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Level 3

HSBC bank helped the rich hide money

12th February, 2015

<http://www.breakingnewsenglish.com/1502/150212-hsbc.html>

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Please try Levels 0, 1 and 2 (they are easier).

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THE ARTICLE

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

The BBC says that HSBC, the world's second largest bank, helped rich people to hide money so they would not have to pay tax. A BBC documentary programme got access to the details of thousands of private bank accounts, worth \$128 billion, from an HSBC bank in Switzerland. The information was leaked by a whistleblower in 2007. It shows that HSBC helped its wealthy clients to evade tax. The whistleblower was a computer expert working for HSBC in Geneva. He stole the details of more than 100,000 clients worldwide. A French banking team looked at the stolen data in 2013. It concluded that 99.8% of French citizens on the list were probably evading tax.

HSBC said the bank has changed a lot since 2007. It said: "HSBC has [put in place] numerous initiatives designed to prevent its banking services being used to evade taxes or launder money." The Guardian newspaper in the U.K. said HSBC told its reporters that the bank understood that it failed to follow the law properly. One woman who complained when the bank did not make changes lost her job. Sue Shelley was responsible for making sure HSBC followed the law. The BBC said that when she complained that the bank was not keeping its promise to change, the bank fired her. The BBC said HSBC is now facing criminal investigations in the USA, France, Belgium and Argentina.

Sources: <http://www.bbc.com/news/business-31248913>
<http://www.independent.co.uk/news/business/hsbc-helped-rich-customers-dodge-tax-with-secret-swiss-bank-accounts-reports-says-10032594.html>
<http://www.theguardian.com/business/2015/feb/08/hsbc-files-expose-swiss-bank-clients-dodge-taxes-hide-millions>

WARM-UPS

1. BANKS: Students walk around the class and talk to other students about banks. Change partners often and share your findings.

2. CHAT: In pairs / groups, talk about these topics or words from the article. What will the article say about them? What can you say about these words and your life?

BBC / bank / pay tax / documentary / whistleblower / wealthy / clients / evading tax / changed / 2007 / banking services / follow the law / responsible / complained / fired

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

3. WEALTHY: How would life be different if you were very, very wealthy? Complete this table with your partner(s). Change partners often and share what you wrote.

	Good things	Bad things
Friends		
Stress		
Job		
Travel		
Hobbies		
Happiness		

4. POORER PEOPLE: Students A **strongly** believe poorer people should not have to pay tax; Students B **strongly** believe everyone must pay tax. Change partners again and talk about your conversations.

5. BANKING SERVICES: Rank these with your partner. Put the most important at the top. Change partners often and share your rankings.

- mortgages (housing loans)
- credit cards
- ATMs
- pensions
- savings accounts
- car loans
- financial advice
- cheque books

6. RICH: Spend one minute writing down all of the different words you associate with the word "rich". Share your words with your partner(s) and talk about them. Together, put the words into different categories.

BEFORE READING / LISTENING

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

1. TRUE / FALSE: Read the headline. Guess if a-h below are true (T) or false (F).

- | | |
|--|-------|
| a. HSBC is the world's third largest bank. | T / F |
| b. The article reports on a documentary made by CNN. | T / F |
| c. Someone stole private data about HSBC's rich clients in 2007. | T / F |
| d. A team said many of HSBC's wealthy French customers evaded tax. | T / F |
| e. HSBC has done very little to change since 2007. | T / F |
| f. HSBC told a British newspaper that it had done wrong. | T / F |
| g. An HSBC worker complained about the bank so the bank fired her. | T / F |
| h. HSBC is facing an investigation in the UK. | T / F |

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

- | | |
|--------------------|----------------|
| 1. rich | a. globally |
| 2. got | b. specialist |
| 3. shows | c. certain |
| 4. expert | d. gained |
| 5. worldwide | e. many |
| 6. numerous | f. correctly |
| 7. prevent | g. wealthy |
| 8. properly | h. questioning |
| 9. sure | i. stop |
| 10. investigations | j. reveals |

3. PHRASE MATCH: (Sometimes more than one choice is possible.)

- | | |
|---------------------------------|-----------------------|
| 1. the world's second | a. investigations |
| 2. A BBC | b. tax |
| 3. The information was leaked | c. initiatives |
| 4. more than 100,000 clients | d. largest bank |
| 5. probably evading | e. worldwide |
| 6. numerous | f. the law properly |
| 7. launder | g. documentary |
| 8. it failed to follow | h. her |
| 9. the bank fired | i. money |
| 10. HSBC is now facing criminal | j. by a whistleblower |

GAP FILL

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

The BBC says that HSBC, the world's second (1) _____ bank, helped rich people to hide money so they would not have to pay tax. A BBC (2) _____ programme got (3) _____ to the details of thousands of private bank accounts, worth \$128 billion, from an HSBC bank in Switzerland. The information was (4) _____ by a whistleblower in 2007. It shows that HSBC helped its wealthy clients to evade tax. The whistleblower was a computer (5) _____ working for HSBC in Geneva. He (6) _____ the details of more than 100,000 clients (7) _____. A French banking team looked at the stolen data in 2013. It concluded that 99.8% of French citizens on the list were (8) _____ evading tax.

access
stole
largest
leaked
expert
probably
documentary
worldwide

HSBC said the bank has changed a lot (9) _____ 2007. It said: "HSBC has [put in place] (10) _____ initiatives designed to prevent its banking services being used to evade taxes or (11) _____ money." The Guardian newspaper in the U.K. said HSBC told its reporters that the bank understood that it (12) _____ to follow the law (13) _____. One woman who complained when the bank did not make changes lost her job. Sue Shelley was (14) _____ for making sure HSBC followed the law. The BBC said that when she complained that the bank was not keeping its (15) _____ to change, the bank fired her. The BBC said HSBC is now (16) _____ criminal investigations in the USA, France, Belgium and Argentina.

numerous
responsible
failed
facing
launder
since
promise
properly

LISTENING – Guess the answers. Listen to check.

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

- 1) A BBC documentary programme got _____ details
 - a. excess to the
 - b. access to the
 - c. recess to the
 - d. axes to the
- 2) The information was leaked by a _____
 - a. with all blower in 2007
 - b. wish all blower in 2007
 - c. with tall blower in 2007
 - d. whistleblower in 2007
- 3) He stole the details of more than 100,000 _____
 - a. clientele worldwide
 - b. client worldwide
 - c. clients worldwide
 - d. claimants worldwide
- 4) A French banking team looked at the stolen _____
 - a. day tar in 2013
 - b. data in 2013
 - c. date are in 2013
 - d. they tar in 2013
- 5) It concluded that 99.8% of French citizens on the list were _____
 - a. probably evading tax
 - b. probably evade in tax
 - c. probably invading tax
 - d. probably invade in tax
- 6) prevent its banking services being used to evade taxes _____
 - a. or lawn the money
 - b. or loan the money
 - c. or launder money
 - d. or law the money
- 7) the bank understood that it failed to follow _____
 - a. the laws properly
 - b. the law properly
 - c. the lawyer properly
 - d. the lore properly
- 8) One woman who complained when the bank did not make _____
 - a. changes cost her job
 - b. changes host her job
 - c. changes most her job
 - d. changes lost her job
- 9) Sue Shelley was responsible for making sure HSBC _____
 - a. follow the law
 - b. followed the law
 - c. follows the law
 - d. following the law
- 10) when she complained that the bank was not keeping its promise to change, _____
 - a. the bank filed her
 - b. the bank fried her
 - c. the bank fired her
 - d. the bank flied her

LISTENING – Listen and fill in the gaps

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

The BBC says that HSBC, the world's (1) _____, helped rich people to hide money so they would not (2) _____. A BBC documentary programme got access to the details of thousands of private bank accounts, (3) _____, from an HSBC bank in Switzerland. The information (4) _____ whistleblower in 2007. It shows that HSBC helped its wealthy clients to evade tax. The whistleblower was a computer (5) _____ HSBC in Geneva. He stole the details of more than 100,000 clients worldwide. A French banking team looked at the stolen data in 2013. It concluded that 99.8% of French (6) _____ were probably evading tax.

HSBC said the bank (7) _____ lot since 2007. It said: "HSBC has [put in place] numerous initiatives (8) _____ its banking services being used to evade taxes (9) _____."

The Guardian newspaper in the U.K. said HSBC told its reporters that the bank understood that it (10) _____ the law properly. One woman who complained when the bank did not make changes lost her job. Sue Shelley was responsible for making sure HSBC (11) _____. The BBC said that when she complained that the bank was not keeping its promise to change, (12) _____. The BBC said HSBC is now facing criminal investigations in the USA, France, Belgium and Argentina.

COMPREHENSION QUESTIONS

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

1. How big is HSBC among the world's banks?

2. What TV channel made a documentary about this story?

3. When did the whistleblower steal the information?

4. From how many clients did the whistleblower steal money?

5. What percentage of French clients on a list probably evaded tax?

6. From when did HSBC start making changes?

7. What did the bank not want its services being used to launder?

8. What happened to an HSBC worker who complained?

9. What did the worker say HSBC did not keep?

10. What is HSBC now facing in Argentina and other countries?

MULTIPLE CHOICE - QUIZ

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

1. How big is HSBC among the world's banks?
 - a) the second biggest
 - b) the biggest
 - c) the third biggest
 - d) the joint-biggest
2. What TV channel made a documentary about this story?
 - a) CNN
 - b) Banking Today
 - c) BBC
 - d) Al Jazeera
3. When did the whistleblower steal the information?
 - a) 2002
 - b) 2007
 - c) 2010
 - d) 2014
4. From how many clients did the whistleblower steal data?
 - a) 400,000
 - b) 300,000
 - c) 200,000
 - d) 100,000
5. What percentage of French clients on a list probably evaded tax?
 - a) 99.8%
 - b) 98.9%
 - c) 99.9%
 - d) 89.9%
6. From when did HSBC start making changes?
 - a) 2004
 - b) 2005
 - c) 2006
 - d) 2007
7. What did the bank not want its services being used to launder?
 - a) socks
 - b) money
 - c) dirty washing
 - d) data
8. What happened to an HSBC worker who complained?
 - a) she won a prize
 - b) she became a whistleblower
 - c) she was promoted
 - d) she was fired
9. What did the worker say HSBC did not keep?
 - a) secrets
 - b) money
 - c) its promises
 - d) to the rules
10. What is HSBC now facing in Argentina and other countries?
 - a) the light
 - b) criminal investigations
 - c) shareholders
 - d) competition

ROLE PLAY

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

Role A – Housing loans

You think housing loans are the most important services that banks offer. Tell the others three reasons why. Tell them why their services aren't so good. Also, tell the others which is the least useful of these (and why): credit cards, ATMs or financial advice.

Role B – Credit cards

You think credit cards are the most important services that banks offer. Tell the others three reasons why. Tell them why their services aren't so good. Also, tell the others which is the least useful of these (and why): housing loans, ATMs or financial advice.

Role C – ATMs

You think ATMs are the most important services that banks offer. Tell the others three reasons why. Tell them why their services aren't so good. Also, tell the others which is the least useful of these (and why): credit cards, housing loans or financial advice.

Role D – Financial advice

You think financial advice is the most important services that banks offer. Tell the others three reasons why. Tell them why their services aren't so good. Also, tell the others which is the least useful of these (and why): credit cards, ATMs or housing loans.

AFTER READING / LISTENING

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

1. WORD SEARCH: Look in your dictionary / computer to find collocates, other meanings, information, synonyms ... for the words 'whistle' and 'blower'.

whistle	blower
----------------	---------------

- 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 how they were used in the text:

<ul style="list-style-type: none">• second• access• leaked• wealthy• 100,000• 99.8%	<ul style="list-style-type: none">• lot• place• understood• lost• promise• facing
--	--

BANKS SURVEY

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

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.

BANKS DISCUSSION

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

- 1) What did you think when you read the headline?
- 2) What springs to mind when you hear the word 'bank'?
- 3) What do you think about what you read?
- 4) Is it easier for rich people to break the law?
- 5) Why do these very rich people try to hide their money?
- 6) What do you think of rich people not paying tax?
- 7) What do you think of the idea of tax?
- 8) What do you think of whistleblowers?
- 9) Should poorer people pay no tax?
- 10) What should the punishment be for people who evade tax?

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BANKS DISCUSSION

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

- 11) Did you like reading this article? Why/not?
- 12) Do you trust banks?
- 13) Banks say customers are more important than profits. What do you think?
- 14) What is laundering money and how do people do it?
- 15) What is the best bank and why?
- 16) What should happen to HSBC for breaking the law?
- 17) What should the woman who lost her job do?
- 18) What do you think of a career in banking?
- 19) What do you think will happen to HSBC in the court cases?
- 20) What questions would you like to ask the boss of HSBC?

DISCUSSION (Write your own questions)

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

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

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DISCUSSION (Write your own questions)

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

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

LANGUAGE - CLOZE

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

The BBC says that HSBC, the world's (1) _____ largest bank, helped rich people to hide money so they would not have to (2) _____ tax. A BBC documentary programme got (3) _____ to the details of thousands of private bank accounts, worth \$128 billion, from an HSBC bank in Switzerland. The information was leaked by a whistleblower in 2007. It shows that HSBC helped its (4) _____ clients to evade tax. The whistleblower was a computer expert working for HSBC in Geneva. He (5) _____ the details of more than 100,000 clients worldwide. A French banking team looked at the stolen data in 2013. It (6) _____ that 99.8% of French citizens on the list were probably evading tax.

HSBC said the bank has changed a lot (7) _____ 2007. It said: "HSBC has [put in place] numerous initiatives designed to prevent its banking services being used to evade taxes or (8) _____ money." The Guardian newspaper in the U.K. said HSBC told its reporters that the bank understood that it failed to follow the law (9) _____. One woman who complained when the bank did not make changes (10) _____ her job. Sue Shelley was responsible for (11) _____ sure HSBC followed the law. The BBC said that when she complained that the bank was not keeping its promise to change, the bank (12) _____ her. The BBC said HSBC is now facing criminal investigations in the USA, France, Belgium and Argentina.

Put the correct words from the table below in the above article.

- | | | | | |
|-----|--------------|----------------|----------------|----------------|
| 1. | (a) seconded | (b) secondary | (c) second | (d) seconds |
| 2. | (a) pay | (b) paid | (c) payee | (d) payment |
| 3. | (a) access | (b) excess | (c) recess | (d) success |
| 4. | (a) wealthy | (b) wealth | (c) healthy | (d) health |
| 5. | (a) steals | (b) stole | (c) stealing | (d) steal |
| 6. | (a) conclude | (b) conclusion | (c) concluding | (d) concluded |
| 7. | (a) for | (b) by | (c) since | (d) to |
| 8. | (a) soak | (b) wash | (c) rinse | (d) launder |
| 9. | (a) properly | (b) prosper | (c) property | (d) profitably |
| 10. | (a) mislaid | (b) lost | (c) dropped | (d) forgot |
| 11. | (a) make | (b) making | (c) made | (d) makes |
| 12. | (a) fire | (b) fires | (c) fired | (d) firing |

SPELLING

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

Paragraph 1

1. A BBC noytaeudcrm programme
2. HSBC helped its yalthwe clients
3. a computer eerpxt
4. more than 100,000 ltnseci worldwide
5. French sntiiecz
6. bylorabp evading tax

Paragraph 2

7. umosrneu initiatives
8. rndeula money
9. follow the law rproeylp
10. One woman who caimodlnpe
11. not keeping its mspiroe to change
12. facing aircmnli investigations in the USA

PUT THE TEXT BACK TOGETHER

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

Number these lines in the correct order.

- () complained that the bank was not keeping its promise to change, the bank fired her. The BBC said HSBC is now
- () clients worldwide. A French banking team looked at the stolen data in 2013. It concluded
- () to follow the law properly. One woman who complained when the bank did not make changes lost
- () facing criminal investigations in the USA, France, Belgium and Argentina.
- () that 99.8% of French citizens on the list were probably evading tax.
- () money." The Guardian newspaper in the U.K. said HSBC told its reporters that the bank understood that it failed
- () her job. Sue Shelley was responsible for making sure HSBC followed the law. The BBC said that when she
- () computer expert working for HSBC in Geneva. He stole the details of more than 100,000
- () leaked by a whistleblower in 2007. It shows that HSBC helped its wealthy clients to evade tax. The whistleblower was a
- (**1**) The BBC says that HSBC, the world's second largest bank, helped rich people to hide
- () money so they would not have to pay tax. A BBC documentary programme got access to the details
- () initiatives designed to prevent its banking services being used to evade taxes or launder
- () HSBC said the bank has changed a lot since 2007. It said: "HSBC has [put in place] numerous
- () of thousands of private bank accounts, worth \$128 billion, from an HSBC bank in Switzerland. The information was

PUT THE WORDS IN THE RIGHT ORDER

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

1. so they would not have to pay tax Hide money .

2. details bank of accounts thousands of The private .

3. computer whistleblower a expert The was .

4. French the banking stolen team data looked A at

5. were tax citizens list evading French the probably on .

6. bank has changed a lot since 2007 HSBC said the .

7. place in put has HSBC initiatives numerous .

8. to follow the law The bank understood that it failed .

9. the not promise that was its Complained bank keeping .

10. USA is criminal the HSBC facing in now investigations .

CIRCLE THE CORRECT WORD (20 PAIRS)

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

The BBC says that HSBC, the world's *second / two* largest bank, helped rich people to hide money so they would not have to *paid / pay* tax. A BBC documentary programme got *access / excess* to the details of thousands of private bank accounts, *worthy / worth* \$128 billion, from an HSBC bank in Switzerland. The information was *leaked / leaks* by a whistleblower in 2007. It shows that HSBC helped its *wealthy / wealth* clients to evade tax. The whistleblower was a computer *expert / expertise* working for HSBC in Geneva. He *stole / stolen* the details of more than 100,000 clients worldwide. A French banking team looked *to / at* the stolen data in 2013. It concluded that 99.8% of French citizens on the list were probably *evading / evasion* tax.

HSBC said the bank has changed a *lot / lots* since 2007. It said: "HSBC has [put in place] *numerous / numeral* initiatives designed to prevent its banking services being used to evade taxes or *laundry / launder* money." The Guardian newspaper in the U.K. said HSBC *told / tell* its reporters that the bank understood that it failed to follow the law *proper / properly*. One woman who complained when the bank did not make *change / changes* lost her job. Sue Shelley was responsible for making *sure / surely* HSBC followed the law. The BBC said that when she complained that the bank was not *keeping / doing* its promise to change, the bank *fired / fried* her. The BBC said HSBC is now facing *crime / criminal* investigations in the USA, France, Belgium and Argentina.

Talk about the connection between each pair of words in italics, and why the correct word is correct.

INSERT THE VOWELS (a, e, i, o, u)

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

Th_ BBC s_ys th_t HSBC, th_ w_rld's s_c_nd l_rg_st
b_nk, h_lp_d r_ch p__pl_ t_ h_d_ m_n_y s_ th_y w__ld
n_t h_v_ t_ p_y t_x. _ BBC d_c_m_nt_ry pr_gr_mm_
g_t _cc_ss t_ th_ d_t__ls _f th__s_nds _f pr_v_t_ b_nk
_cc__nts, w_rth \$128 b_ll__n, fr_m _n HSBC b_nk _n
Sw_tz_rl_nd. Th_ _nf_rm_t__n w_s l__k_d by _
wh_stl_bl_w_r _n 2007. _t sh_ws th_t HSBC h_lp_d _ts
w__lthy cl__nts t_ _v_d_ t_x. Th_ wh_stl_bl_w_r w_s _
c_mpt_r_xprt w_rk_ng f_r HSBC _n G_n_v_. H_st_l_
th_ d_t__ls _f m_r_ th_n 100,000 cl__nts w_rldw_d_. _
Fr_nch b_nk_ng t__m l__k_d _t th_ st_l_n d_t__n
2013. _t c_ncl_d_d th_t 99.8% _f Fr_nch c_t_z_ns _n
th_ l_st w_r_ pr_b_bly _v_d_ng t_x.

HSBC s__d th_ b_nk h_s ch_ng_d _ l_t s_nc_ 2007. _t
s__d: "HSBC h_s [p_t _n pl_c_] n_m_r__s _n_t__t_v_s
d_s_gn_d t_ pr_v_nt _ts b_nk_ng s_rv_c_s b__ng _s_d
t_ _v_d_ t_x_s _r l__nd_r m_n_y." Th_ G__rd__n
n_wsp_p_r _n th_ __.K. s__d HSBC t_ld _ts r_p_r_t_rs
th_t th_ b_nk _nd_rst__d th_t _t f__l_d t_ f_ll_w th_
l_w pr_p_rly. _n_ w_m_n wh_ c_mpl__n_d wh_n th_
b_nk d_d n_t m_k_ ch_ng_s l_st h_r j_b. S__ Sh_ll_y
w_s r_sp_ns_bl_ f_r m_k_ng s_r_ HSBC f_ll_w_d th_
l_w. Th_ BBC s__d th_t wh_n sh_ c_mpl__n_d th_t th_
b_nk w_s n_t k__p_ng _ts pr_m_s_ t_ ch_ng_, th_ b_nk
f_r_d h_r. Th_ BBC s__d HSBC _s n_w f_c_ng cr_m_n_l
_nv_st_g_t__ns _n th_ _S_, Fr_nc_, B_lg__m _nd
_rg_nt_n_.

PUNCTUATE THE TEXT AND ADD CAPITALS

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

the bbc says that hsbc the world's second largest bank helped rich people to hide money so they would not have to pay tax a bbc documentary programme got access to the details of thousands of private bank accounts worth \$128 billion from an hsbc bank in switzerland the information was leaked by a whistleblower in 2007 it shows that hsbc helped its wealthy clients to evade tax the whistleblower was a computer expert working for hsbc in geneva he stole the details of more than 100000 clients worldwide a french banking team looked at the stolen data in 2013 it concluded that 998% of french citizens on the list were probably evading tax

hsbc said the bank has changed a lot since 2007 it said "hsbc has [put in place] numerous initiatives designed to prevent its banking services being used to evade taxes or launder money" the guardian newspaper in the uk said hsbc told its reporters that the bank understood that it failed to follow the law properly one woman who complained when the bank did not make changes lost her job sue shelley was responsible for making sure hsbc followed the law the bbc said that when she complained that the bank was not keeping its promise to change the bank fired her the bbc said hsbc is now facing criminal investigations in the usa france belgium and argentina

PUT A SLASH (/) WHERE THE SPACES ARE

From <http://www.BreakingNewsEnglish.com/1502/150212-hsbc.html>

TheBBCsaysthatHSBC,theworld'ssecondlargestbank,helpedrichpeopletohidemoneysotheywouldnothavetopaytax.ABBCdocumentaryprogrammegotaccesstothedetailsofthousandsofprivatebankaccounts,worth\$128billion,fromanHSBCbankinSwitzerland.Theinformationwasleakedbyawhistleblowerin2007.ItshowsthatHSBChelpeditstwealthyclientstoevadetax.ThewhistleblowerwasacomputerexpertworkingforHSBCinGeneva.Hestolethedetailsofmorethan100,000clientsworldwide.AFrenchbankingteamlookedatthestolendatain2013.Itconcludedthat99.8%ofFrenchcitizensonthelistwereprobablyevadingtax.HSBCsaidthebankhaschangedalotsince2007.Itsaid:"HSBChas[putinplace]numerousinitiativesdesignedtopreventitsbankingservicesbeingusedtoevadetaxesorlaundermoney."TheGuardiannewspaperintheU.K.saidHSBCtolditsreportersthatthebankunderstoodthatitfailedtofollowthelawproperly.Onewomanwhocomplainedwhenthebankdidnotmakechangeslostherjob.SueShelleywasresponsibleformakingsureHSBCfollowedthelaw.TheBBCsaidthatwhenshecomplainedthatthebankwasnotkeepingitspromisetochange,thebankfiredher.TheBBCsaidHSBCisnowfacingcriminalinvestigationintheUSA,France,BelgiumandArgentina.

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 out more about banks. Share what you discover with your partner(s) in the next lesson.

3. TAX: Make a poster about tax. Show your work to your classmates in the next lesson. Did you all have similar things?

4. TAX EVASION: Write a magazine article about HSBC helping rich people to hide their money from the taxman. Include imaginary interviews with HSBC, a poor person who pays tax, a rich HSBC customer who hides his money from the taxman.

Read what you wrote to your classmates in the next lesson. Write down any new words and expressions you hear from your partner(s).

5. WHAT HAPPENED NEXT? Write a newspaper article about the next stage in this news story. Read what you wrote to your classmates in the next lesson. Give each other feedback on your articles.

6. LETTER: Write a letter to an expert on banks. Ask him/her three questions about banks. Give him/her three of your ideas. Read your letter to your partner(s) in your next lesson. Your partner(s) will answer your questions.

ANSWERS

TRUE / FALSE (p.4)

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

SYNONYM MATCH (p.4)

- | | |
|--------------------|----------------|
| 1. rich | a. wealthy |
| 2. got | b. gained |
| 3. shows | c. reveals |
| 4. expert | d. specialist |
| 5. worldwide | e. globally |
| 6. numerous | f. many |
| 7. prevent | g. stop |
| 8. properly | h. correctly |
| 9. sure | i. certain |
| 10. investigations | j. questioning |

COMPREHENSION QUESTIONS (p.8)

1. The second biggest
2. The BBC
3. In 2007
4. More than 100,000
5. 99.8%
6. From 2007
7. Money
8. She lost her job (she was fired)
9. Its promises
10. Criminal investigations

MULTIPLE CHOICE - QUIZ (p.9)

1. a 2. c 3. b 4. d 5. a 6. d 7. b 8. d 9. c 10. b

ALL OTHER EXERCISES

Please check for yourself by looking at the Article on page 2.
(It's good for your English ;-)