**Pre-Banking Assignment Questions**

For the following questions you will find your answers at the Bankrate website. (<http://www.bankrate.com/brm/olbstep2.asp>)

1. What is the difference between online banking and a virtual bank? (2 marks)
2. What is the origin of online banking? (1 mark)
3. What are the advantages on online banking? What are the disadvantages? (4 marks)
4. What are the advantages of using a virtual bank? What are the disadvantages? (2 marks)
5. What are bricks-to-click banks? (1 mark)