

Epreuve orale

Durée de l'épreuve : 20 minutes

Préparation : 20 minutes

**A. Première partie : durée 10 minutes, préparation 10 minutes.**

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**SUJET N° X**

**Document candidat**

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Travail à faire par le candidat

**Role play**

Teacher: The customer

You: The banking advisor

Enclosures:

Appendix 1: HSBC credit cards

Appendix 2: Credit Card Agreement

The candidate [The banking advisor] is expected to:

- Welcome the customer
- Ask the customer questions about the credit card he or she would like
- Present and give the features and benefits of the various cards
- Identify what type of card he or she is looking for
- Based on the information gathered propose the cards to him or her
- Answer any questions he or she may have
- Fill in the contract and make him or her sign it. (you will have to give it back)

## Role play

### 1. Who you are: Setting the scene.

You work as a banking advisor for HSBC who are the third largest personal credit card issuer in the UK with some of the most competitive offers in the market. In addition to offering great introductory deals, the HSBC cards provide a range of security features to give customers extra confidence no matter if they are buying on the high street, abroad or on-line.

Your manager, Sophie Harris, has asked you to welcome a customer (Mr. Smith or Mrs. Pitt). The customer would like to have information concerning the HSBC credit cards and he or she will choose one of the cards you present to him or her. By means of the appendix 1, prepare your appointment and present to your customer the features and benefits of the various cards offered by the bank. You will then help him or her to choose the best credit card for him or her.

To conclude the meeting, you will ask your customer to sign the simplified "credit card agreement form".

To prepare your negotiation, your manager, Sophie Harris, gave you last week the document below. You can use it for your preparation.

#### Eight steps to a successful sale






<b>Preparation</b>	Have three value-added points prepared Bring all materials, brochures, contracts, etc...	
<b>Greeting and introduction</b>	Find out about the customer's personal interests, hobbies, family and so on	
<b>Surveying</b>	Ask open-ended questions (who, what, where, when, why, how, how much, tell me about it, describe...)	
<b>Rephrasing</b>	Rephrase what the customer is looking for	
<b>Presentation</b>	Give arguments for the product	
<b>Handling objections</b>	Meet the objection with a question in order to find out more Answer the objection	
<b>Closing</b>	Get the customer's agreement	
<b>Customer maintenance</b>	Propose another appointment	

### 2. Your tasks :

- ✓ Welcome Mr Smith or Mrs Pitt.
- ✓ Present and give the features and benefits of the various cards
- ✓ Identify what type of card he or she is looking for
- ✓ Based on the information gathered propose the cards to him or her
- ✓ Answer any questions he or she may have
- ✓ Fill in the contract and make him or her sign it.

Appendix 1 page 3: HSBC Credit Cards

Appendix 2 page 4: Simplified credit card agreement

NAME	FEATURES
<p><a href="#">Visa Infinite card</a></p> <p>Benefit from a top-class range of services with the advantages of this prestigious card.</p>	<p>The Visa Infinite card offers you exceptional services.</p> <ul style="list-style-type: none"> <li>• Enjoy very high spending and withdrawal limits that can be personalized.</li> <li>• Benefit from extensive insurance and assistance services.</li> <li>• Enjoy exclusive advantages with our prestigious partnerships.</li> <li>• 24/7 access to the "Infinite Service" that makes every effort to meet your needs (ordering a taxi, reserving a hotel room, travel information, etc.)</li> <li>• Overseas cash withdrawals are free from HSBC ATMs worldwide!</li> <li>• The Visa Infinite card is available on its own or as part of the Convention HSBC Patrimony package.</li> <li>• The annual fee for the Visa Infinite card is <b>£ 290</b>.</li> </ul> 
<p><a href="#">Gold MasterCard</a></p> <p>The key to a world of guarantees and privileges, backed by the resources of the MasterCard network.</p>	<p>The Gold MasterCard makes paying for your purchases in France and abroad easier throughout the MasterCard network.</p> <ul style="list-style-type: none"> <li>• Benefit from generous withdrawal and spending upper-limits.</li> <li>• The Gold MasterCard includes guarantees so that you can travel with complete confidence (travel cancellation, medical repatriation, hire car, etc.).</li> <li>• Benefit from a guarantee protecting your belongings against theft or damage in the 7 days following the date of purchase.</li> <li>• Overseas cash withdrawals are free from HSBC ATMs worldwide!</li> <li>• You can apply for your Gold MasterCard directly on <a href="#">hsbc.uk</a> by clicking on 'apply online'.</li> <li>• The Gold MasterCard is available on its own or as part of the Convention HSBC Dynamic and Convention HSBC Patrimony packages.</li> <li>• The annual fee for the Gold MasterCard is <b>£ 126</b>.</li> </ul> 
<p><a href="#">Visa Premier card</a></p> <p>Travel with total peace of mind thanks to excellent guarantees and payment options.</p>	<p>The Visa Premier card simplifies payment in UK and overseas, throughout the Visa network.</p> <ul style="list-style-type: none"> <li>• Benefit from generous withdrawal and spending limits.</li> <li>• The Visa Premier card includes insurance and assistance services so you can travel with total peace of mind.</li> <li>• Enjoy special offers from well-known brands in the travel and leisure world.</li> <li>• Overseas cash withdrawals are free from HSBC ATMs worldwide!</li> <li>• You can apply for your Visa Premier card directly on <a href="#">hsbc.uk</a> by clicking on 'apply online'.</li> <li>• The Visa Premier card is available on its own or as part of the Convention HSBC Dynamic and Convention HSBC Patrimony packages.</li> <li>• The annual fee for the Visa Premier card is <b>£ 126</b>.</li> </ul> 
<p><a href="#">Visa card</a></p> <p>A valuable cash management tool that is accepted all over the world, with generous upper-limits and deferred debit at the end of the month.</p>	<p>With the Visa card, you can pay for your purchases securely, whether you are paying directly or over the Internet.</p> <ul style="list-style-type: none"> <li>• Benefit from assistance and insurance guarantees giving you peace of mind.</li> <li>• Choose between immediate debit and deferred debit.</li> <li>• Activate your electronic Money wallet included with your card free of charge.</li> <li>• Withdraw cash overseas for free from HSBC ATMs worldwide!</li> <li>• Apply for your Visa card directly on <a href="#">hsbc.uk</a> by clicking on 'apply online'.</li> <li>• The Visa card is available on its own or comes as part of the Convention HSBC Avenir or Convention HSBC Dynamic package.</li> <li>• The annual fees for the Visa card are <b>£ 35</b> for an immediate debit card and <b>£ 45</b> for a deferred debit card.</li> </ul> 
<p><a href="#">Visa Electron card</a></p> <p>The ideal card for managing your budget, with no risk of exceeding your account balance.</p>	<p>The Visa Electron card is an international payment and cash card.</p> <ul style="list-style-type: none"> <li>• Stay in control of your budget thanks to the systematic account-balance check.</li> <li>• This card is particularly well suited to young people's needs, and is free for the first year for those under 18.</li> <li>• Overseas cash withdrawals are free from HSBC ATMs worldwide!</li> <li>• The annual fee for the Visa Electron card is <b>£ 30</b>.</li> </ul> 

**CREDIT CARD CONTRACT**

Contract between **HSBC** and \_\_\_\_\_ for the privilege of getting a credit card  
 Title and Name: .....

Current address: .....

Employment status: Employed  Homemaker  Key/part time  Self-employed  Unemployed

Marital status: Single  Married  Separated  Divorced  Surviving spouse or husband

Telephone: .....Email:.....

Credit card: .....

**SIMPLIFIED CREDIT CARD AGREEMENT**

This agreement is for your credit card account with us. It applies to you and all eligible users you approve. It starts when you first use your card and ends on the date printed on your card

**1 USE OF YOUR CARD**

It can be used anywhere your card is accepted.

**2 CREDIT LIMIT**

Your credit limit is 5 000 £.

You may charge purchases and cash advances up to the credit limit shown on your monthly bill. We won't process transactions that take you over your limit, unless you specifically ask us to do so. We can increase, reduce, suspend, or cancel your credit limit at any time.

**3 PAYMENT**

We will bill you monthly for your purchases and cash advances, plus interest and other fees that may apply. You must pay at least the minimum monthly payment by the due date indicated on your bill. Paying more than the minimum balance will reduce your interest charges. Either of us can close this account at any time for any reason, but you will still owe all outstanding amounts.

**4 INTEREST**

At the end of each day, we will add new charges to your balance and subtract payments we receive and other credits that may apply. We will multiply the ending balance by the daily interest rate and add the interest charge to this balance. We will apply your payments to the balances with the highest interest rates first. We will notify you 45 days in advance of any charge in terms or increase in interest rate. You have the option to close the account before any charge in terms or interest rate takes effect.

Your interest rate will be:

Purchases	Daily rate : 0.038 % Annual rate: 13.90 %
Cash Advance	Daily rate : 0.068 % Annual rate: 24.90 %
Balance Transfer	Daily rate : 0.038 % Annual rate:13.90 %
Access Checks	Daily rate : 0.068 % Annual rate: 24.90 %

**5 PENALTIES**

If you don't follow the terms of agreement, these penalties apply:

Late payment	39 £
Returned payment	39 £

If you are more than 60 days late in paying your bill, your rate may go up. If you pay on time thereafter for 6 consecutive months, the rate will return to the previous rate.

**6 SERVICE FEES**

We may charge fees for various services:

Annual Fee	None
Cash Advance Fee	The greater of 10 £ or 3 % of the amount
Foreign Transactions	The lesser of 2 £ or 1 % of the amount

**7 DISPUTE RESOLUTION**

This agreement is governed by federal law. If you think your bill is wrong, you must write to us within 60 days. We then have 90 days to resolve the error or explain why the bill is correct. Any dispute we cannot resolve will be decided by an independent arbitrator, whose decision is binding on us, but not on you. If you are not satisfied with the arbitrator's decision, you may then go to court.

**More information**

For an online version that explain this agreement and your privacy rights, visit [www.HSBC.uk](http://www.HSBC.uk) or call us at 0123.456.789 for a written copy.

Both parties agree that any item in this contract may be unable to be kept and that the contract may be reopened for amendment if that should occur -- but that any one item not being met shall not mean that the rest of the items in the contract will not still be followed.

Signed by The banking advisor \_\_\_\_\_ Date \_\_\_\_\_

Signed by The customer \_\_\_\_\_ Date \_\_\_\_\_

