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金融业职员英语 口语大全

李 雪 李铁红 范宏博 主编 [美]Michael Anderson 审订



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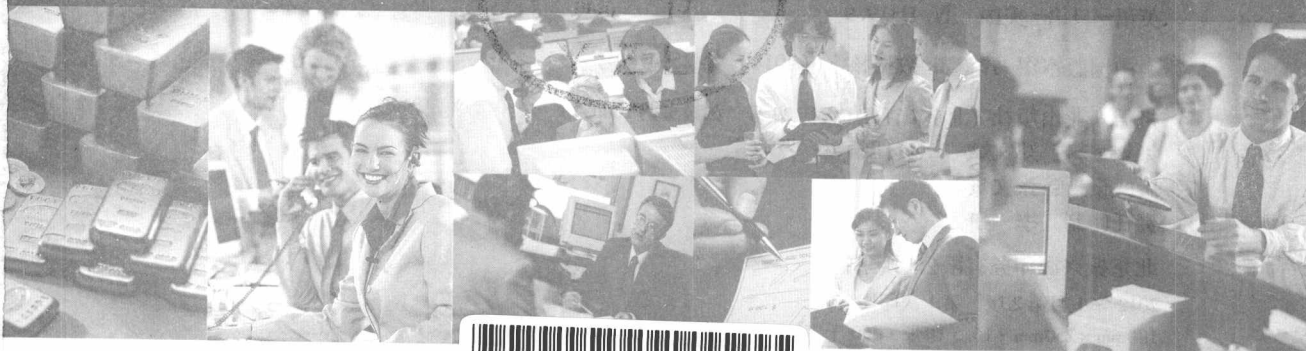
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本书以“源自生活”为基本原则来选取素材，分为接待客户、普通业务、特殊业务、关于银行和附录5个部分，几乎涵盖了金融工作中的各个方面，意在把读者带到英语语境中，全新开发学习者的语言潜力。我们把这些口语要素积累下来，就成了脱口而出的“鲜活会话”了。本书在编写过程中力求保证英语口语的原汁原味，读者可以身临其境地融入英语会话的情景当中，通过学习和实践，更快、更准地把握金融业职员英语口语的精髓。

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前言

Preface

随着社会的发展和国际交往的日益频繁,英语已经进入我们生活的各个方面,社会对英语口语水平的要求也越来越高。为了满足社会不同层次、从事不同工作的初级和中级英语学习者对日常英语的不同需要,我们精心编写了“美语会话脱口秀系列”丛书。本丛书包括《外企白领英语口语大全》、《文秘会话英语口语大全》、《社交英语口语大全》、《商务英语口语大全》、《情景英语口语大全》、《酒店职员英语口语大全》、《餐饮业职员英语口语大全》、《金融业职员英语口语大全》、《售货员英语口语大全》、《旅游英语口语大全》、《外贸英语口语大全》、《娱乐休闲英语口语大全》、《财会英语口语大全》、《公务员英语口语大全》和《面试英语口语大全》,共15本。

本系列丛书几乎涵盖了所有日常生活、工作场景所需要的基本英语用语,可供广大读者灵活选用。丛书以场景对话为主要内容,使读者在阅读中有身临其境的感觉。丛书内容还包括“关键句型”和“词语加油站”。“关键句型”列举出各场景中出现频率最高的语句,供读者学习、模仿、熟记和运用。“词语加油站”精选出常用的重点词汇,为读者扫除词汇障碍。

《金融业职员英语口语大全》一书以“源自生活”为基本原则来选取素材,分为接待客户、普通业务、特殊业务、关于银行和附录5个部分,几乎涵盖了金融工作中的各个方面,意在把读者带到英语语境中,全新开发学习者的语言潜力。我们把这些口语要素积累下来,就成了脱口而出的“鲜活会话”了。本书的编写力求保证英语口语的原汁原味,读者可以身临其境地融入英语会话的情景当中,通过学习和实践,更快、更准地把握英语口语的精髓。

事实证明,英语学习最好的方法就是听与说的有机结合,而听、说也要尽可能地与日常生活相结合,要从日常对话入手,逐步培养自己的英语交际能力,通过积极与他人进行互动交流,培养自己的信心,只要有信心、有决心,把身边事作为练习英语口语的素材,并以此书作为参考和辅助材料,就一定能成为他人眼中的英语高手。

我们相信,读者通过对本丛书的学习,能够在短时间内达到脱口而出、流利表达的效果,英语口语水平一定会有一个很大的提高。期待您的成功!

限于编者水平,书中难免有不足之处,恳请广大读者批评指正。

编者

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Chapter 1

Client Reception 接待客户



Unit 1 Greeting a Client

跟客户打招呼

Key Sentence Patterns 关键句型

- ① Good afternoon, madam. May I help you? 下午好, 女士, 我能为您效劳吗?
- ② Please go to counter number six. 请到6号柜台。
- ③ Do you need my help? 您需要我的帮助吗?
- ④ This way, please. 这边请。
- ⑤ Just here, I'll attend to it for you. 就在这儿, 我来帮您办理吧。
- ⑥ Good morning, sir. What can I do for you? 早上好, 先生, 我可以为您做些什么吗?
- ⑦ Excuse me, madam, but may I help you? 夫人, 请问能为您效劳吗?
- ⑧ How nice to see you again, Miss Jane! How are you? 很高兴再次见到你, 简小姐。你好吗?
- ⑨ How have you been lately? 您最近如何?
- ⑩ Please follow me. 请跟我来。
- ⑪ Excuse me, miss. May I help you? 打扰了, 小姐, 要我帮忙吗?
- ⑫ Please go to counter number five. 请到5号柜台办理便可。
- ⑬ At the Foreign Remittance Section, miss. It's on the second floor. 小姐, 请到二楼的外汇部去。
- ⑭ I'm sorry, but would you please speak more slowly? I couldn't catch your meaning (follow you). 对不起, 能否请您讲得慢一些, 我没能明白您的意思。

Pop Conversations 热门话题

..... I Exchange Money 兑钱

Conversation 01

- A: Good morning. Nice to meet you, sir.
 B: Nice to meet you, too.
 A: Is there anything I can do for you?
 B: Can I exchange some money here?
 A: Certainly, please.

- A: 先生, 您好, 见到您很高兴。
 B: 见到您我也很高兴。
 A: 我能帮您什么忙吗?
 B: 我可以在这里兑换钱吗?
 A: 当然可以, 请兑换。

Conversation 02

- A: Good morning, miss. Do you want to change money?
 B: Yes, I do.
 A: What kind of currency do you want to change?
 B: Euro, please.
 A: Would you mind if I ask your nationality?
 B: French. I'm from France.
 A: Here is your money. What's your passport number?
 B: It's 324578.
 A: Thank you.

A: 您好, 小姐。您要兑换钱吗?

B: 是的。

A: 您要换哪种货币?

B: 欧元。

A: 请问您的国籍?

B: 法国, 我是法国人。

A: 给您钱。您的护照号码是多少?

B: 我的护照号码是 324578。

A: 谢谢。

II Withdrawal in the Counter

在柜台取钱

Conversation 03

- A: Good morning, Mr. Smith. How are you recently?
 B: Fine, thank you.
 A: Is there anything I can do for you?
 B: I want to draw some money.
 A: How much, please?
 B: ¥1,000.

A: 早上好, 史密斯先生。近来好吗?

B: 很好, 谢谢。

A: 有什么事情要我帮忙吗?

B: 我要取些钱。

A: 请问, 要取多少钱?

B: 人民币 1 000 元。

Conversation 04

- A: Good morning. Can I help you?
 B: Good morning. This is the first time I have traveled in China. Now I'm here to cash some money with my credit card. I wonder if you have an agency for foreign credit card service.
 A: Yes. Our bank has the agency for VISA, Master, Express, Diners and JCB cards.
 B: Can I draw some US dollars with my card?
 A: In Zhejiang Province, only the American

A: 早上好。要帮忙吗?

B: 早上好。我第一次到中国来旅游。我想用信用卡取现, 不知道贵行是否代理外卡业务。

A: 是的我们代理维萨卡、万事达卡、运通卡、大莱卡以及 JCB 卡。

B: 我可以用卡取些美元出来吗?

A: 在浙江只有运通卡能够取美元, 但其他卡

Chapter 1

Client Reception

Express Credit Card is acceptable. But the others are allowed to draw Renminbi.

B: I understand. I'll draw RMB 4,000 yuan then.

A: All right. Please show your credit card and passport to me.

B: Here you are.

A: Wait a minute, please. We'll have to call the Authorization Center.

B: No hurry. Just take your time.

A: Now here is RMB 4,000 yuan. Please count it and take back your passport and card.

B: It's correct. Thank you.

A: It's nothing. Hope you'll come again.

可以取人民币。

B: 哦,我明白了。那我取4 000元人民币吧。

A: 好的。看一下您的信用卡和护照。

B: 给你。

A: 请稍等一会儿,我们还要进行授权。

B: 没关系,不着急。

A: 给您4 000元人民币。请点一下,并收好您的护照和信用卡。

B: 没错。谢谢。

A: 不用谢。欢迎下次再来。

• • • • • III Find Loans Advisor 找贷款顾问 • • • • •

Conversation 05

A: I would like to see Miss Liu in the Loans Department.

B: Is it Miss Liu, our Financial Consultant, sir?

A: Yes.

B: May I ask your name, sir?

A: My name is John Smith. I am from BPC Company.

B: Just a moment, please. I'll see if Miss Liu's available.

A: Thank you.

B: Her assistant says Miss Liu has left the office for some urgent business but will be back in half an hour. Would you care to wait?

A: Yes, I'll wait.

B: Please take a seat, sir. We'll let you know as soon as she is back.

A: 我想见贷款部的刘小姐。

B: 先生,是我们的财务顾问刘小姐吗?

A: 是的。

B: 先生,请问贵姓?

A: 我是BPC公司的约翰·史密斯。

B: 请稍等,我看看刘小姐在不在。

A: 谢谢你。

B: 她的助理说刘小姐因某些紧急事务外出,但是她在半小时内便会回来。你能稍候吗?

A: 好的,我等她吧!

B: 那么,请坐下来等候吧,她一回来我们会立刻通知你。

Conversation 06

A: Hello. Excuse me, may I see Mr. Sun?

B: I'm sorry. Mr. Sun is at a meeting.

A: 你好。劳驾,我想见孙先生,行吗?

B: 对不起。孙先生正在开会。

A: Can I leave a message for him?
 B: Certainly. What's it, please?
 A: Please tell him to call this number.
 B: Yes, are you from ABC Company?
 A: Exactly. I want to apply for a loan on behalf of ABC Company. I talked about it with Mr. Sun last week.
 B: Mr. Sun asked me to take care of this matter. I'll handle it next week.
 A: Thank you. See you later.
 B: Goodbye and be sure to come again next week.

A: 我能留个口信给他吗?
 B: 当然可以。是什么口信呢?
 A: 请你叫他打这个电话。
 B: 好的,您是在ABC公司工作吧?
 A: 正是,我要代表ABC公司申请贷款。我上星期和孙先生谈过此事。
 B: 孙先生要我负责此事。我下周就办。
 A: 谢谢你。再见!
 B: 再见,请记住下周再来。

IV Get Money from ATM

在自动柜员机取钱

Conversation 07

A: How do you use an ATM card, Bill?
 B: It's easy, mum. Insert your card into the machine here. Then wait a moment. OK. Now you enter your PIN. It should have six numbers.
 A: Oh yes. I've got it written down here. Just a minute.
 B: You really shouldn't write it down. You should memorise it. You can change it to a more convenient number if you like.
 A: OK. I've entered my PIN. There are several options on the screen. I guess I just choose which service I want, don't I?
 B: Yes. Choose the service you need to use. If you choose to withdraw money, the machine will ask you how much you want.
 A: I can just enter the amount using the keys, right?
 B: That's right. Give the machine a moment to process your request. Then take your money.
 A: These machines aren't very difficult to use. In fact, I quite like them. They are much

A: 比尔,你怎么使用自动取款机?
 B: 很容易的,妈妈。您把卡插入到机器里。等一会。然后输入你的密码,密码应该有6位数。
 A: 是的。我已经写在这儿了。等一下。
 B: 您不应该写下来,而应该记住。如果您愿意的话,可以换成一个更容易记的数字。
 A: 好的。我已经输入了密码。屏幕上有几个选择。我想我应该选我想要的服务吧?
 B: 是的,选你需要的服务。如果你选了取钱,机器会问你取多少钱。
 A: 然后我只要用这些键输入我需要的数目,是吗?
 B: 对了。机器要些时间来处理你的要求。然后取出您的钱。
 A: 这些机器不难使用。事实上我很喜欢它们。它们比银行的职员快多了。

Chapter 1

Client Reception

faster than dealing with a bank clerk.

Conversation 08

A: Please help me get money from this automated teller.

B: It's easy. First, put your card in the slot. Then press your secret number.

A: OK. I've pressed my secret number.

B: Now push the button "withdraw" and the amount of money you want.

A: Yes...

B: Now take your card out. Now get your money.

A: Thank you.

A: 请帮我用自动柜员机取款。

B: 很简单。首先,把卡放到这个孔里面,然后按你的密码。

A: 好,我已经按了密码。

B: 按取款键输入你要的数目。

A: 哦……

B: 把卡取出来,拿钱。

A: 谢谢。

Word Service Station 词语加油站

assistant	助手, 助教
exchange	调换, 兑换, 交流
financial	财政的, 金融的
consultant	顾问, 商议者, 咨询者

Unit 2 Giving Answers to Clients 为客户解答

Key Sentence Patterns 关键句型

- ① Could you tell me the difference between a savings account and a checking account?
可以告诉我储蓄存款与支票存款的区别吗?
- ② We'd like to know how we open a checking-savings account.
我们想知道如何开一个支票储蓄账户。
- ③ Do you pay interest on this account?
这种存款付给利息吗?
- ④ How long is the limitation of time deposit?
定期存款的时间限制是多久?
- ⑤ You sign your name on the back of the check, mark it "for deposit only".
您在支票的背面签上名字,并注明“储蓄专用”的字样。
- ⑥ When you deposit your money in the bank, we will give you a checkbook.
您将钱存进银行,我们会给您一本支票。
- ⑦ You only need to deposit daily expenses in your checking account.
您只需将日常开支的钱放在支票账户。
- ⑧ Could you tell me something about Peony Credit Card?
我想咨询一下牡丹卡业务,可以吗?
- ⑨ I want to have a Peony Card of your bank, but I don't know what kind of card is convenient for me.
我想在贵行办一张牡丹卡,但我不知道哪一种卡对我来说更方便。
- ⑩ What service advantages does Peony Card possess? 牡丹卡有哪些服务优势呢?
- ⑪ Please fill in this change of signature request form and queue up here for service. 请先填好这张“更改签名”表格,然后在此排队等候服务便可。
- ⑫ We don't open on weekends.
周末我们不营业。

Pop Conversations 热门话题

..... I Help to Find Someone 帮忙找人

Conversation 01

- A: Excuse me, but could you help me?
B: With pleasure. What can I do for you?
A: Could you tell me where I can find Mr. Tian?

- A: 对不起,能帮我一个忙吗?
B: 很高兴为您效劳。我能为您做什么?
A: 请告诉我田先生在哪里,好吗?

B: Sure, Miss. Mr. Tian is upstairs.

A: Thank you very much.

B: You are welcome.

B: 没问题, 小姐。田先生在楼上。

A: 非常感谢。

B: 不用客气。

II Assist to Withdraw and Explain

Interest on Deposit

协助取款并解释存款利息

Conversation 02

A: Good morning, sir! I want to inquire the types of deposit.

B: I am sorry, sir. First, please take a number there. And wait until your number is called.

A: OK.

(A few minutes later)

B: Good morning! May I help you?

A: Yes. I want to open an account, but at first I need to inquire the types of deposit.

B: OK. In our bank, we have time deposit, current deposit, and time or demand optional deposit.

A: Do they have differences? Would you mind introducing these types above for me in detail?

B: Certainly. A time deposit is a money deposit at a banking institution that cannot be withdrawn for a certain "term" or period of time. When the term is over, it can be withdrawn.

A: How long is the limitation of time deposit?

B: Three months at minimum.

A: Oh, No. These months my family will spend more money on housing and furniture. What about current deposit?

B: For the current deposit, you can draw and deposit money at any time. The time is not limited. Even one yuan is all right.

A: That's great. I choose current deposit. Wait for a moment. I heard of savings deposit account passbook.

A: 早上好, 先生! 我想咨询一下储蓄的类型。

B: 对不起, 先生。您要先在那儿领取号码牌。然后等着我们叫您的号码。

A: 好的。

(几分钟过后)

B: 早上好! 我能为您效劳吗?

A: 是的。我想开个户, 但是之前我需要咨询一下储蓄的类型。

B: 好的。我们银行经办定期存款、活期存款和定活两便存款三种。

A: 它们有什么不同吗? 你能给我详细介绍一下吗?

B: 当然。定期储蓄是有时间限制的, 在所规定的时间内, 不能将钱取出。只有等到期限, 才能取钱。

A: 定期存款的时间限制是多久?

B: 最短三个月。

A: 哦, 这可不行了。这几个月我们家会在住房和家具上开销很大。那活期呢?

B: 对于活期储蓄存款, 您可以随时存取, 存期不受限制。起存金额为一元。

A: 太棒了! 我选择活期吧。等等, 我还听说有一种活期一本通。

B: Yes. You are right. Savings deposit account passbook covers RMB and other currencies to keep easily.

A: Great!

B: In addition, it is connected with Tele-banking service.

A: Can I use it to transfer the cash in my account to other accounts?

B: Yes. Of course.

A: Good. Now I handle it.

B: Please fill in the form and give me your ID card. Finally sign your name on the bottom line.

A: OK. Thank you!

B: 是的, 确实有。活期一本通集人民币和多种外币于一折, 方便保管。

A: 太好了!

B: 另外, 活期一本通与电话银行服务相通。

A: 那是不是还可以将账户资金与其他账户自由划转呢?

B: 是的。那当然了。

A: 好的。我办理一个。

B: 请填写这张表格, 再把您的身份证给我。最后在横线上签上您的名字。

A: 好的。谢谢!

Conversation 03

A: Excuse me, but can I draw money on my account for payment of things I buy in China?

B: Certainly, sir. How much do you want to draw?

A: RMB 500, please. Would you please tell me my balance?

B: Yes, sir. Your balance is RMB 300.

A: I'm sorry, but may I ask one more question?

B: Of course, please do. What is it?

A: What's the interest rate for the savings account?

B: The detailed information is on the board. Please go and see there.

A: Many thanks.

A: 对不起, 请问我是否可以取款支付我在中国买东西的费用?

B: 当然可以, 先生。您要取多少钱?

A: 请给我人民币 500 元。请告诉我账上还有多少钱, 好吗?

B: 好的, 先生。您账上的余额是人民币 300 元。

A: 对不起, 我还能问一个问题吗?

B: 当然可以。请问吧。什么问题?

A: 储蓄存款的利率是多少?

B: 详细的情况在那块公布栏上。请去那里看吧。

A: 多谢。

III Interpret the Interest-bearing Account 解释有息账户

Conversation 04

A: Excuse me, could you tell me what is the meaning of the term "interest-bearing account"? I just don't understand it.

A: 劳驾, 你能告诉我“有息账户”是什么意思吗? 我不明白。

B: Of course. That means it's such an account from which you can earn interest. Are you clear now?

A: Yes, a bit, Can you give an example?

B: A saving account, the one you have opened just now.

A: Splendid! You mean I can earn interest from my account. But how much money do I earn?

B: The interest is calculated according to the interest rate and the sum of money you deposit. For current savings account, our interest rate is 0.95% each year. As a rule, we credit the earned interest to your account automatically every quarter.

A: Thank you for your explanation. I'll go back and calculate my interest.

B: 当然可以。“有息账户”是指当您开立了此账户,您就能从这账户上获得利息。您现在明白了吗?

A: 是的,明白了一点。您能举例说明一下吗?

B: 比如,您刚才开立的储蓄账户。

A: 太棒了!你是说我能从账户上获得利息。我能获息多少呢?

B: 利息是根据利率和存款额来计算的。我们银行的活期储蓄的年利率是0.95%。银行规定,按季度自动将利息划入您的账户。

A: 谢谢你的解释。我回去算一算我的利息。

IV Open a Saving Account

开立储蓄账户

Conversation 05

A: Hello. Is there anything I can do for you, sir?

B: Hello. I'd like to open a savings account, but I'm not a resident here. Is it all right?

A: No problem. But you have to show me your passport.

B: Do I earn interest on the account in this case?

A: Yes, we pay you the same interest rate as a resident here.

B: By the way, do I have to be a regular customer of the bank?

A: No, sir, not at all. All that is necessary is to fill out this form and make your initial deposit. Even a dollar is enough to open the account.

B: I see. That's wonderful. Let me fill out this form and open an account.

A: 您好,先生。能为您做些什么吗?

B: 你好。我想开个储蓄账户,但我不是这里的居民,行吗?

A: 没问题。但是您必须向我出示护照。

B: 在这种情况下,我能否享受利息呢?

A: 当然可以。我们付给您的利息和付给当地居民储户的利息相同。

B: 顺便问一句,我必须是贵行的固定客户吗?

A: 没有必要,先生。您只需填好这份开户存款单,并存入第一批款项,一美元都可以开立账户。

B: 我明白了。太好了。我填张表,开个账户吧。

A: I'll open your savings account at once.

B: Thank you very much.

A: 我马上就给您开个储蓄账户。

B: 非常感谢。

V Inquire about Errors of Account

查询错账

Conversation 06

A: Excuse me, but we have a difference of 958.60 yuan in our account.

B: Sorry, your account number please?

A: 86549231.

B: Well, the bad figure is on a withdrawing record of July 26th: 958.60 yuan.

A: But we have never withdrawn this sum of money that day.

B: It's your communication charge. We are commissioned to pay it for you.

A: But don't you think there should be a note to us after the money is paid?

B: Yes, I think so. It has been put in your notice box in our bank.

A: Oh, I see. I've taken the job not long. There are many things I'm not familiar with.

B: It doesn't matter. Please come and ask whenever you have questions.

A: Thank you.

B: You are welcome.

A: 打扰一下。我们账户上出现了 958.60 元的错账。

B: 对不起, 请问您的账户号?

A: 86549231。

B: 嗯, 错账在一张 7 月 26 日取款单上: 958.60 元。

A: 但我们从没有开过这样一张取款单呀。

B: 这是通信公司委托我们收取的通信费用。

A: 但你不觉得应该在收费之后通知我们吗?

B: 是的, 没错。通知单已放在我们银行里你的通知箱里。

A: 哦, 我明白了。我才接管这个工作不太长, 对许多情况还不熟悉。

B: 没关系。无论什么时候, 有问题尽管来问好了。

A: 谢谢。

B: 不客气。

VI Introduce Interest Rate and Time

Deposit 介绍利率和定期存款

Conversation 07

A: Does the interest rate depend on how long you keep the certificate?

B: Yes, that's right. Certificates with the longer maturities bear a higher rate of return.

A: 利率的高低是否取决于存款时间呢?

B: 是的, 您说得对。期限长的存款利息就更多些。