



# IELTS Mock Test 2023 May

## Listening Practice Test 3

### HOW TO USE

You have 2 ways to access the listening audio

1. Open this URL <https://link.intergreat.com/upc9Z> on your computer
2. Use your mobile device to scan the QR code attached



## Questions 1-4

Complete the notes below.

Write **NO MORE THAN THREE WORDS AND/OR A NUMBER** for each answer.

### SUMMER TOUR RESERVATION

Example	Answer
Nationality:	<u>American</u>
Name:	Ariel Lee
Contact number:	1 _____
Trips have:	main resorts
	2 _____, special activities
Fee:	\$20 – \$35 per person
Leave time:	7:00 a.m.
Transport:	minibus or 3 _____
At peak season:	tourists have to 4 _____

## Questions 5-10

Complete the table below

Write **NO MORE THAN THREE WORDS AND/OR A NUMBER** for each answer.

Place	Date	Number of seats	Main Resort
Sydney	12th January	25	5 _____ National Museum
6 _____	25th January	7 _____	Birds-watching Bush-walking
Melbourne	8 _____	20	Melbourne Church Melbourne Exhibition Melbourne Exhibition
9 _____	23rd February	30	Diving and swimming Taking photo of 10 Taking photo of 10 _____

## Questions 11-13

Choose the correct letter, A, B or C.

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11 The main reason for opening bank account is \_\_\_\_\_

- A to pay bill easily.
- B to keep money safe.
- C to pay tuition fee.

12 The occupation of the client at present is \_\_\_\_\_

- A professor.
- B dentist.
- C student

13 The recommended bank account by clerk is \_\_\_\_\_

- A Current Account.
- B Deposit Account.
- C Savings Account.

### Questions 14-19

Complete the table below.

Write **NO MORE THAN THREE WORDS AND/OR A NUMBER** for each answer.

Credit Card	Solo Card	14 _____
Annual interest rate	15 _____	5.5%
Supply	16 _____ Moblle service	Overdraft Pay 17 _____
18 _____	No limitation	Deposite at least 19 _____

### Question 20

Answer the question below.

Write **NO MORE THAN TWO WORDS OR A NUMBER** for the answer.

What time do the most banks open on Saturdays?

20 \_\_\_\_\_

## Questions 21-23

Choose the correct letter, A, B or C.

21 How many parts does a paper include?

- A Three parts
- B Four parts
- C Five parts

22 How many words does a paper need?

- A 1,000-3,000
- B 3,000-4,000
- C 3,000-5,000

23 What's the tutor's point about the Internet resources?

- A Critical
- B Negative
- C Positive

## Questions 24-25

Choose **TWO** letters, A-E.

What does the tutor warn the student about the paper ?

- A paper deadline
- B research data
- C plagiarism
- D library resources
- E research method

## Questions 26-30

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Complete the table below.

Write **NO MORE THAN THREE WORDS** for each answer.

AUTHOR	TITLE	PUBLISHER
Drake Wister	26 _____	Cambridge University Press
27 _____	The Strategy of Marketing	28 _____
Hilary Justice	The Economics	
29 _____	30 _____	Cambridge University Press

### Questions 31-34

Complete the notes below.

Write **NO MORE THAN THREE WORDS** for each answer.

**CREDIT CARD FRAUD**

Criminals need a chip and 31 \_\_\_\_\_ to steal credit card's details.

Methods of copying a magnetic stripe:

- to 32 \_\_\_\_\_
- to use an entire counterfeit
- to use a 33 \_\_\_\_\_
- £100 for equipment and 34 \_\_\_\_\_

### Questions 35-40

Complete the notes below.

Write **NO MORE THAN TWO WORDS AND/OR A NUMBER** for each answer.

The terminals have a function of 35 \_\_\_\_\_ to credit fraud

Professionals in the U.K. use 36 \_\_\_\_\_ to monitor the cash machines.

A magnetic strip on the credit card is designed for 37 \_\_\_\_\_ customers.

Most banks arrange a 38 \_\_\_\_\_ between convenience and security.

The fraud rate has fallen by 39 \_\_\_\_\_

Evidence indicates fraud has always related to 40 \_\_\_\_\_



## Solution:

### Part 1: Question 1 - 10

- |                      |                      |
|----------------------|----------------------|
| 1 4628 3095          | 2 local refreshments |
| 3 coach              | 4 reserve a seat     |
| 5 Sydney Opera House | 6 Blue Mountains     |
| 7 thirty/30          | 8 10th February      |
| 9 Great Barrier Reef | 10 coral             |

### Part 2: Question 11 - 20

- |  |   |
|--|---|
| 11 A   | 12 C  |
| 13 B   | 14 MasterCard                                   |
| 15 2.5%/2.5 percent                              | 16 internet service                             |
| 17 (some) charge                                 | 18 requirement                                  |
| 19 fifteen hundred pounds/1,500 pounds/1,500 GBP | 20 9:00 a.m.-3:30 p.m./9am-3:30pm/9am to 3:30pm |

### Part 3: Question 21 - 30

- |      |                     |
|------|---------------------|
| 21 C | 22 C                |
| 23 A | $\frac{24}{25}$ B,C |

26 Global Economy

28 London Press

30 Business Management

**Part 4: Question 31 - 40**

31 PIN

33 concealed camera

35 tamper resistance

37 travelling

39 24%/24 percent

27 Victoria Smith

29 William Hanna

32 modify a terminal

34 raw parts

36 radar

38 balance

40 old technology



## Audio Script:

### SECTION 1

(M=Man; W=Woman)

M: Good afternoon. The Australia Travel agency, how can I help you?

W: Good afternoon. I'd like to know some information about trips to different resorts.

M: OK. Can you tell me some of your details first?

W: Of course.

M: What's your occupation?

W: I'm a first year student.

M: Are you an Australian?

W: No. I'm from New York.

M: So you are **Example** American?

W: Yes.

M: What's your full name?

W: My name is Ariel Lee.

M: Tell me your contact number please?

W: **Q1** It is 46283095. And my address?

M: No. We just need your contact number.

W: OK. Can you introduce me some attractions?

M: Obviously it varies, but always places of famous main resorts, such as Sydney, Melbourne or some places like that.



W: Just tour resorts? I mean does that include other activities?

M: Yes. **Q2** Besides main resorts we will arrange for you to enjoy some local refreshments and some special activities.

W: So, how much does it cost?

M: Usually, it varies between \$20 dollars and \$35 dollars per head, depending on the place.

W: And what is the departure date and time?

M: It depends on various tours. But try to keep the departure time fixed.

W: When?

M: 7 o'clock in the morning.

W: And how about the transport?

M: **Q3** We have a minibus or coach depending on the number of tourists.

W: May I need a reservation?

M: Yes. You know summer holidays are coming. So **Q4** I suggest that tourists reserve a seat in advance.

W: Is there a discount for that?

M: I'm sorry. We do not have any discounts during peak season.

W: Could you tell me some details of the trips?

M: Yes, the first place is Sydney. That's on the 12th of January. We'll have twenty-five people in a minibus.

W: Fine. Going to which attraction?

M: **Q5** We will visit one of the most famous theatres in the world.

**Q5** W: The Sydney Opera House?

M: Right. You can appreciate to watch an opera there.

W: Really? What's the name of the opera?

M: I'm not sure. Let me check the House's arrangements. And then you can visit the National Museum to know about the history and customs of Australia.

W: Great.

M: In the evening you can enjoy some local snacks if you like.

W: Fine.

M: **Q6** We're going to the Blue Mountains on the 25th of January.

W: Blue Mountains? Is it a blue mountain?

M: The mountain got its name for blue fog. It is usually covered by a blue fog.

W: That's so interesting.

M: Yes. It is a popular place for young men because they are so cool and you can enjoy lots of sports there, such as rock climbing, bush-walking, and bird watching.

W: How many people will go there together?

M: **Q7** You will take a coach that has about 30 seats.

W: Fine.

M: And **Q8** the next place is Melbourne on the tenth of February with about twenty people in a minibus.

W: What's the resort? You could appreciate the famous Melbourne Church and maybe you might have a chance to attend a local exhibition if they hold it as usual.

W: Fine. Do you have some tours to the beach?

M: Yes. **Q9** One of the most famous coral reefs in the world is the Great Barrier Reef and we arrange that on the 23rd of February.

W: I'm looking forward to visiting there.

M: Yes. Many people like there. There are some interesting water sports, such as diving and swimming in the water or **Q10** just taking a photo of coral.

W: Great. I guess there will be many people.

M: Yes. But our coach is only for thirty people all together.

W: That's so great. Can you book a seat for me now?

M: Yes. And I will confirm your reference number later by telephone, OK?

W: Right. Thank you very much.

M: You're welcome. I hope you will enjoy the trip.

## SECTION 2

(M=Man; W=Woman)

M: Good morning. I'd like to open a bank account, please.

W: Good morning. What kind of account do you want to open?

M: I'm not sure. Perhaps you can give me some suggestions. **Q11** I only want to deposit money in the bank and pay all kinds of bills easily.

W: Fine. I've got the application form here. First of all, can I have your full name please?

M: Richard Lee.

W: Fine, Richard, what's your occupation?

M: I'm studying a Doctor degree now although I was a dentist before coming here.

W: **Q12** Well, so you are a student.

M: What kind of account can you suggest for me?

W: **Q13** How about a Deposit Account?

M: What's the difference between that and a current account?

W: There are many differences such as the interest rate, overdraft and service and so on.

M: Fine. I will take your recommendation.

W: OK. Let's talk about the main two account cards of the Deposit Account.

M: Fine.

W: **Q14** One card is called the Solo Card and the other one is named Master Card

M: Which one is better for me?

W: Let me introduce you to some differences of the two cards.

M: OK.

W: The first one is annual interest rate.

M: Which one is higher?

W: Of course. It is the Master Card. At present its rate is 5.5 percent, but **Q15** the Solo Card is only 2.5 percent.

M: How about the other differences?

W: The service supplied with the two cards.

M: Could you speak specifically?

W: **Q16** We usually supply Internet service and mobile service with all of the cards, of course including the Solo Card.

M: Yes. I'd like to ask for the service of mobile and oh, does Solo Card have an overdraft?

W: I'm sorry. But Master Card has such a service.

M: Fine.

W: If you want to take more money out of the bank than you have in it – be very careful – you should not do this without the bank permission and **Q17** you will have to pay some charge.

M: Do you mean interest?

W: No. I mean the overdraft charge.

M: How much is that charge?

W: According to the bank rules the minimum fee is about 2%.

M: Fine.

W: **Q18** The last item of the two cards is the requirement. There is no limitation of the Solo Card, but **Q19** if you want to get Master Card you should deposit a minimum sum of fifteen hundred pounds in the first time.

M: Oh. What's the requirement of money?

W: What do you mean?

M: I mean I cannot deposit cash when I open a bank account.

W: Don't worry! We accept cash and check or even money order.

M: Great.

W: So which card do you decide to open?

M: I'd like to open the Master Card.

W: A good choice. How often would you like to receive your statement?

M: Monthly please.

W: OK. The last one you should know is the opening time. **Q20** Banks usually open from 9:00 a.m until 4:30 p.m from Monday to Friday, but most branches open until 3:30 p.m. on Saturdays.

M: OK, I see. Thank you very much.

W: You're welcome.

### SECTION 3

(S=Student; T=Tutor)

S: Good morning. Oh, it just hit twelve. Good morning. Mrs. Potter, may I come in?

T: Oh, Jerry, of course. Come in and take a seat please.

S: Thank you.

T: Well, how about your assignment?

S: Do you mean my paper?

T: Yes.

S: I still think about the draft, but I hope you can give me some help and suggestions.

T: Of course. How long will it take you to finish your draft?

S: Er... I'm not sure, may be three days?

T: My advice is that you should spend a lot of time on your draft. As you know a good beginning is very important for a paper. A good draft can help you outline your paper even benefit your argument.

S: OK. I will try my best to write up my work. Mrs. Potter, how many parts in a paper?

T: Generally speaking, there are four parts and references.

S: **Q21** So there are five parts?

**Q21** T: Right. Contents, introduction, main body ...

S: And conclusion?

T: Yes, and the bibliography.

S: So how about the word limitation of my paper?

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T: **Q22** According to the requirements you have to write at least three thousand words and not over five thousand.

S: OK. Three to five thousand.

T: Right. How about your research?

S: I haven't begun to do the research.

T: Why?

S: Because I'm not sure about the research method. I mean I cannot decide to use which one now.

T: I remember I suggested you to use the method of interview.

S: Yes, but I think maybe questionnaire is better for my work.

T: Really? Tell me your reason.

S: I have to spend some time of the day on a part-time job, so I think maybe a questionnaire is a good way to collect the data that I need.

T: Fine. Oh, do you search resources or data from the Internet?

S: Yes. I think it is a good way to collect data and as you know it can help save lots of time.

T: **Q23** Jerry, in fact, many students do most of their research on the Internet. You might think that it is an easier way to get resources but most data are from highly unreliable resources. So be critical.

S: OK, I will pay attention to that.

T: Then, there are some things you should consider when you write the paper.

S: OK.

T: **Q24** Be careful with your references and quotations and do not share other people's work. I mean you should write clearly about reference book and do not forget to acknowledge the original writers. Otherwise, you will be failed for plagiarism.

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S: OK, I've got it.

T: The other point is ...

S: Deadline?

T: No. Deadline is the date of handing in your work. You'd better hand it in on time. But if you have a reasonable excuse you can ask for an extension.

S: Fine. Sorry to interrupt you.

T: That's OK. **Q25** The other point you should pay attention to is your research data.

S: OK. I will write them clearly. Oh, Mrs. Potter could you recommend to me some good reference books about the topic of my paper?

T: Fine. Let's check the reference book list. The first one is Drake Wister's book.

S: Right. What's the title?

T: **Q26** Global Economy.

S: Is it the one published by The Cambridge University Press?

T: Right. **Q27** And I think Victoria Smith's book is a good choice.

S: What's that title?

T: The Strategy of Marketing.

S: **Q28** And which publisher?

**Q28** T: London Press.

S: Fine. And How about others?

T: The book called The Economics Tendency is a good one for your paper.

S: Really? And the writer and the publisher?



T: The writer is Hilary Justice and the publisher is Oxford University Press.

S: Can I borrow it from the library?

T: Of course.

S: Great.

T: And the last one that is helpful to your work is the book of **Q29** William Hanna.

S: How do you spell the surname?

T: H-A-N-N-A.

S: OK. **Q30** And the title of his book?

**Q30** T: Business management published by Cambridge University Press.

S: OK.

T: But you cannot borrow the book from library.

S: Why?

T: Because it belongs to the closed reserve you have to read it in the library.

S: OK. Thank you very much.

T: You're welcome.

#### SECTION 4

(H=Host; F=Farrow)

H: Hello. In today's programme we have invited Ken Farrow – Head of Financial Crime at Lloyds TSB to introduce some information about credit card fraud. Welcome Farrow.

F: Thanks Catherine.

H: Has a **Q31** Chip and PIN given new chances for thieves to steal the details of our credit

cards?

F: Maybe. In the past there has been typically 50,000 or 60,000 ATMs in the U.K when people's PIN could be collected and now there's hundreds of thousands of points of sale terminals. It's a fraud where criminals capture details and then make a magnetic stripe card copy.

H: How easy is it to do this?

F: **Q32** One way is to modify a terminal so that's what's been happening often in the past with cash machines – the same can be done for Chip and PIN terminals. The other way is to replace it with an entire counterfeit. There've been incidences in America and in Europe with entire fake ATMs being set up. **Q33** The last way is to set up a concealed camera and have somebody using sleight of hand to swipe your card through another machine so that you don't even need to modify the main machine.

H: If someone decided to set up a little device to modify one of these hand-held PIN pads, how easy would that be to do?

F: Usually it wouldn't be technically too hard, **Q34** you just need about a hundred pounds to prepare for some equipment and raw parts, but it would take some engineering time and effort. **Q35** The terminals themselves have a function of tamper resistance. If you try to open the casing, the machines will shut down and make them inoperative, but there's only so much they can do against a persistent attacker compared with an ATM. Well once a card is copied and the PIN is obtained, crooks can make a fake card and use the PIN to withdraw money.

H: Do all cash machines accept these cards in the U.K?

F: Cash machines in the U.K may not accept these cards but many machines abroad will.

H: Why?

F: **Q36** It depends on our radar. We can obviously know what they are doing while criminals can't break the Chip at the moment. Also what they are doing is to use the old method to skim the magnetic strips on the cards. However, they've realised that they cannot succeed in the U.K, so they go on to the continent and to other countries in the Far East and use them where ATMs are not secured for Chip use.

H: Right, so they can take the old style card and use it abroad and get the cash out more easily?

F: That's right. **Q37** There is a magnetic strip attached to the card for customers who are

travelling.

H: So what are you doing about this increase of use in foreign cash machines of card that have been stolen here?

F: What we're doing is to gradually extend our security blanket. That means we will monitor the card usage whether it's in the U.K or abroad. If we feel there's something wrong we will contact and confirm with the customer. We're up against organized crime and organized crime is trying to get one step ahead of us and we're trying to keep one step ahead of them.

H: Yes. How does security work in U.K. machines? Because sometimes fake card will work there as well, won't they?

F: **Q38** When a bank is looking at its arrangements, it has to balance up convenience to customers with security.

H: Yes. So what are you doing to make things more secure?

F: I think the Chip and PIN situation has really improved and if you look at **Q39** the figures in fact hard fraud has dropped by 24% over the last period. I think you can say this programme has done well.

H: Yes. I can see the figures but there has been a huge amount of coverage in the press this week. Some banks have stopped using PINs – doesn't that decrease the public trust in this new system? And some people even think the new system is designed for new fraud.

F: I don't think so. I'm not going to comment on particular cases. **Q40** What I would say is that usually the evidence of crime has always been with the old technology not with the new.

H: So new technology seems to be working well.

F: That's right.

H: OK, thanks for your professional introduction. See you next time.

F: See you.

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Great thanks to volunteer **Ha My Hanh** has contributed these explanations and question markings.

If you want to make a better world like this, please contact [ieltonlinetests@gmail.com](mailto:ieltonlinetests@gmail.com)