



Basic Operations- BANKING ENGLISH

银行基础业务

银行业务英语丛书

重点讲解传统银行业务中的存款、转账、汇划、银行卡、旅行支票及其他信用工具、贷款等方面的业务知识。适合银行临柜人员、各级业务管理人员以及对金融英语感兴趣的读者阅读和参考。

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编著：史万钧



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责任编辑：张 铁 元 霞

责任校对：潘 洁

责任印制：丁淮宾

图书在版编目 (CIP) 数据

银行基础业务/史万钧编著. —北京：中国金融出版社，2003. 12
(银行业务英语丛书)

ISBN 7-5049-3245-0

I. 银… II. 史… III. 银行业务—英语 IV. H31

中国版本图书馆 CIP 数据核字 (2003) 第 110581 号

出版 中国金融出版社
发行

社址 北京市广安门外小红庙南里 3 号

发行部：66024766 读者服务部：66070833 82672183

<http://www.chinafph.com>

邮编 100055

经销 新华书店

印刷 松源印刷有限公司

尺寸 180 毫米×240 毫米

印张 14

字数 318 千

版次 2004 年 2 月第 1 版

印次 2004 年 2 月第 1 次印刷

印数 1—4090

定价 32.00 元

如出现印装错误本社负责调换

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Lesson One

Banking

I. Texts

1. A Bank Manager Speaks

My name is Joseph Addison and I'm the general manager of a savings bank in Los Angeles California. My bank is open every day from 8:45 in the morning until 4:15 in the afternoon. On Fridays the bank remains open until 6:45 in the evening.

Friday is the busiest day for a savings bank. Many staff and workers get their paychecks on Fridays and they come in to deposit them. I find that on Fridays I have to keep seven windows open all day long. My bank tries very hard to reduce the amount of time that customers have to wait for deposit or withdrawal. In the lobby we have many signs to remind people that they need their passbooks for all transactions and that they must fill out their deposit or withdrawal slips completely. The passbook shows the depositors name and account number. If the depositors cooperate with us we can accommodate them with as few delays as possible.

Of course, customers do forget. The tellers inform me that many people still forget to endorse their checks. But I hope that my program of information for customers will reduce such delays.

Banking has changed a lot in recent decades. Computers now do much of the work that the bank staff used to do. As computers improve, they are able to accomplish more difficult tasks and they help us serve our customers better.

Another important change in banking, especially for savings banks, are the many different term-deposit accounts that are now available to the customers. Since these certificates of deposit offer a higher interest rates than demand deposit they help attract depositors to savings bank. I make sure that my staff always has the latest information about these accounts so that they can advise the depositors correctly.

My bank is not a very large bank. The total of our current assets and fixed assets comes to 40 million dollars. I'm proud of our balance sheet. Although some banks across the country are having difficulties in recent years, my bank has more assets than liabilities. We are solvent and growing. The number of customers we serve has increased this year and I expect that it will continue to grow in the future.

2. Checking Accounts

Before 1980, checking accounts are available only at commercial banks. In the United States commercial banks specialize in demand deposits, such as checking accounts. A checking account is demand account subject to withdrawal by check of fund on deposit. Savings accounts have to pay the



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depositor interests customarily by the bank but checking accounts do not generally. In fact, checking account holders pay the bank a service charge for the book – keeping involved in administering the account.

The method of record – keeping is also different in savings accounts and checking accounts. A savings account depositor must present his passbook for any savings account transaction and the bank records these transactions in the depositor's passbook. The passbook lists deposits, withdrawals, interest paid by the bank, dates of all transactions, each new balance and the initial or identifying symbol of the teller handling each transaction. Checking account holders, however, do not have passbooks. They themselves record the amounts of the checks that they write and they receive a monthly statement from the bank. This statement lists all the checks that the bank paid and all deposits that the checking account holder made during the month. The bank usually sends the statements with the customer's cancelled checks so that the customer then compares the balance on the statement with the balance in their own records by subtracting the total of their outstanding checks.

There are generally other fees that the bank may collect from checking account holders. For instance, banks will charge a fee for stopping payment on a check. When a checking account holder decides that he doesn't want his bank to pay a payee, but he has already written a check to that payee, he may give the bank a stop payment order for that check. The bank will then refuse to pay this check, and charges the depositor a fee. Banks also charge a checking account holder a fee when he is overdrawn. "overdraw" means to write a check for an amount exceeding the deposit in the bank on which the check is drawn. The bank marks the check "insufficient funds", then returns it, and charges a penalty for it. In everyday speech the bank circles say that a check returned for insufficient funds has "bounced".

New federal regulations allow all savings banks to offer negotiable order of withdrawal accounts. These accounts, called N. O. W. accounts, are very similar to checking accounts but they pay interests like savings accounts. Therefore, such account may also called interest – bearing checking account. The depositor can write withdrawal orders against the balance in the account. These withdrawal orders look like checks, and depositors receive a monthly statement summarizing deposits and withdrawals. There is often no service charge if depositors keep a minimum balance in their accounts. Commercial banks also offer N. O. W. accounts.

As far as checking accounts go, the difference between savings banks and commercial banks is growing smaller in the U. S.

II. Dialogue

Electronic Banking

Dana Edward, 65 years old, is retiring from his job as a chief manager after 42 years of service at the Westpoint Savings Bank. He's having lunch with Broom Robert, a young staff who has just started working at the bank.

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Broom: Dana, you could know this bank better than anyone. I'll bet banking operations have changed a lot since you started working here.

Dana: You're so right, Broom. I've seen many changes in banking procedures over the last several decades. Sometimes it seems that the job I do now is nothing like the job I did when I began my work here.

Broom: In what aspect of your job have you seen the greatest changes?

Dana: That's easy to answer. I think the most striking changes in banking over the several decades that I've been here have come from technology. All the advances in electronic banking have made being a bank staff very different now from when I was a young man.

Broom: That's true. The other new tellers and I take things like computers for granted, but if I think about it, they haven't been around all that long.

Dana: That's right. I can still remember when we wrote each new entry in a customer's bankbook or voucher register by hand. The computers now do all that at the press of a button.

Broom: What do you think about electronic funds transfer? Even for us younger employees, it's a really new concept.

Dana: Well, Broom, if someone had told me 42 years ago that people would be able to process their financial transactions without paper, I wouldn't have believed it.

Broom: I know. And here is an automatic system where a customer's transactions, such as deposits and withdrawals, are recorded electronically and then stored in a computer's memory. When you have to check the records, the computer provides instant retrieval.

Dana: Those automatic teller machines have proved to be very useful and convenient, especially for all customers. Now customers have access to their accounts at any time of day or night, 365 days a year. Since these devices are on the outside walls of banks, customers can use their plastic bank cards and code numbers to deposit, withdraw or transfer money from one account to another even when the bank is closed.

Broom: These electronic funds transfer devices do save us a lot of paperwork. And think how much time automatic deposit saves us!

Dana: Exactly. Now, not only Social Security benefits but also wages, salaries and stock dividends can be automatically deposited into an account. The payer doesn't even have to write a check! Using EFT procedures, an account holder may notify the bank electronically to transfer the appropriate sum from his account to the payee's account. And the two accounts don't even have to be at the same bank!

Broom: And EFT is really just beginning. When combined with the telephone or other communicators such as cell phone or facsimile, the changes in banking are really far-reaching. You know, I've started paying some of my bills by phone. I just call the bank and authorize them to transfer the money I owe from any account to the account of the electric company, gas company, water company, or phone company automatically. That way, I take care of my bills without writing checks.

Dana: Writing fewer checks means, of course, more time saved for the bank's customers, and more advantage gained for the banks. Now according to a rough calculation it costs banks about 15 cents to



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process each check and these handling costs are then passed on to the customers.

Broom: Sure. Storage and mailing of checks are more expensive. The new technology really promises to cut costs there. Have you heard about check safekeeping?

Dana: Yes, it's a system where the banks stores the customer's checks on microfilm rather than returning them to check - writer each month. In the monthly statement all the checks written by the customer would be itemized. The microfilm storage would provide the customers with a permanent record of their checks. Think of the savings in space alone.

Broom: Another system I've heard about recently is check truncation. Is there any difference between them?

Dana: Many people may confuse it with check safekeeping, and there are do some similarities. Both procedures are designed to reduce the amount of paperwork for banks or customers. Check safekeeping operates between the bank and their customers. Check truncation only operates among banks.

Broom: You know how slow our current check-clearing procedures are.

Dana: Of course I do. In order for a check to clear, it must be presented to the bank where the payer's account is maintained, even if the bank is a thousand kilometres away. That's why it sometimes takes two weeks for a check to clear. It would be wonderful if the check-clearing process could be speeded up.

Broom: That's what check truncation is designed to do. With this new electronic procedure the check are kept at the banks where they are presented. That bank sends an electronic message to the bank that the check is drawn against. The bank where the payers have their account can then make the payment electronically. And the expense and delay of mailing the check itself are thereby avoided.

Dana: That's marvelous. And I'm sure this is only the beginning of the electronic revolution in banking. If you remain in banking, Broom, you'll see some very exciting changes in the future!

Source: *English for Banking and Finance*.

Words and Expressions

savings(<i>n.</i>)	储蓄
paycheck(<i>n.</i>)	付薪金用的支票
deposit(<i>v.</i>)	存款
passbook(<i>n.</i>)	存折
transaction(<i>n.</i>)	业务
slip(<i>n.</i>)	凭条
deposit or withdrawal slip	存款或取款凭条
teller(<i>n.</i>)	出纳员
endorse(<i>v.</i>)	背书
open or close(<i>v.</i>)	开立或关闭
account(<i>n.</i>)	账户
joint account	共同账户

signature(<i>n.</i>)	签字
banking(<i>n.</i>)	银行业
term-deposit	定期存款
certificate(<i>n.</i>)	证明书
certificate of deposit	存单; 存款证
interest rate	利率
depositor(<i>n.</i>)	存款人
assets(<i>n.</i>)	资产
current assets	流动资产
fixed assets	固定资产
balance sheet	资产负债表
liabilities(<i>n.</i>)	负债
solvent(<i>a.</i>)	有偿付能力的
checking account	支票账户
commercial bank	商业银行
demand deposit	活期存款
check(<i>n.</i>)	支票
service charge	服务费
book - keeping(<i>n.</i>)	记账; 簿记
record-keeping(<i>n.</i>)	记录保存
statement(<i>n.</i>)	对账单
balance(<i>n.</i>)	余额
outstanding(<i>a.</i>)	尚未支付的; 未兑现的
fee(<i>n.</i>)	费用
stopping payment	止付
payee(<i>n.</i>)	收款人
order(<i>n.</i>)	指令
overdrawn(过去分词)	透支
insufficient funds	资金不足
penalty(<i>n.</i>)	罚款
bounced	退票
negotiable(<i>a.</i>)	可转让的
N. O. W.	可转让提款单
electronic banking	电子银行业务
entry(<i>n.</i>)	账目
electronic funds transfer	电子资金汇划
memory(<i>n.</i>)	存储器
retrieval(<i>n.</i>)	检票



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automatic teller machine	自动柜员机(简称 ATM)
device(<i>v.</i>)	特定的装置
plastic card	塑料卡
code number	密码数字
transfer(<i>v.</i>)	转移;汇划
Social Security benefits	社会保障收益;社会保障金
stock dividend	股息
payer(<i>n.</i>)	付款人
far-reaching(<i>a.</i>)	广泛的;深远的
bill(<i>n.</i>)	账单
authorize(<i>v.</i>)	授权
owe(<i>v.</i>)	欠
take care of	处理
incredible(<i>a.</i>)	难以置信的
cent(<i>n.</i>)	分(钱币单位)
microfilm(<i>n.</i>)	微缩胶卷
safekeeping(<i>n.</i>)	安全保管
itemize(<i>v.</i>)	逐项列明
truncation(<i>n.</i>)	删节法
check-clearing(<i>n.</i>)	支票清算
marvelous(<i>a.</i>)	妙极了

注释:

1. savings bank 专门从事吸收计息存款的银行。在美国,这类银行将所吸收的存款投资于长期债券、发放抵押贷款或投资于对储户有利的项目。在我国所有的商业银行和邮局都可以办理储蓄存款,通常称之为居民储蓄存款。

2. Fridays 这里作为名词复数,是介词 on 的宾语。意思是指所有的星期五这一天。这句话如不用 on Fridays 而只用 Fridays,其意思相同,不过这时 Fridays 是副词。

3. people 在泛指人或人们时一般不用复数,这里 many people 就是如此。当后加“s”时,是民族的意思,如 English-speaking peoples,其意思是“说英语的各民族”。

4. I have to keep seven windows open all day long. 我必须保持 7 个窗口整天对外营业。这里 open 是形容词,作为 seven windows 这个直接宾语的补足语。这种结构常用于 keep, set, get, make, find 和 turn 等复合及物动词。

5. signs 是指银行在其营业场所为指导顾客办理各项业务而张贴或悬挂的各种指示性通知或告示。

6. deposit or withdrawal slip 存款或取款凭条,是顾客在银行办理存款或取款时必须填写的凭证,是银行内部进行会计处理的必要原始凭证,也是在发生法律行为时的有效凭证。现将实例附后供参考。

中国工商银行		整存整取定期储蓄存款凭条						定	
科目: 215(贷)		年		月		日			
银行填	账号	存入日	起息日	存入所	套号	性质			
写	户名	存期	到期日	印鉴	挂失	原账号	存入金额	操作	
储户填	户名..... 存期..... 地址.....						1	个人	
写	存入人民币 (大写).....						2	华侨	
							3	基金会	
							4		
事后监督		出纳		复核		经办			

中国建设银行 上海分行		活期 储蓄取款凭证				活	
科目: (借) 287 活期储蓄存款		年		月		日	
(代借方凭证)	(储户填写)	户名..... 账号.....				储户印鉴	附件
		取出金额(大写)..... Y.....					
银行填写	账号	支取日	止息日	支取所	套号	性质	
	印密	支取金额	余额	结清时利息	本息合计	操作	
事后监督		出纳		复核		接柜	
销户 8502		支取 8504		无折支取 8514			

7. **paycheck** 是雇主或机关向其雇员或工作人员支付工资或是薪金时所开立的支票,国内目前尚不多见,但有的外商投资企业也在使用。

8. **still forget to endorse their checks.** 仍然忘记在他们的支票上背书。背书是一种票据行为,通常用于票据转让时,由持票人在该支票背后规定地方签署其本人的名字。现将实例附后供参考。(这是支票的收款人委托银行托收时的背书)

9. **teller** 在美国的银行指出纳员,负责管理钱箱、兑换支票等和客户直接办理业务的人员。**teller** 的主要职务是收取存款和支付资金。80年代国际银行界使用 **ATM** (Automatic Teller Machine, 自动柜员机), 其中 **teller** 译成柜员。

cashier 在英国的银行也是出纳员的意思,但在美国的银行, **cashier** 的职位高于 **teller**, 为银行高级职员 (executive officer), 但低于经理职位, 起承上启下作用。例如在由英国人 James Firth 编写的 "British Banking" 第12单元 "career in banking" 一文中有一句 "the cashier is being replaced by a beginner" (出纳员将由一初学者代替), 说明 **cashier** 的职位不高, 因为一个初学者即可被安排接替

支票正面

〔支票背面〕

背
书
处

白雲山

Me. \times \times \times

DO NOT SIGN / WRITE / STAMP BELOW THIS LINE
FOR FINANCIAL INSTITUTION USE ONLY

00 KULLA HOGA NISB ZHAKESHO ICHIKOCHI

Security features on this document include a Micro-Print Signature Line and Security Screen.
Absence of these features may indicate alteration.

10. customers do forget, do 在这里是用来加强语气,是“的确”或“确实”的意思。

12. certificate of deposit 中文译为存款证,但和 deposit certificate (存单)在用法上有所不同,后者仅指一般存单,而前者通常被视作一种专门术语。尽管 certificate of deposit 也是商业银行对资

金存放而给予的收据,但是由于其票面比较大,是一限定的整数(在国外如英镑的最低面额为5万英镑),利率较高,并可以流通转让,因此习惯上人们均称此为“可转让的大面额存单”,英文术语简称CD。CD在国外是货币市场中的一种流通工具,存期一般由一个月到一年不等。在国内中国人民银行也规定商业银行可发行由中国人民银行统一印制的“大面额存单”,其最低面额对个人和企业分别为1万元和50万元人民币,不能提前支取,只能转让。

13. term-deposit 与 time deposit、fixed deposit 均为同一意义的定期存款。国内银行对个人或企业均开办这类存款。

14. balance sheet 在银行业务术语中译作资产负债表,是银行的主要财务报表之一,系由资产、负债和所有者权益(owner's equity)三项所构成。银行编制该表的目的是为了向全体股东和公众显示该银行在某一特定日时的财务状况,通常于月末、季末或年底编制。

15. current assets 流动资产。在英语中也称 liquid assets,是指现金和容易转变成现金的资产(assets that can be turned into cash),后者如银行中一年以内的活期或短期同业存款、短期的债券投资、应收款等。

16. fixed assets 固定资产,是在会计术语中和流动资产相对应的一种资产。通常是指土地、建筑物和设备等。

17. liabilities 是 liability 的复数形式,在这里是负债的意思,它和 assets 相对应,即资产与负债。

18. in the future 和 in future 的意义相近,一般来说前者是“在将来”的意思,后者是“今后”的意思(from now on)。

19. dollar 元,是美国的货币单位。世界上很多国家都用“dollar”作为其本国的货币单位,如澳大利亚、加拿大、新加坡、新西兰和我国的香港特区,但这些“元”的价值相差很大,如1美元等于7.7803港元和1.4822加元,为了避免混淆从而发生差错,人们在跨国使用dollar这个字时,最好前面加有国家符号,如US dollar, HK dollar 或 Canada dollar。这里dollar指的是美元。实际上,在国际上使用相同货币单位的除了dollar以外,还有 franc(法郎)和 krone(克朗)等,前者有瑞士、法国和比利时之分,后者有丹麦和挪威之分。

20. commercial bank 商业银行。在美国是指由美国货币监理署特许并称为国民银行(national bank)的机构,或由州政府特许在该州从事银行业务的机构,并规定一般只从事活期存款和商业贷款的业务。它与充当新债务或新股票承销人的投资银行(美国称 investment bank)或为公司承销证券提供兼并咨询和经营风险资产的商人银行(英国称 merchant bank)相区别。

我国的《商业银行法》规定:商业银行是指依法设立的吸收公众存款、发放贷款、办理结算等业务的企业法人。商业银行可以经办金融债券和政府债券,但是不能从事信托投资和股票业务。从该规定来看,我国的商业银行内容也类似于西方一般意义上的商业银行。我国目前尚无明文《投资银行法》或《商人银行法》。

21. demand deposit 活期存款, demand 这个词有要求或维护合法权益的意思,因此其存款人不事先通知存款银行,可随时取款。

22. checking account holder do not have passbook 支票账户的持有人没有存折。(顾客们领有该账户银行印制的支票本,在需用时一张张地对外签发支票,他们要自己记录所签发支票的金额)。在西方银行中有专用的 checking account,我国目前银行中尚无专用 checking account,事业单位签发支票是通过基本账户(即结算账户 current account)办理。



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29. as far as checking account go 就支票账户的现状来说。

CSB
036002375

X PING X
1510 6TH STREET, N. W., APT. 2
WASHINGTON, DC 20001

PAY TO THE ORDER OF: X X 475

Only five hundred

RIGGS

The Riggs National Bank of Washington
Seventh Street & Mace
Washington, DC 20004-6718

MEMO _____

⑆054000030⑆ 15992196 0146 100000500000

Returned Not Paid
Insufficient Funds Because \$ 500.00 =
DATE 11-10-78
Presented by Depositor
153 100 DOLLARS 153 Security Features Included Details on back

116
15-32
540
15992196

AN DING

UNPAID ITEM MEMO 退票理由书

Date 日期 30 AUG 1995

Returned to: 退回		Presenting Bank Name 提出银行名称 Dah Sing Bank Ltd		Presenting Bank Code 提出银行编号 040		Item/Cheque No. 票据/支票号码 033664		Amount 金额 (HKD) 港币 854040	
Returned for the reason(s) marked <input checked="" type="checkbox"/> below 退票理由请参阅下面划上 <input checked="" type="checkbox"/> 之项目:									
	1	Refer to drawer	请与发票人接洽		18	Payee's/Banker's endorsement required	未经受款人/贵银行背书		
	2	Not arranged for	未经接洽		19	Endorsement irregular/illegible/missing/unknown	背书不妥/不清楚/漏失/不详		
	3	Drawn against uncollected funds, please present again	托收款项尚未收到, 请再入账		20	"Cash or Order" cheques require drawer's endorsement	须发票人背书		
	4	Account closed	此户已结满		21	Please confirm payee's account credited	请证实已入指定受票人账		
×	5	Insufficient funds	存款不足		22	Cheque crossed-not payable by cash	画线支票不能以现金支付		
	6	Out of date	已经过期		23	Irregularly drawn-payee's name omitted	支票填写未完整, 漏填抬头人姓名		
	7	Post dated	票非即期		24	Banker's clearing/crossing chop required	贵银行未盖交换图章/横线图章		
	8	Payment countermanded by the drawer	此票已停止支付		25	Incorrect exchange rate	汇价错误		
	9	Words and figures differ	金额文字与数码不符		26	Not drawn on this bank	非我行付款		
	10	Amount in words required/incomplete/illegible	金额文字未写/不全/不清		27				
	11	Alteration requires drawer's full chop/signature	涂改处须发票人盖章/签字	Returned For and on behalf of UNION BANK OF HONG KONG LTD. 退票银行 Fstae Sha Tsui Branch Authorized Signature 授权印鉴 Signature					
	12	Drawer's chop/signature differs from specimen in our possession	发票人图章/签字与本行存底不符						
	13	Drawer's chop/signature required	发票人未盖章/签字						
	14	Drawer's chop/signature incomplete	发票人图章/签字不完全						
	15	Date incomplete/illegible	发票日期不全/不明						
	16	Mutilated cheques require drawer's confirmation	此票破裂处须经发票人签章证明						
	17	No advice received	未接通知						

30. electronic banking 电子银行业务。银行业务传统的处理方法通常都是顾客必须到银行的柜台上进行, 而电子银行业务则是顾客可以通过各种电讯手段而不需到银行的柜台上办理各种银

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