

First and second conditional

Put the verbs in brackets into the appropriate conditional form, using the information given.

1 You have a £500 overdraft and have just received a letter from the bank asking you to reduce this by £200 by the end of the month, or they will start legal proceedings against you.

If you **do not reduce** (not reduce) your overdraft, the bank **will start** (start) legal proceedings.

2 One of your clients has written to you applying for a personal loan. However, she has not included enough information about her financial situation for you to decide whether or not to approve the loan.

If you _____ (have) more complete information, you _____ (be able to) make a decision.

3 You have just received a selection of press articles about your bank. Two of them are in German. Unfortunately Jack Wubben, who is the only person in the office who speaks German, is on holiday.

If Jack Wubben _____ (be) here, he _____ (translate) the articles.

4 For the second year running, the results of your bank have been very disappointing.

If the situation _____ (not improve) significantly next year, the bank _____ (have to) consider closing some of its branches.

5 One of your major business clients has just hinted that it may change banks unless you arrange more favourable credit terms.

If you _____ (not provide) them with cheaper credit, you _____ (lose) one of your best customers.

6 A bank representative has just refused your request for a £2,000 loan because you do not have enough money in your savings account.

If you _____ (have) more money in your account, the bank _____ (lend) you the £2,000.

7 Your bank manager has just told you that she can only lend you £5,000 to enable you to buy a new car. The car you want costs £11,000 and you only have £4,000 of your own money available.

If you _____ (not find) the remaining £2,000, you _____ (not be able to) buy it.

8 You have recently applied for a transfer from your present job in London to another position with the company's Scottish subsidiary.

If your application _____ (be) successful, you _____ (have to) move house to Edinburgh.

9 You are making arrangements with your bank for a holiday in Italy next month.

If you _____ (take) traveller's cheques it _____ (cost) less than if you _____ (buy) foreign currency.

10 A friend has invited you to join her as a partner in a new business venture. You feel that you do not have the necessary experience.

If you _____ (have) more experience, you _____ (accept) her offer.

11 You are talking to a customer who has asked you to replace a lost credit card for the fifth time.

'If you _____ (lose) your card again in the future, I'm afraid that the bank _____ (refuse) to issue a replacement.'