

简明商务英语系列·实践教程 ⑪

总主编 王立非

A PRACTICAL COMPANION TO

# INTERNATIONAL PAYMENTS

## 国际支付实践教程



主 编 白 艳

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A PRACTICAL COMPANION TO "THE SHORT COURSE IN INTERNATIONAL TRADE SERIES"

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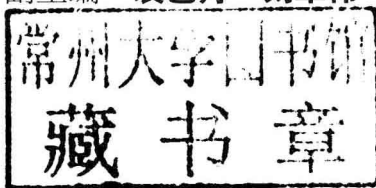
INTERNATIONAL  
PAYMENTS

# 国际支付实践教学

*A Practical Companion to International Payments*

主 编 白 艳

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## 总序

我国对外开放的不断扩大和中国经济加速国际化,催生商务英语教育在我国的蓬勃发展。商务英语专业于2007年获教育部批准试办,至今短短5年,全国已有62所高校开设该专业。2012年,教育部本科专业目录修订将商务英语放入基本目录(专业代码050258),可以预见,今后会有更多高校自行设置该专业。商务英语已成为成熟稳定、就业好、社会认可度高、深受学生欢迎的专业。

广大商务英语专业学生对国际商务知识和技能的巨大需求,使得相关教材建设变得尤为迫切。2008年,上海外语教育出版社率先在全国推出了“简明商务英语系列教程”,这套原版教材共12本,涉及国际经济学、国际贸易、管理学、营销学、国际商法、商务谈判、商业伦理、商业文化、商业合同、商业支付等,知识体系完整、内容简明扼要、语言文字地道、理论联系实际,受到了广大师生的热烈欢迎。

为了进一步提升教材的实用性和可操作性,我们组织专家为该套教材编写了配套的实践教程,特色如下:

1)保留原版教材名,增加“实践教程”字样,各章节名称和章节数一一对应,突出教材的姐妹篇特色,实践教程与引进版教材相互补充,配套使用,便于组织和安排教学;实践教程提供相关练习和课程教学资源,便于教师和学生检查学习效果。

2)实践教程各章节包含学习指南、应知应会、巩固练习、案例分析、拓展阅读5个部分,安排合理,实用性强。“学习指南”可以很好地帮助学生理解教学目标和内容,“应知应会”提供相关商务词汇和背景知识,“巩固练习”可检查学生对原课文的理解,“案例分析”通过对国内外真实案例的分析讲解,培养学生分析和解决问题的能力,“拓展阅读”达到扩充知识和启发思考的目的。

3)本套教材由国内多所开设商务英语专业的重点院校参与编写,编者都是长期从事商务英语专业教学的专家教授,多人具有商务和语言的双重专业背景,教学与实践经验丰富。

本套系列教材可以作为大专院校商务英语、国际贸易、工商管理等专业学生的相关课程的教材,同时也可作为考研的参考书和企业各类管理人员的培训教材或辅导资料,以及广大商务英语学习者的自学教程或阅读丛书。

对外经济贸易大学教授、博士生导师  
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王立群

2012年仲夏于北京

# 前言

## 主要内容

本书作为《简明商务英语系列教程》中《国际支付》一书的配套实践教程，共分20章。第1至7章主要介绍了国际支付的背景知识和主要问题，包括：国际支付中的注意事项、买方和卖方、基本支付方式、外汇知识、合同基本知识、2000年国际贸易术语解释通则、信用的授予和获得等。第8至14章介绍了国际支付中三种关键支付方式：汇款、跟单托收和跟单信用证，包括国际结算的主要支付工具——汇票、跟单托收和跟单信用证。重点对跟单信用证的基本操作流程、支付办法、清单审核等问题进行了详尽的解释，同时介绍了标准信用证和特殊信用证，并对它们的定义、特点、用途及优缺点分别进行了阐述。第15至17章主要介绍了国际支付中银行费用的收取问题，同时提供了常见单据的范本以及单据审核清单。第18章论述了电子支付的发展现状以及若干电子支付手段，同时讨论了电子支付面临的问题和未来的发展前景。最后两章为词汇表和各章节巩固练习的参考答案。

## 各章结构和特点

为方便读者阅读和使用，将1-18章分为五部分，具体结构和特色如下：

第一部分为“学习指南”，特点：高度概括了原版教材中本章节的主要内容，提炼出的学习要点具有宏观指导性，有助于读者更好地理解本章主题和学习目标。

第二部分为“应知应会”，特点：提供了重点词汇英汉对照、背景知识和网络链接，其中网络链接从中英文网站中精挑细选，为本章节的主要知识点提供补充和拓展。

第三部分为“巩固练习”，特点：练习编写以巩固本章主要内容为目标，主要采用判断对错、填空、多项选择等形式，同时设计了相关思考题以加深读者对本章主题的深入理解。

第四部分为“案例学习”，特点：案例经过精挑细选，具有代表性和应用性，并根据案例内容设计了分析讨论和总结，其中主要突出涉及中国的案例。

第五部分为“拓展阅读”，特点：侧重相关主题文章，扩充专业知识，扩大读者视野。

## 注意事项

**语言学习：**原书作者为美国作者Edward G. Hinkelman，其语言凸显了美式思维及写作模式，语言地道，表述简明易懂。本书语言特色体现了西方简明语言运动的趋势，但在实践中，很多国际支付文本文件(尤其是范本和相关单据)的措辞还是比较传统的且具有固定的习惯表达。因此，在本书编写的过程中，对重要专业术语、习惯表达、新短语等给出中英对照解释，方便了读者查阅相关内容，扩大词汇量，巩固所学知识。

**案例学习：**每章节后均有配套案例和归纳总结，具有较强的实务性和可操作性。对于介绍国际支付背景知识的章节，如第1至7章，读者应该在案例中将所学知识点加以应用和区分；对于一些实践操作性较强的章节，如第8至14章，读者应该从案例中学会国际支付的相关流程和注意事项；对于一些识记体验类章节，如第15至18章，读者可以从实例中了解国际支付中各种常见的单据和填写规范，以及发展现状和前景，以增强对理论的应用。

本书从培养高级应用型商务英语人才的目标出发，理论联系实际，抓住了国际支付中的主要环节和重要问题。本书可作为大专院校商务英语、国际贸易、国际金融、工商管理等专业学生相关课程的辅导教材，同时也可以用于大学英语专业知识选修模块课程，以及企业相关人员的培训教材或辅导资料。

本书在编写的过程中得到了潘慧霞和张蔚老师的帮助，刘天和申甜参与编写，在此谨致谢忱。对于书中存在的疏漏请广大读者予以批评指正。

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# Chapter 1 Key Issues in International Payments

## 国际支付中的几个主要问题

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### Part I Guiding the Way 学习指南

国际支付是指在国际经济活动中的当事人以一定的支付工具和方式，清偿各种经济活动所产生的国际债权债务的行为。通常它发生于国际贸易中，是由履行金钱给付义务的当事人履行义务的一种行为。国际支付伴随着商品进出口而发生，然而它的发展又反过来促进国际经济活动的发展；同时，伴随着国际经济活动的发展，其应用范围亦不断扩展。

在自由资本主义时期以前，国家之间的货物进出口通常采用现金支付，以输送黄金或白银的方法清偿债务。然而，现金支付不仅运送风险大，占用和积压资金，而且清点不便，计数之外还要识别真伪。因此，只有交易量小，采用现金支付才能应付。16至17世纪，欧洲的一些商业城市已广泛使用由封建社会末期发展起来的票据进行支付。非现金支付的方法——票据代替金钱，金钱票据化，使支付非常迅速、简便，而且节约现金和流通费用。票据化的支付方法进一步促进了国际贸易的发展。至19世纪末20世纪初，国际贸易中买方凭单付款的方式已经相当完整了。买方凭单付款的支付方式，要求银行以单据为抵押向出口商融资，使银行信用引入普通的国际支付业务中。银行的融资使商人增加贸易量，银行本身也得以扩展业务，两者相辅相成，形成了贸易支付与融资相结合为特征的和以银行为中枢的国际支付体系。自第二次世界大战后，随着现代科学技术运用于国际支付业务以及适用于国际支付的国际条约和国际惯例的发展和完善，国际支付实现了快速、安全地完成国际间的收付，适应了高度发达的世界经济的需要；并从国际货物买卖支付体系向国际技术贸易、服务贸易及其他领域进行拓展。

本章主要探讨国际贸易中买卖双方支付方式选择时需要考虑的几个关键问题。例如，国际支付中的信用风险、交易费用的承担、支付货币的选择、交易过程中政治和法律风险、运输成本及风险等。虽然这些国际支付中的宏观问题解决后，实际操作中依然存在许多具体问题，但对于以上问题的重视和了解能够从一定程度上确保交易的顺畅进行，降低交易成本，有效确保交易完成的时效性。

通过本章补充词汇的学习，学生应掌握国际贸易和国际结算中部分术语及交易流程，理解国际贸易中买卖双方所承担的风险，各自利益取向等基本问题。

## Part II Clearing the Ground 应知应会

### 1 Word Study 词汇学习

- 1) Credit risk: Credit risk is also called default risk, which means the possibility that a borrower will not fulfill his promise to pay the principal and interest in due time. 信用风险又称违约风险,指借方无法履行到期偿还货币本金的承诺,而对贷方造成的风险。
- 2) Hedging: Hedging, in finance, means a position established in one market in an attempt to offset exposure to price changes or fluctuations in some opposite position with the goal of minimizing one's exposure to unwanted risk. There are many specific financial vehicles to accomplish this including insurance policies, forward contracts, swaps, options, many types of over-the-counter and derivative products, and perhaps most popularly, futures contracts. 套期保值(对冲交易)指同时进行两笔行情相关、方向相反、数量相当、盈亏相抵的交易,利用对冲机制规避风险,使市场风险最小化。可运用套期保值的金融工具有保险单、远期合约、金融掉期交易、金融期权等场外交易和金融衍生交易,最常用的交易工具是期货对冲交易。
- 3) Insurable interest: Insurable interest exists when an insured person derives a financial or other kind of benefit from the continuous existence of the insured object. A person has an insurable interest in something when loss-of or damage-to that thing would cause the person to suffer a financial loss or other kind of loss. 可保权益指保险利益货物遇险时,索赔人要对货物具备可保权益,即货物损失与索赔人之间存在利害关系。

### 2 Information Link 知识链接

#### 国际支付的特征

首先,国际支付产生的原因是国际经济活动引起的债权债务关系。国际经济活动包括贸易活动与非贸易活动。国际贸易活动指国际贸易中的不同当事人之间的货物、技术或服务的交换,如贷款、运输费用、各类佣金、保险费、技术费。非国际贸易活动是指除贸易活动以外的各类国际行为,如国际投资、国际借贷、国际各类文化艺术等活动。其次,国际支付的主体是国际经济活动中的当事人。国际经济活动中的当事人含义依据不同的活动而定。如在货物买卖中,当事人是指双方营业地处在不同国家的人,且有银行参与。再次,国际支付是以一定的工具进行支付的。国际支付的工具一般为货币与票据。一方面,由于国际支付当事人一般是跨国之间的自然人、法人。而各国所使用的货币不同,这就涉及货币的选择、外汇的使用,以及相关外汇汇率变动带来的风险问题;另一方面,为了避免直接运送大量货币引起的各种风险和不便,就涉及票据的使用问题,与此相关的是各国有关票据流转的一系列复杂的法律问题。最后,国际支付是以一定的方式来进行的。在国际贸易中,买卖双方通常互不信任,他们从自身利益考虑,总是力求在货款收付方面能得到较大的安全保障,尽量避免遭受钱货两空的损失,并想在资金周转方面得到某种融通。这就涉及如何根据不同情况,采用国际上长期形成的汇付、托收、信用证及国际保理等不同的支付方式,从而处理好货款收付中的安全保障和资金融通问题。

### Part III Running Workshops 巩固练习

#### 1 Workbook 练一练

A. Translate the terms into Chinese and then find their corresponding definitions.

Terms	Chinese Translation	Definitions
Advance payment		A. It is an investor's risk of loss arising from a borrower who does not make payments as promised.
Confirmed letter of credit		B. The price at which the last trade of a particular security or commodity took place.
Credit risk		C. It is the process by which the monetary authority of a country controls the supply of money, often targeting a rate of interest for the purpose of promoting economic growth and stability.
Hard currency		D. It is a type of risk faced by investors, corporations, and governments. It is a risk that can be understood and managed with reasoned foresight and investment.
Hedge		E. Any type of payment that is made ahead of its normal schedule.
Monetary policy		F. Letter of Credit in international trade guaranteed by a second bank, in addition to the bank originally issuing the credit.
Political risk		G. In economics, it refers to a globally traded currency that can serve as a reliable and stable store of value.
Quoted price		H. In finance, it is a position established in one market in an attempt to offset exposure to price changes or fluctuations in some opposite position with the goal of minimizing exposure to unwanted financial or other risks.

B. Decide whether each of the following statements is true or false. Put a T at the end of the statement if you think it is true and put an F if you think it is false.

- 1) Purchase and sale of goods and services are carried out beyond national boundaries, which make it rather difficult for the parties concerned in the transaction to get adequate information about each other's financial standing. Therefore, mutual trust is hard to build. ( )
- 2) The sellers need funds for production and during the period before payment is received, and prefer that they do finance the transaction. ( )
- 3) Both the buyers and the sellers prefer to make payments or receive payments in their own currency. ( )
- 4) Legal risks can little affect an international transaction and can only be managed through extreme diligence. ( )
- 5) On the part of the importer, there is the risk of delay in the shipment, and he might only receive them long after payment. ( )

## 2 Discussion 讨论

This chapter introduces some basic issues in international payments. Both the exporter and the importer face risks in international transaction because there is always the possibility that the other party may not fulfill the contract. The following table shows us the key points of this chapter. Please fill in the table according to the text and discuss one or two aspects with your group members.

Key Points	Contradictions between buyers and sellers
Who bears the credit risk	
Who finances the transaction	
Payment currency	
Political and legal risks	
Transportation costs and risks	

## Part IV Case Study 案例学习

### 1 Case Story 案例故事

The following case is from an online international service company. It mainly provides one of the main kinds of services in international payments. Take the beverage wholesaler for example. After getting to know the companies' requirements, the

service company felt that the best option for the beverage wholesaler to protect from foreign exchange risk was to take advantage of highly competitive spot deals.

#### Situation

A UK-based beverage wholesaler

works with a number of suppliers within Europe. Each week the company has to make a number of payments to their European suppliers in order to ensure the release of stock from their warehouses. It is vital that these payments arrive at their destination on time and that each payment (no matter how small the amount) obtains the best possible currency exchange rate.

### **Solution**

After getting to know the companies' requirements, our specialists felt that the best option for the beverage wholesaler was to take advantage of our highly competitive spot deals. Spot deals allow companies to get the best rate available that day and provide beneficiaries with speedy access

to payments through the use of Electronic Funds Transfers thereby minimizing foreign exchange risk.

### **Outcome**

By using spot deals to pay their suppliers the wholesaler is able to make sure that all their payments are made on time and at the best possible currency rate. In addition the company can decide each time whether they want Currencies Direct to transfer the money directly to the supplier or into the companies own foreign currency account from which they can then make the payment. Either way, both the beverage wholesaler and the beneficiary receive notification that the payment has been made.

## 2 Case Analysis 案例讨论

International trade is in principle not different from domestic trade as the motivation and the behavior of parties involved in a trade does not change fundamentally depending on whether trade is across a border or not. The main difference is that international trade is typically more costly than domestic trade. The reason is that a border typically imposes additional costs such as tariffs, time costs due to border delays and costs associated with country differences such as language, the legal system or a different culture. International trade uses a

variety of currencies, the most important of which are held as foreign reserves by governments and central banks.

Spot deal is a foreign exchange deal that consists of a bilateral contract between parties delivering a certain amount of one currency against receiving a certain amount of another currency from a second counterparty, based on an agreed exchange rate.

Discuss the case with your partners and list the risks of the buyer and the seller in the international trade. Is it worthwhile to enjoy the service from the third party?

## 3 Case Summary 案例总结

国际贸易是指世界各国或地区之间所进行的商品交换活动。这里的商品是指广义的商品，既包括各种有形的、物质性的商品，也包括劳务、技术以及其他与有形商品贸易有关的经济联系与往来。

国际贸易的特殊性主要表现为受不同国家利益关系的制约；涉及不同的货币与度量制度；涉及不同的国家法律；海关制度；商业习惯及其他贸易法规；业务繁杂，交

易环节多，机构多；涉及不同的语言文字、风俗习惯、宗教信仰；另外，面对的风险也更多更大。

案例中的公司为国际贸易中的参与者提供了支付服务，同时他们也获得收益。在国际贸易过程中，不同国家的货币汇率不同，同时，有的企业擅长研发、制造和市场运作，但没有精力投入到国际贸易的工作中，因此他们利用第三方服务以减轻企业压力，实现企业资源的合理配置。

## Part V Expanding Input 拓展阅读

### Payment in International Trade

Both the exporter and the importer face risks in an export transaction because there is always the possibility that the other party may not fulfill the contract.

For exporters there is the risk that buyer defaults; the customers might not pay in full for the goods, while for the importers there is the risk that the goods will be delayed and they might only receive them a long time after paying for them.

It is to guard against such possibilities that different methods of payment have been developed. There are six basic methods of payment in foreign trade.

**1. Cash in Advance** By insisting on cash in advance the seller obviously has complete assurance of obtaining payment. This method is often used in cases where the buyer is unknown, for example, at the time of the first sale to a customer when the exporter is not familiar with the buyer's credit standing. Cash in advance may also be appropriate when the political and economic conditions in the buyer's country make payment uncertain.

**2. Open Account** This method is used where there is complete trust between the seller and the buyer. The seller dispatches the goods, debits the purchaser's account and sends his invoice. At some agreed peri-

od of time, say once a month or every three months or after an agreed time following the dispatch of each consignment, the buyer sends a remittance to the seller to settle the outstanding balance on the account.

**3. Payment against Documents** The shipping documents are exchanged with the bank representing the importer. There are two procedures: Documentary Bills and Documentary Letters of Credit.

**4. Sight Draft Collection** Under a sight draft arrangement the exporter forwards all shipping documents, invoices, insurance certificates, etc. along with his draft drawn at sight on the importer through his bank to the importer's bank overseas with instructions that the documents can only be released to the importer upon his payment of the draft.

**5. Time Draft Collection** Using this method of payment the exporter draws on the importer a draft payable on a specified due date or a certain number of days after sight or date. The time draft and documents are forwarded through his bank to the importer's bank overseas with instructions to deliver documents against acceptance only.

**6. Clean Draft Collection** Under this arrangement the exporter presents only the draft drawn on the importer to the bank

for collection the shipping and other documents are sent directly to the importer. This method thus lacks the protection of the documentary collection. It is generally used

in countries where a draft is needed for legal purpose or because it is required by the exchange control authorities.

### Questions for discussion

- 1) Compare the different methods of international payments listed above, think about their advantages and disadvantages and make a list.  

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- 2) Find out which method of international payments is the most frequently used in today's international trade.  

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- 3) Based on China's present institution of international trade, which method is the optimal payment choice, and why?  

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- 4) Looking through the payment methods listed above, discuss and analyze the developmental path of all the methods.  

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- 5) Based on the developmental path you've pointed out in Question 4), analyze the deep cause for its evolution path, and discuss whether it is helpful for China's international trade development.  

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- 6) Try to categorize different risks of importers and exporters in international trade respectively.  

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# Chapter 2 Introducing the Buyer and the Seller

## 买方和卖方

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### Part I Guiding the Way 学习指南

买卖双方是每笔交易的参与者，也是买卖交易的核心之一，其能动性直接决定交易是否顺利进行。国际贸易中的买卖双方同国内买卖双方具有相同的本质属性，即双方各自都以理性人的角色，在追求利润最大化的同时，达到风险最小化，具体而言就是买方希望购买的商品到货后付款，相反，卖方希望交易中预收款后发货。

但是在国际贸易中，由于一系列不确定性使得该交易比国内交易更具风险性，不确定性包括例如买卖双方地理位置相隔甚远，文化及商务贸易存在巨大差异，迥异的政治、经济体系，不同的货币系统以及银行和立法体系等。因此，国际贸易、国际支付中的买卖双方在共享国内买卖双方的基本特征之外，还具有其特有的关注点、风险分担体系等问题。在国际贸易及支付过程中买卖双方只有彼此熟识对方的利益及需求，才能更好地促进交易的顺畅进行。同时，国际支付买卖双方虽然作为交易的对立方，互相追求利润最大化，但是最佳的交易模式并非是零和游戏，而是通过双方互信、互利的合作达到双赢的帕累托最佳状态。

本章将从买卖双方不同角度，主要介绍在国际贸易中买卖双方各自关心的事项以及如何选择国际支付方式的依据。

通过本章补充词汇的学习，学生应掌握国际贸易和国际结算中买卖双方所关心的交易流程中的各种事项，理解国际贸易中买卖双方所承担的风险、各自利益取向等基本问题。



## Part II Clearing the Ground 应知应会

### 1 Word Study 词汇学习

- 1) TOD: Time of Delivery is the time on which the merchandise has been shipped to the port; in general, it refers to the time when actual delivery takes place. 交货时间是指卖方按买卖合同规定将合同货物交付给买方或承运人的期限, 交货时间是买卖合同的主要交易条件。
- 2) OTR: On-time delivery ratio is a measure of process and supply chain efficiency which measures the amount of finished goods or services delivered to customers on time and in full. 准时交货率指卖方依据合同准时、足量交付货物的比率。
- 3) Lead time: Lead time is the latency (delay) between the initiation and execution of a process. For example, the lead time for ordering a new car from a manufacturer may be anywhere from 2 weeks to 6 months. In industry, lead time reduction is an important part of lean manufacturing. See also manufacturing lead time. 订货至交货时间间隔期, 或者称为提前期, 可由下列各种时间或它们的总和组成: 订单准备时间、排队时间、加工时间、搬运时间或运输时间、接收和检测时间。
- 4) Contract date: Contract date is the date stated on the face of the agreement. If no date is stated, it may be the date on which the agreement is actually signed, if this is recorded, or it may be the date established by the award. 定约日。
- 5) Advance payment: Advance payment is any type of payment that is made ahead of its normal schedule, such as paying for a good or service before you actually receive the good or service. Advance payments are sometimes required by sellers as protection against non-payment. 预付款指贸易中收到货物或服务之前预先支付的款项, 预付款通常是卖方防止买方收货后不付款的保险条款。

### 2 Information Link 知识链接

1980年3月10日至4月11日, 联合国国际货物销售合同会议在奥地利维也纳举行, 共62个国家的代表出席。在这次会议上通过了《联合国国际货物销售合同公约》(the United Nations Convention on Contracts for the International Sale of Goods)。1988年公约在达到法定批准国家数额后正式生效。我国于1986年12月向联合国秘书长递交了该公约的批准书, 成为该公约的缔约国。

《联合国国际货物销售合同公约》中规定了买方和卖方的权利义务。第一, 卖方责任主要表现为三项义务: 交付货物; 移交一切与货物有关的单据; 移转货物的所有权。第二, 买方的责任主要表现为两项义务: 支付货物价款; 收取货物。第三, 详细规定卖方和买方违反合同时的补救办法。第四, 规定了风险转移的几种情况。第五, 明确了根本违反合同和预期违反合同的含义以及当这种情况发生时, 当事人双方所应履行的义务。第六, 对免责根据的条件作了明确的规定。