

Pearson Edexcel Functional Skills – Level 2

Practice 2

Time: 75 minutes

Paper Reference **PENR2**

English

Component 2: Reading Text Booklet

Do not return this Text Booklet with the Question Paper.

Instructions

- You should write your answers in the Question and Answer Booklet.
- You must **not** write any responses to questions in this Text Booklet.

Information

- This Text Booklet contains the three texts required for the Level 2 Component 2: Reading exam.
- This Text Booklet must be securely destroyed by the centre immediately after the exam has been completed.

Advice

- Read each text before you answer the questions.

Turn over ►

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Text A

Leaflet

Beware of identity theft

Paragraph 1

Identity theft is when someone uses your details to pretend to be you in order to steal your money or commit another crime. They may open a bank account, take out a credit card or even apply for benefits illegally in your name. Cases of identity theft are on the rise: criminals are becoming more and more adept at acquiring personal details. So be on the lookout and don't let anyone steal your identity and scam you.

Paragraph 2

Personal details like your name, address and date of birth provide enough information to create another 'you'. A thief can use a number of methods to find out your personal information. These include stealing your phone, hacking into emails or looking at social media, so take care online and be careful what you post.

Paragraph 3

One of the signs you may be the victim of identity theft is the loss of your passport, driving licence or other crucial documents. Alternatively, thieves may intercept your mail, for example electricity or phone bills, to get hold of your information.

Paragraph 4

If you see items that you haven't bought on your bank statement, it may mean someone has used your bank card to buy goods. Another indication that someone might be using your payment card details is receiving bills for goods you haven't ordered.

Paragraph 5

Check your bank account regularly for suspicious activity. If you are concerned, phone the bank using the number on your bank card. Documents with personal details should be securely disposed of, for example shredded. If you move to a new home, inform all relevant companies and give them your new address. The bottom line is you need to wise up to scammers. The less you give away, the safer you are.



Text B

Newspaper report

Concern about scams in the UK

Escalating numbers of people in the UK are being scammed by heartless criminals who target victims in person, on the phone and online. Just this week an investigation revealed how crooks pose as genuine tax officials to target 10,000 people a day by phone. Victims are told they have an outstanding bill and face arrest if they don't pay up. If they do pay, this is called an authorised push payment.

Fraud cases by type for 2018	
cheque	2%
internet banking	12%
authorised push payment	30%
payment card	56%

Consumer groups describe the soaring numbers of scams as 'alarming' and warn the country's grip on fraud is 'spiralling out of control': they say the true number of victims may well be even higher as they believe people are often too embarrassed to come forward.

Many instances of fraud take place online. For example, email scams may include 'phishing', which is when you are directed to a copycat website designed to trick you into revealing your bank details.

Another scam is when you get an email that seems to come from a friend who claims to have been robbed abroad and asks you to send them money urgently.

An email telling you that you need to pay for a TV licence immediately using the link provided, or you will be prosecuted is another way of conning people out of money.

If you receive a dodgy looking email, Mary Brown from Action Fraud advises you to:

- delete messages without opening them
- ignore email attachments
- avoid clicking on links, even to unsubscribe
- report anything that might be a scam to Action Fraud.

According to Mary Brown, scammers target thousands of people in the hope that a handful of people will be tricked into falling for their cruel cons. She advises people to read up on fraud and cyber-crime and make sure they have a firewall and virus protection on their devices. If you are a victim, report it immediately: every bit of information helps to track these criminals down.

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Text C

Case studies

Dave's story

I received a text from my bank requesting verification of a suspicious looking transaction. The message appeared completely genuine so I wasn't concerned and rang the number in the text. The person I spoke to sounded professional and said I should transfer my money into a new 'safe' account immediately. This seemed sensible and I authorised payment through my online banking system. I was informed I'd receive a letter confirming the transfer and providing a new bank card. A week later I discovered my account was overdrawn and I was flabbergasted when I realised I'd been conned. I should have monitored my account more closely, according to the bank adviser I spoke to, and used the number on my bank card to telephone the bank.

Zena's story

My grandma was nearly scammed by a criminal pretending to be an electricity meter reader: he came to the door in uniform and had ID on him – he even knew her name. At first she trusted him completely, but then she became suspicious as she couldn't see a company van – and she remembered that the meter had been read recently. So she said she wanted to phone the company before allowing him in. He disappeared like greased lightning then. My grandma was extremely upset and couldn't believe it had happened to her - she phoned the local police to report him, so he couldn't target anyone else. She realised afterwards she should be more vigilant about shredding bills with her address on as this was probably how he accessed her details.

Marie's story

Recently I got a call saying I'd won first prize in a competition – a luxury holiday for two in the Caribbean. Initially I thought – wow, that's absolutely brilliant – and couldn't wait to tell my partner. Then I got an email with more information, asking for an 'administration fee' for the prize to be 'unlocked'. The penny dropped then – I hadn't entered a competition, there was no prize – this was all a big fat con. I was gobsmacked! My partner thought it was funny, but I was annoyed I'd been so gullible. I contacted Fraud Action to report it and the helpline person who was reassuring said fraudsters get a lot of info from social media – so you need to be really careful what you post. She said more people are falling for scams every day.

