

UNIVERSITI SAINS MALAYSIA

Peperiksaan Semester Kedua  
Sidang 1988/89

Mac/April 1989

HEK 302 Bacaan dan Tulisan Kritis

Masa: [3 jam]

This Examination paper consists of SIX(6) questions on THREE(3) printed pages.

Answer FIVE(5) questions, TWO(2) from Section A and THREE(3) from Section B.

SECTION A - Answer QUESTION NO. 1 and EITHER Question 2 OR Question 3.

1. In the study of fiction, what are the important aspects to be looked at in a piece of writing? Write briefly on each of these aspects of fiction, with reference to one(1) of the readings in the course.

(25 marks)

**EITHER**

2. Point of view can be defined as "means and method by which an author attempts to limit and characterize the narrative voice to create an impression of illusion or reality." Discuss with reference to at least two(2) readings.

(25 marks)

**OR**

3. According to McCrimmon, style and tone both reflect the writer's attitude toward the piece written and its subject matter. Choose two(2) readings from the course and discuss the two elements of style and tone.

(25 marks)

**SECTION B - Answer ALL THREE(3) questions  
(Start on a separate booklet)**

4. On what grounds would you term Appendix A a legal document. (20 marks)
5. The language of the following discourse is said to be "artistic". Why? (Illustrate your answer with specific examples, i.e. a hired hand - metonymy).

Tomorrow, and tomorrow, and tomorrow  
Creeps in this petty pace from day to day  
To the last syllable of recorded time;  
And all our yesterdays have lighted fools  
The way to dusty death. Out, out, brief candle  
Life's but a walking shadow, a poor player  
That struts and frets his hour upon the stage  
And then is heard no more. It is a tale  
Told by an idiot, full of sound and fury,  
Signifying nothing.

Macbeth by Shakespeare.

(15 marks)

6. Lalitha was an undergraduate of USM. One night on her way back from the library, she was bitten by a snake. She cried for two hours but nobody came to rescue her. Then a good samaritan on a motor-cycle passed by and heard her cries. He took her on his motor-cycle to the nearest clinic.

And today is their wedding day.

Assume that you are a journalist with a leading newspaper in Penang. Write a report of this event for your newspaper, bearing in mind that headlines play a very important role in determining whether people read your article or not. Make the report as interesting as possible - adding or subtracting information whenever necessary.

(15 marks)

## APPENDIX A

The use of the Juwara card is governed at all times by the following terms and conditions.

## 1. In these Terms and Conditions:-

1.1 "Bank" means Bank Bumiputera Malaysia Berhad, inclusive of its successors in title and assign.

1.2 "Branch" means a branch of the Bank.

1.3 "Card" means the Juwara card issued by the Bank to a Cardholder to enable him to use a Machine.

1.4 "Cardholder" means a customer of the Bank to whom a Card is issued.

1.5 "Machine" means an Automated Teller Machine (ATM) installed by the Bank for use by Cardholders.

1.6 "PIN" means a Personal Identification Number issued by the Bank to a Cardholder to enable him to use the Card to operate the Machine.

1.7 "Services" means the banking services offered through the Machine by the Bank to Cardholders.

1.8 References to the masculine gender include the feminine.

2. The Card shall at all times remain the property of the Bank and shall be surrendered to the Bank upon request, expiry of the card or when the Cardholder ceases to be a customer of the Bank.

3. The Card is to be used only by the Cardholder and shall not be transferred, pledged or used as a security for any credit facility.

4. The Card shall not be valid after its expiry date or after any notification of cancellation or withdrawal has been given by the Bank or any person acting on behalf of the Bank or upon the Cardholder ceasing to be a customer of the Bank.

5. The Services shall be available subject to any instructions or notification from time to time as determined by the Bank.

6. The Cardholder shall observe all security measures prescribed by the Bank relating to his Card and PIN and the Machine.

7. The Cardholder shall not reveal his PIN to any other party. If the PIN is exposed or suspected to be exposed to any other person, the cardholder shall immediately inform the Bank in writing, whereby his Card will be replaced and a new PIN issued.

8. The Bank must be notified in writing immediately of any misplacement, stolen or destroyed Card and the Cardholder shall be responsible for any transaction or use of the Card prior to the notice being acknowledged by the Bank, subject to the Cardholder's liability being limited to not more than M\$1,000 per day.

9. Except as provided under clause 8, the Cardholder shall undertake to accept full responsibility for all transactions made by using the Card and shall accept the Bank's record of transactions as binding for all purposes and for effecting accounting entries into the Cardholder's account with the Bank.

10. The Cardholder shall not use the Card for withdrawal of cash or fund transfer unless there is sufficient funds in his account and withdrawals are subject to a maximum of M\$1,000 accumulated total per day.

## TERMS AND CONDITIONS

11. All deposits shall be made by using envelopes provided at the Machine and the envelopes shall not be used for any other purposes.

12. The Bank shall not be deemed to become a bailee of the contents of the envelopes or any part thereof, nor shall the Bank be affected by notice of any trust or equity attaching to such contents or any part thereof. The nature and value of such contents shall be of no concern to the Bank unless and until such contents have been verified by two of its authorised officers.

13. The amount as verified by the Bank shall be conclusively and irrevocably deemed to be the correct amount deposited.

14. All monies and negotiable instruments deposited must be denominated in Malaysian Ringgit. All monies deposited as herein referred to shall not contain any coin.

15. All currency notes deposited shall be credited into the Cardholder's account on the next business day.

16. Cheques and other negotiable instruments deposited shall be processed on collection basis only on the next business day. The normal banking procedures for collection of cheques and other negotiable instruments shall apply thereafter.

17. Cardholders shall ensure that all open cheques and other negotiable instruments are generally crossed before being deposited.

18. Any instruction for transfer of funds made through the Machine shall be deemed to be completed and final once the Machine has successfully executed the instruction to debit the Cardholder's account and credit the beneficiary's account. Cardholder is to advise the beneficiary of the transfer of funds himself as the Bank would not do so.

19. Balance of account displayed on the video screen shall be the available balance that the Cardholder can utilise at the point of time. This balance will not include items that have not been processed or verified by the Branch where the account is being maintained. The amount displayed on the video screen shall not be taken as a conclusive balance of the Cardholder's account with the Bank.

20. The Cardholder's shall be liable to make good any amount plus any interest thereon which shall be calculated based on the Bank's prevailing Current Account overdraft interest rate in the event his Savings Account balance becomes overdrawn.

21. The Bank shall maintain records of all transactions made with the Card on the Cardholder's account in addition to the normal records of all other transactions.

22. The Bank shall not be responsible or liable for any loss, claim or damage caused or suffered by the Cardholder in any way if the Card when used is not honoured for any reason whatsoever.

23. The Bank shall not be liable for any loss, injury or damage suffered by the Cardholder arising out of use of the Services due to his willful misconduct or negligence or to any interruption or loss of power supply to the Machine or should the Machine break down malfunction, damage or destroyed. Nor shall the Bank be liable in the absence of any willful misconduct or

negligence on the part of the Bank, its servants or agents for any loss or damage suffered by the Cardholder arising out of the use of the Services.

24. A stamp duty of M\$3 will be collected from the Cardholder for stamping his application form. The Bank will levy a service charge of M\$5 for the replacement of any Card which is lost, stolen, mutilated, damaged or if the PIN is exposed or forgotten. Other charges as specified by the Rules of the Association of Banks in Malaysia and actual out-of-pocket expenses will also be levied.

25. The Cardholder may terminate the use of the Card by giving such notice in writing and thereupon shall return such Card to the Bank.

26. The Card may at any time at its own discretion terminate the use of Card given to the Cardholder after giving due notice and or may cancel or decline to renew the Card without being obliged to give any reason thereof. Any decision by the Bank to cancel or terminate the use of Card shall be final.

27. Notwithstanding and without prejudice to the generality of the clauses in these Terms and Conditions, the Cardholder shall expressly agree that the use of the Card is at his own risk and shall assume all risks incidental to or arising out of the use of the Card.

28. Without prejudice to the foregoing clauses, it is hereby expressly agreed that these Terms and Conditions are supplementary to the existing terms and conditions of the Bank governing the operations of Savings and Current Account and the Rules of the Association of Banks in Malaysia.

29. The Bank reserves the obscure right to add, delete or amend these Terms and Conditions at any time and prior written notice of the same in such form and manner as determined by the Bank shall be given to the Cardholder.

