osztály vezetőjeként fogadja őt és ismertesse vele a munkahelyével kapcsolatos legfontosabb tudnivalókat!

**HR manager**

Good morning. My name is Donna Fisher. I am the director of the HR department. (1)

.....

**New employee**

Good morning. I'm Thomas Grey, I've just graduated from Manchester Business School. Pleased to meet you Ms Fisher.

**HR manager**

Please call me Donna, we use first names here.

**New employee**

This is my first post and I really need some practical information.

**HR manager**

Quite.

Well, here is an information pack with important things to know, for example, the structure of our company, the main departments, useful telephone numbers, etc.

This morning I'll show around. You can meet other members of the staff and then in the lunch break (2) .....

**New employee**

I'm looking forward to meeting them.

What are the most important rules I have to know?

**HR manager**

(3) .....Always be on time and never leave early. Do write your reports for your line manager in time. (4) .....You will be paid overtime.

We usually have a 15-minute coffee break at 10 o'clock and lunchtime is from 1 to half past 1. Very few people smoke here, but you are allowed to smoke outside the building.

**New employee**

That shouldn't be a problem. I don't smoke much so...

**HR manager**

If you respect your colleagues and keep busy, you will settle in easily and will get on with everybody.

**New employee**

I understand.

**HR manager**

Later on this morning I'd also like to have a few words with you about health and safety.

**New employee**

(5) .....Thank you for the information, (6) .....

## **XVII. Health and safety inspection**

### **1. szituáció (minta)**

Target: Environmental Waste Removal

Inspected by: Waterbury Citizens' Action Group

The major focus of the inspection is on prevention – finding situations that can be hazardous before there are any exposures or ill effects.

Concerned about the presence and handling of hazardous waste, including chemicals, waste oil, and flammable solvents, this group conducted an inspection of the site to learn about the operations. Recommendations were made for increased worker training, better labelling, correction of safety problems and consideration of relocation out of the city centre.

The following list of questions can be asked when a plant is inspected:

- What products are manufactured?
- How many employees work there?
- What health, safety and environmental professionals are on staff? Are they consultants or part of the organization?
- Is there a health and safety program at the facility?
- Are any of the following activities done on a regular basis: environmental monitoring, medical programs, employee training?
- What chemicals or raw ingredients are used, stored, processed or discharged into the air, water or soil at the facility?
- How is the product or waste shipped?
- Are flammables marked? Are they segregated during storage?
- Is there any outside storage? Is there adequate security (gates, watchmen, fences, etc.) to keep children from playing in hazardous areas?
- Is there adequate lightening?
- Are there any electrical problems (exposed wires, open electrical boxes, temporary wiring, etc.)?
- Are fire protection systems installed, inspected periodically and tested annually?
- Are there adequate fire extinguishers fully charged, conspicuously located and inspected regularly?
- How are flammable and combustible liquids (oil, paints, solvents etc.) stored and handled?
- Are there warning labels and signs?
- Are there areas where workers are routinely monitored (e.g. lead, heavy metals, asbestos, carcinogens, allergens exposure)?
- Are there emergency procedures for accidents, fires, etc.?

2. Pótolja a táblázat hiányzó részeit!

<b>Verb</b>	<b>Person noun</b>	<b>Abstract noun</b>	<b>Adjective</b>
extinguish	-	extinguisher	extinct
flame	-	.....	.....
hazard	-	.....	.....
.....	.....	.....	inspecting
.....	.....	.....	monitory
.....	.....	.....	protective
.....	securer	.....	.....
.....	segregationist	.....	segregative
store	-	.....	stored
.....	-	warner	.....

## XVIII. Health and safety at work

**1. Párosítsa a mondatok elejét (1 – 6) a mondatok végével (A – F). Keresse meg a mondatok helyét a szövegben!**

- |  |   |
|--|---|
| <p>1. The company could be prosecuted</p> <p>2. the company could afford to pay bonuses to senior management</p> <p>3. All we've had</p> <p>4. We accept that</p> <p>5. We realise that</p> <p>6. May we discuss</p> <p>7. please let me know</p> <p>8. Perhaps we can meet next week</p> <p>9. we all have an interest in</p> <p>10. I should add that</p> <p>11. We are very pleased</p> <p>12. I've called this meeting</p> | <p>A. this is an urgent matter</p> <p>B. are excuses from the management</p> <p>C. another matter?</p> <p>D. to discuss the removal of the remaining asbestos from the factory.</p> <p>E. if the material is not removed promptly.</p> <p>F. but not to ensure the safety of employees.</p> <p>G. to hear that</p> <p>H. a mutually convenient time</p> <p>I. but the question of the asbestos is urgent</p> <p>J. to discuss details?</p> <p>K. there have been some minor accidents as a result.</p> <p>L. resolving these problems</p> |
|--|---|

1	2	3	4	5	6	7	8	9	10	11	12

## 2. szituáció

You are Colin Churchill, Personnel Manager of an engineering company. The Health and Safety executive have threatened to prosecute the company if dangerous asbestos is not removed from inside the roof of the factory. You have called a meeting with Desmond O'Reilly, the Trade Union Representative to discuss the matter.

### Personnel Manager (PM)

Good morning, Mr O'Reilly.

(1) ..... We've had another letter from the Health and Safety Executive.

(2) .....

### Trade Union Representative (TU Rep)

The asbestos should have been taken out years ago. The health of my members is at stake. (3) .....

### PM

(4) ....., but up till now the finance has not been available.

### TU Rep

Oh, so (5) .....

### PM

Excuse me, but I am on record as opposing bonuses until this problem is sorted out.

### TU Rep

(6) ..... On the face of it, it seems that only the threat of legal action will force the company to act.

### PM

I understand that contractors will begin removing the asbestos next week.

### TU Rep

(7) ..... Any idea how long the work will take?

### PM

The subcontractors' reckon on about 10 days.

### TU Rep

Mr Churchill, (8) .....

### PM

What's that Mr O'Reilly?

### TU Rep

Well, at the last meeting of the works' council we again raised the question of the mixing platform steps. Some are in a dangerous condition.

(9) .....

### PM

The Health and Safety Executive has told the company in writing to deal with this. Repairs are in hand.

Frankly, (10) ..... Was there anything else you wished to raise?

### TU Rep

No, thank you Mr Churchill. (11) .....

### PM

Of course, (12) .....

## XIX. Market research

### 1. Párosítsa az alábbi szavakat angol megfelelőjükkel!

- |                          |                       |
|--------------------------|-----------------------|
| 1. Piackutatás           | A. Target             |
| 2. Marketing kutatás     | B. Marketing research |
| 3. Márkahűség            | C. Position a product |
| 4. Felosztani a piacot   | D. Field research     |
| 5. Megcéloz              | E. Feature            |
| 6. Terméket pozicionálni | F. Survey             |
| 7. Vásárlói szokások     | G. Market research    |
| 8. Helyszíni piackutatás | H. Conduct research   |
| 9. Megkérdezés           | I. Buying habits      |
| 10. Terméktulajdonság    | J. Segment a market   |
| 11. Kutatást lebonyolít  | K. Brand loyalty      |

1	2	3	4	5	6	7	8	9	10	11

### 2. szituáció (minta)

A survey is carried out among the population and a set of questions are asked about people's use of a certain product.

**Joe Smith**

Good afternoon!

**Passer-by**

Good afternoon!

**Joe Smith**

I'm Joe Smiths from the KNT co., and I'd like to ask some questions about your use of paper tissue. Have you got a few minutes?

**Passer-by**

Yes of course, what would you like to know?

**Joe Smith**

First of all I'm interested in whether you use paper tissues or not?

**Passer-by**

Yes.

**Joe Smith**

What kind of handkerchief do you prefer: single-layer or multilayer, aromatized or not?



**Passer-by**

Well, I rather use multilayer but it doesn't matter to me if it's aromatized or not.

**Joe Smith**

I see, and is the brand important for you?

**Passer-by**

Not really, I don't care about the brand.

**Joe Smith**

What kind of packaging do you favour: small or large?

**Passer-by**

Usually I buy larger packet because it is more cost-efficient.

**Joe Smith**

All right, I've got one more question, where do you usually purchase tissues?

**Passer-by**

In shopping centres.

**Joe Smith**

Thanks for your help, have a nice day!

**Passer-by**

You're welcome, good-bye!

## XX. Marketing 1

### 1. Párosítsa az alábbi szavakat angol megfelelőjükkel!

- |                      |                            |
|----------------------|----------------------------|
| 1. Initially         | A. Megfelelő, valamirevaló |
| 2. Decent            | B. Árukészlet, sorozat     |
| 3. Customer base     | C. Piacot nyer, behatol    |
| 4. Spending power    | D. Vásárlóerő              |
| 5. Range             | E. Más hasonlók, stb.      |
| 6. The like          | F. Vevőkör                 |
| 7. Penetrate         | G. Kezdetben               |
| 8. Put sg on display | H. Kiállítani vmit         |

1	2	3	4	5	6	7	8

### 2. Keresse meg az alábbi (1 – 9) angol szavak vagy kifejezések szinonimáját (A – I)!

1.	Upmarket location	A.	Worthwhile
2.	Garments	B.	Well-off people
3.	Sound	C.	Magazines with a high cover price
4.	Glossies	D.	Environment
5.	Higher earning segment of the market	E.	Strategy
6.	Brochures	F.	Spending power
7.	Market	G.	Leaflets
8.	Purchasing power	H.	Expensive housing area
9.	Approach	I.	Clothes

1	2	3	4	5	6	7	8	9

### 3. Párosítsa a mondatok elejét (1 – 6) a mondatok végével (A – F)! Keresse meg a mondatok helyét a szövegben!

- |  |  |
|--|--|
| 1. We are considering  | A. discounting our prices                    |
| 2. As for the range  | B. up to a point                             |
| 3. Thank you   | C. to see how they go                        |
| 4. Or why not place some premium quality garments in more upmarket locations | D. that you advertised in similar magazines  |
| 5. I agree with you  | E. don't put the whole collection on display |
| 6. We would certainly recommend  | F. for a very full and frank discussion      |

1	2	3	4	5	6

#### 4. Szituáció

A/

You are the head of an international company, which sells suits in almost every country of the EU. It intends to expand its business to Hungary next year. You ask a well-known marketing firm to design the company's marketing mix and decide to ask the following questions

- The price of the products – Should the company start with low prices in order to gain the customer's attention?
- The range of products – Is it worth producing & distributing the whole range of suits in the first few months?
- Place – How should the suits be distributed?
- Promotion – Which marketing channels should be used in advertising the suits?

B/

A big international clothing company asks your marketing firm to design its marketing mix. Answer the questions of the client.

- The company should offer a discount in the first few months to encourage business growth and to develop a relationship with the customer
- The entire collection would not be produced straight away. This would protect the company from massive losses on all the products it has no buyer for. The loss would be greatly reduced if a small amount of the range was produced to start with.(This is all assuming the company failed)
- You would advertise the suits in men's and women's magazines, on billboards; print brochures and leave them in bars, cafes...
- Tell him you prefer small shops to chain stores (more personal, reliable...)

**Managing director**

(1) ....., at least initially, in order to attract more customers. Since you know the market well, what's your opinion of this strategy?

**Marketing director**

Well, it's probably a good idea to begin with lower prices until you've established a decent customer base. (2) ..... at first. Although Hungary is quite a mature market these days and spending power is increasing, you are trying to penetrate a new market and the company doesn't want to be left with stocks it can't sell.

**MD**

So as I see it, we would protect ourselves from greater loss if we put a narrower range of products on the market.

**Marketing director**

Quite so.

**MD**

In our experience, our suits, certainly those at the top end of the range, sell better in smaller, more exclusive outlets rather than in chain stores.

**Marketing director**

(3) ..... However, since you are trying to establish and build market share, here in a very competitive environment we would advise distribution, at least at first, in chain stores. The upper end of the market, where as you know, costs are higher anyway, can be moved on to later.

Or, (4) .....

**MD**

Well, that seems to be a sound approach. Now, as to the marketing side, we usually place advertisements in the glossies since the main market for our clothes has traditionally been the higher earning segment of the market.

**Marketing director**

(5) .....here in Hungary such as FHM, Gyöngy, Profit, Playboy and the like. Of course, there is always billboard advertising and for the middle range of product brochures left in bars and cafés, etc.

**MD**

Well, (6) ..... Perhaps you could let us have your report by the end of the week?

**Marketing director**

Certainly.

## XXI. Marketing 2

### 1. szituáció

You are working at a multinational company that produces an energy drink. You are talking to your manager about the media mix of your new product.

#### **You:**

- Explain your ideas about which ATL techniques you would prefer (TV, radio, cinema, newspaper, etc.)
- Explain the advantages of the TV (high prestige, large reach, good technical properties.)
- Advise your manager about some/(an)other useful media.

#### **Manager:**

- Ask the employee about the advantage of using TV.
- Tell the employee that you cannot afford to advertise on TV.
- Agree, and ask him to develop the media mix.

## XXII. Public Relations

### 1. Párosítsa össze a szakkifejezéseket és a definíciókat!

charity	core customer	focus on	launch	raise	competitive market	upmarket
	downmarket	come up with	target market	CRM		

	An organization for helping people in need
	To produce an answer
	A market in which many companies are competing
	A company's main type of customer
	Customer relationship marketing; a system in which a business aims to develop a good relationship with customers
	Designed for large numbers of customers who have less money
	Spend more time doing one particular thing than others
	To make a product available to the public for the first time
	To get the money you need for sg
	Designed for people who belong to a high social class
	The group of people that you want to sell your product to

### 2. Párosítsa a mondatok elejét (1 – 6) a mondatok végével (A – F)! Keresse meg a mondatok helyét a szövegben!

- |   |  |
|---|--|
| <p>1. Thank you</p> <p>2. With respect Mr Preston</p> <p>3. You wish to publish</p> <p>4. Some drug companies might be prepared to offer discounts to older people</p> <p>5. We also thought of offering a discount on the price of the magazine to those</p> <p>6. That would help</p> | <p>A. a magazine for senior citizens.</p> <p>B. if the magazine carried their advertising.</p> <p>C. who take out a subscription.</p> <p>D. that's my point.</p> <p>E. for agreeing to see me.</p> <p>F. promote the magazine.</p> |
|---|--|

1	2	3	4	5	6

### 3. szituáció

You are a journalist, the editor to be of a new magazine for senior citizens. You visit a public relations company to discuss with the Managing Director ways of publicizing the magazine.

**Editor**

Good morning. (1) .....

**MD of PR firm**

Good morning, Ms Knight.

Well, we received a letter from your Hon. President, Lady Bankers outlining some of your ideas. We understand that (2) ..... linked to your charity?

**Editor**

Yes, that's right. We feel that lower income retired people are not being catered for at present and that there is a "gap in the market", as it were.

**MD**

I see. However, as I'm sure you realize the magazine market for retired people is already well served with such titles as "Saga", one wonders whether the demand is there for another magazine.

**Editor**

(3) ..... Our research suggests that the market is there, in the case of less well off pensioners, and we have also conducted surveys to find out what kind of magazines pensioners would like to read.

**MD**

It's clear that this would not be a wholly commercial venture, since your resources are limited. Am I right?

**Editor**

Indeed. Nevertheless, we have the money to meet your fees.

We also have some government funding.

We are asking your agency to find us commercial sponsors, by that I mean a promise of "set up money" in addition to the tax advantages which, as a charity we already have.

The working title of the magazine is "Active Elderly".

**MD**

Given the demographic changes all over Europe and the fact that there are so many more people working beyond the traditional retirement age these days, "the grey market" is increasingly important in terms of spending power. We must focus on "active retirement".

**Editor**

We know that TV advertising is expensive...

**MD**

Certainly it is, we don't advise that marketing channel at least not at first. Rather, we suggest an emphasis on older people from all walks of life, not just show business – or the media who have made a success of their later years, business and "ordinary people". So, perhaps press advertising, hospitals and pharmacies would be excellent places to promote the magazine. (4) .....

**Editor**

That's a good idea. (5) .....

**MD**

Yes, (6) ..... We could also arrange some exposure on TV and radio programmes, although cost would also be a consideration here...

## XXIII. Advertisements

### 1. Párosítsa össze a szakkifejezéseket és a definíciókat!

sponsoring	product	place	promotion	physical evidence	product placement	people
			direct mail	packaging		

	Selling goods by post by sending advertisements directly to the likely buyer
	Attractive material to wrap goods for sale
	Everyone involved, from producer to consumer
	Anything that shows the existence of the company (website, buildings, vehicles, uniforms, badges etc)
	Distribution process
	The goods or services a company provides
	A company pays for its products to be seen in films, videogames, on TV, etc.
	To make people aware of the product
	A company pays some of the costs of sports events or concerts

### 2. szituáció (minta)

You are James Black, the owner of a company dealing in musical instruments. You are telephoning an advertising agency to discuss the possibilities of advertising your company.

**Banks**

Good afternoon, Genius Advertisement Consulting Ltd. Peter Banks speaking. How can I help you?

**Black**

Good afternoon, I'm James Black, I'd like to have my company advertised and I am calling to ask about the possibilities.

**Banks**

I see. What kind of business do you run?

**Black**

Our firm deals in musical instruments, and I have no idea where to advertise.

**Banks**

For musical instruments it would be best to advertise on the Internet, it is cheaper than other forms of media and a lot of people use the Internet nowadays. First of all, it is essential to create a homepage for your company, it has the advantage of putting information, price lists, etc. about your products out. Our company deals with generating homepages as well.



**Black**

And what about the other types of media?

**Banks**

Well, I wouldn't recommend you advertising on TV, because it is far more expensive than for example in newspapers and magazines. It'd be more adviseable to advertise in musical papers than on a commercial channel.

**Black**

Thank you for your help. I'd like to meet you personally to discuss creating a homepage.

**Banks**

You're welcome, see you soon then!

## XXIV. Put the business on the web

### 1. Párosítsa össze a szakkifejezéseket és a definíciókat!

pop-up ad   floating ads   banner ads   sidebar ad   direct sales ad   e-commerce sites content sites
--

(1) .....sell things. They make their money from the products they sell, just like a brick-and-mortar store does.

(2) ..... create or collect content (words, pictures, video, etc.) for readers to look at. They make their money primarily from advertising, like TV stations, radio stations and newspapers.

(3) ..... the 468x60-pixel ads you see at the top of almost all Web pages today. The idea was that sites could start up and increase their page impressions to make easy money from these kinds of ads.

(4) .....is an ad that is trying to get you to do something today, right now, as you look at the ad. The advertiser wants you to click on the ad, call an 800 number, drive immediately to the store or do some other active thing so that you buy something, download something or sign up for something *today*.

A (5) .....(also known as a **skyscraper ad**) is similar to a banner ad, but it is vertically oriented rather than horizontally.

A (6) .....is an ad that "pops up" in its own window when you go to a page. It obscures the Web page that you are trying to read, so you have to close the window or move it out of the way. **Pop-under ads** are similar, but place themselves under the content you are trying to read and are therefore less intrusive.

(7) ..... are ads that appear when you first go to a Web page, and they "float" or "fly" over the page for anywhere from five to 30 seconds. While they are on the screen, they obscure your view of the page you are trying to read, and they often block mouse input as well.

## 2. szituáció (minta)

You are James Black, the owner of a company dealing in musical instruments. You are at an advertising agency to discuss the possibilities of setting up a website for your company.

**Banks**

We decided some time ago that we should set up a website.

**Black**

It is going to have a number of different uses for us. One of the main reasons is to advertise, to give people information about the business.

**Banks**

And how is the website going to look?

**Black**

We shouldn't have too much text or too many pictures on each page.

**Banks**

What's the reason for that?

**Black**

Well, we need a site that is user friendly and easy to navigate. New customers should be able to pay online.

**Banks**

We would have to make sure that the customer details were secure for payment online.

**Black**

Of course – it is important to provide a secure service for our customers. I trust that you can provide this service?

**Banks**

We certainly can. We have got all the information we need to make a start. I'll get back to you early next week on the detail, OK?

**Black**

Yes, I look forward to hearing from you. Thank you for your help

## XXV. Internal PR 1

### 1. Egészítse ki az alábbi szöveget a megadott szavakkal!

team work   staff turnover   job satisfaction   skills   ideas-oriented   task-oriented   leader
--

The point of (1) ..... is that people work together. An effective team contains different people with different (2) ..... and qualities with different roles. A team needs creative (3) ..... people, (4) ..... people and co-operative people who maintain good relationships between the members. The team (5) .....’s role is to motivate team members to achieve the objectives. Team building enhances harmony, (6) ..... and lowers competition and (7) .....

### 2. Fordítsa le az alábbi mondatokat angol nyelvre!

Problémák egész sorára kell felkészülnünk.	
Értem az ön álláspontját.	
Lehet, hogy érdemes megpróbálni.	
Kivitelezhetőnek tűnik.	
Van még valami megbeszélnivaló?	
Azt javaslom, használjunk ösztönzőket.	
Ezt a lépést már rég meg kellett volna tennünk.	
Fontolóra kell vennünk azt, hogy versenyt is szervezzünk.	

### 3. Fordítsa le az alábbi kifejezéseket angol nyelvre.

Anyagi ösztönzők	
Különleges juttatások	
Céggölesön	
Továbbképzési támogatás	
Albérleti hozzájárulás	
Vállalati gépkocsi	
Jutalom	
Étkezési utalvány	

#### 4. szituáció

A/

You are the head of a multinational company. You would like to make your employees more loyal and encourage them to work as a team.

Consult with your partner about your idea.

- Ask him/her about the methods he/she would use to gain the employees' loyalty
- Explain to him/her why teamwork is so important. (It is a deciding factor in performance...)
- You would like to announce a competition within the company between the different departments. Tell him/her how you would organise it. (The employees could collect points after each successful task and after a certain amount of points, a prize could be given. e. g. extra money or a trip to a restaurant with their team...)
- Your partner doubts whether this scheme would work.  
Calm him/her down. (It will be an incentive for every group to fulfill the requirements perfectly...)

B/

Your partner asks you to help him in improving loyalty and teamwork between the employees of your company.

You think it is a good idea. Answer his/her questions and tell him/her your thoughts.

- You would organise incentives, company funded trips, and more company dinners
- Explain your opinions about the competition. (It seems to be a great idea, because it would be very stimulating for the employees, and it might contribute to higher profits due to improved morale and increased productivity...)
- Warn him/her to prevent rivalry between the workers. (Because it would generate stress and would spoil the working relationship between colleagues...)

## **XXVI. Internal PR 2**

### **1. szituáció**

You are an assistant at a multinational company. Your manager asks you to call a PR agency to help organise a party.

#### **You:**

- Introduce yourself and tell them your requirements.
- Explain that you intend to invite about 200 guests.
- Tell them that you would like a jazz band.

#### **PR agent:**

- Ask the assistant about how many guests are going to be invited and about the date of the party?
- Ask the assistant to send the guest list and then ask about the music.
- Say that you will send your offer on an email.

## **XXVII. Internal PR 3**

### **1. szituáció**

You are a PR assistant at a multinational company. Your manager asks you to organize a press conference.

#### **You:**

- Ask him when and where he wants the press conference.
- Ask him for the list of guests.
- Tell him that you can only call the publisher later for some reason.

#### **Manager:**

- Ask your assistant to organize a press conference in order to present the company's newest developments.
- Tell him to rent a conference hall for Tuesday 2 pm.
- Give her the list of guests and ask her to call the publisher to print the invitation cards.

## **XXVIII. Internal PR 3**

### **1. szituáció**

You are an assistant at a multinational company. Your manager asks you to organise a Christmas party.

#### **You:**

- Ask about the exact date and the place.
- Ask about the guest list.
- Ask him if he has any special requests.

#### **Manager:**

- Tell her that she can use the company's conference hall. Date of the party: 23 December.
- Explain that all employees are to be invited.
- Ask her to arrange a vegetarian menu as well.

## XXIX. Banking 1

### A loan

#### 1. Párosítsa az alábbi angol kifejezéseket magyar megfelelőjükkel!

- |                     |                           |
|---------------------|---------------------------|
| 1. Long-term loan   | a) Biztosíték, fedezet    |
| 2. Instalments      | b) Hitelképesség          |
| 3. Creditworthiness | c) Jelzálog               |
| 4. Collateral       | d) Az ingatlan értéke     |
| 5. Mortgage         | e) Hosszúlejáratú kölcsön |
| 6. Equity           | f) Fizetési részlet       |

1	2	3	4	5	6

#### 2. Párosítsa a mondatok elejét (1 – 6) a mondatok végével (A – F)! Keresse meg a mondatok helyét a szövegben!

- |                                     |   |
|-------------------------------------|---|
| 1. Thank you for                    | A. would be prepared to offer me a long-term loan.  |
| 2. I was hoping                     | B. and your creditworthiness is good.               |
| 3. I was wondering whether the bank | C. agreeing to see me this afternoon                |
| 4. 50,000 pounds                    | D. to use the equity in my property and remortgage. |
| 5. We know your track record        | E. over a 5 year period.                            |

1	2	3	4	5



### 3. szituáció

You want to expand your small business. You have an appointment with your bank manager to discuss the possibility of a loan.

**Client**

(1) ....., Mr Robinson. As you know, I would like to expand my small business and (2) ..... Could you give me some more information about the conditions of a possible loan, please?

**Manager**

Certainly. Approximately, how much would you like to borrow?

**Client**

50,000 pounds over a 5 year period.  
You have of course a copy of my business plan.

**Manager**

Well, I've had a look at your business plan and it seems fairly sound. You will need to have a good salary to be able to pay the instalments. How much is your annual income?

**Client**

32,000 per anum.

**Manager**

Your salary will allow you to receive a loan. What collateral could you provide?

**Client**

Well, the mortgage on my house is almost paid off, so (3)  
.....

**Manager**

I see. We know you have been in business for some time and (4)  
..... All things being equal, the Bank could offer a loan of 40,000 pounds over 3 years at 5.7% paid in the usual monthly instalments. We will have to ask more details, of course, Mr Fisher...

**Client**

I fully understand Mr Robinson. Thank you again. Goodbye.

### 4. További hasznos kifejezések

Notary public	Közjegyző
Compound interest	Kamatos kamat
Co-signer	Kezes
Delayed payment	Késedelmes fizetés
Redeem	Visszafizet

## XXX. Banking 2

### Opening an account

#### 1. Párosítsa az alábbi angol kifejezéseket magyar megfelelőjükkel!

- |                      |                                      |
|----------------------|--------------------------------------|
| 1. Deposit           | A. Kamat                             |
| 2. To deposit        | B. Betéti számla                     |
| 3. Deposit account   | C. Folyószámla                       |
| 4. Interest          | D. Kamatláb, kamatrátá               |
| 5. Investment period | E. A betét elhelyezésének időtartama |
| 6. Interest rate     | F. Számlára pénzt helyezni           |
| 7. Current account   | G. Betét, letét                      |
| 8. Deposit slip      | H. Befizetési utalvány               |

1	2	3	4	5	6	7	8

#### 2. Párosítsa a mondatok elejét (1 – 6) a mondatok végével (A – F)! Keresse meg a mondatok helyét a szövegben!

- |   |                                    |
|---|------------------------------------|
| 1. The longer you deposit your money          | A. what interest would be payable? |
| 2. Long-term deposits                         | B. over the investment period.     |
| 3. If I deposit my money for 2 years          | C. there are no bank charges.      |
| 4. A balance must not fall below 5.000 pounds | D. the higher interest you get.    |
| 5. With this particular account               | E. carry a higher interest rate.   |

1	2	3	4	5

### 3. szituáció

Betétszámlát szeretne nyitni egy banknál. Érdeklődjön a feltételekről az ügyintézőnél.

**Clerk**

Good afternoon. What can I do for you?

**Client**

I'd like to open an account. What kind of accounts are there?

**Clerk**

There are many different accounts depending on your needs.

**Client**

I'd like a deposit account. Under what conditions can I deposit my money?

**Clerk**

The interest rate depends on the type of the account; (1) .....

(2) .....

**Client**

(3) .....

**Clerk**

We have an account which pays 6.5% if the money is deposited for 2 years and further 0.5% if the deposit is more than 5.000 pounds when the account is opened. In other words, (4) .....

**Client**

I read about an account at another bank which pays 9%.

**Clerk**

Yes, maybe you could get a higher interest rate elsewhere, however,

(5) .....

**Client**

Oh, that's great. So, what should I do to open an account?

**Clerk**

Well, first please complete this form. Since you already have a current account with us, if you fill in a deposit slip then we can automatically transfer 5.000 pounds from your current account.

*A few minutes later*

**Client**

Here you are.

**Clerk**

Everything seems to be in order. We can open the account today and we'll send you full written details by post.

**4. Párosítsa össze a szakkifejezéseket és a definíciókat!**

<b>annual</b>	<b>direct debit</b>	<b>credit</b>	<b>credit card</b>	<b>credit history</b>	<b>debit card</b>
		<b>bank statement</b>	<b>PIN</b>	<b>client</b>	<b>cheque</b>

	Happening or done once a year
	A record of all the money paid into and out of a customer's bank account in a particular period
	A printed form that you can write on and sign as a way of paying for something instead of using money
	A person who uses the services and advice of a professional person or organization
	An arrangement that you make with a bank or store, to be able to buy things and pay for them later
	A plastic card that you can use to buy goods and services and pay for them later
	A record of the loans and credit that somebody has received and whether they have paid back the amounts that they owe in the right way
	A plastic card that can be used to take money directly out of your bank account when you pay for goods and services
	An instruction to your bank to allow somebody else to take an amount of money from your account on a particular date, especially to pay bills
	A number given to you by a bank so that you can use a plastic card to take out money from a cash machine

## XXXI. Banking 3

### 1. szituáció

A/

You are about to settle your phone bill by transferring the sum via the Internet. When you are typing your PIN code, the system doesn't let you in. Call your bank centre and tell them about your problem.

- You used the correct code, but you didn't get access.
- Tell the assistant your details (date of birth, address...)
- You demand repayments for the difficulties (you go into debt)
- Ask them if you are able to use this card or you have to change your code.

B/

You work at a bank as an assistant. A client calls you and asks your help. He/She tried to transfer money to his/her phone supplier, but the PIN-code seemed to be invalid and he/she failed to settle the bill.

Answer his/her questions and try to solve the problem.

- Tell the client the reason for the error. (The computer system was down at that time and this caused the error. It should be all right now.)
- Everyone will get total repayment after filling in an official form. Ask his/her details, (Please may I have your details so I can send you an official form for you to claim compensation)
- Tell him/her how he/she can use the current PIN-code. Or suggest a code change
- Ask the client if he/she would like to transfer the money now.

## **XXXII. Banking 4**

### **1. szituáció**

You are an assistant at a multinational company. Your manager has asked you to transfer 200.000 Ft in Euros to your German partner in Germany.

Bank assistant:

- Offer your help.
- Ask for the account number.
- Tell her the current exchange rate.

You:

- Tell the assistant what you would like to do.
- Tell her the account number and ask about the exchange rate.
- Thank the assistant for his/her help.

## **XXXIII. Banking 5**

### **1. szituáció**

You have lost your credit card. Go to the nearest credit company to ask for help.

You:

- Tell the assistant what has happened and ask for help.
- Tell her your name and your account number.
- Ask for a new card.

Assistant:

- Ask the customer's name and account number.
- Tell her that you have cancelled the card.
- Tell her that her new card will be posted this week.

## XXXIV. Banking 6

### 1. szituáció

Your credit card has been retained by the ATM. Go to the nearest bank and ask for help.

You:

- Tell the assistant what has happened and ask her how you can get your card back.
- Answer the assistant's questions.
- Ask the assistant how you can have a new card and when you will get it.

Assistant:

- Ask the customer's name, account number and ask him to press his PIN code.
- Tell him that his card is overdue. He needs a new one.
- Tell him that his new card will be posted within a week.

## XXXV. Banking 7

### 1. szituáció

Ön egy banknál alkalmazott, a számlatulajdonosoknak segít a számlájukkal kapcsolatos problémákat megoldani. Az egyik ügyfél a következőre panaszodik: nem tudott a kártyájáról elektronikusan átutalni pénzt a T-com-nak, mert a rendszer nem fogadta el a bank által adott jelszavát.

Az ügyfél választ szeretne kapni a következőkre:

- Miért nem működik a PIN kód?
- Mikor kap új kódot?
- Hogy tudná a leggyorsabban átutalni a pénzt a számlájáról?
- Kap-e valamilyen kárpótlást a banktól? (mert önnek késedelmi díjat kellett fizetnie a telefonszolgáltatónak a késért)

Az ön válaszai:

- Megpróbálja a belső rendszeren keresztül kideríteni a hiba okát
- Ha még mindig nem sikerül használni a kódot, 2 héten belül kap egy másikat
- Azonnal át tudjuk utalni a pénzt, csak egy nyomtatványt kell kitöltenie.
- Kárpótlást sajnos nem tudunk adni, benne van a szerződésben. De benyújthat egy kérelmet, ha az összeg nagyobb 10 000FT-nál.

# Megoldások

## I. Trade fairs 1

1.

1	2	3	4	5	6	7	8	9	10	11
D	F	G	I	K	J	H	B	A	E	C

2.

A kereskedelmi vásárral kapcsolatban	In connection with the trade fair
Külföldi vásárlókra is számítunk	We are also expecting foreign visitors
A mi szempontunktól	From our point of view
Másodsorban	Secondly
Ezért	For that reason
Először is	First of all / first
Jelentős mennyiségű	Considerable amount of
Elegendő (férő)hely	Sufficient space
Előkészületeket kell tenni	Provision should be made
Most még nem	Not for now
Elintézni vmit	Get on to that

3.

1. in connection with the trade fair 2. For that reason 3. First of all  
4. From our point of view 5. not for now 6. I'll get on to that 7. considerable element of  
8. Secondly 9. sufficient space 10. Provision should be made for 11. expecting foreign visitors

### Director

I'd like to talk to you **in connection with the trade fair**. As it provides opportunities for the introduction of our new product, preparations should be made with care and in good time. **For that reason**, I want you to take complete charge of the organization and administration of the preparations.

### Executive

**First of all**, can you tell me a bit more about the site?

### Director

The fair is being held in Budapest. **From our point of view** it is convenient, it saves us a lot of time and expense in travelling and transporting.

### Executive

Shall I contact the organizers?

### Director

**Not for now.**

First, I would like you to book a stand and get some information about the facilities as soon as possible.



**Executive**

O.K. I'll get on to that.

**Director**

We will have to specify our requirements, the amount of space we need and the design of the stand to give prominence to the goods. The stand rental forms **a considerable element of** our costs. In addition, we need information on prices for the services and equipment.

**Executive**

That's clear.

**Director**

**Secondly**, special attention should be given to the following elements of the event we have to consider the number and qualifications of the staff we expect to have on duty during the exhibition. And besides we must have **sufficient space** where we can sit and talk to our visitors. **Provision should be made for** a locked room in which to keep the brochures, catalogues and other publicity material, and of course, we will need to have a telephone, a fax machine and a computer.

**Executive**

Is there anything else we have to arrange urgently?

**Director**

Well, of course. We are **expecting foreign visitors** at the fair and they will bring us business so we will need to employ an interpreter as well.

**Executive**

Certainly. I will arrange for that to be done right away and keep you informed.

## 5.

book	Arrange to have a seat or a table somewhere
catalogue	A complete list of items that a company sells
a contact	A person that you know, especially somebody who can be helpful to you in your work
facilities	Building, services, equipment that are provided for a particular purpose
exhibitor	A company that shows its product at an exhibition
leaflet	A printed sheet of paper that advertises or gives information about something
stand	A table or an upright structure where things are displayed or advertised

## II. Trade fairs 2

1.

1	2	3	4	5	6	7
G	C	A	B	D	F	E

2.

Figyelmet felkelteni	To catch / attract attention
Lényeges különbség	Basic difference
Állítható polcok	Adjustable shelves
Az összes szükséges információ	All the necessary information
Félbeszakíthatom?	May I interrupt you?

3.

1. caught my attention    2. may I interrupt you    3. basic difference    4. adjustable shelves  
5. all the necessary information

### Buyer

Good morning. I'm a buyer for Office World. We deal in office furniture. These office chairs and storage units **caught my attention**, could you tell me more about them?

### Representative

This chair is our latest model and I think it's an interesting design. The height can be easily adjusted and the backrest can be moved to different positions. Of course, it is available in different colours.

### Buyer

Sorry, **may I interrupt you?**

To the best of my knowledge, the Germans have produced something very similar.

### Representative

Yes, the German product has similar functions and quality but there is a **basic difference** – our product is considerably cheaper.

Please have a look at our catalogue and price list, and the technical description.

### Buyer

Can you give me details about these copier stands, printer tables **adjustable shelves** and filing cabinets?

### Representative

Our catalogue gives you **all the necessary information** about the range of our furniture, the dimensions and the current prices.

### Buyer

I will go over your catalogue and the technical description and come back later this afternoon to place an order.

### III. Price adjustment Order

1.

1	2	3	4	5
C	A	B	E	D

2.

- a) ...I enquired **about**...
- b) ...I'm ringing **about**...
- c) ...A unit price **of** ....
- d) ...we intend **to** ...
- e) ...bring the unit price down **to** ...
- f) ...a special discount **for**...
- g) ...payment **within** 2 weeks

3.

1. I was wondering if you could offer us quantity discount.    2. we intend to purchase larger quantities    3. at such a large order we would be willing to offer you a 10% discount  
4. is there a special discount for early payment    5. the final price will be L130, won't it

**Retailer**

Hello, this is James White. I'm ringing about the price of the electric cookers I enquired about yesterday.

**Wholesaler**

What did we quote you?

**Retailer**

You gave a unit price of £150 but **I was wondering if you could offer us quantity discount.**

**We intend to purchase larger quantities**, about 200 units.

**Wholesaler**

Well, **at such a large order we would be willing to offer you a 10% discount** which would bring the unit price down to £135.

**Retailer**

That's very reasonable. **Is there a special discount for early payment** as well? For example a 2% discount for payment within 2 weeks?

**Wholesaler**

Well, we normally offer 1%.

**Retailer**

That's fine. In that case **the final price will be L130, won't it?**

**Wholesaler**

Yes, we'll start preparing the order tomorrow.  
Thank you for calling.

## IV. Selling a product

1.

1	2	3	4	5	6	7	8	9
D	E	G	F	H	I	C	A	B

2.

Meglepően alacsony ár	Surprisingly low price
Ajándékot kap	Obtain free gift
650 mm átmérőjű	650 mm in diameter
Kiválóan használható vmre	Can be ideally used for sg
Nem csak..., hanem...	Not only... but...
Kedvezményt ad	Allow a discount (of)

3.

1. 650 mm in diameter    2. can ideally be used for    3. not only... but...    4. surprisingly low  
5. allowing a discount    6. obtain free gifts

### Customer

Could you describe the product that you sell?

### Salesman

We have several main products. This huge gymnastic ball was introduced a few weeks ago; it is **650 mm in diameter** and is available in 3 different colours. The ball **can ideally be used for** regular practice and as part of a fitness program for those with various ailments.

### Customer

Who are the potential customers? What kind of people use the gymnastic ball?

### Salesman

It can be especially valuable in the treatment of school children of all ages and also of older people. The product will be popular **not only** in schools **but** in clubs as well.

### Customer

How can customers get information about the product? Is it necessary to educate customers?

### Salesman

Prospective buyers are presented with details of the product, brochures and pamphlets, etc. are available. In addition, exercise suggestions and notes about training can be found in each box. Customers are welcome to our showrooms at any time, where we can give them a demonstration.

### Customer

Do you think you can make us a special offer?

### Salesman

The price is **surprisingly low**. Nevertheless, we are **allowing** a special 5% **discount** if you place an order before the end of the month. In our showrooms customers will **obtain free gifts** or banded packs as well.

### Customer

Your offer will be given the greatest consideration. Would you be kind enough to leave your business card with my secretary?

## V. Negotiating a deal

1.

1	2	3	4	5	6	7
C	A	B	D	E	G	F

2.

1	2	3	4	5	6
B	A	D	C	E	F

3.

Megvárakoztatni valakit	To keep sy waiting
Délig	By 12 o'clock / midday
rendelés	An order for sg
Nem fog túl sokáig tartani	It won't take too long
Térjünk a tárgyra	Let's get down to business
Pontosan mire gondol?	What exactly do you have in mind?

4.

1. keep you waiting   2. it won't take too long   3. by midday   4. let's get down to business  
5. order for   6. what exactly you have in mind

**Mr Smith**

You wanted to see me, Mr Tailor

**Mr Tailor**

That's right. I am awfully sorry to **keep you waiting**. If you would care to take a seat please, my secretary will make you a cup of good strong coffee.

**Mr Smith**

Thank you Mr Tailor. I hope **it won't take too long** as I have to be at another appointment **by midday**.

**Mr Tailor**

I'm sure your time is valuable, so **let's get down to business**.

I understand you want to increase your **order for** our board markers but that you feel you should get a discount for bulk ordering. I must start by telling you that I really can't offer you much of a discount. We have been selling you these markers at very low profit margins as it is.

**Mr Smith**

Then how come Beal's can offer us a considerably lower price on a similar product?

**Mr Tailor**

Well, their products are pretty shoddy, aren't they? Tell me **what exactly you have in mind** as a discount.

**Mr Smith**

We thought 10% would be reasonable.

**Mr Taylor**

You must be kidding. I couldn't possibly consider anything like that. Three per cent is really all I can offer you. Otherwise we'd be selling at a loss.

**Mr Smith**

In that case, I think we will go to Beal's.

**Mr Taylor**

I'm sure you'll regret it. I'll get in touch with you in six months' time in case you want to come back to us.

**Mr Smith**

Well, thanks for the offer but I doubt whether we will be doing business again.

### VI. Orders

1.

1	2	3	4	5	6	7	8
E	A	D	F	H	B	C	G

2.

1	2	3	4	5
E	D	A	B	C

3.

1. I'm calling to see if it's possible to have your new photocopier    2. We normally offer a one month trial period    3. It is usually installed within a week    4. Simply send us an e-mail informing us about the order    5. I'll contact you to arrange delivery.

**Buyer**

Good morning. This is Paul Johnson from Edal Ltd.

**Seller**

What can I do for you?

**Buyer**

**I'm calling to see if it's possible to have your new photocopier**, the EMB model, on a trial basis?

**Seller**

Yes, of course. We can arrange that for you. **We normally offer a one-month trial period.**

**Buyer**

How soon could we expect delivery?

**Seller**

**It is usually installed within a week** after receiving the order and signing the contract.

**Buyer**

If after the trial period we decide that we would like to purchase the product, what would we need to do?

**Seller**

**Simply send us an e-mail** or a fax **informing us about the order** and then we will send you the agreement and the conditions of sale.

**Buyer**

And if we decided to buy 3 photocopiers for our office, what would be the discount?

**Seller**

In that case we would be willing to give you a 10% discount. Delivery and installation is naturally free of charge.

**Buyer**

All right, that sounds very reasonable. Thank you for your help. **I'll contact you to arrange delivery.**

**VII. Delivery****1.**

1	2	3	4	5	6
F	E	B	D	A	C

**2.**

A szállítmánnyal kapcsolatos formaszabások	Formalities needed for the consignment
Hívok valakit	I'll get someone
Külön kell fizetni a ...ért	You have to pay extra for
Különleges díjszabás	Special rates for
Felvilágosítást szeretnék kérni	I'd like some information on
Az illetékes személy	The person in charge of

**3.**

**1.** The person in charge of **2.** I'll get someone **3.** I'd like some information on  
**4.** Formalities needed for the consignment **5.** You have to pay extra for **6.** Special rates for

**Mrs Carpenter**

RP Forwarding. Can I help you?

**Mr Potter**

May I speak to **the person in charge of** shipping rates, please?

Mrs Carpenter

Just a moment, **I'll get someone** who can help you.

**Mr Smith**

Hello, Jack Smith speaking.

**Mr Potter**

Hello, my name is Potter. **I'd like some information on** your shipping rates. What charges are included in your rates?

**Mr Smith**

The rate depends on the size/weight of the cargo and our own handling charge is £20. Our charges cover all the **formalities needed for the consignment**, for example preparation and signing of invoices or the completion of bills of lading.

**Mr Potter**

How long does it take to deliver the goods?

**Mr Smith**

Delivery normally takes about 14 days from the date of shipment.

**Mr Potter**

Do your shipping rates include insurance charges as well?

**Mr Smith**

Normal insurance is included but **you have to pay extra for** special insurance.

**Mr Potter**

Just one more thing. Could you tell me if there are **special rates** for bulk shipments?

**Mr Smith**

Yes, we give 10% discount for large shipments.

**Mr Potter**

That's everything. Thank you for the information.

## VIII. Shipping instructions

1.

1	2	3	4	5	6	7
F	E	D	B	C	A	G

2.

1	2	3	4	5	6
E	A	D	C	B	F

## IX. Complaints 1

### Complaints concerning goods

1.

1	2	3	4	5	6
C	A	B	D	F	E

2.

- I'm ringing **(1) ...about.....** the new electric guitar I bought yesterday.
- I'm really disappointed **(2) .....with.....** the quality.
- The guitar stopped working probably because **(3) ...of.....** a contact failure.
- ...to compensate you **(4) .....for.....** your loss
- I'm glad you brought the matter **(5) ...to.....** our notice.



3.

1. I'm really disappointed with the quality. 2. a free set of strings is available with the instrument 3. I'm very sorry that you have these troubles. 4. It's best if you get your receipt and the guarantee 5. we will allow you a special 5% discount to compensate you for your trouble 6. I'm glad that you brought the matter to our notice.

**Head of Sales**

Can I help you?

**Customer**

My name is John Clarke. I'm telephoning about the new electric guitar I bought yesterday. **I'm really disappointed with the quality.**

**Head of Sales**

What is the problem?

**Customer**

First, two of the strings broke after I had played on the guitar. They are very badly made.

**Head of Sales**

I'm really very sorry. Can you give me the serial number of the guitar?

**Customer**

Certainly. Xcord 66.

Secondly, in your brochure you stated that **a free set of strings is available with the instrument** but we did not receive these.

**Head of Sales**

Really? I do apologise.

**Customer**

And thirdly, I have to mention that after a very short time the guitar stopped working probably because of a contact failure.

**Head of Sales**

**I'm very sorry that you have had these troubles.**

**It's best if you get your receipt and the guarantee** and we will replace the guitar and **we will allow you a special 5% discount to compensate you for your trouble.**

**Customer**

Good, but it is quite urgent actually. I need it for tomorrow night. Can I return the faulty guitar immediately?

**Head of Sales**

All right. **I'm glad that you brought the matter to our notice.**

See you then at 12 in our shop.

## **X. Complaints 2**

### **About damage to goods in transit**

1.

1	2	3	4	5	6	7	8	9
C	E	D	A	B	G	F	I	H

## XI. Complaints 3

1.

írott	beszélt
It's very inconvenient for us	I can assure you we are doing everything we can.
I can assure you we are doing everything we can	The goods we ordered from you are now urgently required
It seems we have a slight problem	We are sorry to report that one of the cases of your consignment was badly damaged
I really am very sorry	We shall be glad if you will look into the matter at once
I'm sorry, this is not our responsibility	On opening the parcel received this morning we found that several items were torn
If you have any more problems, please let me know	Failure to receive the goods on time is causing serious inconvenience
The machine isn't working properly	After carefully examining the curtain material, we must express disappointment at their quality.
We have a very good record for quality	
I'll look into it and get back to you	
Unfortunately we find that you have sent us the wrong goods	
It's very inconvenient for us	

2.

Nagyon kényelmetlen számunkra.	It's very inconvenient for us.
Nem vagyunk jogosultak kártérítésre.	We are not entitled to the compensation.
Azt hiszem, van a szállítmánnyal egy kis probléma.	I think there is a bit of a problem with the consignment.
Sajnos a legutóbbi szállítmányuk nem felel meg a szokásos minőségi színvonalnak.	We regret to say that your last shipment is not up to your usual standard.
Úgy találtuk, hogy a szállítmány egy része hiányzik.	We found that part of the consignment is missing.
Próbáljon meg kapcsolatba lépni a biztosítótársasággal.	Try contacting the insurance company.
A hibás termékek azonos szériából valók.	The faulty products come from the same batch.
Azonnal gondoskodunk a cseréről.	We will send a replacement immediately.

## XIV. Recruitment 1

1.

1	2	3	4	5	6
A, B, C, D, F	A, C, F	C, D,	E	A, C, F,	D,

2.

Applicant	Someone applying for a job
Fringe benefits	Additional payment or benefits
Vacancy	An unoccupied position
Situations vacant	Newspaper columns where job-adverts are printed
Short-list	The names of the applicants chosen for an interview
Working knowledge	Sufficient understanding of a subject
Graduate	A person qualified with a university degree
Job requirements	Written description of the skills and qualifications needed to do a job

3.

Thank you **for** coming  
 Can we first check on a few **of** your personal details?  
 Can we move **on** to your education now?  
**in** your advertisement you said you needed a young person who is adaptable.  
 we pay overtime and there is a bonus **at** the end of the year.  
 a gym is open **to** our employees – after office hours.  
 I'll let you know about our decision **in** about a week

## XVI. New staff at the company

1.

1	2	3	4	5	6	7	8	9
I	D	A	H	B	C	E	F	G

2.

Trainee	A person who is being taught how to do a particular job
Career prospects	The chances of being successful in your job
Information pack	A set of printed information that tells you all you need to know about something
Liaise with	To work close with somebody
Job fair	An event where people who are looking for a job can meet companies who are looking for new employees

3.

1	2	3	4	5	6
B	E	D	A	C	F

4.

1. I'm happy to welcome you at our company. 2. you will have the opportunity to get to know some of your new colleagues. 3. Time-keeping is the most important thing 4. If work has to be done, stay late 5. That would help me a lot in my work 6. I'm sure I can make a good use of it.

**HR manager**

Good morning. My name is Donna Fisher. I am the director of the HR department. **I'm happy to welcome you at our company.**

**New employee**

Good morning. I'm Thomas Grey, I've just graduated from Manchester Business School. Pleased to meet you Ms Fisher.

**HR manager**

Please, call me Donna, we use first names here.

**New employee**

This is my first post at a company and I really need some practical information.

**HR manager**

Quite. Well, first, here is an information pack with important things to know, for example, the structure of our company, the main departments, useful telephone numbers, etc.

This morning I'll show you around, you can meet the staff and then in the lunch break **you will have the opportunity to get to know some of your new colleagues.**

**New employee**

I'm looking forward to meeting them.

What are the most important rules I have to know?

**HR manager**

**Time-keeping is the most important thing.** Always be on time and never leave early. Do write your reports for your line manager in time. **If work has to be done, stay late.** You will be paid overtime.

We usually have a 15-minute coffee break at 10 o'clock and lunchtime is from 1 to half past 1. Very few people smoke here, but you are allowed to smoke outside the building.

**New employee**

That shouldn't be a problem. I don't smoke much so...

**HR manager**

If you respect you colleagues and keep busy, you will settle in easily and will get on with everybody.

**New employee**

I understand.

**HR manager**

Later on this morning I'd also like to have a few words with you about health and safety.

**New employee**

**That would help me a lot in my work.** Thank you for the information, **I'm sure I can make a good use of it.**

## XVII. Health and safety inspection

2.

Verb	Person noun	Abstract noun	Adjective
extinguish	-	extinguisher	extinct
flame	-	flammable(s)	flammable/inflammable
hazard	-	hazard	hazardous
inspect	inspector	inspection	inspecting
monitor	monitor	monitoring	monitory
protect	protector	protection	protective
secure	securer	security	secured
segregate	segregationist	segregation	segregative
store	-	storage	stored
warn	-	warner	warning

## XVIII. Health and safety at work

1.

1	2	3	4	5	6	7	8	9	10	11	12
E	F	B	I	A	C	H	J	L	K	G	D

2.

### Personnel Manager (PM)

Good morning, Mr O'Reilly.

(1) .....I've called this meeting to discuss the removal of the remaining asbestos from the factory. We've had another letter from the Health and Safety Executive.

(2) .....The company could be prosecuted if the material is not removed promptly.

### Trade Union Representative (TU Rep)

The asbestos should have been taken out years ago. The health of my members is at stake. (3) ...All we've had are excuses from the management...

### PM

(4) .....We realise that this is an urgent matter, but up till now the finance has not been available.

### TU Rep

Oh, so (5) .....the company could afford to pay bonuses to senior management but not to ensure the safety of employees.

### PM

Excuse me, but I am on record as opposing bonuses until this problem is sorted out.

**TU Rep**

(6) .....**We accept that, but the question of the asbestos is urgent.** On the face of it, it seems that only the threat of legal action will force the company to act.

**PM**

I understand that contractors will begin removing the asbestos next week.

**TU Rep**

(7) .....**We are very pleased to hear that.** Any idea how long the work will take?

**PM**

The subcontractors' reckon on about 10 days.

**TU Rep**

Mr Churchill, (8) .....**May we discuss another matter?**

**PM**

What's that Mr O'Reilly?

**TU Rep**

Well, at the last meeting of the works' council we again raised the question of the mixing platform steps. Some are in a dangerous condition. (9) .....**I should add that there have been some minor accidents as a result.**

**PM**

The Health and Safety has told the company in writing to deal with this. Repairs are in hand.

Frankly, (10) .....**we all have an interest in resolving these problems...** Was there anything else you wished to raise?

**TU Rep**

No, thank you Mr Churchill. (11) .....**Perhaps we can meet next week to discuss details?**

**PM**

Of course, (12) .....**please let me know a mutually convenient time.**

## **XIX. Market research**

**1.**

1	2	3	4	5	6	7	8	9	10	11
G	B	K	J	A	C	I	D	F	E	H

## **XX. Marketing 1**

**1.**

1	2	3	4	5	6	7	8
G	A	F	D	B	E	C	H

2.

1	2	3	4	5	6	7	8	9
H	I	A	C	B	G	D	F	E

3.

1	2	3	4	5	6
A	E	F	C	B	D

4.

1. we're considering discounting our prices 2. as for the range, don't put the whole collection on display 3. I agree with you up to a point. 4. why not place some premium quality garments in more upmarket locations, to see how they go 5. well, we would certainly recommend that you advertised in similar magazines 6. thank you for a very full and frank discussion

**Managing director**

We're considering discounting our prices, at least initially, in order to attract more customers. Since you know the market well, what's your opinion of this strategy?

**Marketing director**

Well, it's probably a good idea to begin with lower prices until you've established a decent customer base. **As for the range, don't put the whole collection on display** at first. Although Hungary is quite a mature market these days and spending power is increasing, you are trying to penetrate a new market and the company doesn't want to be left with stocks it can't sell.

**MD**

So as I see it, we would protect ourselves from greater loss if we put a narrower range of products on the market.

**Marketing director**

Quite so.

**MD**

In our experience, our suits, certainly those at the top end of the range, sell better in smaller, more exclusive outlets rather than in chain stores.

**Marketing director**

**I agree with you up to a point.** However, since you are trying to establish and build market, here in a very competitive environment we would advise distribution, at least at first, in chain stores. The upper end of the market, where as you know, costs are higher anyway, can be moved on to later. Or, **why not place some premium quality garments in more upmarket locations, to see how they go.**

**MD**

Well, that seems to be a sound approach. Now, as to the marketing side, we usually place advertisements in the glossies since the main market for our clothes has traditionally been the higher earning segment of the market.

**Marketing director**

**Well, we would certainly recommend that you advertised in similar magazines** here in Hungary such as FHM, Gyöngy, Profit, Playboy and the like. Of course, there is

always billboard advertising and for the middle range of product brochures left in bars and cafés, etc.

**MD**

Well, **thank you for a very full and frank discussion.** Perhaps you could let us have your report by the end of the week?

**Marketing director**

Certainly.

## XXII. Public Relations

1.

Charity	An organization for helping people in need
Come up with sg	To produce an answer
Competitive market	A market in which many companies are competing
Core customer	A company's main type of customer
CRM	Customer relationship marketing; a system in which a business aims to develop a good relationship with customers
Downmarket	Designed for large numbers of customers who have less money
Focus on	Spend more time doing one particular thing than others
Launch	To make a product available to the public for the first time
Raise	To get the money you need for sg
Upmarket	Designed for people who belong to a high social class
Target market	The group of people that you want to sell your product to

2.

1	2	3	4	5	6
E	D	A	B	C	F

3.

1. Thank you for agreeing to see me.    2. you wish to publish a new magazine for senior citizens    3. With respect Mr Preston, that's my point.    4. Some drug companies might be prepared to offer discounts to older people if the magazine carried their advertising.    5. We also thought of offering a discount on the price of the magazine to those who take out a subscription.    6. that would help promote the magazine

**Editor**

Good morning. **Thank you for agreeing to see me.**

**MD of PR firm**

Good morning, Ms Knight.



Well, we received a letter from your Hon. President, Lady Bankes outlining some of your ideas. We understand that **you wish to publish a new magazine for senior citizens** linked to your charity?

**Editor**

Yes, that's right. We feel that lower income retired people are not being catered for at present and that there is a "gap in the market", as it were.

**MD**

I see. However, as I'm sure you realize the magazine market for retired people is already well served with such titles as "Saga", one wonders whether the demand is there for another magazine.

**Editor**

**With respect Mr Preston, that's my point.** Our research suggests that the market is there, in the case of less well off pensioners, and we have also conducted surveys to find out what kind of magazines pensioners would like to read.

**MD**

It's clear that this would not be a wholly commercial venture, since your resources are limited. Am I right?

**Editor**

Indeed. Nevertheless, we have the money to meet your fees.

We also have some government funding.

We are asking your agency to find us commercial sponsors, by that I mean a promise of "set up money" in addition to the tax advantages which, as a charity we already have. The working title of the magazine is "Active Elderly".

**MD**

Given the demographic changes all over Europe and the fact that there are so many more people working beyond the traditional retirement age these days, "the grey market" is increasingly important in terms of spending power, we must focus on "active retirement".

**Editor**

We know that TV advertising is expensive...

**MD**

Certainly it is, we don't advise that marketing channel at least not at first. Rather, we suggest an emphasis on older people from all walks of life, not just show business – or the media who have made a success of their later years, business and "ordinary people". So, perhaps press advertising, hospitals and pharmacies would be excellent places to promote the magazine. **Some drug companies might be prepared to offer discounts to older people if the magazine carried their advertising.**

**Editor**

That's a good idea. **We also thought of offering a discount on the price of the magazine to those who take out a subscription.**

**MD**

Yes, **that would help promote the magazine.** We could also arrange some exposure on TV and radio programmes, although cost would also be a consideration here...

## XXIII. Advertisements

### 1.

Direct mail	Selling goods by post by sending advertisements directly to the likely buyer
Packaging	Attractive material to wrap goods for sale
People	Everyone involved, from producer to consumer
Physical evidence	Anything that shows the existence of the company (website, buildings, vehicles, uniforms, badges etc)
Place	Distribution process
Product	The goods or services a company provides
Product placement	A company pays for its products to be seen in films, videogames, on TV, etc.
Promotion	To make people aware of the product
Sponsoring	A company pays some of the costs of sports events or concerts

## XXIV. Put the business on the web

### 1.

**E-commerce sites** - E-commerce sites sell things. E-commerce sites make their money from the products they sell, just like a brick-and-mortar store does.

**Content sites** - Content sites create or collect content (words, pictures, video, etc.) for readers to look at. Content Web sites make their money primarily from advertising, like TV stations, radio stations and newspapers.

**Banner ads**-- the 468x60-pixel ads you see at the top of almost all Web pages today. The idea was that sites could start up and increase their page impressions to make easy money from banner ads.

**Direct sales ad** is an ad that is trying to get you to do something today, right now, as you look at the ad. The advertiser wants you to click on the ad, call an 800 number, drive immediately to the store or do some other active thing so that you buy something, download something or sign up for something *today*.

A **sidebar ad** (also known as a **skyscraper ad**) is similar to a banner ad, but it is vertically oriented rather than horizontally.

A **pop-up ad** is an ad that "pops up" in its own window when you go to a page. It obscures the Web page that you are trying to read, so you have to close the window or move it out of the way. Pop-under ads are similar, but place themselves under the content you are trying to read and are therefore less intrusive.

**Floating ads** are ads that appear when you first go to a Web page, and they "float" or "fly" over the page for anywhere from five to 30 seconds. While they are on the screen, they obscure your view of the page you are trying to read, and they often block mouse input as well.

## XXV. Internal PR 1

1.

The point of teamwork is that people work together. An effective team contains different people with different skills and qualities with different roles. A team needs creative idea-oriented people, task-oriented people and co-operative people who maintain good relationships between the members. The team leader's role is to motivate team members to achieve the objectives. Team building enhances harmony, job satisfaction and lowers competition and staff turnover.

2.

Problémák egész sorára kell felkészülnünk.	We must be prepared for a variety of problems.
Értem az ön álláspontját.	I can see your point.
Lehet, hogy érdemes megpróbálni.	That might be worth trying.
Kivitelezhetőnek tűnik.	It seems to be feasible.
Van még valami megbeszélnivaló?	Is there anything else we should consider?
Azt javaslom, használjunk ösztönzőket.	I suggest that we should use incentives.
Ezt a lépést már rég meg kellett volna tennünk.	This step should have been taken a long time ago.
Fontolóra kell vennünk azt, hogy versenyt is szervezzünk.	We should consider organising a competition as well.

3.

Anyagi ösztönzők	Incentives
Különleges juttatások	Fringe benefits
Céggölcsön	Company loan
Továbbképzési támogatás	Contribution to further studies/training courses
Albérleti hozzájárulás	Rent contribution
Vállalati gépkocsi	Company car
Jutalom	Bonus
Étkezési utalvány	Luncheon vouchers

## XXIX. Banking 1 A loan

1.

1	2	3	4	5	6
E	F	B	A	C	D

2.

1	2	3	4	5
C	D	A	E	B

3.

1. Thank you for agreeing to see me this afternoon      2. I was wondering whether the bank would be prepared to offer me a long-term loan.      3. 50,000 pounds over a 5 year period  
4. I was hoping to use the equity in my property and remortgage.      5. We know your track record and your creditworthiness is good.

**Client**

**Thank you for agreeing to see me this afternoon**, Mr Robinson. As you know, I would like to expand my small business and **I was wondering whether the bank would be prepared to offer me a long-term loan**. Could you give me some more information about the conditions of a possible loan, please?

**Manager**

Certainly. Approximately, how much would you like to borrow?

**Client**

**50,000 pounds over a 5 year period.**

You have of course a copy of my business plan.

**Manager**

Well, I've had a look at your business plan and it seems fairly sound. You will need to have a good salary to be able to pay the instalments. How much is your annual income?

**Client**

32,000 per anum.

**Manager**

Your salary will allow you to receive a loan. What collateral could you provide?

**Client**

Well, the mortgage on my house is almost paid off, so **I was hoping to use the equity in my property and remortgage**.

**Manager**

I see. We know you have been in business for some time and **we know your track record and your creditworthiness is good**.

All things being equal, the Bank could offer a loan of 40,000 pounds over 3 years at 5.7% paid in the usual monthly instalments.

We will have to ask more details, of course, Mr Fisher...

**Client**

I fully understand Mr Robinson. Thank you again. Goodbye.

**XXX. Banking 2**  
**Opening an account**

1.

1	2	3	4	5	6	7	8
G	F	B	A	E	D	C	H

2.

1	2	3	4	5
D	E	A	B	C

3.

1. long-term deposits carry a higher interest rate    2. The longer you deposit the money the higher interest you get.    3. If I deposit my money for 2 years, what interest would be payable?    4. a balance must not fall below 5.000 pounds over the investment period.  
5. with this particular account there are no bank charges.

**Clerk**

Good afternoon. What can I do for you?

**Client**

I'd like to open an account. What kind of accounts are there?

**Clerk**

There are many different accounts depending on your needs.

**Client**

I'd like a deposit account. Under what conditions can I deposit my money?

**Clerk**

The interest rate depends on the type of the account; **long-term deposits carry a higher interest rate. The longer you deposit the money the higher interest you get.**

**Client**

**If I deposit my money for 2 years, what interest would be payable?**

**Clerk**

We have an account which pays 6.5% if the money is deposited for 2 years and further 0.5% if the deposit is more than 5.000 pounds when the account is opened. In other words, **a balance must not fall below 5.000 pounds over the investment period.**

**Client**

I read about an account at another bank which pays 9%.

**Clerk**

Yes, maybe you could get a higher interest rate elsewhere, however, **with this particular account there are no bank charges.**

**Client**

Oh, that's great. So, what should I do to open an account?

**Clerk**

Well, first please complete this form. Since you already have a current account with us, if you fill in a deposit slip then we can automatically transfer 5.000 pounds from your current account.

*A few minutes later*

**Client**

Here you are.

**Clerk**

Everything seems to be in order. We can open the account today and we'll send you full written details by post.

**4.**

Annual	Happening or done once a year
Bank statement	A record of all the money paid into and out of a customer's bank account in a particular period
Cheque	A printed form that you can write on and sign as a way of paying for something instead of using money
Client	A person who uses the services and advice of a professional person or organization
Credit	An arrangement that you make with a bank or store, to be able to buy things and pay for them later
Credit card	A plastic card that you can use to buy goods and services and pay for them later
Credit history	A record of the loans and credit that somebody has received and whether they have paid back the amounts that they owe in the right way
Debit card	A plastic card that can be used to take money directly out of your bank account when you pay for goods and services
Direct debit	An instruction to your bank to allow somebody else to take an amount of money from your account on a particular date, especially to pay bills
PIN	A number given to you by a bank so that you can use a plastic card to take out money from a cash machine

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