

全国应用型本科商务英语系列规划教材

国际商务洽谈口语教程

A Conversation Course Book:
Business Negotiation in Global Sales and Marketing

王振南 编著



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A Conversation Course Book: Business Negotiation
in Global Sales and Marketing

王振南 编著

责任编辑: 戴 菲

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北京市朝阳区惠新东街 10 号 邮政编码: 100029

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出版说明

经济与贸易的蓬勃发展为我国高校商务英语专业建设提供了难得的机遇，也提出了更多的挑战。为了更好地推动商务英语本科专业的发展，对外经济贸易大学出版社组织编写了这套“全国应用型本科商务英语系列规划教材”。

面对经济全球化和中国加入 WTO 之后社会对人才需求的新形势，高等院校本科商务英语的人才培养应该定位在“培养德、智、体、美、劳全面发展，英语语言基础扎实，具有较强的英语交际能力，具备基本的商务与文秘知识和业务能力，知识面宽，具有创新精神，知识、能力、素质协调统一，面向经贸、外事、涉外企业、跨国公司、教育等行业，能从事国际商务策划、国际商务谈判、国际贸易、国际金融、国际市场营销、高级商务翻译、教学、科研及管理工作的应用型专门人才”。本系列教材从当前形势需求出发，力求培养具有扎实的英语基本功，掌握国际商务基础理论和知识，善于跨文化交流与沟通，能适应经济全球化，具备国际竞争力的复合型英语人才。

本套“全国应用型本科商务英语系列规划教材”适用于全国应用型本科院校商务英语专业、英语专业的商务/应用/外贸英语方向以及财经类专业的学生，内容包括《商务英语听说》、《商务英语阅读》、《商务英语写作》、《商务英语函电》、《商务英语翻译》、《国际商务制单》、《国际贸易理论与实务（英文版）》和《国际商务洽谈口语教程》等。

本系列的编撰者们不仅具有丰富的语言教学经验，而且具备商务活动的实践经验，他们集教学经验和专业背景于一身，这是本套商务英语系列教材编撰质量的有力保证。

此外，本套教材配有辅导用书或课件等立体化教学资源，供教师教学参考（可登陆 [www. uibep. com](http://www.uibep.com) 下载）。

对外经济贸易大学出版社

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2011 年 1 月

编者的话

几年前，根据院领导的建议，我为本院英语专业学生开设了一门商务英语口语课，当时，迫切需要找到一本合适好用的教材。虽然一些商务英语口语教材已陆续问世，但基本上都是围绕语言点组织编写的。在教学中，我碰到一个困难，就是英语专业学生十分缺乏必要的商务知识，在会话时不知道该说什么。商务英语口语不同于一般口语，十分强调商务知识，而一般口语课专业性不强，有一些日常的知识或体会即可。目前，语言类教材虽然提供了较多语言方面的知识，但商务方面的缺口很大，最主要是商务知识不成体系。结果，学生们只能停留在模仿句型，超出句型与会话样本这些文本以外的内容，就不知道如何说了。所以，我打算自己编写一本教材。我的设计思路是围绕商务展开的，语言只是作为工具而已。

此外，另一个考虑因素是，会话课程不同于阅读课程，理论性不能太强，否则会太抽象，造成学生似懂非懂。做阅读题的时候，学生不懂时可以猜出答案；但会话或商务洽谈时，就不能靠猜。除了具备一定商务知识，还应对具体的个案及其背景有足够了解，两者缺一不可。因此，理论与具体案例的平衡十分必要，两者的作用就构成了商务英语口语教程的基本框架。

因此，本教程在内容上，围绕一个跨国案例展开，从一台设备的进口谈起，将建立厂家与代理的业务关系、产品、产品的分销、促销、定价、公关、销售、目标市场、客户及进出口货物价格商谈、付款、包装运输、保险、合同的执行等等联系在一起。围绕这个案例，融入了相关的背景知识、会话样本及有关练习。学生可以充分理解案例背后的商务运作。本教程另配 PPT 课件等教辅资源可登陆 www.uibep.com 下载。

通过这门课，可以学到市场营销、销售与外贸的有关知识，以及锻炼英语会话的能力。以往，不少英语专业学生毕业后都去从事外贸了，但他们并没有意识到，市场营销

工作其实对他们也很合适，市场部需要英语人才，与海外业务伙伴建立关系，否则就不能拓展海外市场。这门课也许能帮助他们开阔就业的视野。

王振南
福州大学外国语学院
2011 年 7 月

使用方法

本书是商务英语口语类教材，商务知识内容涉及市场营销、销售与进出口贸易的一些基本环节。

适用对象

主要为大学英语专业三、四年级学生设计，也可以供大学本科经贸专业、商务英语专业教学或自学者使用。

教学安排

本教材共分为 9 个单元，是按国内大学课程常见的一个学期 36 学时（通常 18 周，每周 2 学时）的特点设计的，因此，每 2 周可教 1 个单元。

课程结构

首先，介绍了与本课程密切相关的行业（银行与金融业）背景。

教材结构方面，每单元分为基本与视野扩展两个模块。

基本模块包括以下内容：

- 商务知识 (Icebreakers)：介绍各单元教学所涉及的商务知识。
- 基本案例 (Case Study)：介绍案例的背景、目的、任务等。
- 商务对话 (Dialogues)：围绕案例进行的商务洽谈或商务活动，并以会话形式进行。
- 课文注释 (Notes)：对课文中的重要词汇所做的注释。
- 语言技巧 (Language Skills)：按商务场合列出的常用句型。
- 问题 (Questions)：对课文部分所做的提问。
- 小组讨论 (Group Discussion)：对基本模块部分进行的分组讨论。
- 小型演讲 (Oral Presentation)：学生根据相关主题，作小型演讲，也可先做 PPT。

视野扩展模块 (Broadening Your Horizons)：在理解了基本模块部分的基础上，对学生的知识与商务能力进行拓展。内容包括：

- 阅读文章 (Further Readings)：为丰富学生各单元知识，挑选了补充阅读材料，并提供了相关的思考题。

- 其他案例 (A Further Case Study): 指与各单元主题相关的其他案例。
- 角色扮演 (Role Play): 要求学生对上述案例进行解读、分析, 并以双人商务洽谈形式进行练习。

教学方法

教学上, 教师可以按课文编排顺序组织教学, 具体如下:

- 先介绍各章的商务知识。对案例进行讨论前, 使学生先了解需掌握的知识。教师可根据不同专业学生的知识背景与基础, 决定商务知识介绍需要量的多少。
- 基本案例研究: 了解基本案例的背景与具体要求, 分析商务对话 (Dialogues), 帮助学生了解对话中是如何将各单元的商务理论运用到解决实际案例中去。
- 问题与小组讨论: 教师可以挑选部分问题或话题, 让学生在课堂回答问题或进行讨论, 课堂上没有做的, 可布置学生做课外练习。
- 角色扮演也许是最重要的练习, 建议放在课堂上进行。学生先对案例进行阅读理解、讨论、然后进行双人商务洽谈。学生可先在台下练习, 再台上演示, 然后教师作点评。也可以要求学生下课后, 将会话笔录下来, 作为笔头作业, 以便于作更详细的分析, 点评。
- 如果希望学生能有更多课堂会话练习机会, 可以将背景知识、案例资料阅读放在课外进行。

重要提示

本教材最重要的特点在于它是完全围绕商务知识、而非语言点进行设计的。在编写过程中, 编者始终致力于创造一个真实的商务环境, 并围绕这个环境, 组织一切商务活动。因此, 教学中首先需要充分了解这个环境, 其次, 要了解这个特定环境下的商务运作。例如, 需要了解一些与主题有关的金融业背景知识, 如金融自动化设备、自助银行业务, 传统柜台业务与自助服务的特点等, 金融业所面临的竞争, 以及银行为赢得竞争所需要的变革; 还需要了解为银行提供服务的设备厂家与销售代理的情况。厂家、代理与银行 (最终用户) 就构成了一个多层面的商务世界, 对各层面的竞争背景越了解, 就越容易理解本教材中的案例, 及其背后的商务运作是如何进行的。

此外, 一般外贸函电教材中所涉及的产品多数是粮油、食品、轻工、纺织的产品, 相比之下, 本案所涉及的是高科技产品或设备, 因此, 其售前、售后过程更长、更复杂些。在学习中要注意到一般消费品与工业用高科技产品在销售、付款、运输、验收等一系列环节中的区别。

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Introduction

The Banking Industry

First of all, this book is introduced as a marketing book rather than a trading book. The readers or users of the book may find that this coursebook is similar in part to the traditional textbooks of international trade or foreign trade correspondence and negotiation, which were widely used in the earliest Business English teaching in China. Yes, they have something in common. For example, the titles of some chapters in these two kinds of books are the same, such as Establishment of Business Relations, Terms of Payment, Packing and Shipment, Insurance etc. However, they are quite different from each other in how these areas are approached. Although this book also involves the trading process, it approaches trading from the marketing perspective. So this is in fact a marketing book, using marketing theory in doing business in global trade.

In global trade settings, the two sides of a deal are simply called importer and exporter. But in marketing, the relationship is more complicated. Actually, we have different kinds of relationship such as vendors and sales agents relationship, sales agents and clients relationship etc. And of course they can be also importers or exporters, depending on the specific situation.

Not long ago, the author recommended two of his students to a company specializing in providing global shipping and logistics service. The owner of the company said to the author after the job interview that he'd rather put them in the sales position,

because the sales jobs can be used to better test whether the students have the potential to be good employees in the workplace. He said that he attached great importance to seeing how good the students were at understanding the work environment, and how quick they were able to integrate themselves into the environment. He also said he didn't expect that they could start work right away, but that they could learn very fast. And this is the way he selects a job candidate. The author agrees to his selection criteria, and believes students should develop their abilities to satisfy what employers want. And the good news is that this book is so designed to help them achieve their goals.

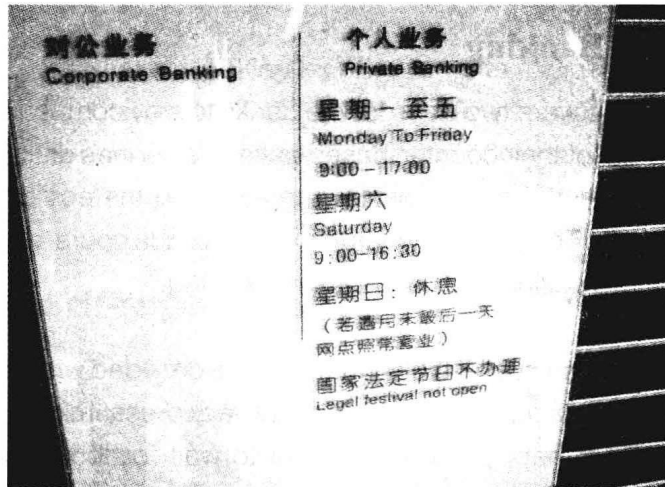
One of the major functions of marketing is marketing research or survey, which is the systematic gathering, recording, and analysis of data about issues relating to marketing products and services. When you do market research, you will understand different kinds of relationship, and then the work environment.

As the concerned subject is self-service banking here in this book, the users are strongly recommended to read the background information about this industry so as to understand the business operations in this book.

The Traditional Banking

The banking industry plays an increasingly important role in developing economy and maintaining financial stability of a country. Banks provide financial services to individuals and companies. Like in many other industries, competition has become stronger in the banking industry. With the development of information technology, all banks in China were computerized decades ago. However, the services they delivered to the public were counter-based. In other words, any bank outlet consists of several counters, and at each counter there is a teller who sits there to offer service to the customers who wait in front of the counter. Usually a bank offers 8 hour's service to customers, and is closed after the business hours.

All banks want to attract more customers and customers rather choose the banks that can provide better service and convenience. Most customers prefer to open accounts at a large bank because it has more outlets and is more convenient.



This photo shows business hours at a Construction Bank of China outlet.

This is hard for smaller banks because they have limited number of outlets, which put them in disadvantages in competing with the large banks. In order to survive and stay competitive, some smaller banks like China Merchant Bank have improved their service quality, and offered customized financial products, especially to VIP customers. In 1990s, some small banks in China even extended their service hours. This, however, increased their labor costs.



This photo shows the bank is closed on Sunday.

Why Self-service Banking

Back in the 1990s, there were two ways for the banks to stay competitive. One way was to increase the number of their counter-based outlets, but it was difficult to find an ideal location to open an outlet in busy downtown areas, and the costs of counter-based banking were quite high. The other way was to extend service hours, which was also quite difficult to realize with traditional counter-based banking.

The banks were aware that most of their counters were crowded with customers, waiting for services offered by their tellers. This caused a heavy pressure on their counters, and the customers were not happy when they had to wait for too long. If this situation continued, they were not able to retain their customers.



Customers get a number first and wait impatiently in the lobby to be called for service.

Statistics in the 1990s showed that self-service banking was also able to save operating costs of banks. In Japan, the costs of self-service banking was only 10 % of counter-based banking, and 80 % of the Japanese customers used self-service banking services. In the US, a counter-based transaction cost 1.07 US dollars. On the contrary, a self-service banking transaction only cost 0.07 dollars. A bank in Shenzhen, China, once estimated that an investment of 800 000 yuan was required to build a self-service banking outlet consisting of a CRS (an automatic banking terminal with the functions of

cash withdrawal and cash deposit) and an information inquiry terminal (an automatic non-cash transaction terminal). Taking into account the maintenance cost, rental cost and annual depreciation cost of 160 000 yuan on a five-year basis, the annual costs of running a self-service banking outlet was about 200 000 yuan, equivalent to the salary of a counter-based teller. In comparison, a counter with 2.5 tellers cost about 500 000 yuan a year.

The History of Self-service Banking in China

It was believed that the first ATM was introduced to China in 1986, and it was a NCR ATM installed at the Bank of China Shenzhen Branch. Then a round of competition to automate banking service started soon in the banking sector. In the 1990s, ATM installations increased rapidly across the country.

However, competition among banks never stopped. It was true that ATMs were used to extend the service hours, but their major functions were limited to cash withdrawal. So banks still needed to automate other functions offered by their counters. In 1996, the concept of self-service banking started to emerge. The bank managers understood that self-service banking consisted of more automatic banking terminals, and could perform most of the functions available at the counters. In September, 1996, with the help of NOBS, a HK-based IT company, a self-service banking outlet with many different automatic terminals was set up at the Bank of China Shanghai Branch, offering almost all financial services available at the counters. This was probably the first of the kind. Almost at the same time, NOBS introduced another of the kind to ICBC (Industrial and Commercial Bank of China) at the city of Nanning, Guangxi Province. These triggered a new round of competition among the banks. As a result, self-service banking quickly gained popularity in many banks across the country.

Different Patterns of Self-service Banking

In June, 1997, NOBS made a survey on how self-service banking was operated in Hong Kong. They came up with four patterns of self-service banking in terms of how it was designed. The company introduced these patterns to major commercial banks and nowadays these patterns can be seen everywhere in China.

● With Thru-the-wall Self-service Banking

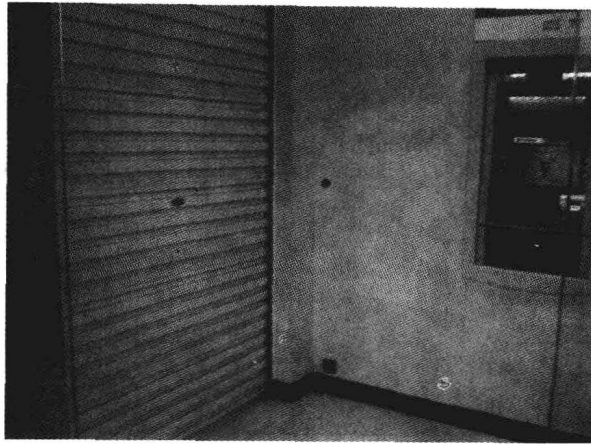
It was easily found that thru-the-wall (through the wall) ATMs were available everywhere. Bank people were not aware that many other terminals could also be installed like that. The self-service banking service offered in a subway station by Hang Seng Bank in Hong Kong showed that they installed many terminals like some ATMs, a CDM (Cash Deposit Machine) and a passbook printer, through the wall of their outlet. And the automatic machines were lined up side by side. This mode could offer 24 hours service, and in the case of the subway, the service remained open as long as the subway was not closed.



Two thru-the-wall ATMs and one information terminal are lined up next to the counter area

● Indoor Self-service Banking

The terminals were sometimes placed inside of a counter-based outlet. In daytime, the self-service terminals were used to reduce the workload of the counters. There were a roller shutter door between the counter area and the self-service area. In the evening, the door was shut down. So the counters were closed while the customers could walk into the self-service area to do what they wanted. This kind of self-service banking was available with Hang Seng Bank, and Standard Chartered Bank.



The left corner of the room is a roller shutter door, which is closed after the business hours.

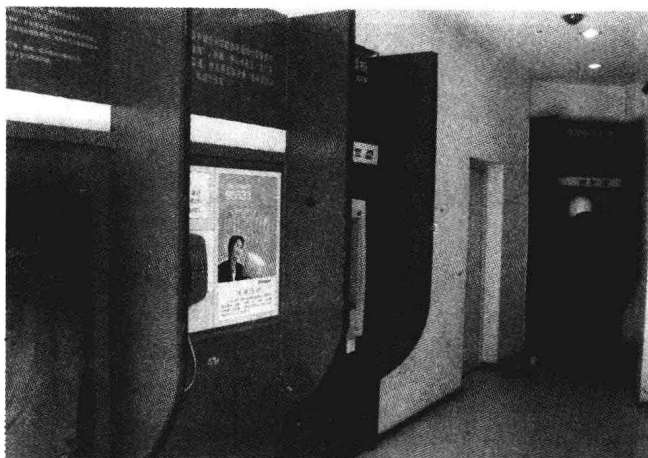
The self-service area and the counter area will be reconnected next business day.

● **Unmanned Self-service Banking**

The first unmanned outlet in Hong Kong was developed by Standard Chartered Bank in 1995. This kind of self-service banking was independent of the counter-based outlet. Compared with the traditional outlet, it was space-saving, thus involving lower operating costs. And it was a good way to increase the number of banking outlets.



This unmanned self-service banking outlet is designed with two ATMs, a CRS and an information terminal.



This photo shows part of the design inside the above-mentioned unmanned outlet.

● Self-service Banking Kiosks

A kiosk was usually known as a small pavilion or a booth used to sell something like newspapers, drinks, cigarettes and the alike. In terms of banking, it was referred to as a single computer terminal offering many kinds of cash and non-cash financial service. At the earliest days, the kiosk was a forex terminal providing the single function of foreign currency exchanges. It was extended into a multiple function terminal offering cash service like cash withdrawal, cash deposit, and currency exchanges, and non-cash service like balance inquiry, transfer, and so on. A kiosk simply looked like an ATM. With the size of an ATM, it required little space and was probably most cost-saving.

Self-service Banking Terminals

There were two kinds of self-service banking terminals, namely cash terminals and non-cash terminals:

Cash Terminals:

● ATM

The major function of an ATM is cash withdrawal even it also offers some non-cash functions like balance inquiry and transfer of money from one account to another. It is the most widely used automatic banking terminal.