

中等银行学校
试用教材

金融专业英语 (下)

English for Foreign Exchange Class

中国金融出版社

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编 审 说 明

本书是按照银行中等专业学校教学计划的要求，为教学需要而编写的教材，也可供金融系统各类中等专业教育和干部培训使用。

本书分为上、下两册。上册充实应用较多的一些专业英语词汇，进一步讲授英语语法，以提高阅读能力；下册在普通英语基础上，重点介绍国际金融知识，主要内容有：金融用语、行文格式、商业通信、电报、汇款、信用证等，以培养最基本的应用书写能力。

本书是由中国人民银行教育司约请上海银行学校姚念慈同志编写的。

现经我们审定，可以作为银行中等专业学校试用教材出版。各单位在使用过程中有何修改意见和建议，请函寄中国人民银行教材编审室。

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1989年2月14日

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Unit One

The Structure and Layout of a Business Letter

(商业信件的构成和格式)

I、商业书信的构成

1. 一般英语商业书信的构成可分为:

必需部分, 即在一般情况下必不可少的部分, 包括

(a) 信头(Letter Head 或 Heading)

一般商业信件所用的信笺, 顶上多印有商店, 公司或银行的名称、地址、电话号码和电报挂号等, 故发信人名称、地址等, 可不必再行缮打。如用空白信笺, 则把发信人的名称、地址等打在信笺的右上角。

(b) 发信日期 发信日期一般在信笺的右上角, 如书信格式用平头式时则写在左上角。常见的日期写法有:

① 23rd May, 1981

② May 23rd, 1981

③ May 23, 1981

写日期时应注意: 年份必须完全写出, 不能以 81 来代替 1981。月份要用英文全称。日期可用序数词或基数词。

在年份之前应加逗号。日期不宜全部用数字来表示，如 6 / 10 / 1982，因英美习惯不同，按美国习惯这些数字表示 1982 年 6 月 10 日，而英国习惯则为 1982 年 10 月 6 日，容易引起误会。

(c) 信内地址 (Inside Address)

信内地址包括收信人的名称、地址。其先后次序为：先写收信人姓名或行名，然后另起一行，打门牌号和路名，下面一行打城市名（或再加上邮区号）省名或州名。收信人如为个人，则在姓名前，根据情况冠以 Mr, Mrs, Miss 或 Ms。如为公司或商店，则一般就打上名称，如名称中有人名者，则冠以 Messrs。前者如 Bank of China, The People's Insurance Company of China, 后者如 Messrs. Keats & White.

信内地址的打法有两种：

① 缩头式

Messrs. Hawker Siddeley International Ltd.,
32 Duke Street,
St. James', London, S.W.1.

② 平头式

The Manager,
Bank of China,
8 / 10, Mansion House Place,
London, EC4N8BL.

(d) 称呼 (Salutation or Greeting)

称呼是指写信人对收信人的称呼。在商业函件中，写给私人一般称 Dear Sir, (Dear Madam)。如写给行号，则用 Dear Sirs, (英国人常用，称呼后用逗号，不用冒号) 或 Gentlemen, (美国人常用，称呼后用冒号，不用逗号)。

(e) 信的正文 (The Body of the Letter) 信的正文是信的主要内容，应该根据中心思想分成段落，每一中心思想为一段。

通常信的正文的第一句话或第一段，称为开头语，习惯上先把写信的主旨综合性地加以叙述。如果是复信，应把对方来信的日期或编号和主要内容，用一两句话复述一下，使对方一目了然知道这封信是答复哪一封信的。当然，这并无硬性的规定，很多商业信函并不采用这样地写法。

如果信的正文很长，一页纸不够而需用两页或两页以上时，续页应不用印有信头的信纸，而用白纸。在第一页的右下端应打下“续下页” (to be cont'd)，第二页起应编页数，加上发信日期和“接上页” (continued)。

书信的结尾语 (Closing Sentences) 一般用来总结所谈内容，提示对收信人的要求，如希望收信人答复或解释等。其位置是信的正文的最后一段。

一般常用者为：

We hope to receive your early reply.

We look forward to your confirmation at your earliest convenience.

We await your further instruction.

如不用整句，可用分词短语。例如：

Hoping to receive your early reply, (we are,)
Looking forward to your confirmation at your
earliest convenience, (we remain,)
Awaiting your further instructions, (we are,)

(f) 结束礼词 (Complimentary Close)

结束礼词是结束函件时的一种客套，相当于汉语中的“谨上”“敬启”一类的客套语，在商业上一般用：

Yours truly, (Yours very truly,)
Your faithfully,
Truly yours,
Faithfully yours,

美国人在商业上喜欢用 Sincerely yours,

结束礼词在信的最后一段下隔二、三行，正中或略向右面写起。但近年，也有写在左边的。结束礼词的第一个字的第一个字母用大写，最后一个字后面加逗号。

(g) 签名 (Signature) 在结束礼词下面，应将写信人的公司或商号名打出，并由负责人签名。因为签名常常很潦草，所以有时签名下面打明签名人的姓名和职位或打上“Authorized Signatuer(s)”表示签名人是有权签字的。例如：

Yours faithfully,
The National
Transport Co.

Yours faithfully
For Bank of
China, London

(Signature)

Kao Ting-wen
Manager

(Signature)

Authorized
signature(s)

“for”在这里是表示签名人是代表伦敦中国银行，有时可用 perpro

2. 根据实际需要而增加的部分

(a) 附件 (Enclosure)

如信中有附件时，应在左下角注明 Encl. 或 Enc. 如附件不止一件，应注明 2 Encls. 或 3 Encls.，或把附件名称详细列明，如：

Enc.

1. B / L
2. Invoice
3. Certificate

(b) 再启 (postscript)

这是发信人在信写完后，尚有事情需要补叙而加上的附注。一般在左下端加 P.S. 或 Ps 后，写上补叙的话，再由写信人简签。郑重的函件，不适宜用 p.s.，应另写一信。

(c) 经办人姓名 (Attention Line)

如写信人希望收信商号把该信由某人处理，可在信内地址和称呼之间加上：

Attention: Mr. David Jones, Business Manager.

(d) 事由 (Subject Heading or Caption)

事由是使收信人收到信后无需阅读信的内容就知道该信涉及什么问题。事由写在称呼下面两行处信笺的中央，但平

头式则从左面沿边线写起。如：

Your L / C 1234 Our B / P 5678

Re: Defective Documents Under Your L / C 5679

如在信的本文第一段已明确说明信的主题时,可以不写事由。

(e) 抄送 (Carbon Copy Notation)

发信人如需要把信抄送给有关单位,可在信纸的最下端左边打上 C.C. (即 Carbon Copy 的缩写)然后打上抄送单位的名称,如:

C.C. China National Light Industrial Products Imp. & Exp.
Shanghai Corp.,

Bank of Tokyo, Tokyo,

II、商业书信的格式

缮打英语商业信较通行的以下两种格式:

1. 缩行式 (Indented Style) 它的特点是:

(a) 信头和信内地址每逢换行时,下一行比上一行往右缩进 2-3 字母。

(b) 每一段落开始的第一行,都从左边空白边缘往右缩进一定的位置,一般缩进 3-8 个字母。各段落第一行往右缩进的位置应该一致。

(c) 两个段落之间要空 1-2 行。

2. 平头式 它的特点是,凡是用打字机打上去的每个字,包括日期、信内地址,事由和结束礼词都是从左边的空白边缘打起。

当然这两种格式也可以混合使用，即信的本文用缩行式，其余部分用平头式。

标点符号的使用也有两种：封闭式标点符号和开放式标点符号。前者表现在信内地址的每一行都有标点符号，称呼后和结束礼词后也有标点符号，而后者都省略了。

Unit Two
Outward Remittance
(汇出汇款)

1. 重复发出信汇通知, 要求注销一份

Our M / T 1240 dated 8th March 1980

With reference to the above-mentioned remittance, we wish to advise you that this remittance is a repetition of our Mail Transfer Ref. No. 1236 dated 6th March 1980. Please inform us whether this payment has been effected. If not, please cancel this remittance and return it to us. If payment has been effected, you are requested to obtain a refund from the beneficiary and credit the same to our account under your advice to us.

We apologize for the inconvenience caused to you.

2. 收款人未收到汇款, 催复

Our M / T No. 73 / 32229 dd. 20.6.79 for
RMB¥ 2,332.83

We refer you to our letter of 22nd August, 1973, Ref.

MT-73 / 32229 inquiring about the above Mail Transfer, to which we do not appear to have received your reply.

Now the payees have notified the remitters again that they are still awaiting the above remittance.

You are therefore requested to inquire of your correspondent again about the fate of the above remittance, and let us know the result.

3. 信汇通知书金额打错，要求代为改正

Re: Our M / T 6987 for RMB¥ 120.21

We are in receipt of your Letter Ref. _____ of October 7, 1975 together with two photostatic copies, contents of which have been noted.

In reply, we regret to inform you that owing to our oversight the amount of our above-mentioned Mail Transfer was wrongly typed as RMB¥ 120.21, which should have been £ 120.21.

You are therefore requested to correct it on our behalf and pay to the beneficiary the amount of £ 120.21, which we have today instructed our London Office to credit to your account as per copy of our Advice No. _____ attached.

Meanwhile, please give us your authorization to debit your Renminbi Account with our Head Office. Peking with the amount of RMB¥ 120.21 we previously paid to you.

We apologize for the inconvenience caused you in this

respect.

4. 查询“借记通知书”上付款是否已处理

Our “Please Debit Advices No. D / D 390181-9”

We refer to the captioned nine Advices wherein you are requested to pay to the debit of our Head Office, Peking account with you to the relative banks the total amount of Fr. 6,789.90, the copies of which are now attached hereto for your easy reference.

However, we do not appear to have received from you any information in respect of these items, and our Head Office also inform us that they cannot trace the relative debit entries in your Statement to them up to the date of 15th February, 1973.

Please investigate the matter and inform us of the present status of these payments. If the captioned Advices have not reached you, kindly act on strength of this letter and the attached nine copies.

Your prompt attention to the matter and your early reply will be much appreciated.

Useful Expressions

1. Our principal informs us that the beneficiary claims that he has not yet received the amount. Please state if and

when the amount was paid.

据客户告，受益人称尚未收到款项。请即函告该款是否已付讫并告付讫日期。

2. If you have not already done so, please execute the order now, taking care to avoid duplication of payment.

如你行尚未解付，请即予处理并请注意勿重复解付

3. We cancel our afore-said payment order and request your authorization to debit your account less your charges if any (request you to credit the amount less your charges, if any, back into our account with you. under advice to us.)

我行现注销上述支付命令（通知），请扣除你行费用后（如有）授权我行借记你册。（请将款付还贷记我册，并函告）

4. According to our records we have not yet been debited with the relative sum for the above payment order.

根据我行记录，上述支付命令（通知）上的款项尚未借记我册

5. The above mentioned item has been entered on your account in error, and we have now reversed it with the same value date and ask you to accept our apologies.

上述款项系误记你册，我行已按同一起息日冲转，至为抱歉

6. We do not appear to have received your reply to our above-mentioned letter, a copy of which is attached for your easy reference.