

9 Ordering numbers, parts of numbers

A Ordering numbers

When you talk about the **order** of numbers, you use:

1st	first	6th	sixth	11th	eleventh	16th	sixteenth
2nd	second	7th	seventh	12th	twelfth	17th	seventeenth
3rd	third	8th	eighth	13th	thirteenth	18th	eighteenth
4th	fourth	9th	ninth	14th	fourteenth	19th	nineteenth
5th	fifth	10th	tenth	15th	fifteenth	20th	twentieth
21st	twenty-first	40th	fortieth	80th	eightieth		
22nd	twenty-second	50th	fiftieth	90th	ninetieth		
23rd	twenty-third	60th	sixtieth	100th	(one) hundredth		
30th	thirtieth	70th	seventieth	120th	(one) hundred and twentieth		

Note Note that first, second and third are not formed from the numbers one, two and three, and that they don't end in th.

This is my **second** week in my **first** job. I work in an office on the **thirty-fourth** floor. The building is on **Fifth** Avenue.

To learn more about numbers and dates, see Unit 18.

Note BrE: ground floor
AmE: first floor

B Parts of numbers

When you talk or write about parts of numbers, you can use **decimals**, **fractions** or **percentages**.

Decimals

0.3	(zero / nought) point three	3.142	three point one four two
2.5	two point five	65.39	sixty-five point three nine

Note (zero) point three: BrE and AmE;
nought point three: BrE only

Note You say point and you write a dot (.) in a decimal number. You don't use a comma (,).

Fractions

$\frac{1}{4}$	a quarter, one quarter	$\frac{1}{2}$	half, a half, one half	$\frac{3}{4}$	three quarters
$1\frac{1}{4}$	one and a quarter	$2\frac{1}{2}$	two and a half	$8\frac{3}{4}$	eight and three quarters

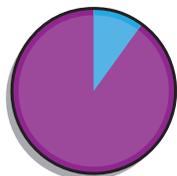
$\frac{1}{3}$	a third, one third	$\frac{3}{5}$	three fifths
$\frac{2}{3}$	two thirds	$\frac{9}{16}$	nine sixteenths

A **fifth** of the world's population live in China.

Note BrE: $\frac{1}{4}$ = a quarter
AmE: $\frac{1}{4}$ = a fourth

Percentages

10%	ten per cent	17.5%	seventeen point five per cent	99.99%	ninety-nine point nine nine per cent
-----	--------------	-------	-------------------------------	--------	--------------------------------------



decimal 0.9 = point nine
 fraction $\frac{9}{10}$ = nine tenths
 percentage 90% = ninety per cent

28 Company banking

A Accounts

Mr Kim is the finance director for a company in Korea:

‘We’re **with** HSBC Bank. We have a **cheque account** with a **cheque book** so we can **write cheques** – printed forms from a bank that you use to pay for things. Our customers **pay us directly into** our account.

‘We also have a **deposit account** where we can put money for longer periods and **earn interest** – money the bank pays us.

‘The bank sends us **statements** every month showing us the **balance** for each account – how much money we have in our accounts.’



Note
 BrE: cheque, cheque account, current account
 AmE: check, checking account

B Cards

‘Each of our salespeople has a company **credit card**: MasterCard. HSBC is also our **credit card company**. Each card has a **limit** of 10 million won (about \$8,500) – that’s the maximum amount they can spend. They use it to pay for hotels, restaurants and other **expenses**. They can also use the card to **withdraw** or **take out** money from an ATM when they need to **pay cash** for things – in other words, they can use it as a **cash card**. But there is a **charge** – an extra amount that we have to pay – for this.

‘We **pay off** what we **owe** – need to pay back – every month. We don’t want to **get into debt** /det/ with the credit card company. We don’t want to have to pay interest.’



An ATM or a cash machine

Note
 ATMs (automatic teller machines) are also called cash machines, especially in BrE.

Note
 Withdraw is an irregular verb. The past simple is **withdrew** and the past participle is **withdrawn**. The related noun is **withdrawal** /wɪðdrɔːəl/: if you **withdraw** money, you make a **withdrawal**.

C Online banking

‘We use **online banking** to access our accounts on the Internet on the HSBC website. We can **transfer money** between these accounts – we can **move money** from one account into the other.

‘And we can use online banking to see how much our salespeople are **spending** on their **credit cards**.’

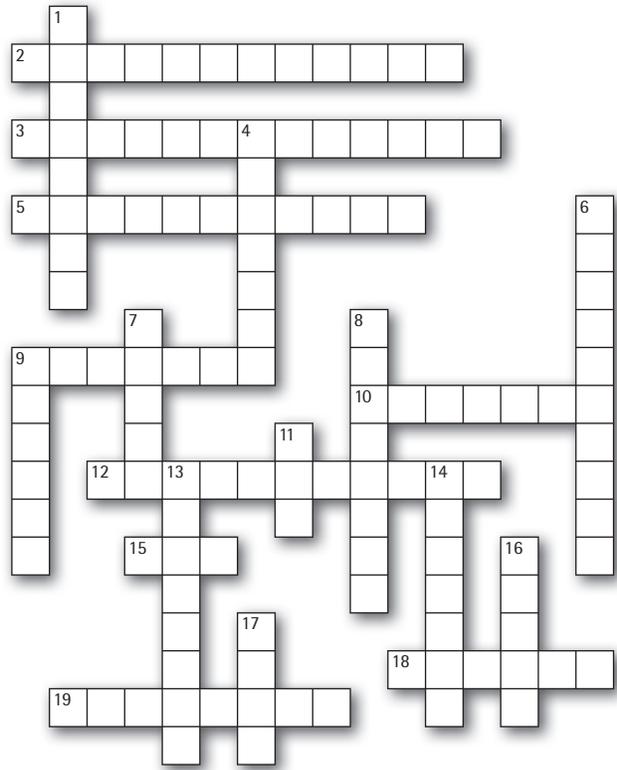
28.1 Complete the crossword with the correct form of words from A, B and C opposite.

Across

- 2 You on the money you have in a deposit account (4,8)
- 3 You can make payments from this (6,7)
- 5 You can get cash from this (4,7)
- 9 Another name for a cheque account: account (BrE) (7)
- 10 Another expression for *withdraw* (4,3)
- 12 If you spend more money than you have, you (3,4,4)
- 15 and 19 Our customers us into our account (3,8)
- 18 You can go into a bank, but it's easier to use banking (6)
- 19 See 15 across

Down

- 1 What you use at an ATM (4,4)
- 4 You can have a deposit (7)
- 6 American Express is a type of (6,4)
- 7 Please me a cheque (5)
- 8 Another expression for *take out* (8)
- 9 You write one of these to make a payment (6)
- 11 Another expression for *cash machine* (3)
- 13 To move money from one account to another (8)
- 14 Internet is when you can look at your account on a computer (7)
- 16 The maximum you can spend on a credit card (5)
- 17 If you have an account at a bank, you are that bank (4)



28.2 Complete the text with expressions from the box. Use one expression twice.

charge credit cards expenses interest pay off statements withdraw

The finance director at one company decided to give (1) to all its salespeople. They used them to pay (2) like hotels and meals when they travelled. For the first year, everything was OK. But then they started to use the cards to (3) money from cash machines. The company had to pay a (4) for this. After that, they started to use the cards for personal (5) When the (6) arrived, it was impossible to (7) the balance at the end of every month, so the company had to pay (8)

Over to you Will online banking completely replace ordinary banks one day? Why? / Why not?