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# BBC LEARNING ENGLISH

## Media English 媒体英语

### Banking with apps 手机银行应用普及

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随着手机银行应用的普及，英国高街上遍布各家银行的景象可能随之一去不返。  
*Simon Gompertz* 报道手机银行应用的流行趋势。

In a small office behind London's King's Cross station a band of technology **entrepreneurs** is setting up a bank with 140 staff to offer what traditional banks need tens of thousands of people to provide. It is Tandem Bank, which will have an app and a small **call centre**.

Two hundred and fifty miles away in Durham, Atom Bank has been given a **licence** too. You won't even need a **password** to log into an account on its app – it'll **recognise** your face or your voice.

More start-up banks are set to follow. The Bank of England is talking to 26 candidates for licences – among them several **budding** app-only operations.

Despite evidence that people are fearful of **switching** banks, they are targeting millions of customers.

## 词汇表

<b>entrepreneurs</b>	(复数) 创业者
<b>call centre</b>	电话服务中心
<b>licence</b>	许可, 执照
<b>password</b>	密码, 口令
<b>recognise</b>	识别, 认出
<b>budding</b>	刚起步的, 成长中的
<b>switching</b>	更换

## 测验

请听报道并回答下列问题。

1. How many people work for Tandem Bank?
2. True or False? You need to remember a special word to access your app-only bank account.
3. Who decides if these banks can operate or not?
4. What's the challenge these new banks face, according to the report?

## 答案

1. How many people work for Tandem Bank?

**It has a staff of 140 people.**

2. True or False? You need to remember a special word to access your app-only bank account.

**False. Some of these app-only banks give you access through voice or face recognition.**

3. Who decides if these banks can operate or not?

**The Bank of England.**

4. What's the challenge these new banks face, according to the report?

**Customers are fearful of switching banks.**