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NEW

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CENTURY PRACTICAL  
BUSINESS ENGLISH SERIES

# 国际贸易单证

BUSINESS DOCUMENTATION

● 戚云方 周莞尔编著



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# 前 言

世界经济全球化进展的重要标志是国际贸易的繁荣。跨入21世纪以来,国际贸易迅猛发展,市场经济与贸易自由化已成为主流。

随着我国经济的突飞猛进,我国已迈入了世界贸易强国之列,这是令世人瞩目的。随着对外贸易的发展及商务进一步全球化,我国的进出口贸易额正在逐年递增。正确缮制国际贸易单证是对外经贸业务中一项极其重要的工作,它是提高进出口买卖合同的履约率,及时安全收汇的基本保证。

为了适应全球电子商务的发展趋势,特别是电子数据交换(EDI)在互联网上的迅速拓展,以及对外经贸活动的迫切需要,并为满足大专院校在校生和从事对外经贸工作人员的学习要求,我们在多年教学和外贸工作实践的基础上,从初涉经贸领域人员的学习角度出发编写了这本教材。

本书共分七章,以问答的形式,浅显易懂的英语,阐述了国际贸易实务中的基本制单知识。全书贯穿对外经贸业务中所涉及的各类单证和用途,并从如何制作单证着手,有针对性地培养读者既能看得懂条款又能根据信用证的要求制作相关单证的能力。本书突出知识性和实用性,使读者在学习制单知识和如何操作的同时,又能熟练掌握国际贸易单证相关的英语词汇、短语和习惯用法。附录部分还收录了信用证中常见的有关装运的条款。书后附练习答案,供参考。

本教材内容紧凑、选材广泛,适应于国际贸易自由化的发展主流,可作为有一定英语基础的大专院校学生的教科书,也希望能成为从事对外经贸工作的人员案头必备书目。

要特别感谢浙江大学出版社对本书出版的殷切关注和责编樊晓燕博士的精心编辑。同时,在此对原浙大对外技术贸易公司的陈军、白音、曹麟骏和劳靖华等同仁对本书提供的资料,深表谢忱。

由于编者水平有限,书中纰缪挂漏,在所难免,尚希读者赐教,以使本教材不断完善。

**编著者**

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## Chapter 1

# Introduction

*The centre of gravity for the global economy  
has truly shifted to Asia, with China  
leading the way.*

—**Lim Hwee Hua**

Minister of State for Finance and Transport  
Singapore





Over the past two decades, the whole world has witnessed the fast growth of China's economy. According to statistics of China Council for Promotion of International Trade (CCPIT), China's imports and exports in 2006 reached US \$ 1.1046 trillion for the first eight months, up 23.9 percent on last year. Of the total, the exports surged 25.9 percent to US \$ 599.63 billion while the imports amounted to US \$ 504.98 billion, up 21.6 percent. China's rapid economic growth has created an urgent demand for business people with a good mastery of the country's foreign policy and profound knowledge in the field of international trade.

International trade is a kind of exchange of goods and services between persons in different countries or regions. Chinese merchants began to trade with other countries even at the beginning of the last millennium, and the West shipped wine and woolen piece goods in exchange for silk, jewelry, spices, tea and handicrafts. Chinese silk was then available in European markets. The famous trade route is known as "Silk Route"<sup>①</sup> for over 1,500 years.

Nowadays, with the development of modern science and technology, international trade can be done much more quickly and conveniently. It is because other than just the buyer and the seller who are generally in different countries or regions, in each transaction there are other parties involved that help to complete each transaction, such as banks, the Customs, commodity

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① "Silk Route" (丝绸之路) — also known as Silk Road, ancient trade route that, linking China with the West, carried goods and ideas between the two great civilizations of Rome and China. Silk came westward while wools, gold, and silver went east. China also received Nestorian Christianity and Buddhism (from India) via the road. (*Encyclopaedia Britannica* p.376)

inspection bureaux, insurance companies and shipping companies. However, it is business documents that connect one another stating the rights, risks and obligations of the parties concerned. Therefore, the quality of documentation is of vital importance. To ensure good documentation, beyond the broad principles and practices, there is a need for business people to have a good understanding and mastery on the mechanics of handling business documents.

### Section 1 Concept of Documents

*Q: What is the concept of documents?*

*A:* Generally speaking, documents in international trade refer to all or any of financial and commercial documents in a business transaction. They may include commercial invoice, packing list, certificate of origin, bill of lading, inspection certificate, bill of exchange and others.

*Q: How can we tell one kind from the other?*

*A:* Financial documents used in trade finance mainly include bill of exchange<sup>①</sup>, or draft<sup>②</sup>, promissory note<sup>③</sup> and check, among

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① bill of exchange — a draft used in foreign transactions.

② draft — written order by the first party, called the drawer, instructing the second party, called the drawee (such as a bank) to pay a third party, called the payee. An order to pay a sum certain in money, signed by a drawer, payable on demand or at a definite time, and to order or bearer.

③ promissory note — unconditional written promise to pay a specified sum of money on demand or at a specified date. Such a note is negotiable if signed by the maker and containing an unconditional promise to pay a certain sum of money either on demand or at a definite time and payable to order or bearer.

which bill of exchange is usually used. They are negotiable instruments for payment. Commercial documents represent the value of commodity, packing, quality or quantity, etc., including basic documents and miscellaneous documents. Basic documents are sometimes called shipping documents. They are provided by the exporter according to the stipulations stated in Sales Contract (SC) or Purchase Order (PO). For example, under CFR trade terms, the exporter shall provide commercial invoice and shipping documents. On CIF basis, the exporter has to submit an insurance policy in addition to commercial invoice and shipping documents. Miscellaneous documents refer to the documents requested by the importer. They include consular invoice, customs invoice, certificate of origin, inspection certificates and so on.

*Q: Is it necessary to use all these business documents in each transaction?*

A: Not necessarily. Anyway, commercial invoice, bill of lading and packing list are generally required.

*Q: Why do we often use documents in international trade?*

A: Because unlike home trade in which the buyer and the seller do business face to face, in international trade, the exchange of goods is between countries or regions and has to go through the following four stages: (1) conclusion of transaction; (2) preparation of goods; (3) shipment; and (4) settlement of purchase price. It is documents that link the four stages. The shipping documents as they are usually called are the basic instruments for the delivery of goods and international settlement of payment. They are also considered as important legal documents. When disputes arise, they will serve as evidence for claim and arbitration.

## Section 2 Principles of Making out Documents

The quality of documents determines if a transaction will be carried out smoothly and if the payment can be collected safely and timely. Therefore, business documents must be correct, clear and concise, complete and prompt. These are the basic principles.

*Q: Could you please explain these principles?*

*A: Sure. Being correct is the basic and essential principle in making out documentation. It means documents should be made out exactly in accordance with the stipulations in the contract or in the Letter of Credit. Any faults, if found, in the documents will lead to loss on the part of the seller. In the case of payment by Letter of Credit (L/C), the negotiating bank examines documents in compliance with the terms in the L/C. Discrepancies, if any, in the L/C, will result in the reject by the bank to effect payment. While payment is made by collection or remittance, the bank has no responsibility to examine the documents. The importer may refuse to pay or delay the payment if any faults are found in the documents.*

*Q: Now I know the importance of "correctness". Then what does "completeness" refer to?*

*A: In foreign trade, business documents are presented as one package, not separately. Legally, the integrity of documents constitutes one of the important conditions. For example, on CIF basis, the seller has to provide an insurance policy or an insurance certificate. If the insurance policy is missing, the negotiating bank may reject the payment.*

*Q: I see. But what does "conciseness" mean?*

*A:* Simply speaking, conciseness means that documents should be nicely laid out with important items standing out. For instance, the commercial invoice should state a clear description of the goods shipped: the name of commodity, specifications, unit price and total amount, while the packing list provides supplementary details as to the packing of the goods shipped, the materials used, methods of packing, gross and net weight and measurements, and the total number of packages.

### Section 3 Current Tendency

*A:* With the rapid development of science and technology in communication and containerization in the shipping industry, the traditional way of making out business documents is now facing a great challenge. Improvement must be made as the world is changing so fast.

*Q: Exactly, the world is changing fast. What then is the tendency of making out of the documents?*

*A:* The reform of documents is taking place in the following two aspects: First, simplifying documents. Traditionally, in each transaction, dozens of documents are usually made out without even mentioning copies of them. It is time-consuming and costly. Besides, typing errors and faults are easy to occur in the documentation. Nowadays, some international organizations are studying on how to simplify the forms of documents; second, using

e-documents. Internet has brought the birth to EDI<sup>①</sup>.

*Q: Well, what does EDI stand for?*

*A:* EDI is short for Electronic Data Interchange, and it is called "paper free trade". It refers to the transfer of data between different companies using network. EDI is a means for communicating various business transactions that are currently communicated via paper, fax and phone or person-to-person. As more and more companies are getting connected to the Internet, a substantial percentage of the transaction volume is transmitted via EDI.

One of the benefits of EDI is to reduce the great volume of business paperwork and many of the clerical tasks relating to processing paper documents. Besides, EDI minimizes the chances of making faults in processing documents.

*Q: Yes, I see.*

## WORDS AND PHRASES

1. **business documents** 商务单据(证)(统称,包括资金单据和商业单据)
2. **financial documents** 资金单据、财务单据
3. **commercial documents** 商业单据

<sup>①</sup> EDI — Electronic Data Interchange (EDI) is a set of standards for structuring information that is to be electronically exchanged between and within businesses, organizations, government entities and other groups. The standards describe structures that emulate documents, for example, purchase orders to automate purchasing. The term EDI is also used to refer to the implementation and operation of systems and processes for creating, transmitting, and receiving EDI documents.

4. **CCPIT — China Council for Promotion of International Trade**  
中国国际贸易促进委员会
5. **shipping documents** 货运单据 (根据运输方式的不同, 主要指海运提单、航空运单、铁路运单、货物承运收据和多式联运单据等。)
6. **weight memo** 重量单
7. **packing list** 装箱单
8. **commercial invoice** 商业发票
9. **insurance policy** 保险单
10. **miscellaneous** 杂项
11. **draft (bill of exchange, bill)** 汇票
12. **check** 支票
13. **promissory note** 本票
14. **inspection certificate** 商检证
15. **certificate of origin** 原产地证
16. **Customs invoice** 海关发票
17. **consular invoice** 领事发票
18. **beneficiary's certificate** 受益人证明
19. **copy of cable** 电抄
20. **Letter of Credit (L/C)** 信用证
21. **paying bank** 付款行
22. **collection** 托收
23. **remittance** 汇付
24. **CIF — Cost, Insurance and Freight** 成本、保险加运费
25. **specification** (产品)规格
26. **EDI — Electronic Data Interchange** 无纸贸易或电子数据交换
27. **purchase price** 货款
28. **negotiable instrument** 议付工具

## USEFUL SENTENCES

1. China's imports and exports of the year 2006 reached US \$ 1.1046 trillion for the first eight months, up 23.9 percent on last year. Of the total, the exports surged 25.9 percent to US \$ 599.63 billion while the imports amounted to US \$ 504.98 billion, up 21.6 percent.

2006年中国头八个月进出口额达到1.1046万亿美元,比去年增长了23.9%。其中,出口激增25.9%,达到5996.3亿美元。进口为5049.8亿美元,增长21.6%。

2. International trade is the exchange of goods and services across international boundaries and markets.

国际贸易是跨国界、跨市场的商品和服务的交换。

3. Under CFR terms, the exporter has to provide commercial invoice and shipping documents.

在CFR合同下,出口商必须提供商业发票和运输单据。

4. In a word, documents are the basic instrument of international settlement of payment as well as important legal documents.

简言之,单据是国际结算的基本工具、也是重要的法律文件。

5. In the case of payment by Letter of Credit (L/C), the paying bank examines documents in compliance with the terms in the L/C.

在信用证支付方式下,付款银行按信用证条款审核单据。

6. With the development of science and new technology in communication and containerization in the shipping industry, the traditional way of making out business documents is now facing a great challenge.



随着科学和新的通信技术的发展,以及运输业的集装箱化,传统的商务单据(证)制作正面临一个巨大的挑战。

7. EDI is short for Electronic Data Interchange and called "paper free trade". It refers to the transfer of data between different companies using network. EDI is a means for communicating various business transactions that are currently communicated via paper, fax and phone or person-to-person.

EDI是英文 Electronic Data Interchange 的缩写,称作无纸贸易。它是指不同的公司间使用网络进行数据交换。电子数据交换是一种用计算机进行商务处理的新方法,代替了当前通过纸张、传真、电话或人工处理信息。

## EXERCISES

### I . Discuss the following questions:

1. What is international trade? What is the difference between domestic trade and international trade?
2. Why are correct documents so important?
3. How many kinds of business documents can be divided into? What are they?
4. What is the current tendency of documents?
5. What is EDI? Describe the benefits of EDI.

### II . Fill in the blanks with the appropriate prepositions given below (some of which may be used more than once):

in, on, with, by

1. Documents have to be made out exactly \_\_\_\_\_ accordance \_\_\_\_\_ the stipulations \_\_\_\_\_ the contract or in the Letter of Credit. Any faults if found in the documents will lead to huge economic losses \_\_\_\_\_ the part of the seller. In the case of payment \_\_\_\_\_ Letter of Credit (L/C), the paying bank