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Facebook students force HSBC U-turn

URL: http://www.breakingnewsenglish.com/0709/070903-hsbc_facebook.html

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3rd September, 2007

THE ARTICLE

Facebook students force HSBC U-turn

British university students have forced international banking giant HSBC to back down over the charges it intended to put on student overdrafts. More than 5,000 students joined forces in an online campaign to get HSBC to reverse its decision to charge students a whopping 9.9 per cent interest rate on student overdrafts. The bank also said it would refund any overdraft interest charged this month. Most banks offer students zero interest for the first year of any overdraft. HSBC decided to go against the grain and hit students with its charges. However, a post on the social networking site Facebook, titled "Stop the Great HSBC Rip-Off!!!" encouraged thousands of students to protest.

Andy Ripley, HSBC's head of product development, tried to put a brave face on the humiliating U-turn by telling reporters that: "Like any service-orientated business, we are not too big to listen to our customers." The bank had little choice as it faced a public relations disaster. September is the month during which new university students enroll in their courses and start new bank accounts. HSBC could have seen a mass exodus of students. The anger on Facebook was very clear. One entry read: "I am so disgusted with HSBC right now - it actually makes my blood boil. Never before have I lost so much faith in an organization." HSBC's reversal also avoided a planned student demonstration outside the bank's headquarters in London.

WARM-UPS

1. BANKS: Walk around the class and talk to other students about banks. Change partners often. After you finish, sit with your original partner(s) and share what you found out.

2. CHAT: In pairs / groups, decide which of these topics or words from the article are most interesting and which are most boring.

university students / HSBC / bank charges / overdrafts / interest rates / rip-offs / product development / U-turns / public relations / mass exodus / blood / HQs

Have a chat about the topics you liked. Change topics and partners frequently.

3. HSBC: Discuss these comments made about HSBC:

- HSBC makes huge profits by overcharging its customers
- HSBC's slogan of "the world's local bank" is true
- HSBC really cares about helping university students
- HSBC is a bank that always listens to its customers
- HSBC spends lots on advertising and little on customer service
- HSBC is an outstanding financial institution

4. BANK SERVICES: In pairs / groups, talk about your experience in banks of the following:

- customer service
- answering the telephone
- junk mail
- locations
- waiting times
- bank charges
- products
- ATMs

5. U-TURN: Spend one minute writing down all of the different words you associate with the word 'U-turn'. Share your words with your partner(s) and talk about them. Together, put the words into different categories.

6. COMPLAINTS: Brainstorm a list of complaints you have with banks. With your partner(s), discuss what people can do about these complaints if they joined forces.

7. QUICK DEBATE: Students A think students should pay interest on overdrafts like everyone else. Students B think the opposite. Change partners often. Share your findings.

BEFORE READING / LISTENING

1. TRUE / FALSE: Look at the article's headline and guess whether these sentences are true (T) or false (F):

- a. University students made HSBC reverse plans to charge interest. T / F
- b. Over 5,000 students demonstrated outside HSBC's London HQ. T / F
- c. HSBC wanted to charge students nearly ten percent interest. T / F
- d. Other banks charged students no interest on first year overdrafts. T / F
- e. An HSBC spokesman said the bank listened to its customers. T / F
- f. The bank backed down because it feared a public relations disaster. T / F
- g. There was a huge exodus of dissatisfied customers from HSBC. T / F
- h. A student was so angry with HSBC that it made his blood simmer. T / F

2. SYNONYM MATCH: Match the following synonyms from the article:

- | | |
|------------------|--------------------|
| 1. giant | a. withdrawal |
| 2. joined forces | b. huge |
| 3. whopping | c. about-face |
| 4. hit | d. swindle |
| 5. rip-off | e. colossus |
| 6. U-turn | f. large-scale |
| 7. enroll | g. belief |
| 8. mass | h. whack |
| 9. exodus | i. register |
| 10. faith | j. combine efforts |

3. PHRASE MATCH: Match the following phrases from the article (sometimes more than one combination is possible):

- | | |
|-----------------------------------|------------------------------------|
| 1. forced international banking | a. 9.9 per cent interest rate |
| 2. students joined | b. a planned student demonstration |
| 3. charge students a whopping | c. grain and hit students |
| 4. refund any overdraft | d. forces in an online campaign |
| 5. HSBC decided to go against the | e. relations disaster |
| 6. put a brave face on the | f. giant HSBC to back down |
| 7. it faced a public | g. blood boil |
| 8. HSBC could have seen a mass | h. interest charged |
| 9. it actually makes my | i. humiliating U-turn |
| 10. HSBC's reversal also avoided | j. exodus of students |

WHILE READING / LISTENING

GAP FILL: Put the words into the gaps in the text.

Facebook students force HSBC U-turn

British university students have _____ international banking giant HSBC to _____ down over the charges it intended to put on student overdrafts. More than 5,000 students joined _____ in an online campaign to get HSBC to reverse its decision to charge students a _____ 9.9 per cent interest rate on student overdrafts. The bank also said it would refund any overdraft interest charged this month. Most banks offer students _____ interest for the first year of any overdraft. HSBC decided to go against the _____ and hit students with its charges. However, a _____ on the social networking site Facebook, titled "Stop the Great HSBC _____!!!" encouraged thousands of students to protest.

grain
forces
zero
post
forced
whopping
Rip-Off
back

Andy Ripley, HSBC's head of product development, tried to put a _____ face on the humiliating U-turn by telling reporters that: "Like any service-_____ business, we are not too big to listen to our customers." The bank had little choice as it _____ a public relations disaster. September is the month during which new university students _____ in their courses and start new bank accounts. HSBC could have seen a _____ exodus of students. The anger on Facebook was very clear. One entry read: "I am so _____ with HSBC right now - it actually makes my blood _____. Never before have I lost so much faith in an organization." HSBC's reversal also _____ a planned student demonstration outside the bank's headquarters in London.

mass
orientated
avoided
faced
disgusted
brave
boil
enroll

LISTENING

Listen and fill in the spaces.

Facebook students force HSBC U-turn

British university students _____ international banking giant HSBC to back _____ the charges it intended _____ student overdrafts. More than 5,000 students _____ in an online campaign to get HSBC to reverse its decision to charge students _____ 9.9 per cent interest rate on student overdrafts. The bank also said it would _____ overdraft interest charged this month. Most banks offer students zero interest for the first year of any overdraft. HSBC decided to _____ grain and hit students with its charges. However, a post on the social networking site Facebook, titled "Stop the _____!!!" encouraged thousands of students to protest.

Andy Ripley, HSBC's head of product development, tried to put _____ on the humiliating U-turn by telling reporters that: "Like any _____ business, we are not too big to listen to our customers." The bank had little choice as it _____ relations disaster. September is the month during which new university students _____ courses and start new bank accounts. HSBC could have seen a _____ students. The anger on Facebook was very clear. One entry read: "I am so disgusted with HSBC right now - it actually makes _____. Never before have I lost so much faith in an organization." _____ also avoided a planned student demonstration outside the bank's headquarters in London.

AFTER READING / LISTENING

1. WORD SEARCH: Look in your dictionaries / computer to find collocates, other meanings, information, synonyms ... for the words 'interest' and 'rate'.

interest	rate
-----------------	-------------

- Share your findings with your partners.
- Make questions using the words you found.
- Ask your partner / group your questions.

2. ARTICLE QUESTIONS: Look back at the article and write down some questions you would like to ask the class about the text.

- Share your questions with other classmates / groups.
- Ask your partner / group your questions.

3. GAP FILL: In pairs / groups, compare your answers to this exercise. Check your answers. Talk about the words from the activity. Were they new, interesting, worth learning...?

4. VOCABULARY: Circle any words you do not understand. In groups, pool unknown words and use dictionaries to find their meanings.

5. TEST EACH OTHER: Look at the words below. With your partner, try to recall exactly how these were used in the text:

<ul style="list-style-type: none">• giant• 5,000• whopping• zero• grain• Rip-Off!!!	<ul style="list-style-type: none">• humiliating• disaster• exodus• disgusted• blood• faith
--	---

STUDENT BANKS SURVEY

Write five GOOD questions about BANKS in the table. Do this in pairs. Each student must write the questions on his / her own paper.

When you have finished, interview other students. Write down their answers.

	STUDENT 1	STUDENT 2	STUDENT 3
Q.1.			
Q.2.			
Q.3.			
Q.4.			
Q.5.			

- Now return to your original partner and share and talk about what you found out. Change partners often.
- Make mini-presentations to other groups on your findings.

DISCUSSION

STUDENT A's QUESTIONS (Do not show these to student B)

- a) What did you think when you read the headline?
- b) What springs to mind when you hear the word 'bank'?
- c) What do you know about HSBC?
- d) Do you think HSBC tries to give its customers the lowest charges possible?
- e) What do you think if the Facebook post's title "Stop the Great HSBC Rip-Off!!!"?
- f) Do you think HSBC would try to rip its customers off?
- g) Have you ever felt or been ripped off by a bank?
- h) Do you think TV commercials for banking products are honest?
- i) What do you think of the Facebook campaign by 5,000 students?
- j) Are you a member of a social networking site?



STUDENT B's QUESTIONS (Do not show these to student A)

- a) Did you like reading this article?
- b) Do you think HSBC's U-turn was humiliating?
- c) Did HSBC really "listen to its customers" or did it listen to senior managers trying to avoid a PR disaster?
- d) Do you think more people should join forces and get banks to lower their charges?
- e) What Facebook campaign would you like to start up?
- f) Has a bank ever made your blood boil?
- g) What faith do you have in banking honesty?
- h) When was the last time you were disgusted with a company?
- i) What questions would you like to ask HSBC's boss?
- j) Did you like this discussion?

AFTER DISCUSSION: Join another partner / group and tell them what you talked about.

- a) What was the most interesting thing you heard?
- b) Was there a question you didn't like?
- c) Was there something you totally disagreed with?
- d) What did you like talking about?
- e) Which was the most difficult question?

LANGUAGE

CORRECT WORD: Put the correct words from a–d below in the article.

Facebook students force HSBC U-turn

British university students have forced international banking giant HSBC to back (1) _____ over the charges it intended to put on student overdrafts. More than 5,000 students joined (2) _____ in an online campaign to get HSBC to reverse its decision to charge students a whopping 9.9 per cent interest rate (3) _____ student overdrafts. The bank also said it would (4) _____ any overdraft interest charged this month. Most banks offer students zero interest for the first year of any overdraft. HSBC decided to (5) _____ against the grain and hit students with its charges. However, a post on the social networking site Facebook, titled "Stop the Great HSBC Rip-Off!!!" encouraged thousands of students (6) _____ protest.

Andy Ripley, HSBC's head of product development, tried to put a brave face (7) _____ the humiliating U-turn by telling reporters that: "Like any service-orientated business, we are not too big to listen to our customers." The bank had little choice as it (8) _____ a public relations disaster. September is the month during which new university students (9) _____ in their courses and start new bank accounts. HSBC could have seen a (10) _____ exodus of students. The anger on Facebook was very clear. One entry read: "I am so disgusted with HSBC right now - it actually makes my blood (11) _____. Never before have I lost so much (12) _____ in an organization." HSBC's reversal also avoided a planned student demonstration outside the bank's headquarters in London.

- | | | | | |
|-----|--------------|--------------|----------------|---------------|
| 1. | (a) side | (b) into | (c) up | (d) down |
| 2. | (a) the Army | (b) forces | (c) up writing | (d) them |
| 3. | (a) on | (b) in | (c) to | (d) with |
| 4. | (a) refill | (b) refuse | (c) refund | (d) redo |
| 5. | (a) pass | (b) come | (c) go | (d) visit |
| 6. | (a) against | (b) to | (c) for | (d) with |
| 7. | (a) on | (b) in | (c) into | (d) onto |
| 8. | (a) faded | (b) fazed | (c) faxed | (d) faced |
| 9. | (a) roll up | (b) enroll | (c) roll over | (d) on a roll |
| 10. | (a) Mars | (b) max | (c) maths | (d) mass |
| 11. | (a) melt | (b) simmer | (c) boil | (d) cook |
| 12. | (a) faith | (b) faithful | (c) fidelity | (d) faiths |

HOMEWORK

1. VOCABULARY EXTENSION: Choose several of the words from the text. Use a dictionary or Google's search field (or another search engine) to build up more associations / collocations of each word.

2. INTERNET: Search the Internet and find more information about HSBC. Talk about what you discover with your partner(s) in the next lesson.

3. BANKING POSTER: Make a poster comparing the different banks in your country. Are they different from banks in other countries? Show your poster to your classmates in the next lesson. Did you all find out similar things?

4. MAGAZINE ARTICLE: Write a magazine article about the quality of service provided by your bank. Include an imaginary interview with your bank manager.

Read what you wrote to your classmates in the next lesson. Which article was best and why?

5. LETTER: Write a letter to the head of HSBC. Ask him/her three questions "the Great HSBC Rip-Off". Give him/her three pieces of advice about how to provide better service and fairer charges to customers. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

ANSWERS

TRUE / FALSE:

a. T b. F c. T d. T e. T f. T g. F h. F

SYNONYM MATCH:

- | | |
|------------------|--------------------|
| 1. giant | a. colossus |
| 2. joined forces | b. combine efforts |
| 3. whopping | c. huge |
| 4. hit | d. whack |
| 5. rip-off | e. swindle |
| 6. U-turn | f. about-face |
| 7. enroll | g. register |
| 8. mass | h. large-scale |
| 9. exodus | i. withdrawal |
| 10. faith | j. belief |

PHRASE MATCH:

- | | |
|-----------------------------------|------------------------------------|
| 1. forced international banking | a. giant HSBC to back down |
| 2. students joined | b. forces in an online campaign |
| 3. charge students a whopping | c. 9.9 per cent interest rate |
| 4. refund any overdraft | d. interest charged |
| 5. HSBC decided to go against the | e. grain and hit students |
| 6. put a brave face on the | f. humiliating U-turn |
| 7. it faced a public | g. relations disaster |
| 8. HSBC could have seen a mass | h. exodus of students |
| 9. it actually makes my | i. blood boil |
| 10. HSBC's reversal also avoided | j. a planned student demonstration |

GAP FILL:

Facebook students force HSBC U-turn

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Andy Ripley, HSBC's head of product development, tried to put a **brave** face on the humiliating U-turn by telling reporters that: "Like any service-**orientated** business, we are not too big to listen to our customers." The bank had little choice as it **faced** a public relations disaster. September is the month during which new university students **enroll** in their courses and start new bank accounts. HSBC could have seen a **mass** exodus of students. The anger on Facebook was very clear. One entry read: "I am so **disgusted** with HSBC right now - it actually makes my blood **boil**. Never before have I lost so much faith in an organization." HSBC's reversal also **avoided** a planned student demonstration outside the bank's headquarters in London.

LANGUAGE WORK

1 - d 2 - b 3 - a 4 - c 5 - c 6 - b 7 - a 8 - d 9 - b 10 - d 11 - c 12 - a