

## American Express

American Express, a.k.a. AmEx, is one of the world's top 20 global brands. This financial services company was established in 1850. It is one of the 30 companies that make up the Dow Jones Industrial Average index. The company's core business is credit cards and traveller's cheques. American Express credit cards are seen as a premium product. Its membership fee is higher than most and it markets itself to a richer, business-travelling clientele. As a result, the company suffers less losses than its competitors. The company likes to keep with tradition. Its slogan "Don't Leave Home Without It" dates from 1975. AmEx is frequently high on industry lists. 'Fortune' magazine listed it as one of the world's 30 most admired companies and the 'New York Times' reported it has a 91% customer satisfaction rate.



**Ex.1 Find in the text words which mean:**

1. marka
2. usługi
3. opłata
4. klientela
5. straty
6. zadowolenie

**Ex.2 Match these words from the two columns to form collocations:**

- |               |              |
|---------------|--------------|
| 1. global     | services     |
| 2. financial  | satisfaction |
| 3. core       | product      |
| 4. credit     | fee          |
| 5. premium    | clientele    |
| 6. membership | card         |
| 7. richer     | business     |
| 8. customer   | brand        |

**Ex.3 Say these sentences in English using some expressions from the previous exercise:**

1. Nasza firma oferuje usługi finansowe.

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2. Karty kredytowe są naszym produktem premium.

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3. Zadowolenie klienta jest dla nas najważniejsze.

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4. Czy wymagają (*require*) państwo opłaty członkowskiej?

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***I know English idioms!***

*This time the reading text is about a credit card company. As we know credit cards can come in different forms and... colours! We can have a sliver, golden or platinum silver card. Whatever colour it is, we mustn't forget that:*

- All that glitters is not gold. *Nie wszystko złoto co się świeci.*

*It's worth remembering this idiom-proverb and act accordingly in real life! 😊*

***Phrasals, phrasals...***

*"It is one of the 30 companies that make up the Dow Jones Industrial Average index." reads a sentence from our text. It uses a popular phrasal verb: "make up". This verb has many meanings so let's study at least a few of them:*

- He always makes up excuses for being late for work. (= invents)
- If you can't think what to write, just make something up! (= think up)
- Let's make up a list of things that need to be done. (= prepare)

***Grammar corner***

*This time, tense-related exercise. Complete the reading text with the correct tense form of the verbs in brackets:*

American Express, a.k.a. AmEx, ..... (be) one of the world's top 20 global brands. The financial services company ..... (be) established in 1850. It is one of the 30 companies that make up the Dow Jones Industrial Average index. The company's core business ..... (be) credit cards and traveller's cheques. American Express credit cards ..... (be) ..... (see) as a premium product. Its membership fee is higher than most and it ..... (market) itself to a richer, business-travelling clientele. As a result, the company ..... (suffer) less credit losses than its competitors. The company ..... (like) to keep with tradition. Its slogan "Don't Leave Home Without It" dates from 1975. AmEx is frequently high on industry lists. 'Fortune' magazine listed it as one of the world's 30 most admired companies and the 'New York Times' reported it ..... (have) a 91% customer satisfaction rate.

<b>GLOSSARY</b>	
<b>a.k.a (also known as)</b>	znany także jako
<b>global</b>	globalny, światowy
<b>brand</b>	marka
<b>financial services</b>	usługi finansowe
<b>company</b>	firma
<b>to be established</b>	zostać założonym
<b>to make up</b>	stanowić, tworzyć
<b>Dow Jones Industrial Average index</b>	indeks Dow Jones (jeden z najważniejszych indeksów akcji spółek notowanych na Giełdzie Papierów Wartościowych w Nowym Jorku)
<b>core business</b>	podstawowa działalność
<b>credit card</b>	karta kredytowa
<b>traveller's cheque</b>	czek podróżny
<b>to be seen as</b>	być postrzeganym jako
<b>premium product</b>	produkt premium
<b>membership</b>	członkostwo
<b>fee</b>	opłata
<b>to market yourself</b>	adresować swoją ofertę do
<b>richer</b>	zamożniejszy
<b>business-travelling</b>	podróżujący w interesach
<b>klientele</b>	klientela
<b>as a result</b>	w rezultacie
<b>to suffer</b>	cierpieć na, ponosić
<b>loss</b>	strata
<b>competitor</b>	konkurent
<b>to keep with</b>	trzymać się
<b>to date from</b>	pochodzić z, datować się
<b>frequently</b>	często
<b>industry list</b>	lista branżowa
<b>to list</b>	umieścić
<b>admired</b>	podziwiany
<b>to report</b>	donieść, oznajmić
<b>customer satisfaction rate</b>	wskaźnik zadowolenia klientów

## ANSWER KEY

### Ex.1

1. brand
2. services
3. fee
4. clientele
5. losses
6. satisfaction

### Ex.2

1. global brand
2. financial services
3. core business
4. credit card
5. premium product
6. membership fee
7. richer clientele
8. customer satisfaction

### Ex.3.

1. Our company offers financial services.
2. Credit cards are our premium product.
3. Customer satisfaction is the most important for us.
4. Do you require any membership fee?

### Grammar corner

Check against the reading text.