



北京科技大学经济管理系列教材

# 国际商务英语

孙莹 主编

02

INTERNATIONAL BUSINESS ENGLISH



经济管理出版社  
ECONOMY & MANAGEMENT PUBLISHING HOUSE



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# 国际商务英语

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# 前 言

我国加入世界贸易组织后,对外贸易快速发展,规模日益扩大。2007年,中国进出口贸易总额占世界贸易总额的7.7%,居世界第3位,成为名副其实的对外贸易大国。经济贸易的发展亟须大量的、有一定英语能力的外贸综合型人才。编写本书的目的在于使广大读者了解国际商务相关知识,掌握参与国际贸易必备的国际市场营销分析能力与国际贸易实务操作能力,具备一定对外贸易的谈判技巧。本书虽然是针对国际贸易专业的学生而编写,但是由于内容具有普遍性,对参加自学考试的学生和其他从事或准备从事国际贸易的学生和人员来说,都非常有参考价值。

全书共分四部分。第一部分是Introduction(绪论),主要介绍了一些国际贸易活动中常见的国际知名银行和国际经济组织。第二部分是International Marketing(国际市场营销),主要介绍了参与国际贸易必备的营销知识。第三部分是Practice of International Business(国际贸易实务),按国际贸易程序介绍了整个国际贸易谈判磋商过程。第四部分是Business Contract Making(商务合同写作),主要介绍商务合同及其写作。每一部分都带有相关的阅读材料,供读者阅读,以提高阅读能力并扩大知识面;第一部分和第二部分还附加了一些Business Tips,为读者参与商务活动提供一定的技巧;第三部分增加了对话及口语的练习,以供读者提高口语及应用能力;第四部分插入了详细的机电设备进出口合同和知识产权许可合同文本,以供读者参阅。

本书是在编者多年来从事教学与研究及参与国际贸易实践活动的基础上写成的。第一部分由孙莹编写,第二部分由盛晓娟编写,第三部分由孙莹和文翠翠编写,第四部分由刘志伟和文翠翠编写。汪洋和李璐参加了本书的资料收集和整理工作,文翠翠和盛晓娟审阅了书稿并提出了宝贵的修改意见。全书由孙莹主编,文翠翠为副主编。

在编写过程中,编著参考了国内外多种教材、著作和资料,引用了其中一些材料,书后附有参考文献,收录了编者参考的国内外刊物。在此,我们向这些书的作者表示深深的感谢。

北京科技大学经济管理学院和天津分校的领导和同仁及很多外贸公司的业务人员对于本书的编著给予了大力支持和帮助,在此也深表感谢。

由于时间仓促和编者水平与经验有限,书中难免有不足之处,欢迎广大读者在使用过程中提出宝贵建议和修改意见。

编 者

2008年10月于北京



## GLOBALIZATION

A fundamental shift is occurring in the world economy. We are moving away from a world in which national economies were relatively self-contained entities, isolated from each other by barriers to cross-border trade and investment; by distance, time zone, and language; and by national differences in government regulation, culture, and business systems. And we are moving toward a world in which barriers to cross-border trade and investment are tumbling; perceived distance is shrinking due to advances in transportation and telecommunications technology; material culture is starting to look similar the world over; and national economies are merging into an interdependent global economic system. The process by which this is occurring is commonly referred to as globalization.

Globalization refers to the shift toward a more integrated and interdependent world economy. Globalization has several different facets, including the globalization of market and the globalization of production. The globalization of market refers to the merging of historically distinct and separate national market into one huge global marketplace. Falling barriers to cross-border trade have made it easier to sell internationally. The globalization of production refers to the sourcing of goods and services from locations around the globe to take advantage of national differences in the cost and quality of factors of production (such as labor, energy, land, and capital). By doing this, companies hope to lower their overall cost structure and/or improve the quality or functionality of their product offering, thereby allowing them to compete more effectively.

It is a world where the volume of goods, services, and investment crossing national borders expanded faster than world output every year during the last two decades of the 20<sup>th</sup> century. It is a world where more than \$1.2 billion in foreign exchange transactions are made every day. It is a world in which international institutions such as the World Trade Organization and gatherings of leaders from the world's most powerful economies have called for even lower barriers to cross-border trade and investment. It is a world where the symbols of material and popular culture are increasingly global: from Coca-Cola and McDonald's to Sony PlayStations, Nokia cell phones, MTV show, and Disney films. It is a world in which

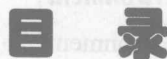
products are made from inputs that come from all over the world. It is a world in which an economic crisis in Asia can cause a recession in the United States, and a slowdown in the United States really did help drive Japan's Nikkei index in 2001 to lows not seen since 1985. It is also a world in which a vigorous and vocal minority is protesting against globalization, which they blame for a list of ills, from unemployment in developed nations to environmental degradation and the Americanization of popular culture. And yes, these protests really have turned violent.

For businesses, it is in many ways the best of times. Globalization has increased the opportunities for a firm to expand its revenues by selling around the world and reduce its cost by producing in nations where key inputs are cheap. Regulatory and administrative barriers to doing business in foreign nations have come down, while those nations have often transformed their economies, privatizing state-owned enterprises, deregulating markets, increasing competition, and welcoming investment by foreign businesses. This has allowed businesses both large and small, from both advanced and developing nations, to expand internationally.

Is the shift toward a more integrated and interdependent global economy a good thing? Many influential economists, politicians, and business leaders seem to think so. They argue that falling barriers to international trade and investment are the twin engines driving the global economy toward greater prosperity. However, there are also some anti-globalization protests. One concern frequently voiced by opponents of globalization is that falling barriers to international trade destroy manufacturing jobs in wealthy advanced economies such as the United States and the United Kingdom. The critics argue that falling trade barriers allow firms to move their manufacturing activities to countries where wage rates are much lower. A second source of concern is that free trade encourages firms from advanced nations to move manufacturing facilities to less developed countries that lack adequate regulations to protect labor and the environment from abuse by the unscrupulous. Another concern voiced by critics of globalization is that today's increasingly interdependent global economy shifts economic power away from national governments and toward supranational organizations such as WTO, EU, and UN. As perceived by critics, unelected bureaucrats now impose policies on the democratically elected governments of nation-states, thereby undermining the sovereignty of those states and limiting the nation-state's ability to control its own destiny.

After all, everything has its two sides, so is the globalization. The globalization brings us both opportunities and challenges. No matter how some protest it, the globalization is in the trend. People all around the world should meet the demands of our times, and get benefits from this trend as many as possible.





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## Module 1 INTRODUCTION

### Chapter 1 The World Renowned Banks

#### 1.1 Citibank

Citibank is today pre-eminent financial services company, with some 200 million customer accounts in more than 100 countries. The history dates back to the founding of Citibank in 1812, Bank Handlowy in 1870, Smith Barney in 1873, Banamex in 1884, and Salomon Brothers in 1910.

Other major brand names in Citi's diverse portfolio include Citi Cards, CitiFinancial, CitiMortgage, CitiInsurance, Primerica, Diners Club, Citi Private Bank, and CitiCapital.

#### 1.2 Dai-ichi Kangyo Bank

Dai-ichi Kangyo Bank, Limited (DKB) was established in 1971 from the merger of the Dai-ichi Bank, Ltd. and the Nippon Kangyo Bank, Ltd., and is one of Japan's leading banking institutions with a strong position in domestic retail and corporate markets. DKB has a client base consisting of approximately twelve million individuals and 100000 business enterprises in Japan. The bank provides a broad range of commercial and investment banking services through its domestic network.

#### 1.3 JPMorgan Chase

JPMorgan Chase's corporate headquarters are in New York City. The retail financial

services and commercial banking headquarters are in Chicago. The major legacy institutions—J.P. Morgan, Chase Manhattan, Chemical, Manufacturers Hanover, Bank One, First Chicago, and National Bank of Detroit—contributed significantly to the development of communities worldwide.

Key transactions leading up to the formation of JPMorgan Chase include the following:

- In 1991, Chemical Banking Corp. combined with Manufacturers Hanover Corp., keeping the name Chemical Banking Corp., then the second-largest banking institution in the United States.

- In 1995, First Chicago Corp. merged with National Bank of Detroit's parent NBD Bancorp., forming First Chicago NBD, the largest banking company based in the Midwest.

- In 1996, Chase Manhattan Corp. merged with Chemical Banking Corp., creating what was then the largest bank holding company in the United States.

- In 1998, Bank One Corp. merged with First Chicago NBD, taking the name Bank One Corp. Merging subsequently with Louisiana's First Commerce Corp., Bank One became the largest financial services firm in the Midwest, the fourth-largest bank in the U.S. and the world's largest Visa credit card issuer.

- In 2000, J.P. Morgan & Co. merged with Chase Manhattan Corp., in effect combining four of the largest and oldest money center banking institutions in New York City (J.P. Morgan, Chase, Chemical and Manufacturers Hanover) into one firm called J.P. Morgan Chase & Co.

These mergers culminated in July 2004 with the joining of J.P. Morgan Chase & Co. and Bank One Corp. to form today's JPMorgan Chase & Co.

## 1.4 Bank of America

Bank of America is one of the world's largest financial institutions, serving individual consumers, small and middle market businesses and large corporations with a full range of banking, investing, asset management and other financial and risk-management products and services. The company provides unmatched convenience in the United States, serving more than 55 million consumer and small business relationships with more than 5700 retail banking offices, nearly 17000 ATMs and award-winning online banking with more than 20 million active users. Bank of America is the No. 1 overall Small Business Administration (SBA) lender in the United States and the No. 1 SBA lender to minority-owned small businesses. The company serves clients in 175 countries and has relationships with 98 percent of the U.S.



Fortune 500 companies and 80 percent of the Global Fortune 500. Bank of America Corporation stock (NYSE: BAC) is listed on the New York Stock Exchange.

## 1.5 Barclays Bank

Barclays is a financial services organization which moves, lends, invests and protects money for more than 27 million customers and clients around the world—from large businesses to personal account holders. Approximately 50 percent of its profit now comes from outside the UK.

Barclays is organised into two Clusters, each of which has a number of business units: Global Retail and Commercial Banking:

- UK Banking: UK Retail Banking and Barclays Commercial Bank;
- Barclaycard;
- International Retail and Commercial Banking;
- Absa.

Investment Banking and Investment Management:

- Barclays Capital;
- Barclays Global Investors;
- Barclays Wealth.

## 1.6 Hong Kong and Shanghai Banking

The HSBC Group, one of the world's largest banking and financial services organizations, had its beginnings in Hong Kong more than 140 years ago. Today, the HSBC Group has over 10000 offices in 82 countries and territories in Europe, the Asia-Pacific region, the Americas, the Middle East and Africa.

At the Group's core around the world are domestic commercial banking and financial services, which fund themselves locally and do business locally. Highly efficient technology links these operations to deliver a wide range of international products and services, adapted to local customers' needs.

## 1.7 Bank of China

Bank of China, or Bank of China Limited in full, is one of China's four state-owned

commercial banks. Its businesses cover commercial banking, investment banking and insurance. Members of the group include BOC Hong Kong, BOC International, BOCG Insurance and other financial institutions. The Bank provides a comprehensive range of high-quality financial services to individual and corporate customers as well as financial institutions worldwide. In terms of tier one capital, it ranked 18th among the world's top 1000 banks by The Banker magazine in 2005.

The Bank is mainly engaged in commercial banking, including corporate and retail banking, treasury business and financial institutions banking. Corporate banking is built upon credit products, to provide customers with personalized and innovative financial services as well as financing and financial solutions. Retail banking serves the financial needs of the Bank's individual customers, focusing on providing them with such services as savings deposit, consumer credit bankcard and wealth management business. Treasury business includes domestic and foreign-currency trading and investment, fund management, wealth management, value-secured debt business, domestic and overseas financing and other fund operation and management services.

## 1.8 Bank of Montreal

The Bank of Montreal, with head offices in Montréal, is Canada's oldest chartered bank. Founded in 1817, the Bank of Montreal participated in many of the developments spurring the growth of Canada: the first CANALS, the TELEGRAPH, the CANADIAN PACIFIC RAILWAY, major hydroelectric projects and the development of Canada's ENERGY and MINING industries. It was the banker in Canada for the Canadian government from 1863 until the founding of the BANK OF CANADA in 1935. It was also the first Canadian bank to establish representation outside the country, with correspondent agencies started in London and New York in 1818. In 1893 it was named the Canadian government fiscal agent in Britain, a function it still performs. Between 1903 and 1962 the Bank of Montreal purchased the assets and business of smaller banks, mainly in Atlantic Canada.

Today, the bank has over 1300 branches in Canada and overseas, and it offers corporate, government, merchant and personal banking services with a variety of commercial and international services. Canada's second largest financial institution, the bank reported net income of \$1.3 billion in 1997, with \$207.8 billion in total assets.

## 1.9 Swiss Bank Corp

Swiss Bank Corporation (SBC) (German: *Schweizerischer Bankverein* (SBV), French: *Société de Banque Suisse* (SBS), Italian: *Società di Banca Svizzera*) is the name of a bank that existed between 1856 and 1998, when it merged with Union Bank of Switzerland (UBS/SBG) to form UBS AG.

The history of the Swiss Bank Corporation (SBC) dates to 1856 and the constitution of an underwriting consortium, or "Bankverein" by six private banks in Basel—Bischoff zu St Alban, Ehinger & Cie., J. Merian-Forcart, Passavant & Cie., J. Riggenbach and von Speyr & Cie., who formed an underwriting consortium in Basel, Switzerland. The company was formally organized as Basler Bankverein in 1871. It later joined forces with Zürcher Bankverein in 1895 to become Basler & Zürcher Bankverein. The next year, Basler Depositenbank and Schwizerische Unionbank were acquired.

Following these acquisitions in 1896, the company changed its name to Schweizerischer Bankverein (Swiss Bank Corporation). The company grew through a series of mergers including Basler Handelsbank in 1945, O'Connor & Associates in 1992, Brinson Partners Chicago in 1994, S.G. Warburg & Co. in 1995, and Dillon, Read & Co. in 1997.

## 1.10 First Interstate Bancorp

FIRST INTERSTATE BANK is a multi-state, \$5 billion banking organization headquartered in Billings, Montana. First Interstate has evolved since 1968 from a single bank in Sheridan, Wyoming to operating 50 branches and over 100 ATMs in Montana and Wyoming.

First Interstate Bank is the principal subsidiary of First Interstate BancSystem, Inc., a financial holding company.

In 1984, the company purchased a franchise agreement with First Interstate Bancorp to use the First Interstate Bank name and logo. In 1996, when First Interstate Bancorp of California merged with another banking institution, our bank negotiated to retain the First Interstate name. It now serves 30 communities across Montana and Wyoming.