

国际支付与结算

International Payments and Settlements

(修订本)

主 编 王益平

Engl

清华大学出版社 · 北京交通大学出版社



国家教育部新世纪网络课程建设工程项目
商务英语系列课程教材

总主编 肖云南

国际支付与结算

International Payments and Settlements

(修订本)

主 编 王益平
副主编 莫再树

清华大学出版社
北京交通大学出版社
·北京·

内 容 简 介

本书共 14 章, 涵盖了国际贸易支付与结算的主要方式、结算工具、单据和结算规则等, 全面介绍了国际支付与结算领域最新的知识与规则。本书以英语介绍专业知识, 相对原版教材而言, 语言简练, 通俗易懂, 而且内容丰富、新颖, 实务性和可操作性强。

本书可供商务英语、国际金融、国际贸易、经济管理、法律、财税等专业三、四年级的学生作为复合型专业英语教材使用, 亦可供具有一定英语基础知识且正在从事或准备从事国际商务活动的读者及专业人士学习参考。

本书封面贴有清华大学出版社防伪标签, 无标签者不得销售。

版权所有, 侵权必究。侵权举报电话: 010-62782989 13501256678 13801310933

图书在版编目 (CIP) 数据

国际支付与结算/王益平主编. —修订本. —北京: 清华大学出版社; 北京交通大学出版社, 2008. 12

(商务英语系列课程教材/肖云南总主编)

国家教育部新世纪网络课程建设工程项目

ISBN 978-7-81082-065-3

I. 国… II. 王… III. ①国际贸易-支付方式-英语-高等学校-教材 ②国际结算-英语-高等学校-教材 IV. H31

中国版本图书馆 CIP 数据核字 (2008) 第 190143 号

责任编辑: 张利军 特邀编辑: 易 娜

出版发行: 清华大学出版社 邮编: 100084 电话: 010-62776969 <http://www.tup.com.cn>

北京交通大学出版社 邮编: 100044 电话: 010-51686414 <http://press.bjtu.edu.cn>

印刷者: 北京东光印刷厂

经 销: 全国新华书店

开 本: 185×230 印张: 22 字数: 515 千字

版 次: 2009 年 1 月第 1 版第 1 次修订 2009 年 1 月第 8 次印刷

书 号: ISBN 978-7-81082-065-3/H·19

印 数: 27 001 ~ 32 000 册 定价: 33.00 元

本书如有质量问题, 请向北京交通大学出版社质监局反映。对您的意见和批评, 我们表示欢迎和感谢。

投诉电话: 010-51686043, 51686008; 传真: 010-62225406; E-mail: press@bjtu.edu.cn。

前言

(修订本)

迈入新世纪和加入 WTO,我国正逐步地参与国际竞争,同世界接轨。随着全球经济的发展和市场化运作,英语作为国际贸易用语变得越来越重要,社会上也越来越迫切地需要既有专业知识又能熟练运用英语的人才。在这一新形势下,一些有条件的院校纷纷开设商务英语专业,商务英语已经进入了很多高校的课程之中。21 世纪是一个充满机遇和挑战的时代,它为当前的商务英语教学提出了更新、更高的要求。怎样才能有效地提高学生的实际语言运用能力,培养既有专业知识又能熟练运用英语的人才,使学生所学的知识跟上时代的节奏,符合社会经济生活的实际需求,已成为英语教育工作者的历史责任,也是日益发达的经济和社会发展的需要。

为了适应新的形势,满足各大专院校商务英语等专业学生和社会上各阶层商务工作者的需求,我们组织编写了这套《商务英语系列课程教材》。目的是帮助以英语为第一外国语的国际贸易专业的学生有效地解决英语学习中出现的问题,让更多的人通过商务英语系列课程的学习,快速提高商务英语听、说、读、写等各方面的能力,不断提高自身素质和专业水平,迎接国际竞争的挑战,为祖国的现代化建设服务。

商务英语系列课程教材是国家教育部新世纪网络课程建设工程项目之一,本系列教材包括《商务英语听说》、《商务英语阅读(精读本)》、《商务英语选读(泛读本)》、《商务英语写作》、《商务英语笔译》、《商务英语口译》、《国际商务英语综合教程》、《国际商务谈判》、《国际贸易实务》、《国际市场营销》、《国际支付与结算》、《国际商法》、《国际商务导论》、《国际金融业务》、《西方经济学导论》、《国际商务礼仪》等。随着国际商务的发展和读者的需要,我们还将不断对这一系列教材进行补充和修改,以期形成读者欢迎的动态系列教材。本系列教材可作为大专院校商务英语专业的普及教材,也可供社会从事外贸和商务工作的读者使用。

本系列教材具有以下特色。

1. 本系列教材内容新、全面,专业性、可操作性强。
2. 本系列教材强调专业基础,重视语言运用,各书均配有大量练习,注重全面提高学生运用商务知识和英语的能力。
3. 本系列部分教材设计有配套的课程软件,便于学生自主学习。操作上可灵活掌握,

不仅可供在校课堂学习,还可以面向全国网络课程的学生和在职人员自学,覆盖面广。

4. 本系列教材的编写者都是从事商务英语教学的一线教师,具有多年丰富的教学经验和极强的事业心和敬业精神。大部分教材由作者根据自身教学经验编写了配套的教师指导书和参考答案,可与同行交流,便于教师授课和辅导学生进行课后实践。

随着中国对外贸易的发展,国际结算业务面临着前所未有的发展局面。结算业务是否能够顺利进行将直接影响到贸易货款的收付和银行的声誉,而且国际支付与结算中又涉及大量的国际惯例,对这些惯例理解和掌握的程度如何将直接影响到结算的质量。因此,不管是从事国际贸易的业务人员,还是办理国际业务的银行工作人员,都需要对国际支付与结算的理论和实践知识有较全面的了解。

为了适应对外贸易及银行外汇业务的发展,培养和造就大批既懂国际贸易和国际金融业务,又能运用英语从事商务和国际银行业务的复合型人才,使之系统地掌握与国际结算有关的理论知识和实务性操作,我们于2004年编写了出版了本书的第一版,受到了各兄弟院校师生和广大的国际结算从业人员的厚爱,已经多次重印。如今,由于国际银行业务的发展,特别是从2007年7月1日起,作为规范国际信用证结算业务重要规则的《跟单信用证统一惯例(2007年修订本)》(UCP 600)和《审核跟单信用证项下单据的国际标准银行实务》(ISBP 681)开始实行,使得本书的内容有了修订的需求,因此我们对本书的内容进行了全面细致的修订,以期符合目前形势的发展。修订后的本书共14章,涵盖了国际贸易支付与结算的主要方式、结算工具、单据和结算规则等,全面介绍了国际支付与结算领域最新的知识与规则。本书以英语介绍专业知识,相对原版教材而言,语言简练,通俗易懂,并且具有内容丰富、新颖、实务性和可操作性强等特点,适合作为商务英语、国际金融、国际贸易等专业“国际支付与结算”课程的双语教材使用。本书每章都配有针对性很强的练习,以便于学习者复习和巩固所学的知识。

本书由王益平担任主编,负责编写第1、2、3、6、7、8章;莫再树担任副主编,负责编写第4、5、9、10、11、12、13、14章。全书由王益平负责大纲的编写和统稿,加拿大的Ian Winchester博士负责审稿。在本书的编写过程中,我们得到了招商银行总行国际业务部同仁们的大力支持,他们为本书的编写提供了大量的最新材料;同时,使用本书第一版的读者也给了我们许多宝贵的建议和鼓励,在此一并表示衷心的感谢!

由于编著者水平有限,书中不妥之处在所难免,敬请广大读者批评指正。

编 者
于长沙市岳麓山
2009年1月

注:本书课后练习答案及相关资料可发邮件至 cbszlj@jg.bjtu.edu.cn 索取。

试读结束,需要全本PDF请购买 www.ertongbook.com

学习指导

本书系统地介绍了与国际贸易支付与结算有关的各种工具、方法、单据、规则等，内容广泛，简明易懂。

本书可供商务英语、国际金融、国际贸易、经济管理、法律、财税等专业三、四年级的学生作为复合型专业英语教材使用，亦可供具有一定英语基础知识、正在从事或准备从事国际商务活动的读者及专业人士学习参考。本书每章都配有词汇表、注释、练习及免费的电子版参考答案，以便学习者在提高业务知识的同时熟悉相关的语言知识。本书课时可安排为54学时。关于本书的学习建议如下。

1. 了解各个章节的内容（详见中英文目录），每章包括学习目标、基本理论、词汇、注释和针对性练习。相关理论、国际惯例、基本操作是本书每章的重点。对于一些有关结算实务的实操章节，要特别注意操作的流程。

2. 国际支付与结算中要用到各种单据，对于每种单据，要了解它的基本内容，并且能够制作各种单据。

3. 每章都提供了一些相关的学习网站，读者在学习时可以查阅相关网站的内容以巩固和加深对本章内容的理解。

4. 建议在学习本书的同时，阅读一些有关支付与结算的中英文书籍，这将有助于更好地理解各个章节的主要内容。

编 者

2009年1月

Contents

Chapter 1 Brief Introduction to International Trade	(1)
国际贸易简介	
1.1 Introduction to International Trade	(1)
国际贸易概述	
1.2 Trade Terms	(3)
贸易术语	
1.3 Basic Methods of International Payments and Settlements	(12)
国际支付与结算的主要方式	
1.4 Summary	(16)
小结	
Chapter 2 Introduction to International Payments and Settlements	(23)
国际支付与结算概述	
2.1 Definition of International Payments and Settlements	(23)
国际支付与结算的定义	
2.2 Evolution of International Payments and Settlements	(24)
国际支付与结算的演变	
2.3 Characteristics of Modern International Payments and Settlements	(26)
现代国际支付与结算的特点	
2.4 Major Points Concerning International Payments and Settlements	(27)
国际支付与结算应注意的主要问题	
2.5 Correspondent Banking Relationship	(27)
代理行关系	
Chapter 3 Credit Instruments	(38)
信用工具	
3.1 Negotiable Instruments	(38)
流通票据	

3.2	Bill of Exchange (Draft)	(40)
	汇票	
3.3	Promissory Note	(48)
	本票	
3.4	Check	(50)
	支票	
Chapter 4	International Bank Remittance	(64)
	国际银行汇兑	
4.1	Introduction to International Bank Remittance	(64)
	国际银行汇兑概述	
4.2	Practice of International Bank Remittance	(69)
	国际银行汇兑实务	
4.3	Functions of Remittance in International Trade	(78)
	汇兑在国际贸易中的功能	
Chapter 5	Collection	(85)
	托收	
5.1	Introduction to Collection	(85)
	托收方式概述	
5.2	Practice of Documentary Collection	(90)
	跟单托收实务	
5.3	Risk Protection and Financing under Collection	(98)
	托收业务的风险防范与资金融通	
Chapter 6	Letter of Credit	(108)
	信用证	
6.1	Introduction to Letter of Credit	(108)
	信用证概述	
6.2	Types of Letter of Credit	(116)
	信用证的种类	
Chapter 7	L/C Practice	(163)
	信用证实务	
7.1	The Operation of Import Credit	(163)
	进口信用证实务	

7.2	The Operation of Export Credit	(178)
	出口信用证实务	
7.3	Credit as a Means of Finance	(187)
	信用证融资	
7.4	Risk Protection of L/C	(190)
	信用证的风险防范	
Chapter 8	Documents under the Credit	(199)
	信用证项下的单据	
8.1	Introduction to Documents	(199)
	单据概述	
8.2	Types of Documents	(201)
	单据的种类	
8.3	Invoice	(202)
	发票	
8.4	Transport Documents	(209)
	运输单据	
8.5	Insurance Documents or Certificates	(223)
	保险单据或保险证明	
8.6	Miscellaneous Documents	(226)
	其他单据	
Chapter 9	International Factoring and Forfeiting	(238)
	国际保理与福费廷	
9.1	Factoring	(238)
	账款保理	
9.2	Forfeiting	(246)*
	福费廷	
9.3	Differences between Factoring and Forfeiting	(249)
	保理与福费廷的不同之处	
Chapter 10	Letter of Guarantee	(254)
	银行保函	
10.1	Introduction to Letter of Guarantee	(254)
	保函概述	

10.2	Bid Bond	(260)
	投标保函	
10.3	Performance Bond	(261)
	履约保函	
10.4	Advance Payment Bond	(262)
	预付款保函	
10.5	Standby Letter of Credit	(264)
	备用信用证	
10.6	Repayment Guarantee	(264)
	还款保函	
10.7	Overdraft Guarantee	(265)
	透支保函	
10.8	Others	(266)
	其他保函	

Chapter 11 Rules of International Payments and Settlements (273)

国际支付与结算的规则

11.1	URC	(273)
	《托收统一规则》	
11.2	UCP	(277)
	《跟单信用证统一惯例》	
11.3	ICC 525	(282)
	《跟单信用证项下银行偿付统一规则》	
11.4	URDG	(284)
	《见索即付担保统一规则》	
11.5	Basic Features of International Settlement Rules	(286)
	国际结算规则的基本特征	

Chapter 12 International Payment Systems (293)

国际支付体系

12.1	Introduction to International Payment Systems	(293)
	国际支付体系概述	
12.2	Some Major Payment Systems	(294)
	几种主要的支付体系	

Chapter 13 International Non-trade Payments and Settlements (308)

国际非贸易支付与结算

13.1 Traveler's Check (308)

旅行支票

13.2 Credit Card (311)

信用卡

13.3 Traveler's Letter of Credit (314)

旅行信用证

Chapter 14 Cyber-payments (320)

电子支付

14.1 Introduction to Cyber-payments (320)

电子支付概述

14.2 Cyber-payments Today (322)

电子支付的现状

14.3 Transfer of Money on Internet (324)

网上支付

14.4 Control of the Electronic Money (329)

电子货币的管理

14.5 Cyber-payments in the Future (330)

电子支付的未来

References (339)

参考文献

Chapter 1

Brief Introduction to International Trade

国际贸易简介



In this chapter, you will learn:

- ☒ Some concepts about international trade
- ☒ Trade terms
- ☒ Basic international payment and settlement methods

International payments and settlements refer to the money transfer via banks to settle accounts, debts and claims among different countries. They are originated from both international trade transactions such as the sales of tangible goods and intangible service transactions and international non-trade transactions such as international lendings and investments. While international non-commercial settlement is of equal importance in international banking business, international commercial settlement will constitute the core part of international payment and settlement. So in this chapter we are going to give a brief introduction to international trade.

1.1 Introduction to International Trade

国际贸易概述

1.1.1 Definition of International Trade 国际贸易的定义

International trade is the exchange of goods and services produced in one country for those produced in another country. In most cases countries do not trade the actual goods and services. Rather they use the income or money from the sale of their products to buy the products of another country.¹

1.1.2 Major Participants in International Trade 国际贸易的主要参与者

- (1) The buyer who purchases the goods.
- (2) The seller who provides the goods.
- (3) Banks that facilitate the payment of the transaction.

1.1.3 Points to Be Considered for Both the Buyer and the Seller in International Trade 国际贸易中买卖双方应注意的事项

- (1) The creditworthiness of the opposing party.
- (2) Payment methods.
- (3) Trade terms.
- (4) The exchange risks.

1.1.4 Major Processes of International Trade 国际贸易的主要程序

1. Business Negotiation

- (1) Enquiry (the act of requesting information on the availability of specific products).
- (2) Offer/quotation (a promise to supply goods on the terms stated).
- (3) Counter offer (offer made in reply to an offer made by somebody else).
- (4) Acceptance/order (an offer to buy).

2. Sales Contract

The sales contract is a written agreement that clearly states the rights and responsibilities of both parties to a transaction.²

No matter where you are doing business you must keep in mind that international contracts must be prepared and negotiated in a completely different context than domestic ones. An international sales contract is not merely a document setting forth quantity, price, delivery arrangement of the product; it must also take into account the local legal system and political and exchange risks in the country involved. An international sales contract usually contains the following parts.

- (1) Quality clause (including the goods description, quality, specifications, etc.).
- (2) Quantity clause (including weight, numbers, length, dimension, volume, capacity, etc.).
- (3) Package clause (including the mode of packing, and its material).
- (4) Price clause (including the unit price, pricing currency and the price terms used).
- (5) Delivery terms (including time of delivery, port of loading & port of destination,

transshipment, partial shipment and the mode of transportation, such as charter, liner, railway, airline, post, multi-mode transportation).

(6) Insurance clause (the risks to be covered, the percentage of insurance and the party effecting the insurance).

(7) Payment clause (the payment method and its content).

(8) Commodity inspection clause (including how the right of inspection is determined, the time, place and organization of inspection).

(9) Claim clause, arbitration clause & force majeure clauses.

3. Settlement of the Proceeds

There are many ways to settle the proceeds of international trade, we'll discuss them in detail in the next chapters.

1.2 Trade Terms 贸易术语

1.2.1 Introduction to Trade Terms 贸易术语介绍

When quoting prices to his overseas buyer, an exporter will naturally take into account payment of the various expenses involved in getting the goods from the factory or warehouse in his own country to the buyer's premises. If the seller and the buyer in international contracts want their deals to be successfully completed, they have, at the very beginning of the deal, to make clear to each other their respective obligations and find the full expression of those in the trade terms.

Trade terms are also called "price terms" or "delivery terms". They are sets of uniform rules codifying the interpretation of trade terms defining the rights and obligations of the buyer and the seller in international transactions.³

The most important trade terms in history are as follows:

(1) Warsaw-Oxford Rules, made by International Law Association in 1932. It only defines CIF contracts.

(2) Revised American Foreign Trade Definition, made by nine American business groups in 1941. It is the revised form for six price terms defined in 1919. These price terms are Ex Point of Origin, Free on Board, Free Alongside, Cost & Freight, Cost, Insurance and Freight and Ex Docks.

(3) Incoterms, developed and issued by the International Chamber of Commerce (ICC) in Paris. The International Chamber of Commerce first published in 1936 a set of international rules for the interpretation of the most commonly used trade terms in foreign trade. These rules were known as "Incoterms 1936". Since then, expert lawyers and trade practitioners have updated them

six times to keep pace with the development of international trade.⁴ The current version is “Incoterms 2000” (also called ICC560), which began from Jan. 1, 2000. They aim to provide a set of standardized terms which mean exactly the same to both parties to a contract and which will be interpreted in exactly the same way by courts in every country. Incoterms are not part of national or international law, but they can be binding on buyers or sellers provided the sales contract specifies that a particular Incoterms will apply. “Incoterms 2000” includes 13 terms.

1. 2. 2 Detailed Interpretation of “Incoterms 2000”

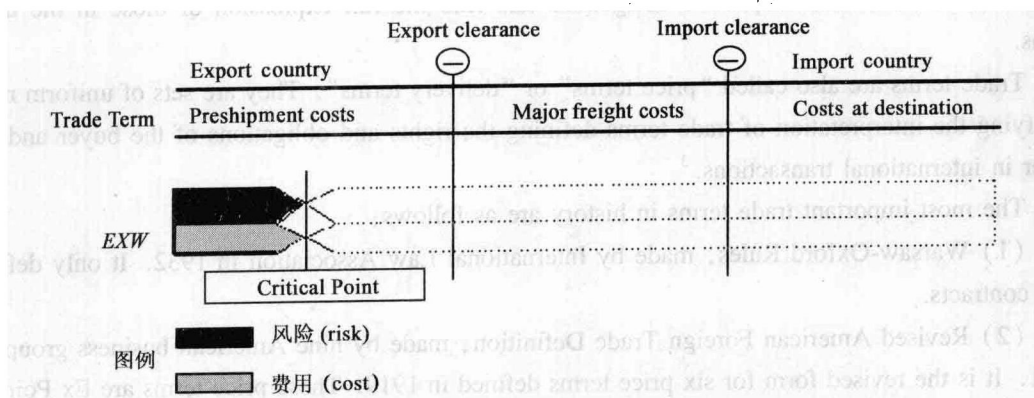
《国际贸易术语 2000》详细释义

Group E expresses departure from the seller's premises.

1. Ex Works (... Named Place) (EXW)

Ex Works (EXW) means that the seller fulfills his obligation to deliver when he has made the goods available to the buyer at his premises or another named place (i. e. , works, factory, warehouse, etc.) not cleared for export and not loaded on any collecting vehicle. Title and risk pass to the buyer including payment of all transportation and insurance costs from the seller's door.

This term thus represents the minimum obligation for the seller. It shouldn't be used when the buyer cannot carry out the export formalities directly or indirectly. It can be used for any mode of transportation.



Case: 每套 10 美元天津卖方工厂交货 (USD10.00 per set Ex seller's works Tianjin)

Group F expresses main carriage paid by the seller.

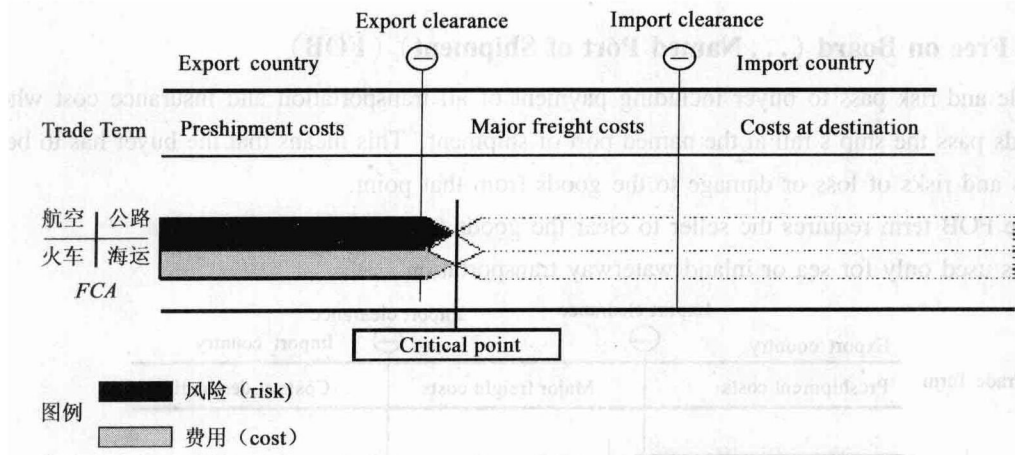
2. Free Carrier (... Named Place) (FCA)

Title and risk pass to the buyer including transportation and insurance costs when the seller

delivers goods cleared for export to the carrier nominated by the buyer at the named place. It should be noted that the chosen place of delivery has an impact on the obligations of loading and unloading the goods at that place. If delivery occurs at the seller's premises, the seller is responsible for loading. If delivery is at any other place, the seller is not responsible for unloading. This term may be used for any mode of transport.

"Carrier" means any person who, in a contract of carriage, undertakes to perform or to procure the performance of transport by rail, road, air, sea, inland water or by a combination of such modes.

If the buyer nominates any other person to receive the goods, the seller is deemed to have fulfilled his obligation to deliver the goods when they are delivered to that person.

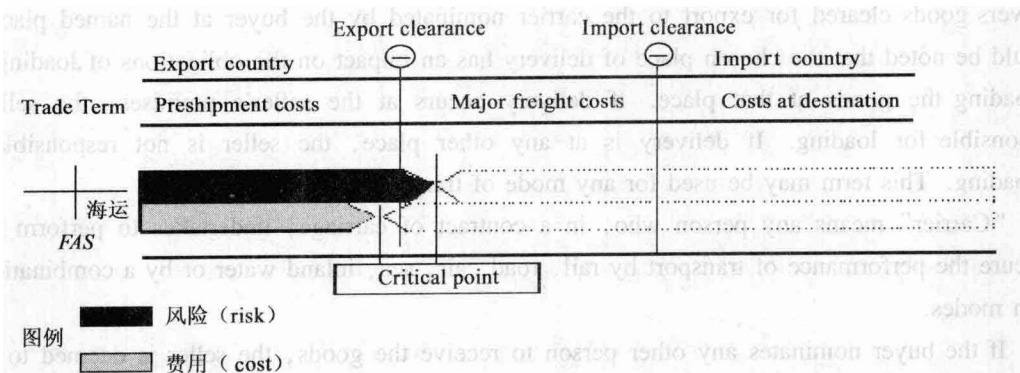


Case: 每件 15 美元上海虹桥机场交货 (USD15.00 per piece FCA Hengchiao Airport, Shanghai)

3. Free Alongside Ship (... Named Port of Shipment) (FAS)

Title and risk pass to the buyer including payment of all transportation and insurance cost when the goods are placed alongside the vessel at the named port of shipment by the seller. The export clearance obligation rests with the seller. This is a reversal from previous Incoterms versions, which required the buyer to arrange for export clearance. However, if the parties wish the buyer to clear the goods for export, this should be made clear by adding explicit wording to this effect in the contract of sale.⁵

It is used for sea or inland waterway transportation.



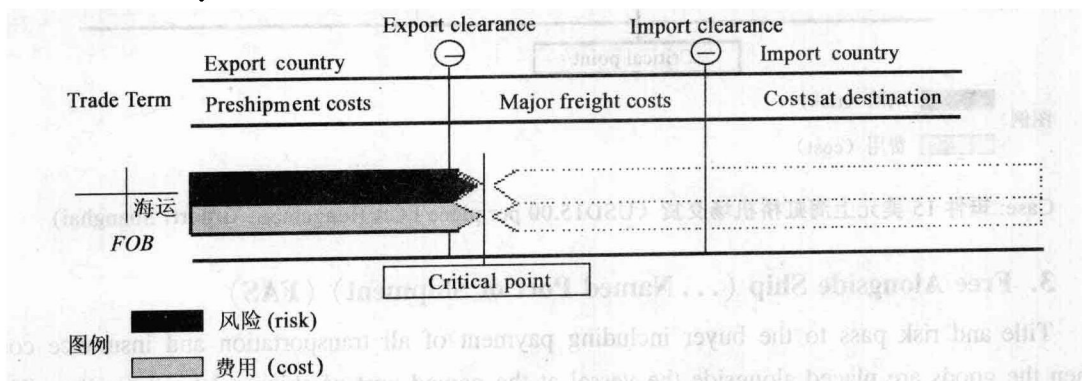
Case: 每吨 120 美元青岛港船边交货 (USD120.00 per metric ton FAS Chingdao)

4. Free on Board (... Named Port of Shipment) (FOB)

Title and risk pass to buyer including payment of all transportation and insurance cost when the goods pass the ship's rail at the named port of shipment. This means that the buyer has to bear all costs and risks of loss or damage to the goods from that point.

The FOB term requires the seller to clear the goods for export.

It is used only for sea or inland waterway transportation.



Case: 每件 28 美元广州港船上交货 (USD28.00 per set FOB Guangzhou)

Group C expresses main carriage paid by the seller.

5. Cost and Freight (... Named Port of Destination) (CFR)

The seller delivers when the goods pass the ship's rail in the port of shipment. The seller must pay the costs and freight necessary to bring the goods to the named port of destination but the risk of loss of or damage to the goods, as well as any additional costs due to events occurring after the time of delivery, are transferred from the seller to the buyer.

This term requires the seller to clear the goods for export.