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تلفن همراه مدیر گروه : .....

➤ Translate the following text and upload your answers on the website.

### Credit and debit cards

CREDIT CARDS offer credit facilities to customers buying goods or services in shops, by mail order, or on the Internet. There is a limit to the amount the customer can spend on most cards, and credit card companies charge a basic fee plus monthly interest.

DEBIT CARDS use EFTPOS (Electronic Funds Transfer from Point of Sale) technology which allows the shop to 'swipe' the card, transferring money out of the customer's account into the shop's account directly.

The increasing use of credit and debit cards has resulted in a decline in the use of cheques.

### Standing orders and direct debits

Customers making regular payments, such as rent, or mortgage repayments, can ask the bank to transfer the money to the payee on a particular day every month. A STANDING ORDER or a DIRECT DEBIT are two ways of doing this. For a standing order, the amount to be paid is specified in advance. For a direct debit, the bank pays the amount charged by the payee.