

- d. Commuting compressed as micro-mobility grew; neighbourhood commerce revived; weekday footfall shifted toward residential corridors markedly.
- e. After COVID-19, urban lifestyles in Vietnam reconfigured routines, balancing proximity, wellbeing, and hybrid work patterns.

A. e-d-c-a-b **B.** e-c-d-a-b **C.** d-e-c-a-b **D.** e-d-a-c-b

Question 9. Dear Ms Rodriguez,

- a. As compensation, we have credited 200 loyalty points to your account for future purchases.
- b. The disruption occurred due to unforeseen logistical complications during the peak season.
- c. We sincerely apologize for the delay in delivering your order #DL89234, originally scheduled for October 15th.
- d. Your package has now been dispatched and will arrive by October 28th with express shipping.
- e. Should you have any concerns, please reach out to customercare@fastdelivery.com or dial 0800-555-123.

Warm regards,
FastDelivery Team

A. b-c-d-a-e **B.** c-b-d-a-e **C.** c-d-b-a-e **D.** a-c-b-d-e

- Question 10.**
- a. I volunteered as a tutor for elementary school children, expecting to breeze through teaching basic concepts effortlessly.
 - b. During my community service project, I was assigned to help struggling students with their mathematics homework.
 - c. In reality, the children had short attention spans and I grew frustrated when they didn't grasp concepts immediately.
 - d. That challenge was character-building and taught me that patience and empathy are essential qualities for any effective educator.
 - e. As a result, I learned to break down concepts into simpler steps and use creative methods to maintain interest.

A. b-a-c-e-d **B.** a-b-c-e-d **C.** b-a-c-d-e **D.** d-b-a-c-e

- Question 11.**
- a. Isabella: That dress looks absolutely stunning on you! The color really suits your complexion.
 - b. Sophia: Thank you! I wasn't sure about it at first, but your compliment has made me more confident.
 - c. Isabella: You should definitely wear it more often. It's perfect for you!

A. a-c-b **B.** c-a-b **C.** a-b-c **D.** b-a-c

Read the following passage and mark the letter A, B, C or D on your answer sheet to indicate the option that best fits each of the numbered blanks from 12 to 16.

In today's interconnected world, personal information is constantly exchanged through online platforms, financial services, and social networks. **(12)** _____. Governments and organizations have therefore introduced stricter regulations to ensure that individuals maintain control over their digital identities. These rules are designed not only to protect citizens but also to build trust in digital markets. **(13)** _____. For example, the General Data Protection Regulation (GDPR) in Europe obliges companies to explain clearly how data is collected and used. **(14)** _____. As a result, users are encouraged to read privacy notices carefully and exercise their right to withdraw consent when necessary. **(15)** _____. If companies fail to comply, they may face heavy fines and reputational damage that discourage irresponsible practices. **(16)** _____. Ultimately, safeguarding digital privacy requires cooperation among policymakers, businesses, and individuals to balance innovation with fundamental rights.

(Adapted from European Commission, "Digital Privacy")

- Question 12.** **A.** Securing private data contributes considerably to decreasing personal information theft and economic fraud dangers in internet transactions internationally
B. Safeguarding confidential information assists significantly in minimizing identity compromise and monetary deception risks in digital commerce globally
C. Protecting sensitive data helps substantially reduce the risk of identity theft and financial fraud in online transactions worldwide
D. Defending personal information aids substantially in lowering identity misappropriation and financial deception threats in online business worldwide
- Question 13.** **A.** Businesses must likewise establish processes that allow customers to require elimination of their confidential information on demand
B. Organizations must additionally offer systems that enable individuals to demand removal of their private data whenever desired
C. Enterprises must furthermore supply procedures that permit consumers to seek erasure of their personal details at will
D. Companies must also provide mechanisms through which users can request deletion of their personal information at any time
- Question 14.** **A.** This clarity enhances answerability, because enterprises are obligated to validate every objective for which private data is employed
B. Such openness reinforces responsibility, as companies must explain each reason for which individual information is utilized
C. This transparency strengthens accountability, since organizations are required to justify every purpose for which personal data is processed
D. Such disclosure bolsters accountability, since organizations must substantiate each intention for which personal information is handled
- Question 15.** **A.** Should users neglect privacy notices, they would open themselves to threats that could have been forestalled through elementary safeguards
B. Were people to disregard security alerts, they would subject themselves to dangers that might have been avoided via basic measures
C. Should individuals ignore privacy warnings, they would expose themselves to risks that could have been prevented through simple precautions
D. Were consumers to overlook protection advisories, they would render themselves vulnerable to hazards that might have been circumvented through straightforward precautions
- Question 16.** **A.** Although regulations provide a framework, their effectiveness ultimately depends on whether companies genuinely commit to respecting user rights
B. While rules establish guidelines, their success fundamentally relies on whether organizations authentically dedicate themselves to honoring individual rights
C. Though legislation offers structure, its efficacy essentially hinges on whether enterprises truly devote themselves to upholding consumer rights
D. Despite standards supplying parameters, their impact primarily depends on whether businesses sincerely pledge to protecting user rights

Read the passage and mark the letter A, B, C or D on your answer sheet to indicate the best answer to each of the following questions from 17 to 24.

Site-specific crop management (SSM) acknowledges the natural, **inherent** variability threaded through every field. Historically, mechanized routines treated land as if it were homogeneous, applying inputs to an “average” that seldom exists. Such blanket approaches generated **excesses** and deficits alike – herbicides, pesticides, irrigation, and fertilizers were often misallocated. The consequences were predictable: runoff and leaching into surface and groundwater systems, alongside squandered budgets and diminished ecological integrity. SSM, by

contrast, treats each patch as a distinct micro-environment whose needs must be measured before they are met.

Modern SSM marries precise global positioning with location-specific measurements. Agronomists compile in-field observations (soil chemistry, moisture, or pest incidence) and fuse them with remotely sensed signals from aircraft and satellites, thereby quantifying spatial heterogeneity. These layered datasets are rendered as management-zone maps. Operations inside the field then adjust inputs according to those zones, so that application rates shift as equipment crosses invisible boundaries. Instead of crude uniformity, decision-making is tethered to georeferenced evidence, and interventions are paced by where the machine actually stands.

A newer wave of precision technologies can sense microsite conditions in real time and modify inputs “on the go.” **These** systems require no a priori maps because sensing and treatment are executed simultaneously, allowing variable-rate nitrogen to track the plant’s immediate status. By embedding sensors and controllers on implements, the machine turns perception into actuation without pausing for offline analysis. These devices displace guesswork with feedback, so prescriptions co-evolve with the crop’s signals rather than being locked to yesterday’s cartography.

Paradoxically, SSM revives a sensibility once common in small-scale, non-mechanized agriculture, when farmers cultivated with intimate knowledge of every furrow. M echanization later slashed labor – the dominant cost – and scaled production, even while wasting cheaper inputs. As fertilizer and chemical prices have risen, and as environmental externalities are finally tallied, producers are gravitating toward variable-rate systems to curtail expenses and mitigate harm. The ethic is pragmatic: treat heterogeneity as first principle, not nuisance, and let technology re-enable attentiveness at industrial scale.

(Adapted from <https://www.nifa.usda.gov/grants/programs/precision-geospatial-sensor-technologies-programs/precision-agriculture-crop-production>)

Question 17. The word **excesses** in paragraph 1 is OPPOSITE in meaning to _____.

- A. surpluses B. overflows C. deficits D. redundancies

Question 18. Which of the following is **TRUE** according to paragraph 2?

- A. Management zones are drawn solely from historical yield maps without new measurements.
B. Application rates change as equipment crosses georeferenced boundaries within a field.
C. Remote sensing removes the need for any in-field observations.
D. GPS is unnecessary when interventions are tied to locations.

Question 19. The word **These** in paragraph 3 refers to _____.

- A. management-zone maps compiled from satellite imagery
B. older implements that follow fixed prescription files
C. systems that sense microsite conditions and adjust inputs in real time
D. conventional, uniform-rate fertilizer spreaders

Question 20. Which of the following best paraphrases the underlined sentence in paragraph 4?

- A. Curiously, SSM rekindles the attentiveness characteristic of pre-industrial farming, where every plot received individualized care.
B. Intriguingly, SSM echoes traditional practices by enabling field-level precision reminiscent of manual cultivation eras.
C. Ironically, SSM restores the kind of close, hands-on understanding farmers used to have before large machines dominated agriculture.
D. Remarkably, SSM brings back the meticulous observation once essential in labor-intensive, small-farm operations.

Question 21. The word **inherent** in paragraph 1 can be best replaced by _____?

- A. acquired B. innate C. superficial D. external

Question 22. Which of the following is **NOT** mentioned in paragraph 2 as a data source used by SSM?

- A. Crowdsourced farmer diaries compiled weekly, aggregated into sentiment scores about crop vigor across neighborhoods

- B. In-field variables like soil properties or pest incidence, collected at specific locations within the field for mapping
- C. Signals captured by aircraft or satellites to quantify spatial heterogeneity and complement ground measurements
- D. Georeferenced observations that are integrated into management-zone maps to guide differentiated input application

Question 23. Which paragraph mentions the return to a traditional, small-scale attentiveness enabled by modern tools?

- A. Paragraph 1 B. Paragraph 2 C. Paragraph 3 D. Paragraph 4

Question 24. Which paragraph mentions producers adopting variable-rate technologies in response to rising input prices and environmental accounting?

- A. Paragraph 1 B. Paragraph 2 C. Paragraph 3 D. Paragraph 4

Read the following announcement and mark the letter A, B, C or D on your answer sheet to indicate the option that best fits each of the numbered blanks from 25 to 30.

P4G Summit 2025 – Sustainable & People-Centered Green Transition

Hanoi will host the prestigious P4G Summit 2025 from April 14th to 17th, bringing together approximately 1,000 delegates from around 40 nations. This high-level gathering focuses on advancing sustainable development through innovative public-private partnerships and people-centered approaches to environmental challenges.

The summit will address critical issues (25) _____ to climate resilience, renewable energy deployment, and circular economy models. Participants will engage in policy dialogues, witness the signing of landmark agreements, and explore collaborative frameworks that prioritize both ecological sustainability and social equity. A substantial (26) _____ of side events will complement the main sessions, of specialized workshops on green finance, sustainable agriculture, and clean technology transfer.



Distinguished speakers, including government ministers, CEOs of major corporations, and representatives from international organizations, will (27) _____ their expertise and success stories. The event aims to (28) _____ concrete action plans that balance economic growth with environmental protection.

This summit provides an exceptional platform for decision-makers and (30) _____ to forge partnerships (29) _____ will shape the future of sustainable development in the region and beyond.

(Adapted from <https://en.mae.gov.vn/>)

- | | | | |
|----------------------------------|--------------|---------------|---------------|
| Question 25. A. relate | B. relating | C. relates | D. to relate |
| Question 26. A. scale | B. scope | C. spectrum | D. span |
| Question 27. A. hand over | B. take over | C. pass on | D. put across |
| Question 28. A. formulate | B. develop | C. produce | D. establish |
| Question 29. A. advocacy | B. advocate | C. advocating | D. advocates |
| Question 30. A. whom | B. that | C. whose | D. of which |

Read the passage and mark the letter A, B, C or D on your answer sheet to indicate the best answer to each of the following questions from 31 to 40.

For as long as migrants have pursued opportunity, money has flown back home through channels that are reliable yet **sclerotic**. Legacy rails privilege domestic speed but hobble cross-border transfers with lag, opacity, and intermediary tolls. In many corridors, large banks and MTOs set the tempo, not the sender's urgency. Small sums – those that matter for groceries or school fees – are penalised by fixed charges and cash-out frictions. [1] The result is a paradox: the poorer the recipient and the smaller the amount, the harsher the proportionate fee.

Digitisation moved the counter onto smartphones but left the plumbing intact. KYC/AML variations, costly brick-and-mortar cash-out points, and uncertain recourse still make compliance onerous and settlement brittle. Average fees north of six percent siphon billions in **deadweight costs** from low- and middle-income economies each year, while the unbanked remain distant from formal finance. [II] Market concentration among incumbent MTOs keeps price competition tepid, especially where physical networks are expensive to maintain.

Cryptocurrencies propose different infrastructure rather than a shinier interface. Peer-to-peer transfers ride open networks, settle near-instantly, and do not require shared correspondent accounts or branch coverage. Addresses substitute for bank details; wallets can hold funds or earn yield, a hedge in inflation-prone settings. **Because transfers are disintermediated and near-instant, micro-remittances cease to be prohibitive and become routine.** [III] In this model, the rail itself is global by default, and the marginal cost of sending \$5 is not punished for being small.

Evidence suggests adoption is no longer fringe: many U.S. senders already try crypto when moving funds abroad, reporting lower fees – often several percentage points – versus legacy methods. UN analyses imply that even modest efficiency gains in digital payments could lift tens of millions from poverty if savings reach recipients at scale. [IV] Where corridors are fee-heavy and recipients are unbanked, crypto-backed micro-remittances act like capillaries of inclusion, converting trickles into dependable flows that compound into development.

(Adapted from Coinbase Institute, "Crypto and Remittances," 2021)

Question 31. The word **sclerotic** in paragraph 1 mostly means _____.

- A. pleasantly brisk
- B. marginally flexible
- C. moderately agile
- D. painfully rigid

Question 32. What does the passage identify as the key limitation of digital remittances built on legacy rails?

- A. They guarantee universal bank access for recipients through automatic account creation and card issuance.
- B. They eliminate fees entirely by bypassing banks and replacing KYC requirements with self-attestation.
- C. They improve user interfaces but retain slow, intermediary-laden settlement that inflates cross-border costs.
- D. They standardise regulations globally, removing compliance gaps across jurisdictions and currencies.

Question 33. According to paragraph 2, with average fees just over 6%, over \$35 billion _____.

- A. becomes available each year for micro-loans once remittance corridors are deregulated
- B. is invested by MTOs into branch expansion and new correspondent relationships
- C. funds AML technology upgrades that primarily benefit unbanked rural communities worldwide
- D. is diverted annually from recipient economies as charges on incoming remittances

Question 34. Which of the following best summarises paragraph 1?

- A. Migrant senders prefer cash counters because digital tools are unreliable and widely distrusted in host countries.
- B. Domestic payment systems already solve most remittance pain points, making fees negligible for low-value transactions everywhere.
- C. Legacy cross-border rails, dominated by incumbents, render small transfers disproportionately costly despite migrants' urgent, routine needs.
- D. Regulatory barriers have eliminated most MTOs, creating a vacuum that charities struggle to fill effectively.

Question 35. What do crypto wallets enable for recipients?

- A. Print local banknotes
- B. Hold and earn yield
- C. Avoid identity checks
- D. Cancel exchange rates

Question 36. Where in the passage does the following sentence best fit?

This fragmentation compounds compliance burdens and inflates settlement risk across borders.

A. [III] B. [II] C. [I] D. [IV]

Question 37. The phrase deadweight costs in paragraph 2 refers to _____.

A. wasted fees **B.** inflation losses **C.** regulatory fines **D.** hidden taxes

Question 38. Which of the following can be inferred from the passage?

- A.** Uniform KYC/AML standards have minimised compliance friction, so settlement delays rarely affect recipients in rural regions.
- B.** Because digital apps exist, most remittance corridors already exhibit vigorous price competition, making alternative rails largely redundant today.
- C.** If fixed fees dominate pricing, shrinking transfer sizes amplifies effective costs, so crypto's lower marginal cost especially benefits frequent, small payments.
- D.** Yield-bearing wallets primarily serve wealthy senders, since inflation is negligible in typical recipient economies.

Question 39. Which of the following best paraphrases the underlined sentence in paragraph 3?

Because transfers are disintermediated and near-instant, micro-remittances cease to be prohibitive and become routine.

- A.** Since bank branches are ubiquitous, sending very small amounts benefits from bulk discounts and guaranteed same-minute settlement in corridors.
- B.** Cutting regulators out ensures any transfer, regardless of size, is immediately free and legally incontestable across all jurisdictions worldwide.
- C.** By removing middlemen and reducing delay, tiny cross-border payments stop incurring punitive frictions and become practical everyday transactions.
- D.** Because AML checks are optional, most micro-payments bypass oversight, allowing remitters to avoid compliance while enjoying premium exchange rates.

Question 40. Which of the following best summarises the passage?

- A.** Remittances scarcely matter macroeconomically; aid flows and foreign investment dwarf their scale in most emerging economies.
- B.** Smartphone apps alone solve remittance inequities, since user experience outweighs settlement design and regulatory divergence across borders.
- C.** Traditional MTOs remain superior because high fixed costs are necessary to safeguard recipients from currency volatility and fraud.
- D.** Crypto rails, by lowering frictions and enabling inclusion, can make small remittances cheaper, faster, and more routine than legacy, intermediary-heavy systems.

----- **THE END** -----

- Thí sinh không được sử dụng tài liệu;

- Giám thị không giải thích gì thêm.