



Cambridge International Examinations
Cambridge International General Certificate of Secondary Education

CANDIDATE
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BUSINESS STUDIES

0450/21

Paper 2

October/November 2014

1 hour 45 minutes

Candidates answer on the Question Paper.
No Additional Materials are required.

READ THESE INSTRUCTIONS FIRST

Write your Centre number, candidate number and name on all the work you hand in.
Write in dark blue or black pen.
Do not use staples, paper clips, glue or correction fluid.
DO NOT WRITE IN ANY BARCODES.

Answer **all** questions.
The Insert contains the case study.
The businesses described in this question paper are entirely fictitious.

At the end of the examination, fasten all your work securely together.
The number of marks is given in brackets [] at the end of each question or part question.

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The syllabus is approved for use in England, Wales and Northern Ireland as a Cambridge International Level 1/Level 2 Certificate.

This document consists of **11** printed pages, **1** blank page and **1** insert.

1 (a) Identify and explain **two** disadvantages to PB Bank of being a public limited company.

Disadvantage 1:

.....

Explanation:

.....

.....

.....

.....

.....

Disadvantage 2:

.....

Explanation:

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.....

[8]

- 2 (a) Banking is a tertiary sector business. Identify **four** other types of tertiary sector businesses that PB Bank might use and explain what services they offer to PB Bank.

Type of tertiary sector business:

Explanation:

.....

.....

Type of tertiary sector business:

Explanation:

.....

.....

Type of tertiary sector business:

Explanation:

.....

.....

Type of tertiary sector business:

Explanation:

.....

.....[8]

- 3 (a) Identify and explain **two** appropriate ways in which the results from the question ‘*do you have a bank account?*’ in Appendix 3 could be **presented**.

Way 1:

Explanation:
.....
.....
.....

Way 2:

Explanation:
.....
.....
.....[8]

- 4 (a) Identify and explain **four** reasons why the information in Appendix 3 may not be an accurate record of the views of all bank customers.

Reason 1:

Explanation:

.....

.....

Reason 2:

Explanation:

.....

.....

Reason 3:

Explanation:

.....

.....

Reason 4:

Explanation:

.....

.....[8]

- 5 (a) Identify and explain **two** possible effects on DOTT Bank **employees** if DOTT Bank was taken over by PB Bank.

Effect 1:

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Explanation:

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Effect 2:

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Explanation:

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.....[8]

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