11	2500 ÷ 20 × 3 (= 375) oe **or** 125 × 3 (=375) **or** 7500 ÷ 20 (= 375) 3000 ÷ 20 × 3 (= 450) oe **or** 150 × 3 (= 450) **or** 9000 ÷ 20 (= 450)			5	M1	for a method to find the interest for Bank A 2875 or 3450 implies this method mark	
	for 0.04 × 3000 oe (= 120) or 0.04 × 2500 oe (= 100) **or** 1.04 × 3000 oe (= 3120) or 1.04 × 2500 oe (= 2600)	**OR** 3000×1.04^2 (= 3244.8) **or** 2500×1.04^2 (=2704)			M1	for finding 4% **or** 104% of 3000 or 2500	**OR** M2 for 3000×1.04^2 (= 3244.8) **or** 2500×1.04^2 (=2704) **or** 3000×1.04^3 (= 3374.59) **or** 2500×1.04^3 (= 2812.16)
	1.04 × "3120" oe (= 3244.8) 1.04 × "2600" oe (= 2704)				M1	for completing method to find the total amount for Bank B	
	eg "3244.8" – 3000 (= 244.8) **or** "2704" – 2500 (= 204)				M1	for a complete method to find the interest for Bank B	
	Correct answer scores full marks (unless from obvious incorrect working)		130.2(0)		A1		
						SC: if none of the 2nd or 3rd M marks gained award SCM1 for 0.08 × 3000 oe **or** 240 **or** 1.08 × 3000 **or** 3240 **or** 0.08 × 2500 oe **or** 200 **or** 1.08 × 2500 **or** 2700 **or** $3000 \times (1 - 0.04)^2$ (= 2764.8(0)) **or** $2500 \times (1 - 0.04)^2$ (= 2304) accept (1 + 0.04) or $\left(1+\frac{4}{100}\right)$ as equivalent to 1.04 throughout	
							Total 5 marks