

Dear Ms Carter,

I am writing to enquire about the availability and pricing of corporate and government bonds currently offered by your firm. Specifically, I am interested in learning about the minimum investment amounts required, the current bond yields and interest rates available, and the procedures involved in purchasing these bonds.

Additionally, I would appreciate a brief overview of how your company supports clients interested in investing in stocks. It would be helpful to understand the range of services provided and any relevant investment advisory options that may be offered.

Please let me know if any further details are needed to process this enquiry. I look forward to receiving your response.

Thank you very much for your assistance.

Yours sincerely,

Sam Brown

Portfolio Manager, Capital Investments Ltd.

Reply to the letter of enquiry

Dear Mr Brown,

Thank you very much for your enquiry regarding our bond offerings and stock investment options. We are pleased to provide the requested information.

Our corporate and government bond prices **are updated** daily and **can be accessed** through our online platform. Minimum investment amounts depend on the specific bond issue and **are determined** by current market regulations. All purchases **are processed** through our secure investment portal once accounts **have been verified**.

With regard to stock investment support, it **has been reported** that many clients require assistance in building diversified portfolios. Our financial advisors are available to offer tailored investment strategies. It **was explained** during previous consultations that stock performance reports and market analyses **are issued** weekly to keep our clients well-informed.

Should you require any further clarification or wish to proceed with an investment, please do not hesitate to contact us. We appreciate your interest and look forward to assisting you with your investment needs.

Yours sincerely,

Emma Carter

Senior Investment Advisor

Global Financial Services Ltd.

Rewrite the following sentences from active to passive voice.

1. The company updates bond prices daily.
2. Our advisors explain stock performance reports to clients.
3. We process all purchases through our secure investment portal.
4. The client requested additional information about investment portfolios.
5. The financial team verified the client's account.
6. The investment advisor explained the procedure to the client.
7. The company has updated the stock prices on its website.
8. The financial team will process the bond purchase tomorrow.
9. The client submitted a request for additional market analysis.
10. The government regulates financial institutions carefully.

Rewrite the following sentences in reported speech.

1. How often are bond prices updated? the client asked.
2. We cannot proceed without verifying your account, the advisor said.
3. When will the next market analysis be published? the investor asked.
4. We provide personalized investment strategies, the financial team explained.
5. Contact us if you need further assistance, the customer service representative advised.
6. We will issue the next financial report on Friday, the company representative said.
7. Have you checked the bond yields this week? the advisor asked.
8. The stock market has been very volatile lately, the investor stated.
9. Can you provide details about investment portfolios? the client asked.
10. We processed the payment yesterday, the finance department confirmed.

Complete the sentences using the passive voice or reported speech.

1. It (report) that many clients require assistance with portfolio management.
2. The client inquired when the next investment webinar (hold).
3. It (explain) that stock performance reports are issued weekly.
4. The client asked whether the investment limits (adjust) according to market changes.
5. It (say) that purchases (process) only after account verification.
6. It (report) that several major stocks have fallen sharply this week.
7. The advisor stated that all transactions (complete) within 24 hours.
8. The investment team explained that profits (calculate) at the end of each quarter.
9. The bond prices (update) daily by the company's automated system.
10. It (announce) that a new investment fund will be launched next month.

There are grammar mistakes related to passive voice or reported speech in the following sentences. Find and correct them.

1. The client was asked when will the account be verified.
2. It was explained that bond prices updates daily.
3. It is said that the investment strategy provided individually to each client.
4. The customer service representative told that they could assist further.
5. The purchase was process after the client's identity had been verified.
6. The advisor told that he would call the client tomorrow.
7. The financial statement is issue last week.
8. It was explained that all transactions will process within 24 hours.
9. The customer asked when the payment will be processed.
10. It is told that the new portfolio would be ready by Monday.

Use the following prompts to create formal business sentences, combining reported speech and passive voice where appropriate.

1. Report (it/report) | Next-quarter revenue | increase | by 10%.
2. The spokesperson | declare (it/announce) | New trading platform | launch | next month.
3. The board | decide (it/recommend) | the company | diversify | its investment portfolio.
4. Market analysts | suggest (it/predict) | inflation rate | affect | stock prices soon.
5. Customer service | explain (it/say) | all claims | process | within 10 working days.

Complete the following formal letter by using reported speech and passive voice.

Dear Ms. Johnson,

Thank you for your recent enquiry regarding our investment services. We are pleased to inform you that your application

..... (approve). It was also confirmed that your initial deposit

..... (receive) successfully.

Our customer service team mentioned that your account details

..... (send) to your registered email address by the end of the day. They also explained that the investment portfolio

..... (update) automatically every month.

Please feel free to contact us if you require further assistance.

Yours sincerely,

John Smith

Rewrite the following informal reply into a formal letter using passive voice and reported speech.

Informal Reply:

Hi,

We got your email asking about the new bond fund. Someone from our team is working on it and will send you the details soon. We think you'll be happy with the returns because last year's results were awesome. If you want more details about how we reduce risks, let us know.

Best,

Sarah

Find mistakes in the following email of enquiry:

To: office@halifax.com

From: anna.nowak@gmail.com

Date: 14 November 2025

Subject: Enquiry Regarding Loan for Investment Purposes

Dear Halifax Lending Officer,

I'm writing to ask about the details on your loan offers for investments, specifically since I'm interested in the stock market. I am considering a loan to fund my investment strategy, and I would like to know the different options you have, including rates of interest and eligibility requirements.

Could you tell me what the going interest rates are for loans for stock market investments? Also, do you offer fixed and variable rates? I'd also like to get information on terms and repayment options that might work for my needs.

Additionally, I'd be grateful if you could tell me about the criteria for applying, like any minimum credit score or income verification, or other things I'd need to qualify. Could you let me know what documents I would need, or what the application process involves?

Could you also let me know if there's specific conditions for loans aimed at stock market investments, or any extra fees? I'd also appreciate any tips on the best way to apply for this type of loan.

Thanks for taking the time to help me out. Feel free to get back to me by email at Julia.nowak@gmail.com or phone at +48 12 34 56 78 if there's anything else you need.

Sincerely,

[Your Printed Name]

[Your Position/Relation, if applicable]

Write an **email of enquiry** about the upcoming Annual General Meeting (AGM). Ask Alior Bank (alior@gmail.com) about:

- The date, time, and location of the AGM.
- How to register or confirm attendance.
- The main agenda items and any relevant documents (e.g., annual report).
- Whether the meeting will be in-person or virtual, and if any special access instructions are needed.

Conclude by thanking the recipient and expressing that you look forward to their reply.

Fill in the gaps with missing words and divide the email into paragraphs:

Dear Ms Nowak

Thank you for your interest ... our loan options tailored for investment purposes. We are pleased to provide you ... the details you requested regarding our personal loans that may be suitable ... stock market investment. Our current interest rates for personal loans vary depending ... the loan term and repayment options chosen. We offer both fixed and variable interest rate options. Fixed rates remain constant throughout the loan term, providing stability in monthly payments, while variable rates may fluctuate based ... market conditions, which could impact the monthly

payment amount. For the most up-to-date rates, please contact us directly, as they are subject ... change. We offer flexible loan terms ranging ... one to seven years, with a variety of repayment options, including monthly and bi-weekly plans. Our lending officers would be happy to work with you to determine the best plan ... suit your financial strategy. To qualify for this loan, a minimum credit score is required, along ... proof of income and employment verification. A detailed credit history review ... also conducted. For loans intended ... stock market investment, we recommend consulting with one of our financial advisors, who can offer guidance on responsible borrowing strategies. To apply, please prepare identification (government-issued photo ID), proof of income (such as recent pay stubs or tax returns), and a recent credit report, if available. There may be additional fees associated with this loan, including an origination fee and any applicable closing costs, which our team would be happy to outline for you. Should you wish to proceed ... your application, please visit our website or contact us at office@halifax.com or + 48 12 976843. We look forward ... assisting you and supporting your investment goals. Thank you again for reaching out to us.

Yours sincerely

Phrases used for the reply to the enquiry letters

Opening/Thanking the Sender

- Thank you for your enquiry regarding...
- We appreciate your interest in...
- We are pleased to receive your enquiry about...
- I am writing in response to your recent enquiry concerning...
- We acknowledge receipt of your enquiry dated [date].

Confirming Details/Clarifying the Request

- As requested, we are providing information about...
- In response to your specific questions about...
- We understand that you are interested in...
- According to your enquiry, you would like to know more about...
- You have asked us to provide details regarding...

Providing Information (Passive Voice & Formal Tone)

- The requested information has been compiled and is outlined below.
- Our current offerings include...
- Bond prices are updated daily and can be accessed through...
- All purchases are processed through...
- Delivery terms are specified in the attached document.
- It should be noted that...
- Please be informed that...
- The requested product/service is currently available.
- Special rates are offered to corporate clients.
- Further assistance will be provided upon request.

Offering Additional Help/Next Steps

- Should you require any additional information, please do not hesitate to contact us.
- We would be happy to provide further assistance if needed.
- If you require clarification on any point, feel free to reach out.
- Please let us know how you would prefer to proceed.
- We remain at your disposal for any further enquiries.
- We look forward to hearing from you soon.