

银行国际业务

A PRACTICAL ENGLISH COURSE



实用英语教程

INTERNATIONAL BANKING

上海外语教育出版社

实用英语教程

(3)

A Practical English Course of International Banking

中国银行上海分行 编

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前 言

本教程是为适应外汇专业银行干部提高英语水平需要，由中国银行上海分行教材编写小组根据我国银行国际业务的实务编写的。全书共四册，可作大、中专院校国际金融、国际贸易、银行、财经等专业英语教学参考，也可作上述各专业自学者的进修读物。

每册有十课。课文内容紧密结合外汇专业银行实务，其中包括国际贸易的单证和结算、非贸易外汇结算、外币兑换、会计、外贸外汇贷款、外币存款以及实行开放政策以来我国银行促进对外经济关系发展的新做法，例如出口信贷、来料加工、来件装配、补偿贸易、国际租赁、信用卡、信托业务和国外厂商资信调查等。每课都附有阅读材料，以补充课文的不足。课文后有注释、语法、翻译和练习等。例句力求结合银行业务的专业用语。语法及其练习是为学生复习语法而编入的。有些课文后还附有图例，以帮助学生加深对课文或阅读材料的记忆和理解。

本教程是集体智慧的结晶。参加编写的有沈泽群（主编）、翁世藩、施裕德、易定平、李宝华、顾春华、张俊、郑经伯和杨鸣放等同志。本教程经中国银行总行伍官熹同志审阅修改。

为了推动全行干部培训工作的开展，我们审定了本教材并推荐出版。但是，由于编审经验不足、水平有限和时间仓促，缺点和错误在所难免，请同志们批评指正，以便再版时进一步修改。

中国银行总行教材编审委员会

1983年3月

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LESSON ONE

TEXT

Collection of Personal Property (I)

May 5, 1981.

**XYZ Bank,
Shanghai.**

Dear Sirs,

I, Mr. Harold Priestley, the representative of J. L. Mosley's estate in Shanghai, will hand foreign bonds of the face value of £80,000.00 to CCC Bank, Shanghai, and make an application to you for a permit to send them abroad, subject to your receipt of a letter from CCC Bank, Shanghai to you that they undertake to pay you in London £24,000.00 within a period of thirty days. If CCC Bank cannot consummate the sale and pay £24,000.00 to your London Office within the said period of time, you will please grant permission for the re-entry of the original bonds for CCC Bank to return them to me, and the undertaking given by the said bank in its letter to you will then be considered null and void.

I am pleased to enclose herewith a copy of telegram and a photo - copy of Certificate issued by a Notary Public which empower me to act as lawful representative in China.

I would appreciate your kind cooperation in this matter.

Yours faithfully,

H. Priestley

Encls.(2)

Telegram despatched by A.B. Mosley (the legatee of J. L. Mosley), London to Mr. Priestley, Shanghai on May 4, 1981:

"REFERENCE YOUR LETTER APRIL SECOND PLEASE
COUNTER OFFER 30 PERCENT 24000 POUNDS FOR
PERMISSION TO SEND OUT FOREIGN BONDS MOS-
LEY"

Town of Newmarket,
County of Norfolk,
England.

TO ALL TO WHOM THESE PRESENTS SHALL COME

I, John Louis of BCD House Newmarket in the County of Norfolk England a Notary Public practising at Newmarket aforesaid duly authorized admitted and sworn do hereby certify and attest that the Power of Attorney attached hereto was read over to and duly signed by Alfred Bernard Mosley at present residing at Cheveley Newmarket Norfolk England who is known to me in my presence and in the presence of Henry Jackson and William Smith both of BCD House Newmarket aforesaid Solicitors' Clerks and that the name "A. B. Mosley" thereto subscribed is in the proper handwriting of the said Alfred Bernard Mosley and that the names of "H. Jackson" and "W. Smith" thereto subscribed as witnesses are in the proper handwriting of the said Henry Jackson and William Smith respectively.

IN TESTIMONY whereof I have hereunto subscribed my name and affixed my Seal of Office at BCD House Newmarket aforesaid this twenty second day of March one thousand nine hundred and eighty one.

BCD House,
Newmarket,
Norfolk,
England,

NOTARY PUBLIC.

May 9, 1981.

XYZ Bank,
Shanghai.

Dear Sirs,

As arranged, I have delivered today to CCC Bank, Shanghai the first consignment of the YYY Government 6% Sterling Loan of 1924 Bearer Bonds of the face value of £80,000.00. A list of the bonds is herewith attached. I have requested them to despatch these bonds to their London Office in accordance with the terms agreed to by us on May 8, 1981.

In the meantime, I have given them instructions to arrange with you regarding the permission to despatch these bonds abroad.

Yours faithfully,

H. Priestley

Encl.

Telegram despatched to A. B. Mosley, London by H. Priestley, Shanghai on May 12, 1981:

**"YOURS FOURTH MAY XYZ BANK ACCEPTED YOUR
'TERMS AND ISSUED THE PERMIT PRIESTLEY"**

May 11, 1981.

XYZ Bank,

Shanghai.

Dear Sirs,

J. L. Mosley (deceased)

In reference to Mr. Priestley's letters to you of May 5 and May 9, 1981 respectively, we confirm having received from him YYY Government 6% Sterling Loan of 1924 Bearer Bonds of the face value of £80,000.00 and we shall be pleased if you will issue your permit to allow us to despatch them to London. A list of their respective numbers is attached.

If the bonds are sold, we undertake to pay £24,000.00 to your London Office within a period of thirty days from the date we are in receipt of your written permission allowing us to send them abroad. We also undertake that our London Office will send the original bonds back to us and we will, in turn, return them to Mr. Priestley if, for any unforeseen reason, the sale of bonds cannot be consummated within the aforesaid period.

We shall be obliged if you will also confirm it is in order for us to authorize our London Office to pay the surplus funds from the sale of this consignment of bonds to the credit of Mr. Mosley's account after deducting our London Office's telegraphic expenses incurred in the aforesaid transaction.

Yours faithfully,

CCC Bank, Shanghai Office,

(Signed)

Encl.

NEW WORDS AND PHRASES

estate /is'teɪt/ n.	律师 (英)
财产, 产业, 遗产	subscribe /səb'skraɪb/ v.
bond /bɒnd/ n. 公债, 债券	签署, 签名, 题词
consummate /'kɒnsʌmeɪt/	testimony /'testɪməni/ n.
v. 完成, 使完成	证据, 证明, (律)宣誓, 证言
power of attorney	affix /ə'fɪks/ v.
委任状, 授权书	盖印, 盖章, 签署
attorney /ə'tə:ni/ n.	surplus /'sə:pləs/ n. a.
律师 (美), (在法律上有权	余款, 盈余, 剩余的, 多余的
代理他人办理业务或诉讼	unforeseen /'ʌnfɔ:'si:n/ a.
的) 代理人	无法预见的, 无法预知的
solicitor /sə'lɪsɪtə/ n.	

NOTES TO THE TEXT

1. face value 面值。
2. the re-entry of the original bonds 将原债券重新进入 (原先的地方)。
3. counter offer 还盘 (还价)。例如:
We offer the price at US\$10.00 per dozen, but they counter offer it at US\$9.00 per dozen, which is not an unexpected thing.
4. to all to whom these presents shall come
关系代词 whom 的先行词是 all。presents 作“文件”解。come to 意译为“到达”。将 come to 中的 to 放在 whom 前, 使句子结构显得紧凑些。这句话意译为“致所有看到或收到这些文件的人”, 与证明文件中通常使用的“to whom it may concern”的意义有些相似。
5. duly authorized admitted and sworn 被正式授权, 承认和宣誓。它们都用来修饰文中的“a Notary Public”(公证人)。
6. read over 看一遍。例如:

Then he read over the report she had sent in.

7. **whereof** (关系副词)作“关于那人、关于那事”解, = of which, of what. 例如:

The special undertaking whereof we are speaking is the result of his valuable opinion.

8. **hereunto** 到这里面, 在此, = hereto.

9. **bearer bonds** 来人(不记名)公债券。

GRAMMAR

动词不定式(2) (The Infinitive II)

动词不定式的用法在第一册第六课中已扼要地介绍过, 现再说明如下:

一、动词不定式各种形式所表示的时间关系:

(一) 动词不定式一般式所表示的动作与谓语表示的动作

1. 同时发生; 2. 或者是在它之后发生。例如:

We are glad to see you.

I am pleased to send you a copy of telegram.

(二) 动词不定式完成式所表示的动作, 在谓语所表示的动作之前发生。例如:

We are glad to have seen you.

比较 We are glad to see you.

We do not seem to have received your answer.

(三) 动词不定式进行式表示动作正在进行, 与谓语表示的动作同时发生。例如:

I am glad to be working with you.

(四) 如果动词不定式所表示的动作是在谓语所表示的时间之前一直在进行的动作, 就用完成进行式。例如:

We are glad to have been working with you.

我们很高兴在那一段时间曾和你们一起工作。

二、动词不定式的被动语态:

动词不定式虽然在语法上不能有主语，但由于它表示的是动作，在逻辑上应该有个主语。这个主语称为逻辑主语。动词不定式的逻辑主语可以是句中的主语或宾语等。当逻辑主语是动词不定式所表示的承受者时，不定式一般要用被动语态。例如：

We prefer to be paid by T/T.

The information is said to have been obtained from various quarters.

三、动词不定式的复合结构“for + 名词（或代词宾语） + 动词不定式”：

在这种结构中的 **for** 本身没有意义，名词或代词在形式上是 **for** 的宾语，但在意义上可以说是动词不定式的主语。这种复合结构和动词不定式一样，在句子中可以作主语、表语、宾语、定语、状语。例如：

For us to carry on the fine revolutionary traditions is very important. (主语)

It is for you to decide. (表语)

He arranged for the cadres to attend sparetime evening school. (宾语，较少用)

They serve as examples for others to follow. (定语)

We wrote for them to pay. (状语)

四、当我们需要强调动词不定式所表示的目的时，动词不定式可改用 **in order to**（为了）或 **so as to**（以便）加动词原形。例如：

We should bring about an upsurge in production to win a bumper harvest this year.

We should bring about an upsurge in production in order to (或 so as to) win a bumper harvest this year.

比较：**To win a bumper harvest this year, we should bring about an upsurge in production. (动词不定式放在句首，使它表示的目的更加明显突出。)**

To enhance the drive, we must encourage people to work

hard.

EXERCISES

I. Comprehension:

Answer the following questions:

1. Who was Mr. H. Priestley?
2. What would Mr. Priestley do in handling J.L. Mosley's estate in Shanghai?
3. If CCC Bank was unable to sell out the bonds, what would XYZ Bank do?
4. When those bonds were returned, what would happen to the undertaking given by CCC Bank?
5. What did Mr. Priestley deliver to CCC Bank, Shanghai Office on May 9, 1981?
6. Was Mr. Priestley's request to CCC Bank based on the terms between XYZ Bank and himself?
7. What did CCC Bank confirm in their letter to XYZ Bank?
What did they want to get from the latter?
8. What did CCC Bank's undertaking guarantee?
9. Was the sale of the bonds subject to a time limit?
How long was it?
10. Why were the funds called surplus funds when they were credited to Mr. Mosley's account?

II. Vocabulary:

Give other words or phrases to replace the following words as they are used in the lesson:

undertake, consummate, grant, deliver, consignment, despatch, allow.

III. Letter Writing:

A business letter consists of seven principal parts:

(1) The Letter Head and Heading, (2) The Inside Address, (3) The Salutation, (4) The Body of the Letter or the Message, (5) The Complimentary Close, (6) The Signature and Official Position of the Signer, and (7) Miscellaneous Structural Devices.

Before going into the details of the seven principal parts of a business letter, let us first consider the effective presentation of the letter proper. There are four aspects we should pay attention to, that is:

(1) Margins, (2) Forms of Punctuation, (3) Forms of Indention, and (4) Effective Typewriting.

Exercises:

1. What are the seven principal parts of a letter?
2. In typing a letter, what aspects should the typist pay attention to?

IV. Translate the following into English:

1. 富勒先生 (Mr. Fowler) 作为戴维斯先生 (Mr. Davis) 在中国财产的合法代表负责处理全部财产的归还事宜。
2. 李先生就他早期购买的美国企业股票出售事向中国银行提出了准予邮寄至国外的申请。
3. XYZ 银行在得到 CCC 银行上海分行保证后, 同意将股票交给 CCC 银行, 再由其纽约分行出售。
4. 如果在规定时间内, CCC 银行因无法出售股票而把它们退回给 XYZ 银行, 则其原先的保证将被视为无效。
5. 中国政府保障外国人在中国的一切合法财产, 这一点已为世人所共知。
6. 我已将一千英镑的股票交给 A 银行, 请你们发出准许他们将股票送交他们国外分行的证件。
7. 如果你们出具在三十天内付款的保证, 我们将很高兴。