

经贸英语口语系列丛书

*English
for Finance*

English (Second Edition) *for Finance*

金融英语对话 (第二版)

陈倩 主编



对外经济贸易大学出版社
University of International Business and Economics Press

经贸英语口语系列丛书

金融英语对话

(第二版)

English for Finance

(Second Edition)

主 编 陈 倩

副主编 刘慧君 董海玲

姚 珊 张轶前

对外经济贸易大学出版社
中国·北京

图书在版编目 (CIP) 数据

金融英语对话/陈倩主编. —2 版. —北京: 对外经济贸易大学出版社, 2010
(经贸英语口语系列丛书)
ISBN 978-7-81134-836-1

I. ①金… II. ①陈… III. ①金融-英语-口语
IV. ①H319.9

中国版本图书馆 CIP 数据核字 (2010) 第 181457 号

© 2010 年 对外经济贸易大学出版社出版发行

版权所有 翻印必究

金融英语对话 (第二版) English for Finance (Second Edition)

陈 倩 主编
责任编辑: 刘 丹

对外经济贸易大学出版社
北京市朝阳区惠新东街 10 号 邮政编码: 100029
邮购电话: 010-64492338 发行部电话: 010-64492342
网址: <http://www.uibep.com> E-mail: uibep@126.com

山东省沂南县汇丰印刷有限公司印装 新华书店北京发行所发行
成品尺寸: 185mm × 260mm 11.75 印张 286 千字
2010 年 10 月北京第 2 版 2010 年 10 月第 1 次印刷

ISBN 978-7-81134-836-1
印数: 0 001 - 5 000 册 定价: 25.00 元 (含光盘)

再版说明

承蒙广大读者的关爱，经贸英语口语系列丛书出版六年来受到广大读者的欢迎。时代发展，事物更新，第一版中的一些对话内容已不适合时代要求，加之第一版出版的仓促，书中有不少纰漏或不尽人意之处，第二版的出版成为必然。较之第一版，本版更实用，对话内容更贴近话题，学习要点更明确，更便于使用。其具体在以下几个方面做了修改：

对话内容和阅读内容，更换了一些过时的或不太贴近话题的对话及阅读篇章，使其更具时代性，更切题。如原版第1单元“资本需求”、第3单元“国际直接投资”、第4单元“外汇储备”、第15单元“国际收支”的对话及阅读文章的更换以及原版第2单元阅读文章“中国的银行”的更换。更换或调换阅读文章的还有：原第5单元“转帐”、第7单元“外汇”、第8单元“购买旅行支票”、第10单元“汇率”、第17单元“货币升值”、第19单元“利息”、第20单元“开立帐户”、第22单元“贬值”、第25单元“办理托收”、第27单元“开具支票”。

内容提示更清晰，由原来的语言功能和语言点混合提示改为统一的语言点提示。根据内容提示的修改，后面的练习也做了相应的增加或修改，明确学习要点，以便于学习者使用。

阅读文章前的导语全部做了修改，使之更具指导性，更能激发学习者的阅读热情。

全书各单元按照对话和阅读文章的长短为先后重新编排，便于学习者学习使用。

本书另配有 PPT 课件和练习参考答案，授课老师可登陆 www.uibep.com 获取。

虽然我们对成稿进行了认真的校对，书中难免纰漏或错误，真诚地欢迎广大读者提出宝贵的意见。希望此版能再次得到广大读者的青睐。

真诚地感谢为本系列丛书提供话题的河北联合大学经济管理学院杜丽娟博士、教授和徐静珍教授。

编者
2010年6月

前 言

中国加入 WTO (The World Trade Organisation 世贸组织) 标志着中国从此向世界敞开了大门,同时也使本国的商贸全面走向世界成为现实。国际贸易交流的必要工具是语言。英语是国际交往中使用最多的语言。根据一份我国二十世纪九十年代的调查结果,我国的国际贸易交往 80% 是通过英语来进行的。因此会英语,特别是英语口语,是进行国际贸易的前提。然而我国现行的商业界专业人士,尤其是民营企业界和中小型商贸界人士在这方面多少缺乏准备,而会英语的英语专业毕业生又对商贸知识和商贸语言知之有限。为此经理老板们纷纷学起了英语,英语专业的毕业生也学起了商贸,各高校英语专业争先恐后地开设商贸英语课,国际贸易专业开设英语口语课,并且课时量与英语专业学生一样。可见,英语,尤其是英语口语在国际贸易中的重要。

口语表达是人际交往中最直接便捷的方式。我们编写这一套系列丛书就是为了响应上述人士的学习所需。本系列丛书分别为商贸、管理、金融共三册。全套各册均以话题为切入点编排。话题交谈中使用到的语言功能表达,语言点,专业词汇是学习的重点,在各单元均有标出。每单元的编排思路充分考虑了先摄入后学用的语言学习的基本原则和使用需要,即语言摄入→提示讲解→练习→练习答案。各册中的语言点,语言功能有时重复出现,因为一种语言功能并不限于一个话题,一种场合使用。再者,“重复”是掌握所学内容的必要手段。如此,这套丛书既适合非英语专业的使用者,又可用作英语专业学生的口语教材或口语辅助教材。

本书的编写是在许多热心人的支持和协助下实现的。在此我们要特别感谢河北理工学院经管系徐静珍副教授为我们提供商贸、金融两册的话题,杜丽娟博士为我们提供管理一册的话题。感谢马晓航老师参与商贸分册的中文部分的校对。感谢外国专家 Peter 为我们审阅英语部分。

最后希望本书的出版能真正给使用者带来效益。由于时间有限,书中难免有不足之处,欢迎使用者提出宝贵的意见以便我们改进工作。

编 者
2004 年 7 月

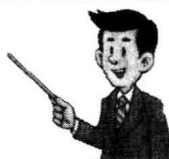
目 录

Unit 1	CLOSING AN ACCOUNT 结清账户	(1)
Unit 2	CAPITAL DEMAND 资本需求	(5)
Unit 3	OPENING AN ACCOUNT 开立账户	(11)
Unit 4	FOREIGN EXCHANGE MARKET 外汇市场	(15)
Unit 5	INTERNATIONAL INDIRECT INVESTMENT 国际间接投资	(21)
Unit 6	FOREIGN EXCHANGE 外汇	(25)
Unit 7	TRANSFERRING BETWEEN DIFFERENT ACCOUNTS 转账	(31)
Unit 8	INTERNATIONAL DIRECT INVESTMENT 国际直接投资	(37)
Unit 9	TELEGRAPHIC TRANSFER 电汇	(43)
Unit 10	FOREIGN EXCHANGE RESERVE 外汇储备	(49)
Unit 11	STOCK MARKET 股票交易市场	(55)
Unit 12	HOW TO WRITE OUT A CHECK 开具支票	(61)
Unit 13	OPENING A LETTER OF CREDIT 开立信用证	(67)
Unit 14	BUYING TRAVELER'S CHECK 购买旅行支票	(73)
Unit 15	DISCOUNTING A BILL OF EXCHANGE 贴现票据	(79)
Unit 16	HANDLING WITHDRAWS 办理取款	(85)
Unit 17	EXCHANGE RATE 汇率	(91)
Unit 18	REVALUATION 货币升值	(97)
Unit 19	MAKING A COLLECTION 办理托收	(103)
Unit 20	CREDIT INQUIRY 资信调查	(109)
Unit 21	HANDLING DEPOSITS 办理存款	(115)
Unit 22	EXTENDING LOAN 贷款	(121)
Unit 23	INTERNATIONAL FINANCE MARKET 国际金融市场	(129)
Unit 24	MONEY 货币	(135)
Unit 25	MONEY EXCHANGE 货币兑换	(141)
Unit 26	DEVALUATION 贬值	(147)
Unit 27	INTEREST 利息	(153)
Unit 28	MAIL TRANSFER 信汇	(159)
Unit 29	SECURITY EXCHANGE 证券	(165)
Unit 30	INTERNATIONAL MONETARY SYSTEM AND BALANCE OF PAYMENTS 国际货币体系和国际收支	(173)
参考文献	(180)

Unit 1

CLOSING AN ACCOUNT 结清账户

单元 提示



1. close an account 结清账户
2. leave for 出发 (去……)
3. the rest of 剩余的
4. It's my pleasure. 这是我的荣幸。
5. certainly 当然可以
6. hope 希望

对话

下面的对话是在银行职员 (A bank clerk) 和顾客 (A customer) 之间进行的。

A bank clerk = BC A customer = C

BC: Hello, Mr. White, nice to see you again.

C: Hello, Mr. Wang! How are you recently?

BC: Very well, thank you. What can I do for you today?

C: I've come to close my account with you for I'm leaving for America tomorrow.

BC: Oh, really? I hope you've enjoyed your stay in China.

C: I certainly have. I'll never forget it.

BC: I'm really glad to hear that. Oh, I almost forget. Do you want to withdraw all your money in cash or in check?

C: I want 500 dollars worth of traveler's check, and the rest of my deposit in cash please.

BC: All right, sir. Here you are. Please count.

C: Thank you again for the help you've given me.

BC: It's my pleasure. We hope you'll visit China again sometime in the future.

C: I hope so. Well, goodbye and I wish you health and success!

BC: Thank you. I hope you have a pleasant journey!



参考译文

银行职员：您好，怀特先生，再一次见到您真高兴。

顾客：您好，王先生，您近来如何？

银行职员：很好，谢谢。今天我能为您做点什么？

顾客：我来结清账户。因为我明天就要回美国了。

银行职员：噢，真的吗？我希望您在中国期间的的生活是愉快的。

顾客：我的确过得很好。我不会忘记的。

银行职员：听您这么说我真高兴。对了，您把所有的钱提出来，要现金还是支票？

顾客：我想买 500 美元的旅行支票，其余的要现金。

银行职员：好的，先生。给您，请点一下。

顾客：再次感谢您对我的帮助。

银行职员：这是我的荣幸。希望您将来什么时候能再来中国。

顾客：我也希望这样。好吧，再见。祝您身体健康，事业成功！

银行职员：谢谢，祝您旅途愉快！

词汇注释

1. close /kləʊz/ *v.* 结清

close an account 结清账户

2. leave for 出发（去……）

3. hope /həʊp/ *v.* 希望

4. enjoy /in'dʒɔɪ/ *v.* 享受

5. stay /steɪ/ *n.* 停留

6. certainly /'sɜ:tənli/ *ad.* 当然可以，当然是

7. hear /hiə/ *v.* 听到……，听说

8. withdraw /wið'drɔ:/ *v.* （把存款等）提出，取出

9. in cash 以现金方式

10. in check 以支票方式

11. worth /wɜ:θ/ *a.* 有（……的）价值，值……

12. count /kaunt/ *v.* 数

13. pleasure /'pleʒə/ *n.* 愉快

14. pleasant /'plezənt/ *a.* 愉快的，高兴的

15. journey /'dʒɜ:ni/ *n.* 旅行，旅程



表达法

1. close an account 结清账户; 把户头上的钱全部取出, 不再用此帐号
e.g. You had better **close your account** one week ahead of your departure time.
您最好在离开前一周结清帐户。
2. leave for 出发(去……), 表示离开一个地方, 去另一个地方
e.g. He **left for** Shanghai yesterday.
他昨天去了上海。
3. the rest of 剩余的
e.g. **the rest of** money
剩余的钱
4. It's my pleasure. 这是我的荣幸。
e.g. A: Thank you for your advice. 谢谢您的忠告。
B: **It's my pleasure.** 这是我的荣幸。
5. certainly 当然可以, 当然是, 的确是那样
e.g. A: Can you come tomorrow? 你明天能来吗?
B: **Certainly.** 当然可以。
6. hope 希望
e.g. I **hope** you have a good journey!
祝您旅途愉快!

练习

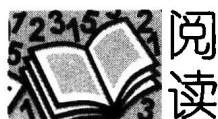
1. 用本课所学表达法或关键词语将对话中的汉语部分译成英语。
A: I've come to close my account for _____ (回加拿大) tomorrow.
B: Oh, really? I _____ (希望) you've enjoyed your stay in China.
A: I _____ have.
B: Do you want to withdraw all your money _____ (要现金还是支票)?
A: I'll buy 500 dollars worth of traveler's checks, and please give the rest of my deposit in cash.
B: Here you are. Please count.
A: Thank you again for the help you've given me.
B: (这是我的荣幸) _____.
2. 根据下列对话, 用本单元所学的表达方式填空。
A: Good morning, Prof. George.
B: Good morning, Li Hua.
A: I've come to say goodbye to you. _____ China tomorrow.
B: I do _____ you have a happy journey.

A: Thanks. And I'd like to say thank you so much for all the help you've given me.

B: _____. Do you enjoy your stay in America?

A: _____. It's time for me to leave now. Goodbye.

B: Bye-bye.



你想炒股吗? 想了解股票交易吗? 请阅读。

Stock Exchange 股票交易

The best-known stock exchange is perhaps the New York Stock Exchange located in the Wall Street areas of New York City, the nation's largest city and major business center.

Except for weekends and holidays, the stock exchanges are busy every day as people buy and sell stocks. In general, individual stocks are rather low-paid and many working Americans buy them in order to make a profit.

When people buy stocks, they become part owner of the company. If the company makes profit, they receive shares of it. Likewise, if the company loses money, the stockholders will not make a profit or the value of their shares will drop. Knowing about business is important if one wishes to make a profit in the stock market.

Not all businesses sell stock; smaller ones usually do not. Their profits are shared by those who put their money into the business — a shop for example — may still need to borrow money. The money can come from the bank if the bank is willing to take a risk on that business.

(摘自曹菱 2001: 60)

词汇注释

1. major /'meɪdʒə/ *a.* 主要的
2. individual /ˌɪndɪˈvɪdʒuəl/ *a.* 个人的
3. stockholder /'stɒkhaʊldə/ *n.* 股票持有者
4. share /ʃeə/ *n.* 参股, 份额
5. risk /rɪsk/ *n.* 冒险

Unit 2

CAPITAL DEMAND 资本需求

单元 提示



1. Excuse me, but may I talk to...? 打扰一下,在吗?
2. But the problem is ... 但问题是.....
3. be short of...不足;短缺
4. How much and how long do you need? 你们需要多少钱, 贷多长时间呢?
5. Don't you think? 你不觉得.....?
6. What if ...? 要是.....怎么办?

对话

彼德·詹姆斯 (Peter James) 的公司需要资金, 他找到银行的李先生 (Mr. Li) 讨论申请贷款。

Peter James = PJ Mr. Li = ML

PJ: Excuse me, but may I talk to Mr. Li?

ML: Yes, I am. You are...

PJ: I'm Peter James from MM Joint-venture Food Company.

ML: Oh, I see. Mr. Green telephoned me this morning; please come in and take a seat.

PJ: Thank you. We plan to import coffee beans from Africa. The price is reasonable and we have made contract with the seller. A good deal is done. But the problem is our account receivable hasn't been repaid. So we are short of cash. We demand some capital.

ML: How much and how long do you need?

PJ: \$5,000,000. For about one year.

ML: Don't you think a short-term loan is suitable for you?

PJ: How long will a short-term loan go?

ML: The normal period of time will be no longer than six months; six months is enough for the

shipment to arrive, undergo processing and be sold to a coffee company.

PJ: What if we can't repay loan on time?

ML: In that case, you may ask for an extended loan. If it is reasonable, you will be granted.

PJ: I see. One more thing, as you know, Mr. Brown is your regular client. If he is willing to act as our guarantor, is it possible for us to apply for unsecured loan?

ML: Not impossible. We'll think it over. Once decision is made, we'll inform you.

PJ: Thank you. We are looking forward to hearing from you. Bye.

ML: Bye.



参考译文

彼德·詹姆斯：打扰一下，李先生在吗？

李先生：在，我就是。您是……

彼德·詹姆斯：我是 MM 合资食品公司的彼德·詹姆斯。

李先生：哦，我知道了。格林先生今天给我打过电话了，请进来坐。

彼德·詹姆斯：谢谢。我们计划从非洲进一批咖啡豆。其价格合理，我们也和销售商订了合同。如果做成了，是一笔很好的生意。但问题是我们的应收账款还未到帐，所以我们资金不足。我们需要资金。

李先生：你们需要多少钱，贷多长时间呢？

彼德·詹姆斯：5,000,000 美元。大约一年。

李先生：您不觉得短期贷款适合你们吗？

彼德·詹姆斯：短期贷款多长时间？

李先生：正常情况下不超过六个月。从船装货物到港、加工直至销售给咖啡公司，六个月的时间够了。

彼德·詹姆斯：如果我们到时还不上贷款怎么办？

李先生：到那时您可以申请延期贷款。如果理由充分，你们就能得到批准。

彼德·詹姆斯：我明白了。还有一件事，您知道布朗先生是你们的老客户，如果他愿意做我们的担保人，我们有没有可能获得无担保申请贷款？

李先生：不是不可能。我们会考虑一下。一有结果，我们会通知您。

彼德·詹姆斯：谢谢。我们期待着您的消息。再见。

李先生：再见。

词汇注释

1. Joint-venture Plastic Factory 合资塑料厂

2. import /im'pɔ:t/ v. 进口

3. reasonable /'ri:zənəbl/ a. 合理的，适度的

4. contract /'kɒntrækt/ n. 合同

5. receivable /ri'si:vəbl/ *n.* 应收账款
6. short-term *a.* 短期的
7. shipment /'ʃipmənt/ *n.* 装船
8. process /prə'ses/ *v.* 加工, 处理
9. repay /ri:'pei/ *v.* 归还, 偿还
10. extended loan 延期贷款
11. guarantor /'gærəntə(r)/ *n.* 保证人
12. unsecured loan 无担保贷款

表达法

1. Excuse me, but may I talk to...? 打扰一下,在吗?
e.g. A: **Excuse me, but may I talk to Mrs. Gates?** 打扰一下, 请问盖茨太太在吗?
B: Sorry. She is not in. 很抱歉, 她不在。
2. But the problem is ... 但问题是……
e.g. **But the problem is** we have some difficulties with working capital for the expansion.
但问题是在扩大经营中, 我们在流动资金方面有些困难。
3. So we are short of cash. 我们资金不足。be short of...缺乏, 不足
e.g. **We are short of candles.** 我们缺蜡烛。
They do not appear to **be short of cash.** 看来他们不缺现钱。
4. How much and how long do you need? 你们需要多少钱, 贷多长时间呢? 询问对方资本需求的表达法
e.g. A: **How much and how long do you need?** 你们需要多少钱, 贷多长时间呢?
B: ¥200,000. About half a year. 200,000 元人民币。大约半年。
5. Don't you think a short-term is suitable for you? 您不觉得短期贷款适合你们吗?
e.g. A: **Don't you think a short-term is suitable for you?** 您不觉得短期贷款适合你们吗?
B: Yes, that's exactly what I need. 是的, 这正是我所需要的。
6. How long will a short-term loan go? 短期贷款多长时间?
e.g. A: **How long will a short-term loan go?** 短期贷款多长时间?
B: Well, we offer 60-day or 90-day loans. 嗯, 我们提供 60 天或者 90 天的贷款。
7. What if...? 要是……怎么办?
A: **What if** we have cash flow problems? 如果我们现在遇到了现金流通问题怎么办?
B: You can apply for the short-term loan. 您可以申请短期贷款。

练习

1. 用本课所学表达法或关键词语将对话中的汉语部分译成英语。

A: Welcome to IBJ. What can I do for you?

B: It's a bit of a problem situation, actually... you see, our company has been experiencing cash flow problems recently. We are going to need a loan. _____

(但问题是我们不知道什么样的贷款适合我们).

A: (你们需要多少钱, 贷多长时间呢) _____?

B: £ 50,000. About 3 months.

A: (您不觉得短期贷款适合你们吗) _____?

B: (短期贷款多长时间) _____?

A: 60-day or 90-day.

B: It sounds a good idea. Thank you.

2. 根据下列对话, 用本单元所学的表达方式填空。

(1)

A: Good morning, _____ Ms Susan?

B: Yes, I am Susan. You are ...

A: I am Li Ming from ABC Company.

(2)

A: We would like to expand our line of imports. But _____ we need some capital.

B: I'm sorry to hear that. What can we do to help?

A: We are going to need a loan.

B: _____?

A: 22.8 million US dollars, about a year.

(3)

A: It's a good time to invest in real estate.

B: It is, but _____.



你有资金吗? 你知道怎样利用资金吗? 请阅读。

How to Use Individual Capital?

怎样利用个人资金?

There is no shortage of tipsters around offering “get-rich-quick” opportunities. But if you are a serious private investor, leave the Las Vegas mentality to those with money to fritter. The serious investor needs a proper portfolio — a well-planned selection of investments, with a definite structure and a clear aim.

Well, if you go to five reputable stock brokers and ask them what you should do with your money, you're likely to get five different answers — even if you give all the relevant

information about your age, family. There is no one “right” way to structure a portfolio. However, there are undoubtedly some wrong ways, and you can be sure that none of our five advisers would have suggested sinking all (or perhaps any) of your money into Periwigs.

We’ll assume that you have sorted out the basics – like mortgages, pensions, insurance and access to sufficient cash reserves. You should then establish your own individual aims. These are partly a matter of personal circumstances, partly a matter of psychology.

(根据浩瀚 2010: 40 改编)

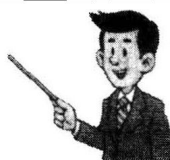
词汇注释

1. tipster /'tipstə(r)/ *n.* 内线人
2. get-rich-quick *a.* 迅速致富的
3. investor /in'vestə(r)/ *n.* 投资者; 出资者
4. mentality /men'tæləti/ *n.* 心态
5. fritter /'fritə(r)/ *v.* 消耗, 浪费
6. portfolio /pɔ:t'fəuliəu/ *n.* 投资组合表
7. reputable /'repjutəbl/ *a.* 值得尊敬的; 声誉好的
8. broker /'brəukə(r)/ *n.* (股票、外币等) 经纪人
9. relevant /'reləvənt/ *a.* 有关的,
10. undoubtedly /ʌn'dautidli/ *ad.* 毋庸置疑地, 的确地
11. mortgage /'mɔ:gidʒ/ *n.* 抵押借款
12. pension /'penʃən/ *n.* 退休金, 养老金
13. insurance /in'ʃuərəns/ *n.* 保险费

Unit 3

OPENING AN ACCOUNT 开立账户

单元 提示



1. Can I help you? 或 What can I do for you? 我能帮您做些什么吗?
2. open an account 开户
3. Here you are. 给您。
4. Not at all. 不客气。
5. Certainly. 或 Sure. 当然可以。
6. Not too bad. 不错。

对话

下面的对话发生在银行职员 (A bank clerk) 和顾客 (A customer) 之间。

A bank clerk = BC A customer = C

BC: Good morning, sir. Can I help you?

C: I'd like to open an account. Could you give me some information?

BC: My pleasure. What kind of account do you want to open, a savings account or a checking account?

C: A savings account, please. What interest rate do you pay on savings account?

BC: We pay two and a half percent per annum.

C: That's not too bad. So I want to deposit 500 dollars in a savings account.

BC: Very well, sir. Will you please fill in the deposit slip first? Print your name and address in capital letters, the amount of money, and give me a specimen signature here.

C: Sure. Here you are.

BC: And your money, sir?

C: Ok. It's very kind of you.

BC: Thank you. Here is your bankbook.