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SHIYONG JINRONG YINGYU SHUXI

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王 羲 刘 克 © 主编



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前 言

中国作为世界经济的重要参与者,在日益加深的经济全球化过程中扮演着越来越重要的角色,发挥着举足轻重的影响力。而银行业对于从事国际贸易的所有企业来说是整个交易活动的媒介和枢纽,因此金融函电的作用也得以凸显,这对银行从业人员的英文业务水平提出了挑战,书写规范的金融往来函电的能力成为银行国际业务部门的必然要求。

国际金融函电目前已经成为金融专业乃至其他经济类学科学生的一门重要实践课程和能力培养课程。它所具备的高度实践性和操作性不但为学生提供了了解具体业务环节的机会,梳理和贯通了学生们在专业课中所学习的知识,同时也培养和训练了学生用英文进行准确有效交际沟通的能力和解决问题的能力。

本书由三个部分组成:第一部分是信函写作格式和技巧,包括三个单元,主要介绍一般公文信函特别是银行信函的写作格式和写作方法;第二部分是银行信函往来,这一部分包括六个单元,分别按照银行的业务流程编排信函的内容,其中包括建立代理行关系、资信调查、银行账户和银行会计、贷款、信用证和托收六个单元;第三部分是电传和 SWIFT,分别用两个单元加以介绍。

本书将语言同知识点和业务流程紧密结合起来,按照银行业务往来的步骤编排章节,每单元的具体信函也按照该业务流程的顺序而设置,以帮助学生在学习信函写作技巧的同时熟悉业务,这也是本书的最大特点所在。同时,本书采用了大量的信函样本,内容全面系统,并且每一单元都配有要点讲解、知识点讲解、重点词汇和重点句型以及多种形式的课后习题,让学生在学习银行信函写作技巧的同时不断巩固和提高信函写作能力和交流能力。

由于银行业务具有范围广和具体程序复杂等特点,本书难免有涵盖不全或其他不足之处,因此欢迎各位同仁和读者对本教材提出建议和指正,以便在再版时,能够让本教材更加完善。

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Part One Business Letter Writing

Unit One Structure of a Business Letter

Structure

A business letter composes of 14 parts, with the underlined parts as obligatory and the italicized parts as optional.

公文信函一般由 14 个部分组成, 以下加画线的部分是基本组成, 斜体部分可依据实际需要增加。

- (1) Letterhead 信头
- (2) *Ref. No.* 发文编号
- (3) *Date* 日期
- (4) Inside name and address 信内名称和地址
- (5) *For the attention of...* 需交……办理
- (6) Salutation 称呼
- (7) *Subject line* 事由标题
- (8) Body of the letter 正文
- (9) Complimentary close 结尾敬语
- (10) Signature 签名
- (11) *Per pro.* 代签
- (12) *Enclosure* 附件
- (13) *Carbon copy* 抄送
- (14) *Postscript* 附言

1. Letterhead 信头

- Expression of a firm's personality
传达出公司特性
- Name, address, postcode, telephone, telex, fax, logo, etc.
名称、地址、邮编、电话、传真、标志等

- Printed in the center or on the left margin at the top
一般印在信纸上方中央或左上角
- Or write at the right margin by hand on a piece of blank paper
如果手写则在信纸右上角

Sample 1

Richard Thomas Co. Ltd.
246 Victoria Street
London E. C. 4, England
Tel: 01 - 2377 - 252 Telex: 9776645
Cable Add: WEAWEWELL, London

Sample 2

Richard Thomas Co. Ltd.
246 Victoria Street
London E. C. 4, England
Tel: 01 - 2377 - 252 Telex: 9776645
Cable Add: WEAWEWELL, London

Sample 3

Richard Thomas Co. Ltd.
246 Victoria Street
London E. C. 4, England
Tel: 01 - 2377 - 252 Telex: 9776645
Cable Add: WEAWEWELL, London

2. Ref. No. 发文编号

- Two lines below the letterhead or occasionally two lines below the signature on left margin

信头下方空两行顶格的位置或签名下方空两行靠左侧顶格

- A number + capitalized initials of the dictator/typist's initials in small letter
数字 + 发信人姓名首字母的大写/打字员姓名首字母小写

E. g.

386 BS/jg or BS/jg 386

——Black Smith sends the letter, James Green types it

- Capitalized initials of the dictator/typist's initials in small letter
发信人姓名首字母的大写/打字员姓名首字母小写

E. g.

JS/js

——James Smith sends the letter and types it by himself

- Occasionally only a number

少数情况下仅有数字

- Sometimes "Our ref." and "Your ref." exist at the same time
有时候“我方发文编号”和“你方发文编号”同时存在

E. g.

Your ref. :386 BS/jg

Our ref. :271 LXM/zy

3. Date 日期

- Double spaced below Ref. No. (if any) or letterhead
发文编号下空两行的位置(如果有的话)或者信头下空两行的位置
- Write in full, avoiding 3/8/2002 or 8/3/2002
完整的表述,避免使用“/”
- Either cardinal(1, 2, 3, 4, etc.) or ordinal(1st, 2nd, 3rd, 4th, etc.)
日期既可使用序数词也可使用基数词
- British form: August 3, 2002/August 3rd, 2002
英国写法: August 3, 2002 或者 August 3rd, 2002
- American form: 3 August 2002/3rd August 2002
美国写法: 3 August 2002 或者 3rd August 2002

4. Inside name and address 信内名称和地址

- Typed at the left – hand margin two lines below the date
日期下空两行顶左格

- Name of the recipient, name of the recipient's company, address, postcode and country
收件人姓名、公司名、地址、邮编和国家

E. g.

Mr. James Beeson
International Settlement Department
KPMG
462 Duke Street
London N. W. 4
England

- (1) Esq. (for Esquire, Brit.) or Mr. ,for one man

Esq. 是英式用法, 等同于 Mr. ,用于指男性

E. g.

Mr. John Hayling; John Hayling, Esq.

- (2) Mrs. for a married woman and Miss for an unmarried one, Ms. used for both

Mrs. 指已婚女性, Miss 指未婚女性, Ms. 用于对对方婚姻状况不清楚时

- (3) Messrs. (for messieurs), the plural form of Mr. used only for companies with personal names.

Messrs. 是 messieurs 的缩写, Mr. 的复数, 只用于以人名命名的公司名称前

E. g.

Messrs. J. Harvey & Co. ; Messrs. MacDonald & Evans

- (4) Messrs. is not used in the following cases:

Messrs. 不能用于如下情况:

- ① When an individual, not a company is addressed

当收信人是人而不是公司时

E. g.

J. A. Simpson; Lloyd, Harris & Brown

- ② When the company name is impersonal

当公司并非以人名命名时

E. g.

Utility Furniture Co.

- ③ When a title is already included

当名称中已经包含其他头衔时

E. g.

Dr. H. Willis & Co. , Ltd. ; The Vice President ; The Secretary

- ④ When the name begins with "The"

当名称前面有定冠词时

E. g.

The Robinson Furniture Co.

5. For the attention of... 需交……办理

- Direct the letter to a particular member or department of the organization addressed
提请某个人或部门了解信的内容
- Two lines below the inside name and address, usually underlined
在信内名称和地址下两行,通常加画线
- Attn. : = ATTENTION : = For the attention of
E. g.

Mr. James Smith
The Ajax Electrical Co., Ltd.
Fernhall Drive
Redbridge, Essex IG4 5BN
England

For the attention of Mr. T. Waterhouse

Dear Sir,

6. Salutation 称呼

- Two lines below the address or attention if any
在地址或注意(如果有)下面两行
 - Followed by a comma or colon
后面要有逗号或冒号
- (1) Begin with "Dear..."
用"Dear"开头
 - (2) Names unknown but gender known: "Dear Sir," or "Dear Madam,"
性别知道名字不知道时用"Dear Sir,"或"Dear Madam,"
 - (3) To the company as a whole: "Dear Sirs," "Dear Mmes," or "Gentlemen"
收信方是整个公司或部门时,用"Dear Sirs," "Dear Mmes,"或"Gentlemen"
("Dear John Smith," does rarely occur. Use "Dear Mr. Smith," "Dear Mr. John Smith")
(用人的名字做称呼的情况很少,一般要在人名前加上"Mr.")比如写信给 John Smith 时不采用"Dear John Smith",而使用"Dear Mr. Smith"或"Dear Mr. John Smith".

7. Subject line 事由标题

- Two lines below the salutation, usually underlined
在称呼下两行通常加下划线
- Enable the reader to identify the topic of the letter at a glance
作用是帮助收信人一目了然信件的核心内容
- Re. : = Subject: = Subj. :
E. g.

James Smith
The Ajax Electrical Col, Ltd.
Fernhall Drive
Redbridge, Essex IG4 5BN
England

For the attention of Mr. T. Waterhouse

Dear Sir,

Subject: Our Contract No. 2354. Your L/C No. 2561. Sewing Machines

Thank you for your...

8. Body of the letter 正文

- Double spaced under the salutation or the subject if any
称呼下两行或标题下两行(如果有)
- Where the intent of the letter is described in detail
信的主体是详细内容
- Can be long or short in nature depending on the issue
依据信的实际内容正文可长可短

9. Complimentary close 结尾敬语

- Two or four lines below the body of the letter
正文下两行或四行的位置
- Suit the occasion and match the salutation
要符合情境并与称呼搭配
- Must be followed by a comma
后面必须有逗号
(1) 不认识的: Dear Sir(s)/Madam; Gentlemen;

“Yours faithfully,”或“Faithfully yours,”——英国用法

“Yours truly,”或“Truly yours,”——美国和加拿大用法

(2) 认识的: Mr. Smith; Dear Ms. Smith; “Yours sincerely,” “Sincerely yours,”

“Yours truly,”或“Cordially,”。

10. Signature and official position 签名和职位

- Two lines below the complimentary close

在结尾敬语下两行

- First signed by hand in ink and then followed by the person's typed name

先是手写墨迹签名,下面一行是打印签名

- Then followed by the job title or position

签名下一行是职位或职称

E. g.

Yours truly,

(sign by hand)

Tom W. Weston

Vice President,

ABC Company

11. Enclosure 附件

- Two lines below the signature on the left margin

签名下两行信纸左侧顶格

- Indicating what other documents or materials are attached with the letter

注明信中附带的其他文件或材料

E. g.

Encl. :3 catalogues

Enc. :1 invoice

Encls. :as stated

12. Carbon copy 抄送

- Two lines below the enclosure

附件下两行

- Send the letter to others at the same time

表示同一封信同时发送给了其他人

- cc. or c. c. (carbon copy): the notation is typed on both the originals and the copies.

All the receivers know clearly who get the letter.

抄送:此项可以出现在信的原件和副本中,所有收信人都会清楚地知道哪些人收到了信

- bcc. (blind carbon copy): name of the recipient of the copy is specified on the copies only. Only the sender of the letter and the recipient of the copy know who get the letter.

bcc. (密件抄送): 副本收件人姓名只在副本中出现, 因此只有发件人和副本收件人知道谁收到了信

- If you do not want the addressee to know that someone else is receiving a copy, do not include this notation on the original copy.

如果发信人不想让收信人知道还有其他人收到信的副本, 原件中则可以不加此项

13. Postscript 附言

- Two lines below cc., if any

如果有抄送, 则在抄送下两行

- Common in personal letters

私人信件中比较常见

- Not used in business letters except the following cases:

在公文信函中只出现在以下两种情况下:

- (1) Some executives add some personal touch to the typewritten letter in pen and ink.

发信人手写添加一些个人信息

E. g.

P. S. To see you at the Annual Sales Meeting at the Hillside Plaza on January 10.

我们1月10号在Hillside大厦的年度销售会议见!

- (2) Writers of sales letter give some convincing points for the products.

推销信件发信人增加一些正面信息以使得产品更有说服力。

E. g.

P. S. I understand the special entertainment is great.

我知道该产品的特殊功效非常好!

Exercises

I. Multiple choice

1. _____ is the most important part of a bank letter.
A. Subject B. Body C. Complementary close D. Signature
2. _____ includes name and address of the receiver of the letter.

A. Inside address B. Letterhead C. Signature D. Postscript

3. The letterhead includes name and address of the _____ of the letter.

A. mail carrier B. reader C. sender D. receiver

4. _____ helps to tell your reader what your letter is about. It is usually short but clear.

A. Subject B. Body C. Attention note D. Enclosure

5. In the date line, do not write a _____ to indicate the name of month, while the date and year can be written in _____.

A. word, words B. figure, words C. word, figures D. figure, figures

II. Please work out the Ref. No. according to the following information

Suppose George Williams sent a letter to John Smith, typed by Gary Peters, the reference on John Smith's reply would be like this (Louis Brown typed it for John):

III. Translate the following inside names and addresses

1. 中国进出口银行国际业务部陈达明先生收, 北京市西城区复兴门内大街 30 号, 邮编: 100031
2. 北京市发展和改革委员会发展规划处收, 北京市复兴门内大街 2 号, 邮政编码: 100031
3. 光明机械设备有限公司销售经理收, 辽宁省沈阳市和平区文化路 28 号, 邮政编码: 110117
4. 中国建设银行国际结算部收, 中国北京市西城区金融大街 25 号, 邮编: 100033
5. 中国中纺集团公司收, 中国北京建国门内大街 19 号中纺大厦, 邮编: 100005

IV. Correction

1. Dates

- (1) 08/12/09
- (2) 2009, 10, 08
- (3) 11 - 16/08
- (4) 11/29, 09
- (5) 9th, September, 2005
- (6) March, 10, 2005
- (7) 2005, 12 - 23
- (8) June 06/09

2. Complimentary close

- (1) Yours faithful
- (2) Your Sincerely
- (3) Yours forever

(4) Your sincerely

(5) Sincerely your

V. Please fill in the blanks with the words given and make changes if necessary

regarding, express, right – hand, replace, spell, full, cardinal, type

The date line is generally 1 two lines below the letterhead. The date line may start from the left margin, or appear on the right – hand side, with the last figure serving as a guide for the 2 margin. 3 the date line, you should pay attention to the following points:

a. YEAR should be typed in 4, never abbreviated. For example, 03 can't 5 2003.

b. MONTH are preferably 6 out in figure, so as to avoid confusing. For example, November 12 or December 11.

c. DAY may be 7 either in cardinal number, e. g. 1, 2, 3, 4... or in ordinals, e. g. 1st, 2nd, 3rd, 4th... If ordinals are used, you should pay attention to the numbers' different endings. To avoid making such mistakes, use 8.

Unit Two Format of a Business Letter

Format

1. Indented style (缩进式)

Letterhead	
<i>Ref. No.</i>	Date
Inside name and address	
<u><i>For the attention of</i></u>	
Salutation	
<u><i>Subject line</i></u>	
Body of the letter	
Complimentary close	
Signature	
<i>Encl.</i>	
cc.	
<i>P. S.</i>	

Sample

STANDARD CHARTERED BANK
HONGKONG MAIN OFFICE
15 QUEEN'S ROAD CENTRAL, HONGKONG

Your Ref. No. OC40186266

Our Ref. Mt100 0136 2514

Feb. 25, 2010

B - 185 - 92

Bank of China, Guangzhou Branch

197. Dongfeng Road

P. O. Box No. 16

Guangzhou, P. R. China

ATTENTION: International Settlement Dept.

Dear Sirs,

Subj. : Collection

We refer to your letter dated June 27, × × × concerning the above collection for USD 14 275. 00.

After research, we have found that the said amount was transferred on Jan. 20, by our New York Branch to Bank of China, New York, for credit of your Head Office, Beijing in your favor. A photo static copy of the confirmation of the transfer is enclosed.

We suggest that you contact your Head Office in order to obtain their confirmation that their account has been credited for USD 14 275. 00 through Bank of China, New York at the above date.

We look forward to your confirmation.

Yours faithfully,

Henry E. Denman (手签体)

Henry E. Denman (打印体)

Foreign operations department

Encl. : (as stated)

cc. : BANK OF CHINA, Beijing Head Office

P. S. :