



TOURISM

GRADE 12

REVISION QUESTION ANSWERS

**TOPIC: DOMESTIC, REGIONAL AND INTERNATIONAL
TOURISM**

**CONTENT: FORMS OF PAYMENT WHEN TRAVELLING
INTERNATIONALLY**

All the answers in this document were sourced from previous DBE NSC and ECDoE provincial marking guidelines.

This document consists of 5 pages.

TOPIC: DOMESTIC, REGIONAL AND INTERNATIONAL TOURISM

CONTENT: FORMS OF PAYMENT WHEN TRAVELLING INTERNATIONALLY

**NOV 2014 NSC
QUESTION 9**

- 9.5 9.5.1 Money is transferred electronically from one account to another. ✓✓
• Transfer of money on-line
• Internet banking
• SWIFT transfer (2)
- 9.5.2 Convenient as a type of payment method as clients can transfer money when it suits them. ✓✓
• Money can be transferred anywhere in the world.
• Easy to pay for items as you can transfer money electronically instead of having to be physically present.
• Safer than carrying cash around. (2)

**NOV 2016 NSC
QUESTION 9**

- 9.2 9.2.1 55 years and older ✓✓ (2)
- 9.2.2 It is more convenient to use credit cards as it is more widely accepted and available in all countries. ✓✓
It is a safer option. ✓✓
• This age group qualifies for a better credit rating and access to more funds.
• This age group will have peace of mind when travelling knowing that they have access to funds in case of emergencies.
• Rewards and other perks when using the credit cards.
• Linked to travel insurance.
• It is a common payment method required by car hire companies. (4)

**NOV 2017 NSC
QUESTION 9**

- 9.2 9.2.3 Foreign bank notes ✓✓
• Cash
• Euros (2)

**NOV 2018 NSC
QUESTION 9**

- 9.3 Loyalty points can be used to supplement payment towards purchases, thus making products/services more affordable (discounts). ✓✓
- The tourists will spend their accumulated loyalty point at the loyalty programme partners, thus increasing the financial gains for these businesses. (2)

**NOV 2019 NSC
QUESTION 9**

- 9.2 9.2.1 Tourists do not have to stand in queues to do time-consuming FOREX transactions. ✓✓
Tourists get the latest rates of exchange when they buy FOREX. ✓✓
- Tourists are able to create more than one card for transactions.
 - Payments can be made from any country to any international destination.
 - FOREX can be bought and payments be made anytime, anywhere. (4)
- 9.2.2 Unlike pre-loaded debit cards or cash that can be stolen or lost, virtual cards do not physically exist, so it cannot be stolen/ lost. ✓✓
- The App is PIN-protected and even if the phone is stolen/ lost, no money will be lost.
 - It would be more difficult for fraudsters to have access to funds.
 - It is easier to track all transactions. (2)
- 9.2.3 A tourist will not be able to use this App if there is no connectivity. ✓✓
- If the device is stolen / lost a tourist will not be able to use this App.
 - If the App malfunctions it will not be possible to use the App.
 - Tourists are limited in terms of electronic transactions if the recipient does not have the supporting technology. (2)

**FEB-MARCH 2016 NSC
QUESTION 9**

- 9.2 9.2.1 There is no longer a demand for traveller's cheques leading to its withdrawal by trading dealers in South Africa. ✓✓
 • The travellers cheque are no longer used. (2)
- 9.2.2 Preloaded foreign currency debit cards ✓
 Debit cards ✓
 • Credit cards
 • Foreign currency
 • Moneygram
 • SWIFT (2)

**FEB-MARCH 2018 NSC
QUESTION 9**

- 9.3 9.3.1 Tourists will not be able to use any cards for cash withdrawals. ✓✓
 • Tourists will not be able to withdraw cash.
 • Tourists will be stranded in Zimbabwe without cash. (2)
- 9.3.2 The tourist should carry US dollars for emergencies when entering the country. ✓✓
 Pay with credit cards where card facilities are available. ✓✓
 • Make pre-payments (vouchers) for activities and meals where possible before the trip to Zimbabwe.
 • EFT payments where possible.
 • Tourists should carry sufficient cash with them and not rely on withdrawals from ATMs. (4)

**SEPT 2015 EC
QUESTION 9**

- 9.3 9.3.1 Cash Passport ✓✓
 • Travel Wallet
 • Preloaded foreign currency debit (Any 1 x 2) (2)
- 9.3.2 A traveller can only spend the amount loaded on the card and cannot run into debt as can happen when using a credit card. ✓✓ (2)

**SEPT 2016 EC
QUESTION 1**

- 1.5 1.5.1 Internet payment/credit card/debit card ✓
 1.5.2 EFT/Electronic Funds Transfer ✓
 1.5.3 Cash ✓
 1.5.4 Credit card ✓
 1.5.5 Preloaded foreign currency debit card/Cash Passport/Travel
 Wallet/International Travel Card ✓ OR Cash (5 x 1) (5)

**SEPT 2018 EC
QUESTION 1**

- 1.2 1.2.1 credit card ✓
 1.2.2 EFT ✓
 1.2.3 bank draft ✓
 1.2.4 Preloaded foreign currency debit card ✓
 1.2.5 foreign bank notes ✓ (5 x 1) (5)

**SEPT 2019 EC
QUESTION 9**

- 9.3 9.3.1 Preloaded foreign currency debit card ✓✓
 • Cash Passport card
 • Travel Wallet
 • International Travel Card (2)
- 9.3.2 Convenient payment method ✓✓
 • Debit card functionality without linking to your bank account.
 • Prevents the cardholder from going into debt.
 • Can be reloaded with any amount of money online, over a
 smartphone or at any ATM worldwide.
 • PIN protected and therefore safer than carrying cash.
 • Less risk involved as the card is not linked to your bank account. (2)