

全国职业技能英语系列教材

总主编 丁国声

VP

Financial English

金融英语

赵惠娟 唐树良 主编



北京大学出版社
PEKING UNIVERSITY PRESS

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PEKING UNIVERSITY PRESS

图书在版编目(CIP)数据

金融英语/赵惠娟,唐树良主编. —北京:北京大学出版社,2008.8

(全国职业技能英语系列教材)

ISBN 978-7-301-13831-1

I. 金… II. ①赵…②唐… III. 金融—英语—职业教育—教材 IV. H31

中国版本图书馆 CIP 数据核字(2008)第 067925 号

书 名: 金融英语

著作责任者: 赵惠娟 唐树良 主编

责任编辑: 张建民

标准书号: ISBN 978-7-301-13831-1/H · 1994

出版发行: 北京大学出版社

地 址: 北京市海淀区成府路 205 号 100871

网 址: <http://www.pup.cn>

电 话: 邮购部 62752015 发行部 62750672 编辑部 62755217 出版部 62754962

电 子 信 箱: zpup@pup.pku.edu.cn

印 刷 者: 涿州市星河印刷有限公司

经 销 者: 新华书店

787 毫米×1092 毫米 16 开本 15 印张 374 千字

2008 年 8 月第 1 版 2008 年 8 月第 1 次印刷

定 价: 32.00 元(配有光盘)

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总序

我国高职高专教育的春天来到了。随着国家对高职高专教育重视程度的加深,职业技能教材体系的建设成为了当务之急。高职高专过去沿用和压缩大学本科教材的时代一去不复返了。

语言学家 Harmer 指出:“如果我们希望学生学到的语言是在真实生活中能够使用的语言,那么在教材编写中接受技能和产出技能的培养也应该像在生活中那样有机地结合在一起。”

教改的关键在教师,教师的关键在教材,教材的关键在理念。我们依据《高职高专教育英语课程教学基本要求》的精神和编者做了大量调查,秉承“实用为主,够用为度,学以致用,融类旁通”的原则,历经两年艰辛,为高职高专学生编写了这套专业技能课和实训课的英语教材。

本套教材的内容贴近工作岗位,突出岗位情景英语,是一套职场英语教材,具有很强的实用性、仿真性、职业性,其特色体现在以下几个方面:

1. 开放性

本套教材在坚持编写理念、原则及体例的前提下,不断增加新的行业或岗位技能英语分册作为教材的延续。

2. 国际性

本套教材以国内自编为主,以国外引进为辅,取长补短,浑然一体。目前已从德国引进了某些行业的技能英语教材,还将从德国或他国引进优秀教材经过本土化后奉献给广大师生。

3. 职业性

本套教材是由高职院校教师与行业专家针对具体工作岗位、情景过程共同设计编写。同时注重与行业资格证书相结合。

4. 任务性

基于完成某岗位工作任务而需要的英语知识和技能是本套教材的由来与初衷。因此,各分册均以任务型练习为主。

5. 实用性

本教材注重基础词汇的复习和专业词汇的补充。适合于在校最后一学期的英语教学,着重培养和训练学生初步具有与其日后职业生涯所必需的英语交际能力。

本教材在编写过程中,参考和引用了国内外作者的相关资料,得到了北京大学外语编辑部的倾力奉献,在此,一并向他们表示敬意和感谢。由于本套教材是一种创新和尝试,书中瑕疵必定不少,敬请指正。

丁国声

教育部高职高专英语类专业教学指导委员会委员

河北省高校外语教学研究会副会长

河北外国语学院院长

2008年6月

编写说明

随着全球经济一体化进程的加快以及中国人世以后金融竞争的加剧,涉外金融业务随之增加,迫切需要金融服务尽快与国际接轨,这就对金融一线从业人员的对外语言能力提出了更高的要求。为了提高金融对外服务水平,提升一线人员的综合素质,树立国际化一流金融机构的良好形象,我们特编写了《金融英语》一书。

本书以金融业的三大支撑即银行、保险、证券为线索搭建结构框架:其中银行业务是主导,主要涉及商业银行日常办理的存款、贷款、外汇、银行卡、中间业务、汇兑以及信用证等业务;然后介绍了保险业和证券业的主要业务;最后是银行业务中涉及的应用文体写作。附录中收录了世界货币名称、国内外主要银行机构、各国中央银行和国际金融机构名称。

全书共分十单元,每一单元都包括背景知识介绍、业务对话、练习和补充阅读等部分。其中背景知识与全国金融专业英语证书考试大纲要求的知识点一致,主要介绍业务的性质、特点、作用和工作流程,有助于学生在应用之前掌握基础的专业词汇和基本的专业知识;业务对话根据具体工作流程设计,着重体现金融从业人员的专业服务素质,对于重点的专业词汇给予必要的中文注释,并且配备相应的专业词汇英汉互译练习、单词与解释的匹配练习、单项选择;任务型练习包括根据听力材料填空以及完成句子、根据实务情景培养听力理解能力、根据所给信息结合实务组成句子、根据划线部分完成对话、根据所给的具体信息练习对话和根据情景模拟对话,难度依次递增;补充阅读中包括了与业务相关的更广层面、更深层次的信息资料,有利于扩充学生的专业词汇量,拓宽学生的专业视野。

参与本书编写的人员均来自金融英语教学的第一线,有较为深厚的理论功底和丰富的教学实践经验。另外,我们还邀请曾先后在中国人民银行、工商银行和交通银行工作的金融专家张长建先生和中国农业银行总行个人业务部陈建杰副处长对专业术语以及业务情景、任务设计等方面进行了审稿把关。

本书重在突出实用性,与金融实务紧密结合,旨在培养学生运用英语处理基本金融业务的能力,可操作性强。适合高等专科学校、高等职业技术学院的金融专业学生培养职业技能,也适合金融机构一线人员提升业务素质。

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Deposits

AIMS

- Opening an account
- Handling withdrawals
- Checking account balance
- Reporting a loss of a passbook
- Closing the account



Information bank

Deposit taking is an important business for a bank. There are many kinds of deposit accounts, for example, demand deposits, time (fixed) deposits, call deposits, offshore deposits, foreign currency deposits. Bank customers can open any type of accounts by their preference.

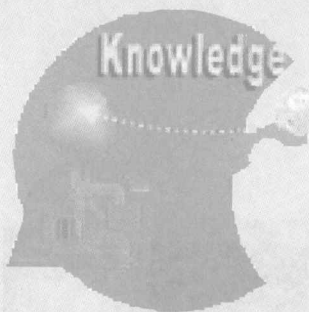
Demand deposits are deposits that are subject to depositors' withdrawals at any time. Demand deposits facilitate those who only want to deposit funds for a short period of time. Due to this feature, banks pay little or even no interest to demand deposits in developed countries. Time deposits are not subject to depositors' withdrawals at any time but have different fixed maturities. That means, the deposits are payable after a special period varying from months to years. The depositors are paid different interest rates depending on the length of deposit.

A request for opening an account for organizations must be accompanied by an application form, a specimen signature. Identity card is needed for individuals. If a fixed deposit is established, the bank shall issue to the depositor a fixed deposit certificate in his name while if a demand deposit is opened, the depositor will get a passbook or bankcard by his choice.

Where there are deposits, there are also withdrawals. When a withdrawal is made before maturity because of a special need, the interest on the account drawn shall be paid at the rate for current deposit on the date of withdrawal, while the remaining amount shall continue to bear interest at the rate allowed at the time deposit. When an advanced withdrawal is made, the depositor must show the bank staff the relevant identification and documents needed.

The depositor has a right to check his bank balances. When he doesn't need the bank account, the depositor can ask for closing. Once his passbook, bankcard or certificate of deposit is lost or stolen, he can give banks a stop payment order, reporting a loss.

■ Procedures for Account Opening



1. A passbook may be got and a debit card may be applied for at the same time at bank if a deposit slip is filled in and a certain amount of cash (RMB 1 yuan at least) is deposited.

2. At the time of account opening, the client may choose the method of withdrawal by the password or by the passbook. If the method of withdrawal password is chosen, the client shall put on the spot a six-digit password into the said savings account. The password is put in through the password device on the counter and is unknown to any other person including the clerk of the bank. The password is the key with which to withdraw and must be kept in mind firmly and not leaked to others.



Vocabulary Assistant

passbook 存折

debit card 借记卡

deposit slip 存单

password 密码

on the spot 当场

six-digit 六位数

counter 柜台

1 Retell the procedures for account opening in your own words.

Step 1:

Step 2:

Step 3:

2 Select the answer that correctly completes the sentences.

- Current account means a demand account, which is called a _____ in the West.
A. fixed account B. time account C. checking account
- A fixed deposit takes the form of a _____ issued in the name of the depositor.
A. deposit certificate B. bank card C. deposit certificate and a card
- There is no _____ on the current account.
A. interest B. maturity C. passbook

4. Early withdrawals from a time deposit account are often subject to _____.
 A. interest penalty B. interest bonus C. no interest
5. _____ is not required for opening an account for deposits.
 A. A passbook B. An application form C. A specimen signature
6. _____ records a depositor account, which shows his or her deposit, withdrawals and interest payment by the bank.
 A. A passbook B. A deposit receipt C. A withdrawal slip
7. In order to withdraw deposit, the bank requires your _____.
 A. slip with signature B. name C. balance

Conversation 1: Opening an Account

Clerk: Good morning, Sir! What can I do for you?

Customer: Good morning! I'd like to open an account, but I don't know what account it should be. Could you give me some advice?

Clerk: Of course. Generally speaking, if you want to make deposits and withdrawals at any time and you don't care about the interest, you may choose a current account. But if you don't need your money for a comparatively long time and you want a higher rate, you may choose the fixed account.

Customer: Oh, I see. How can I withdraw my money from a current account?

Clerk: The current account takes the form of a deposit book as well as a bank card. You may withdraw money at any time with the card from ATMs or over the counter.

Customer: Thanks for your help. I'd rather open a current account.

Clerk: Ok, please fill in this application form.

Customer: Here are the form and the money.

Clerk: Thank you. Please show me your passport.

Customer: Here you are.

Clerk: Good. Everything is done. Here is your deposit book and passport.

Customer: Thank you very much.

Clerk: It's my pleasure.



Vocabulary Assistant

deposit 存款	withdrawal 取款	current account 活期账户
fixed account 定期账户		deposit book 存折
ATM 自动提款机		passport 护照

Conversation 2: Handling Withdrawals

Clerk: Can I help you, Madam?

Customer: Yes, please. I have a fixed time deposit here. But it will mature two months from now. I need the money for an emergency. Can I get it right now?

Clerk: Yes. You may withdraw your money, but you can't receive the stated interest. You can only get interest on a current account instead.

Customer: What about the remaining if I don't withdraw all my funds?

Clerk: The account remaining shall continue to bear interest at the rate of the fixed time deposit.

Customer: I see. I want to draw RMB 6,000 yuan.

Clerk: OK. Your balance is RMB 4,000 yuan. And how would you like your money?

Customer: Well, please give me three thousand in hundreds and the rest in fifty, will you?

Clerk: Certainly. Here is your money and the interest you've earned. Please check it.

Customer: Thank you very much. Well, Could you tell me the rate of a current deposit?

Clerk: The detailed information is posted on the bulletin board over there in the lobby.

Customer: OK. I'll have a look at it. Thanks.

Vocabulary Assistant

a fixed time deposit 定期存款

mature 到期

3 Translate the phrases into English.

1. 定期存款
2. 活期存款
3. 存折
4. 银行卡
5. 存款单

6. 挂失
7. 单利
8. 复利
9. 查询余额
10. 外币账户

4 Match the following terms with their respective explanations.

balance
 deposit
 fixed account
 current account
 saving account
 mature

a deposit account
 the fixed time deposit becomes due
 difference between two columns of an account
 any type of bank account that earns more than a deposit account
 any type of account that earns interest
 checking account
 bank account from which money can be drawn without previous notice
 sum paid into an account

**5 Listening exercises**

■ Spot Dictation: In this section you'll hear two short paragraphs. There are some words or phrases missing in each paragraph. Each paragraph will be read three times. For the first time you just listen and for the second time, you'll have a break of 20 seconds. During the break, you can write down the missing words or phrases. The third time is for you to check your writing. Now let's begin.

1

Secondly, there are time deposits which always (1) interest. The name time deposit arises because, (2), these deposits may not usually be (3) without notice. The notice will be agreed between the bank and the (4) when the deposit is first opened. However, there is one (5) of time deposits called (6) savings accounts where (7) withdrawals may be made (8).

2

Some countries (1) bank deposits but do not assess deposit premiums until a bank has failed. This is the (2) in Turkey where only after a bank has failed are other banks asked to furnish the funds to pay depositors of the failed bank. In addition, (3), which makes it difficult for someone to (4) the business of banking. Thus, Turkish banks (5) to operate more safely since no fund for depositor payoffs (6) until after a bank failure. The (7) made at that time may be very high, (8).

Complete Sentences: In this part you will hear 6 sentences. Each sentence will be read twice. For the first time you just listen and for the second time, you'll have a break of 10 seconds following each sentence. During the break, try to complete the sentences according to what you have just heard. Please watch your spelling.

1. Time is the duration over which _____.
2. Making payments by writing cheques against cheque account deposits is popular, _____.
3. But the cheque itself is not "money"; it is only _____ which is considered to be "money".
4. The balance standing to a customer's credit on current account is _____ and _____.
5. There are three main types of bank deposits: _____, _____ and _____.
6. Certificates of deposit are large deposits, _____ and _____.

Conversation 3: Checking Account Balance

Clerk: Is there anything I can do for you, sir?

Customer: Yes, please. I sold some shares last week through a bank and I think the money should have been credited to my savings account. Could you update my passbook for me please?

Clerk: Certainly. Here is your updated passbook, sir.

Customer: Thanks. Oh, the money is there already. And I have a current account in Pound Sterling. I'd like to know how much the balance is.

Clerk: Yes, sir. Have you got the passport?

Customer: Yes. Here you are.

Clerk: Thank you. And do you know the number?

Customer: Sorry, I'm afraid I forgot it.

Clerk: One moment, then, please. I'll check it for you.... The number of your account is 64986 and you have a credit balance of £282.

Customer: Thanks. Could you send me my statement at the end of the month?

Clerk: Certainly.

Customer: Thank you very much.

Clerk: You're welcome.



Vocabulary Assistant

shares 股份

credited 记入贷方

■ Loss Reporting Procedures



If a certificate of deposit, a bank passbook or a seal of a client is lost or stolen, or the password is forgotten, loss reporting may be handled at the bank according to the following procedures:

The client shall immediately handle written loss reporting procedures at the original depository bank. In reporting loss, the client shall present personal credentials (I.D. card, residence permit, passport, etc.) and also provide related deposit contents such as account, account holder's name, time of account opening, amount, type of currency and maturity. The loss reporting procedures may be handled after the bank certifies and finds them correct, and the bank is to confirm that payment has not been made before handling the procedure. If the client is unable to be present at the bank in handling loss reporting, he or she may authorize another person to handle on his / her behalf and at the same time the credentials of the agent shall be presented. Loss reporting of password may not be handled on agency.

In handling loss reporting procedures, the client shall fill in the application for loss reporting with one extra copy of the application kept by the client, and shall apply for a new certificate of deposit through handling redepositing or cashing procedures at the depository bank seven days later by presenting the application and his or her credentials.

If for objective reason the client is unable to handle loss reporting at the bank in time or by himself or herself, he or she may first request for interim loss reporting orally, by mail or by telephone, and then handle the formal loss reporting procedures at the depository bank within five days. Otherwise, the loss reporting will be invalid.

For a current account passbook opened with a savings outlet connected with the computer network, interim loss reporting procedures may be handled at any savings outlet. But the formal written loss reporting procedures shall be handled at the depository bank.



Vocabulary Assistant

loss reporting 挂失	depository bank 开户行
I.D. card 身份证	residence permit 居住许可证 (户口本等)
interim 临时的	savings outlet 储蓄营业厅

6 Retell the procedures for loss reporting in your own words.

Step 1:

Step 2:

Step 3:

Conversation 4: Reporting a Loss of a Passbook

Clerk: May I help you, Madam?

Customer: Yes, please. I'm afraid I've lost my savings passbook. Could you check for me whether my money is still here?

Clerk: Certainly. Please let me have your name, address and your account number if you remember it.

Customer: My name is John Green. My address is No.1602, Taihua Mansion, Changping Avenue. But I can't recall my account number.

Clerk: Don't worry, Mr. Green. Let me try to check it for you. One moment, please. Yes, Mr. Green. I have your account number here. The balance is RMB 8,000 yuan.

Customer: Thank Goodness. My funds are still available. Thank you very much.

Clerk: It's my pleasure. Please fill out this lost passbook affidavit and list the code word you used when you first opened your account.



Vocabulary Assistant

lost passbook affidavit 书面挂失单

7 Select elements from columns A, B and C to make at least five sentences. Be sure that the sentences you form make sense.

A

- (1) The teller
- (2) A depositor
- (3) The bank

B

- (1) wanted to
- (2) tried to
- (3) forgot to

C

- (1) write a check
- (2) open a checking account
- (3) endorse his pay-check
- (4) handle cash for the depositors
- (5) store the customer's check on microfilm

8 Complete the following conversations.

1. A: Good morning, Miss. _____ (1) _____?
B: Could you tell me where _____ (2) _____ an account?
A: Right here. I'll _____ (3) _____ for you.
B: Thanks a lot.
A: _____ (4) _____.
2. A: Good morning, sir. _____ (1) _____?
B: Yes. I'd like to open a demand account.
A: _____ (2) _____?
B: RMB 2000 yuan, please.
A: All right. Please fill in _____ (3) _____.
3. A: May I open an account with your bank?
B: _____ (1) _____. What kind of accounts do you like to open?
A: Well, I'm not sure.
B: Do you often deposit money and draw money?
A: Yes.
B: Then you may open a _____ (2) _____, which is also called a _____ (3) _____.
A: Can I _____ (4) _____ from the account whenever I need it?
B: Yes, of course.
4. A: Hello, Miss. I need to _____ (1) _____ from my time deposit for three years.
B: OK. Your certificate, please. I'm sorry, sir. _____ (2) _____. It's only two days before maturity.
A: Yes, I know. It's a pity. I'm going abroad on urgent business in the afternoon this Sunday. I'm afraid you won't be here at that time.
B: Oh, I understand, sir. We have 24 hours service every day. Will you come again on Sunday morning? I'll help you _____ (3) _____ as quickly as possible. Then you won't lose interest.
A: It's very kind to tell me. I'll do that. Thank you.
B: It's our duty to _____ (4) _____ and serve them warm-heartedly.

5. A: Excuse me, I want to (1) _____ in your bank.
 B: Yes. Do you (2) _____ with us?
 A: No, I haven't. It's the first time I've come to deposit money here. And I want to deposit at least for one year.
 B: Oh, you want a (3) _____. Then please fill in (4) _____ with your name, address, identity card and deposit time.
6. A: Hello. What can I do for you?
 B: Yes, may I establish a foreign currency deposit account with your bank?
 A: Of course. (1) _____?
 B: It's US Dollars.
 A: All right. (2) _____?
 B: Fixed is better. I want to open an account for one year. What is the interest rate?
 A: Two point five two percent for one year.
 B: Can I (3) _____ if I have an urgent need?
 A: No problem, but the rate will be calculated at (4) _____ instead.
 B: Thank you. Please handle it for me.

Conversation 5: Closing an Account

Clerk: May I help you, Sir?

Customer: Yes. I want to close my personal checking account, because I'm leaving for my home country.


Clerk: OK. Do you want to withdraw all the money in your account?

Customer: Actually, could you please transfer the entire balance to an account in the name of Mrs. Agenes White, who is my wife.

Clerk: Of course. Please show me your account number, passport and your wife's passport, too.

Customer: Here you are.

Clerk: Thanks. Just a moment, please. I'm now doing the transfer for you.

 Vocabulary Assistant

balance 余额