

实用英语会话系列

# 实用商务英语 会话精编

Practical  
Spoken-  
English  
Series

天津科技翻译出版公司

实用英语会话系列

# **实用商务英语会话精编**

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天津科技翻译出版公司

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## 内容提要

本书共分 20 单元,内容涉及定价策略、专利申请、通关协议、市场调研、商标注册、大宗采购、商品促销、合资企业、中国外贸政策、银行开户、保险、合同、包装、投标、广告等。每单元配有课文指南、对话注释、词语精萃、背景介绍、会话练习以及有关附录等内容。

在附录部分,我们摘录了商务英语当中常用的术语及缩略语等,这对于口语练习者极为重要。

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## Unit 1

### Opening an Account

#### 课文指南

把钱存入银行,一则可以以支票的形式减少现金交易,二则可以生息,以支付购买支票所需的费用。本单元介绍如何到银行开户。

#### 课文

A: Can I help you?

B: Yes. We'd like to open an account, please.

A: What sort of account do you have in mind?

C: We're not very sure. Perhaps you can make some suggestions to us.

A: How much money do you plan to keep in your account on a regular basis?

B: We don't have much money. We each receive \$ 420 a month from our government and that has to cover all our expenses.

A: Oh, I see. What you really need is a checking account so you can pay your bills.

C: That's right. But we've heard that there's some sort of joint checking — savings account that allows us to earn little interest on our money to help defray the cost of the account itself.

A: Yes. We have an account like that. We call it our "NOW" account.

B: Can you tell us how it works?

A: Sure. It's simple. You deposit your monthly check in your savings account where it earns interest until you transfer it to your checking account to cover the checks you write to pay your bills.

C: That sounds pretty good. How do we open a "NOW" account?

A: Please fill out these forms, print your names here and here and here and sign your names here and here and we'll be all set. How much cash do you plan to deposit in your accounts today?

B: \$ 25.

C: The same for me. Is that OK?

A: Sure. As you like. Come in again in about a week and I'll give you your plastic "NOW" card that allows you to bank by computer during nonbanking hours.

C: Wonderful. Thank you very much for your help.

A: Good luck in your work here.

B: Thanks.

### 课文注释

1. Can I help you? 通常是服务人员对顾客讲的习惯用语,以示礼貌。相当于 What can I do for you?

2. open an account 开户。顾客第一次去银行存款,要立一

个户头,即开户。

3. I'd like 是 I would like 的省略形式。英国人有时也说 I should like, 均为 I like 的委婉用语。

4. What kind of account do you have in mind?

你想开哪种帐户?

have in mind = be considering 考虑

去银行开户,可根据需要选择不同的银行户头,比如现金户头(checking account, 也称 current account)、储蓄户头(savings account, 也称 deposit account)、信用卡户头(charge account, 也称 credit account)和混合户头(one account)

5. We're not very sure. 我们也说不准。

sure = certain, 后可接 that 从句或 of 短语。

6. make some suggestions 提些建议

7. How much money do you plan to keep in your account on a regular basis?

你准备定期在帐户上存多少钱?

on the basis of 在……基础上

regular ['regjələ] adj. 定期的

8. cover all our expenses 支付一切开销

9. Oh, I see.

哦,我明白了。

10. a checking account 现金户头,亦称 current account,此种户头没有利息,储户可以以支票的形式随时提取。

11. But we've heard that there's some sort joint checking-savings account that allows us to earn a little interest on



our money to help defray the cost of the account itself.  
但我们听说有一种合二为一的户头,既可储蓄,又是活期,它可以使我们获得一点利息,以支付帐户本身的开销。

checking - savings account 集中了 checking account (现金户头)和 savings account (储蓄户头)两种户头的优势,既能随时提取,又有一些利息收入。

defray [di'frei] v. 支付

12. deposit [di'pɒzɪt] v. 储蓄

13. savings account 储蓄户头,亦称 deposit account,此种户头有一些利息,储户若想取钱必须事先与银行打招呼。

14. transfer [træns'fɜ:] v. 转移

15. pay one's bills 付帐

16. You deposit your monthly check in your savings account where it earns interest until you transfer it to your checking account to cover the checks you write to pay your bills.

你每月将钱存入你的储蓄户头,在那里生息,直到你把它转入活期存款,用以支付你所要支付的帐单。

17. That sounds pretty good. 听起来不错。

pretty 相当于 very, fairly.

18. fill out 填写(表格等),也可用词组 fill up, fill in

19. ...and we'll be all set 一切就由我们办好了。

all set 美国俚语,相当于 get everything done.

20. The same for me. 我也一样。

21. As you like. 随你们的便。

22. bank ['bæŋk] v. 存取钱

23. non-banking hours 银行不开门时间

24. Come in about a week and I'll give you your plastic "NOW" card that allows you to bank by computer during non-banking hours.

过一个星期再来,届时我将给你们塑料的“NOW”卡,有了这种卡,你们甚至可以在银行不开门的时间里通过计算机存取钱。

25. Thank you very much for your help.

这是常用的,很有礼貌的委婉用语,表示对别人的帮助或者服务致以谢意。

### 词语精萃

1. have in mind 考虑,相当于 be considering

例:What we had in mind is a checking account.

我们想存现金户头。

It was exactly what we had in mind when we decided to take our first trip out west.

这正是我们当初决定第一次西出旅游时所想的。

2. be sure 确信的,有把握的。

①接 of, about. 后接名词或动名词做宾语。

例:Are you sure of his sincerity?

你确信他的诚意吗?

Are you sure about a cordial reception?

你能肯定会受到热情的接待吗?

②接 that 从句或其它名词从句

例: I'm sure that some sort of joint checking—savings account will suit you.

我相信活期储蓄户头适合你。

She is not sure whether she has locked the laboratory.

她不能断定是否把实验室的门锁上了。

3. cover 负担、支付(开支等)

例: These expenses are covered by the state.

这些费用由国家负担。

4. transfer ... to 转移到

例: He has transferred from the army to the navy.

他从陆军调到海军。

另外,该词组还可表示人的职业变化,从某个地方调到另一个地方。

例: She has been transferred from Nanjing to Wuhan.

她从南京调到武汉。

5. deposit

①vt. 存款

例: I deposited 10 dollars in my saving account.

我在储蓄户头存了十美元。

②n. 存款

例: People in Chinatown usually have large deposits in the bank, partly because they are influenced by their ancestors.

唐人街的中国人在银行都有大宗存款,部分原因在于他们受到祖辈的影响。

## 背景介绍

在英美等资本主义国家,银行是一项非常发达的事业,电脑已运用于各项银行业务,加之全国各地银行分行或办事处的电脑信息是相通的,储户可以在全国各地同一银行支行办理各项银行业务手续。因此,只需随身携带你的存折或银行信用卡,便可随时随地存取现款,既安全又方便。

英美银行储蓄业务范围广,种类多,主要有现金户头(checking account)、储蓄户头(savings account)、旅行支票(traveller's account)等等。储蓄帐户既方便、安全又实惠,并可获一定的利息收入。而现金帐户一般没有利息,而且再开出一张支票、银行还要扣去服务费。基于此,本对话中,Zhu 和 Ling 选择了 checking savings account。

在办理开户手续时,出纳员会要你留下亲笔签名。如果活期储蓄,存户一般先领到一本临时存折,过两、三周便会收到银行寄来的一张硬塑料卡,这便是正式存折。有了这张卡,便可在你当初开立帐户的那家银行的全国各地分行办理存取款手续,即使在银行营业时间过后,也能取到钱,因为在许多公共场所都有自动存取机(auto-bank)。

## 会话练习

### Dialogue 1

A: I want to open a savings account, sir. What is the proper procedure?

B: First, you fill out the application form and then we'll is-

sue you a passbook.

A: Is there any minimum for the first deposit?

B: No. Even a dollar is all right. Here is your passbook, sir.  
just sign your name on it.

A: What is the annual interest rate?

B: It varies from time to time. At present it is 6%.

A: By the way, can I open a checking account too?

B: By all means. But you have to deposit enough money before you can write out your checks.

### 注释

1. savings account 储蓄户头
2. application form 申请表
3. passbook 存折
4. deposit [di'pɒzɪt] n. 存款, 储蓄
5. annual interest rate 年息
6. checking account 支票户头
7. by all means 当然可以, 同 certainly

### Dialogue 2

A: Hello. I want to open an account.

C: Go over to that desk. He'll help you.

A: Hello. I want to open an account.

B: Fine. Have a seat. What kind of account do you want?

A: What kinds of account do you have?

B: We have checking and savings accounts.

A: I'll just be here for a short time. I want to deposit my paycheck and be able to get money whenever I need it. What do you suggest?

B: A checking account will let you write as many checks as you want and you can also get money out of our banking machines twenty-four hours a day. With a savings account you have to come into the bank to get your money. We're open weekdays ten to five.

A: How much does each account cost?

B: There's a service charge for the checking account but no charge for the savings.

A: I'll have savings account.

B: Fine. Will you please fill out this form? Sign it here where I have marked the "x's".

(Mr. Lu fills out form. )

B: How much money do you want to deposit?

A: Fifty dollars. Here it is.

B: All right. Here's your passbook and your passcard. The passbook is for your own records. Bring the passcard with you every time you come to deposit or withdraw money.

A: Thank you. Is that all?

B: You're all set. Bye-bye.

A: Thank you. Goodbye.

## 注释

1. paycheck n. 工资支票
2. banking machines 自动存款机
3. service charge 服务费
4. passcard n. 银行卡片
5. withdraw v. 提取
6. You're all set. 一切都办好了。

## Unit 2

### Sign a Contract

#### 课文指南

通过交易的洽商,一方的实盘被另一方有效地接受后,合同即告成立。合同经双方签字后,就成为约束双方的法律性文件,有关各项条款,合同双方都必须遵守和执行。

#### 课文

A: I made a very close study of the draft contract last night.

B: Any questions?

A: Yes. There are a few points which I'd like to bring up.

First, the packing. It's stipulated in the contract that all the machine parts should be packed in wooden cases.

This can be done with the machine parts, but it's impossible to pack a truck base like that.

B: I see.

A: Second, about the terms of payment. Your draft contract says that payment is to be made by D/P. This is not our practice. We prefer to have the payment made by L/C through a negotiating bank in Sweden.

B: And...

A: And the third point is about arbitration. It's stipulated that arbitration shall take place in China. In all our past contracts signed with you, it was stipulated that arbitra-



tion took place in a third country.

B: Yes, that's right.

A: But how is it that this time you wish to have it carried out in China?

B: Shall we take up the matter point by point?

A: That's a good idea.

B: Now, the first point is about packing. We agree to a different packing for the truck.

A: This can easily be done.

B: Second, about terms of payment by L/C.

A: Thank you.

B: As for arbitration, in our dealings with many countries, arbitration is to be carried out in China. The Arbitration Commission of CCPIT enjoys a high prestige among friendly companies. Personally I hope you'll accept this clause. Furthermore, the disputes that have arisen from our business transaction were all settled through friendly consultations. Very rarely was arbitration resorted to.

A: I see. OK. The new arbitration clause is acceptable. Is there anything else?

B: As far as the contract stipulations are concerned, there's nothing more. But there are a few minor points on which I'd like to have your cooperation.

A: We'll do our best.

B: As this is the first transaction of tunnel drillers which our corporation has concluded with your company,