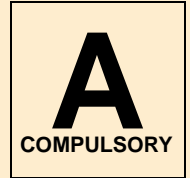




2017/18-ME  
ENG LANG

PAPER 1  
PART A

HOK YAU CLUB  
HONG KONG MOCK EXAMINATION 2017/18



## ENGLISH LANGUAGE PAPER 1

### PART A

#### Reading Passages

2.15 pm - 3.45 pm (1½ hours)  
(for both Parts A and B)

#### GENERAL INSTRUCTIONS

- (1) There are two parts (A and B) in this paper. All candidates should attempt Part A. In Part B, you should attempt either Part B1 (easier section) OR Part B2 (more difficult section). Candidates attempting Parts A and B2 will be able to attain the full range of levels, while Level 4 will be the highest level attainable for candidates attempting Parts A and B1.
- (2) After the announcement of the start of the examination, you should first write your Candidate Number and stick barcode labels in the spaces provided on the appropriate pages of the Part A Question-Answer Book and the Part B Question-Answer Book which you are going to attempt.
- (3) Write your answers in the spaces provided in the Question-Answer Books. Answers written in the margins will not be marked.
- (4) For multiple-choice questions, you are advised to blacken the appropriate circle with a pencil so that wrong marks can be completely erased with a clean rubber. Mark only **ONE** answer to each question. Two or more answers will score **NO MARKS**.
- (5) Supplementary answer sheets will be supplied on request. Write your Candidate Number, mark the question number box and stick a barcode label on each sheet and fasten them with string **INSIDE** the Question-Answer Book.
- (6) No extra time will be given to candidates for sticking on barcode labels or filling in the question number boxes after the 'Time is up' announcement.
- (7) The two Question-Answer Books you have attempted (one for Part A and one for Part B) will be collected together at the end of the examination. Fasten the two Question-Answer Books together with the green tag provided.
- (8) The unused Question-Answer Book for Part B will not be collected at the end of the examination. This will not be marked. Do not write any answers in it.

#### INSTRUCTIONS FOR PART A

- (1) The Question-Answer Book for Part A is inserted in this Reading Passages booklet.
- (2) Attempt ALL questions in Part A. Each question carries ONE mark unless otherwise stated.

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Not to be taken away before the  
end of the examination session

## PART A

Read Text 1 and answer questions 1-28 on page 1-4 of the Question-Answer Book for Part A.

### Text 1

## **The Land of the e-spree**

We put the mainland’s mobile payment system to the test on a cash-free day out in Shenzhen

Rachel Cheung

- 1 [1] Two hundred yuan (HK\$238) for a sim card with one gigabyte of data. “It’s a really good deal,” the salesman assures us. We are in Shenzhen and about to spend a day there without a cent in hard cash. But first, we need that mobile data – it’s an essential, second only to a smartphone.
- 5 [2] “Later you can just top it up online,” the salesman adds. I hand him the money to pay for the sim. This is the last cash I will use during my time in the city, a hotbed of innovation nicknamed China’s Silicon Valley.
- [3] With more people paying for goods and services using their smartphones, the idea of a cashless society has become a hot topic. But how well does the mobile payment system (MPS) work in reality?
- 10 [4] I had visited the city earlier, to open a mainland bank account. Now that I’m back, I need to set up phone “e-wallets” for the mainland’s two most popular mobile payment services: WeChat Pay, owned by Tencent, and Alipay, owned by the Alibaba Group (which also owns the South China Morning Post).
- [5] The Chinese government enforces real-name registration, so I must verify my identity using an official document and link the e-wallet to my new bank account. The staff at the bank where I set up my account complete the entire activation process for me, making things a lot easier.
- 15 [6] The first challenge comes with a short taxi ride. Arriving at our destination, the driver asks if I want to pay through Alipay or WeChat Pay, then calls up the relevant QR code on his phone. I use the scanning app on my phone to read his code, type in the fare, and it’s done.
- 20 [7] We head to Dong Men Ding Plaza, a three-storey mall filled with stalls selling street food: rice-stuffed chicken wings, grilled skewers, boiled crayfish, crabs, you name it. Here, cash used to be king, but no longer.
- [8] It is still early and the stalls are just opening. We see that some vendors place their QR codes on the counters, others stick them on the wall, or wear them as a badge on their chests. Transactions are completed with a few taps on the phone, and even the elderly vendors have got on the bandwagon. I’m eager to try it myself, but then I notice a cleaner picking dead cockroaches off the floor using her bare hands so I decide to spend my money somewhere else.
- 25 [9] I head over to Sun Square, a deluxe shopping mall next door where a convenience store, hair salon and supermarkets all accept mobile payments, as do unmanned vending machines and mini karaoke booths.
- 30 [10] We go to a high-end restaurant for lunch. The waiter points to the QR code on the corner of the table and says “the menu is here”. We scan the code to open the menu on our phones, then use them to place our orders. At the end of the meal, we pay the bill through our devices and see ourselves out. No fuss.
- 35 [11] Besides paying for taxis, MPS is being gradually rolled out across all forms of public transport in Shenzhen. In July, four bus routes began accepting mobile payments. For the underground system, most passengers still use TransCard, the Shenzhen version of Hong Kong’s Octopus – however, the card can be topped up through both Alipay and WeChat Pay. For some services, such as renting a bicycle from a bike-sharing scheme, paying digitally is the only option.

40 [12] But there are some drawbacks to MPS. There are glitches. At a gaming arcade we visit, there is a discount on tokens bought using Alipay. But when we scan the QR code at the token booth, an error message keeps popping up. A member of staff at the arcade, wearing a vest bearing the name Alipay, merely shrugs. We call its customer services hotline for help, only to be told that our account should be working fine.

45 [13] We use the WeChat Pay app to scan the QR codes on the individual gaming machines. This takes us to the arcade's webpage, where we finally buy a "bag" of digital tokens. But given how confusing its webpage is, and the constant pop-up ads, I begin to wish I could get my hands on some good old-fashioned physical tokens.

50 [14] Tourists will also face problems with MPS because of the mandatory linking of the e-wallet to a local bank account. This is going to become even tougher now it is the preferred method of payment for most stores and restaurants in Shenzhen, and it is only going to become more widespread throughout the country.

[15] That means it is difficult to get around, eat and shop unless you have a local tagging along who has access to the payment apps. "If I want to order a Didi [taxi], I can't," says Kelechie Emetuche, an American university student who spent the summer in Zhejiang province. To make matters worse, "all the apps I usually use to help navigate, such as Google, are blocked in China". she says.

55 [16] But for locals, Alipay and WeChat Pay are not only transforming how people make transactions, but how they manage their lives. "Initially, I only used Alipay for shopping on Taobao. But now its usage has really spread and it pervades all parts of daily life," says Yeung Ching-ching, a Shenzhen resident, who uses the app to order food deliveries, buy cinema tickets and flights, and to change foreign currencies. (Alipay even has an in-app feature to book a doctor's appointment.)

60 [17] Yeung has also joined Sesame Credit, a credit-scoring service for consumers provided by Alibaba affiliate Ant Financial. She finds herself spending more money using Alipay to obtain a higher credit score, which, in return, provides her with bigger discounts and other benefits.

65 [18] The convenience of MPS may also come at a cost in terms of privacy, which is often overlooked by users. The systems process enormous amounts of personal information, not just revealing the user's consumption habits, but also their geolocation, financial records and even medical history.

70 [19] "The data trail left by users' transactions at home and abroad can paint a finely detailed portrait of how they spend their money and time. The extent to which Alipay shares such data with the Chinese government is troublingly unclear in light of the wealth of citizens' data the company has acquired," write cyber researchers with Citizen Lab at the University of Toronto's Munk School of Global Affairs in a study of Alipay.

[20] "How long will they retain the data, whether the data will be shared with third parties or with whom – none of these are disclosed," says Eric Fan Kin-man, the convener of information security of the Hong Kong Information Technology Federation.

75 [21] Hong Kong has privacy laws to protect personal information collected by mobile apps, preventing the data from being shared with third parties without users' consent or obtained by law enforcement without a court order. On the mainland, however, such rules do not apply.

80 [22] It is therefore unclear under what circumstances the data collected by MPS will be shared with law enforcement agencies. And since neither Alipay nor WeChat Pay publishes transparency reports, it is not known how many requests for data they have received from the government nor how many they have acceded to.

[23] "We will not share any users' information with third parties without the consent of users," says a spokesman from Ant Financial Services Group, adding that third parties include other subsidiaries of the Alibaba Group.

85 [24] Users do not seem to be overly concerned, though. "They collect big data, just like many music-streaming apps recommend playlists according to what you usually listen to. I did not consider whether they would be using the information for any other purpose," says Yeung. "Alipay is just like a bank, which also holds a lot of information about our consumption."

[25] Meanwhile, back on my cashless challenge in Shenzhen, I discover another flaw. Outside the  
90 toilets in a shopping mall, my phone isn't getting a signal. That means I can't buy toilet paper from a  
vending machine which accepts only digital payments.

### **END OF READING PASSAGES**

Sources of materials used in this paper will be acknowledged in the *Question Papers and Examination Report* published by Hok Yau Club at a later stage.