INSTRUCTIONS TO CANDIDATES

1. Please read the instructions given in the question paper CAREFULLY.
2. This question paper is printed on both sides of the paper.
3. Please write your answers in the answer booklet given.
4. This question paper consists of TWO (2) sections: A and B.
5. Answer all questions.

THIS QUESTION PAPER CONSISTS OF 10 PAGES EXCLUDING THE COVER PAGE.
SECTION A (20 marks)

INSTRUCTION: Read the following passage and circle the best answer.

You are advised to spend 30 minutes on this task.

Questions 1 to 10 are based on the following figure and passage.

A Tangled Web of Lies

Figure 1: Fraud Losses by Type of Payment Instruments (Source: Bank Negara Malaysia)
Many consumers are questioning the assurance banks give on the Internet security after discovering that their credit and debit cards have been used in unauthorized online transactions.

Salasiah Razak was shocked to find that more than her whole month’s salary had “disappeared” when she went to the ATM on Oct 2.

“A flurry of transactions using my debit card was made on Sept 29 and 30, but according to bank officials, many purchases of between RM4 and RM200 had been made since August.”

“The bank estimated that I’ve lost a total of RM5000 possibly to young gamers making online software purchases,” she said, adding that after her card was replaced, a RM400 transaction was made. She has lodged a police report and is waiting for the bank to conclude its investigations.

“I hope I get my money back. I don’t want a debit card anymore,” she said.

In just eight minutes, N. Reena received six SMSes from her bank informing her that more than RM2000 was charged to her credit card on the PayPal payment platform on Oct 4.

“The messages started coming in at 1.20 a.m. with a US$1 PayPal transaction. I don’t know what the payment was for as the only description was the word ‘Modernismau’. The last time I used PayPal was when I was in United Kingdom in May,” she said.

She received an SMS at 2.18 a.m. informing her that the credit card had been suspended due to suspected fraudulent transaction, but there was another SMS at 2.20 a.m. indicating an RM510.65 transaction. The bank has assured her that she would not have to pay for the transactions. “I was asked to fill out a form which they have yet to send to me,” she said. Reena, who usually uses ipay88, vowed to only use online payment platforms if absolutely necessary.

Janice Oh too was a victim when on Sept 28; her credit card was blocked by a foreign bank after a suspected fraudulent payment of £53 (RM277) was made.
The Financial Mediation Bureau registered three cases involving unauthorized online credit card transaction recently. Its spokesman said that one complainant had disputed 14 online transactions but denied losing her credit card.

“Upon investigation, the bank concluded that the transactions were performed on a secured website and a valid OTP (one time password) was sent to the complainant’s mobile number. At the enquiry, the complainant admitted that the mobile number, which was registered with the bank, belongs to her. The online transactions were performed by the complainant’s son without her knowledge as evidence by the log-on user ID. She finally agreed to settle the disputed amount in full,” he said, adding that the amount involved could not be revealed for privacy reasons.

National Consumer Complaints Centre legal and dispute resolution manager, Santhosh Kannan, said disputed credit card use online was common. “We also hear many cases of money being deducted from bank accounts and credit cards used for unauthorised transactions,” he said.

Adapted from Sunday Star newspaper, 19th October, 2014

1. In 2009, online fraud losses based on credit card is the highest of all four years.
   A. True
   B. False
   C. Not Stated

2. There is a steady decline of cheque fraudulent from 2009 to 2012.
   A. True
   B. False
   C. Not Stated
3. Based on the data above, what type of online transaction medium that shows a constant increase from 2011 to 2013?
   i. Cheques
   ii. E-money
   iii. Charge Card
   iv. Debit Card
   A. i
   B. i, ii, iv
   C. iii, iv
   D. iii

4. What are the actions taken by Salasiah Razak after her unfortunate fraudulent case?
   i. Lodged a report at the Financial Mediation Bureau.
   ii. Lodged a police report.
   iii. Asked for bank investigation.
   iv. Insisted on immediate transaction report.
   A. i, ii
   B. i, ii, iv
   C. ii, iii
   D. All of the above

5. “I was asked to fill out a form which they have yet to send to me,” (lines 24 - 25). The tone of N. Reena’s statement indicates that she is
   A. optimistic.
   B. sarcastic.
   C. confused.
   D. indifferent.

6. The word Its (line 30) refers to
   A. the bank representative.
   B. the complainant’s representative.
   C. the Financial Mediation Bureau.
   D. the police officer.
7. In line 38, the word *disputed* means  
   A. confirmed.  
   B. illegal.  
   C. total.  
   D. disagreeable.

8. According to the investigation made by the Financial Mediation Bureau, who is the responsible culprit for the 14 illegal online transactions?  
   A. Foreign Hackers  
   B. Young gamers  
   C. Victim’s son  
   D. The Bureau spokesperson

9. The writer’s main intention in paragraph 10 is to highlight  
   A. OTP (one time password) is a valid and trusted form of online payment security.  
   B. illegal hackers can steal private information easily.  
   C. the transaction was made using trusted and valid online purchasing medium.  
   D. the amount of the money cannot be revealed

10. The main purpose of the article is to  
    A. compare the upsetting scenario of online fraudulent cases from 2009 to 2013.  
    B. highlight the awareness of online fraudulent cases.  
    C. provide information of credit card and debit card fraud cases.  
    D. support online transaction.
Questions 11 to 20 are based on the following passage.

1 Christopher Columbus was born in Genoa, Italy in 1451. His career in exploration started when he was very young. As a teenager he travelled the seas and eventually made Portugal his base. Columbus came to believe that the East Indies (present day Indonesia and surrounding islands) could be reached by sailing west through the Atlantic Ocean. He appealed to the kings of Portugal, France and England to finance a westward trip to the Indies, but all denied his request.

2 After ten years of monumental efforts but fruitless results, King Ferdinand and Queen Isabella of Spain agreed to finance Columbus in the hopes of acquiring great wealth. On August 3, 1492, Columbus, crew, and three ships, the Nina, Pinta, and Santa Maria, left Palos, Spain and headed westward.

4 After stopping in the Canary Islands off the coast of Africa, Columbus' ships hit the open seas. Covering about 150 miles a day, the trip was long and arduous. The crew was afraid of sea monsters and grew more restless every day as land was not sighted. Columbus offered a reward for the first person to sight land.

5 On October 12, a crew member aboard the Pinta sighted one of the Bahama Islands. Columbus set foot on what he believed was one of the Spice Islands, a group of islands in Asia (now known as Indonesia), where valuable spices and riches came from. He named the land San Salvador. Columbus failed to find the riches he expected, and continued to search for China. He next visited Cuba and Hispaniola (Dominican Republic).

6 He encountered natives whom he named "Indians" because he believed they were inhabitants of the Indies. Columbus returned to Spain a hero. He was named viceroy of the Indies. He soon returned to the New World but never found the riches he expected. Some began to believe that Columbus had found "a new world" rather than a shortcut to the Indies.

7 Christopher Columbus made one of the greatest discoveries in the history of the world - North America. However, he probably was not the first explorer to see the continent, and he believed until his death that the islands he encountered were in the Asian continent. His discoveries were instrumental in the establishment of...
Spanish colonies in North America. Today, Americans celebrate Columbus Day in October to commemorate his discoveries.

Adapted from: http://mrnussbaum.com/reading_comprehension_printable

11. Which of the following is an accurate representation of what Christopher Columbus believed?
   A. He believed the Indies could be reached by sailing east.
   B. He believed North America could be reached by sailing west.
   C. He believed the Indies could be reached by sailing west.
   D. He believed the Indies could not be reached.

12. Why did the King and Queen of Spain agree to pay for Christopher’s trip?
   A. To spread Christianity
   B. To acquire more wealth
   C. To start a war with France
   D. To start a war with Portugal

13. Which of the following was an example of how Columbus motivated his sailors?
   A. He offered them more food for every day they were at sea.
   B. He offered a reward to the first sailor to see land.
   C. He threatened to kill any sailor who complained.
   D. He told them stories of sea monsters.

14. Before the sailors saw land, they were
   A. disappointed.
   B. restless.
   C. triumphant.
   D. bored.

15. Which of the following is NOT correct?
   A. A sailor from the Pinta was the first to see land.
   B. Columbus believed he had reached the Spice Islands.
   C. Columbus named an island San Salvador.
   D. Columbus found many riches.
16. Columbus  
   A. eventually figured out he found a new continent.  
   B. eventually found the riches he had hoped for.  
   C. never figured out he had found a new continent.  
   D. never returned to Spain.  

17. As for Spain, Columbus' journey was most important because  
   A. it enabled them to expand their empire.  
   B. they could spread their religion to the New World.  
   C. they were guaranteed great wealth.  
   D. it established Columbus Day as a national holiday.  

18. Which of the following **COULD NOT** be a title for this passage?  
   A. The Life and Times of Christopher Columbus  
   B. The Discovery of the New World  
   C. Columbus Sails West  
   D. An Incredible Journey  

19. What does the word *commemorate* (line 32) mean?  
   A. Discover  
   B. Remember  
   C. Dispute  
   D. Transform  

20. Which of the following best summarizes the importance of Christopher Columbus’ exploration as described in the passage?  
   A. He discovered an entire continent that would change the course of world history.  
   B. He discovered a shortcut to the Indies that made trading easier.  
   C. He became one of the most beloved explorers in history.  
   D. His journeys resulted in the word “Indians.”
SECTION B (80 marks)

Question 1 (30 marks)

You are advised to spend about 40 minutes on this task.

Study the table and figure below. Using only the information given, write about the frequency of visits to three game websites by teenagers. In your writing, you are to link the data presented in both visuals. You should write 150 to 200 words.

Table 1: Promotional Activities by Game Websites (December 2012)

<table>
<thead>
<tr>
<th>DECEMBER</th>
<th>Promotional Activities</th>
<th>Game Kingdom</th>
<th>Multi World</th>
<th>Action Zone</th>
</tr>
</thead>
<tbody>
<tr>
<td>Week 1</td>
<td>Gaming Club</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Week 2</td>
<td>Online Game Competition</td>
<td>Free download</td>
<td>Game Design Contest</td>
<td></td>
</tr>
<tr>
<td>Week 3</td>
<td></td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Week 4</td>
<td>Meet the Fans</td>
<td>Free 3D glasses</td>
<td>-</td>
<td></td>
</tr>
</tbody>
</table>

Figure 1: Visits to Three Game Websites by teenagers
Question 2 (50 marks)

You are advised to spend about 50 minutes on this task.

Online education has increased in popularity over the years. Many working adults, housewives and school leavers prefer learning online rather than going to educational institutions where they have to be physically present. If you are given a choice to choose your type of education, which do you choose? Discuss the reasons for your choice. You should write your essay at least 350 words.