

零距离上岗

高职高专金融管理与实务专业
系列规划教材

金融英语

JINRONG YINGYU

冯晓霞◎主编



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前言

随着 2006 年 12 月 11 日我国金融业的完全对外开放,中国金融业急需一批既懂专业知识,又会英语的金融人才,这将为我国高职高专金融专业的学生提供更多的涉外就业机会。

本书从高职培养高级应用型人才的总体目标出发,结合学生毕业后的工作实际,力求向学生提供其未来工作岗位所需要的专业英语知识技能,培养学生使用涉外业务英语的能力,以培养口头交际和阅读的能力为主,尤其突出柜台业务英语操练。

本书内容以银行英语为主,主要为对私业务、电子银行业务和对公业务,完全符合我国商业银行的实际业务分类。具体内容采用单元的形式编写,每个单元由五个部分组成:第一部分为背景知识,主要是对与本单元主题相关的知识做简单介绍;第二部分为对话,该部分列举了一些对话范本;第三部分为常用词汇与实用句型;第四部分为练习;第五部分为阅读理解。力求使学生掌握金融专业英语中最基本的单词、术语和句型,并能在此基础上进行基本的业务会话。

本书的主要特色为内容系统全面,实用性强,突出金融类专业涉外业务实务;构思独特,选材新颖,语言规范,创新性强;习题设计具有针对性、实用性和可操作性。学生能够实现零距离上岗。

本书可作为高职高专金融专业学生的教材,也可用于广大商业银行内部员工的英语培训。

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Unit One

Daily Reception

Part A Background Information



When a new customer comes to a bank to inquire about something or do some business, it is always polite for a bank clerk to greet him or her with a smile. At this time, the clerk can use “Sir”, “Miss” or “Madam” to call him or her in place of his or her name. Be sure that it is not followed by either the first name or the last name.

As for an old customer, a bank clerk can often use “Mr.”, “Mrs.”, “Miss” or “Ms” followed by the last name. “Ms” is used either for a married or an unmarried woman. So when a bank clerk is uncertain whether to call a lady “Miss” or “Mrs.”, he or she may just call her “Ms”.

When a customer wants to see a manager, it's necessary for a secretary to ask his or her name, title and purpose of coming. Usually, a customer is introduced to a manager, a junior to a senior. After introduction, there may also be a handshake, if it's normal. As a rule, the manager reaches his or her hand to the customer, the senior to the junior. But very often the two would just smile and say “Hello” or “Hi” and then begin their conversation.

Part B Dialogues

Dialogue 1

A——service manager B——worried customer C——other customers

A: Good morning, sir. What can I do for you? You look so worried.

B: Yes, I am. I have to *transfer* some money to someone before 10 o'clock. Now it is ten minutes to ten. But there are still four persons in front of me. I don't know what to do for such a hurry.

A: Please don't worry. Let me help you with your business. (to other customers) Ladies and gentlemen, I am so sorry to *bother* you. But this young man is in a hurry. Would you mind if we do his business before your turn?

C: No problem, please *go ahead*.

A: Thank you so much for your *cooperation*. (to the worried customer) Please.

B: (to other customers) It's very kind of you. Thank you very much. (to the service manager) Thanks a lot.

A: Don't mention it. My pleasure.

Dialogue 2

A——service manager B——customer

A: Good afternoon, miss. May I help you?

B: Yes. Could you tell how to get to the *Human Resource Department*?

A: Certainly. Please go straight this way until to the end. Turn left at the *corridor*, then go upstairs. The department is on the second floor.

B: Thank you. By the way, the manager's office is also on the same floor?

A: Yes, you can't miss it.

B: Thanks. Goodbye.

A: Goodbye.

Dialogue 3

A——clerk B——customer

A: Hello, A Bank .

B: Hello, this is Mike Smith from ABC Company speaking. May I speak to Mr.

Li?

A: I'm so sorry. Mr. Li is at a meeting now.

B: Can I leave a message to him?

A: Of course. Please *go ahead*.

B: Please tell him to call this number. I need to talk about the loan with him.

A: OK. I'll tell him as soon as the meeting is over.

B: Thank you. Goodbye.

A: Not at all. Goodbye.

Dialogue 4

A——manager B——customer

B: Could you do me a *favor* ?

A: Certainly.

B: I want to *remit* some money to my father. What should I do?

A: Please fill in this form first. By the way , do you take your number ?

B: Yes.

A: OK. Please take a seat and wait your turn.

B: Thank you.

A: You're welcome.

Dialogue 5

A——manager B——customer

A: Hello, I'm the manager. Is there anything I can do for you?

B: Hello. This teller said my 100-yuan note was a **counterfeit** note and must be **confiscated**. My money can't be a **forged** one.

A: Calm down, please. I'm sorry to hear that. But according to the **regulations**, the counterfeit note must be confiscated **on the spot**, once it is found. The bank will **issue** a **certificate** of confiscation to you. Let's **identify** it again.

B: OK.

Dialogue 6

A——manager B——customer

B: Hello, are you the manager?

A: Yes, what's up?

B: I want to **express** my thanks to that miss of counter No.1. She is **warmhearted**, **considerate** and **patient**, with an especially **charming** smile which

make me feel *comfortable*. I am so *satisfied* with her service.

A: Thank you . I am so glad to hear what you said. It's our *duty* and *responsibility*.

B: Thanks for your good service. Goodbye.

A: You're welcome at any time.

New Words and Expressions

withdraw [wið'drɔ:] vt. 取(款)

bother ['bɒðə] vt. 打扰

cooperation [kəu,ɔpə'reiʃən] n. 合作

corridor ['kɒrɪdɔ:] n. 走廊

favor ['feivə] n. 关切, 好意

remit [ri'mit] vt. 汇出

counterfeit ['kauntəfit] adj. 伪造的, 假冒的

forge ['fɔ:dʒ] vt. 伪造

regulation [regju'leiʃən] n. 规章, 规定

issue ['isju:] vt. 发行

certificate ['sə'tifikit] n. 证书, 证明书

identify [ai'dentifai] vt. 鉴别, 确认

express [iks'pres] *vt.* 表达

warmhearted ['wɔ:mhɑ:tɪd] *adj.* 热心肠的

considerate [kən'sɪdərɪt] *adj.* 考虑周到的

patient ['peɪʃənt] *adj.* 耐心的

charming ['tʃɑ:mɪŋ] *adj.* 迷人的

comfortable ['kʌmfətəbl] *adj.* 舒适的

satisfy ['sætɪsfaɪ] *vt.* 使满意

duty ['dju:ti] *n.* 义务, 工作, 责任, 职责

responsibility [rɪs,pɒnsə'bɪlɪti] *n.* 责任, 职责

go ahead 继续

Human Resource Department 人力资源部

on the spot 当场

Notes

1. Would you mind ...?

介意做某事吗?

用于非常客气有礼貌的询问。后面可跟从句或者动名词。如 Would you mind if I open the window? 或者 Would you mind opening the window?

2. This is Mike Smith from ABC Company speaking. May I speak to Mr. Li ?

我是 ABC 公司的 Mike Smith, 李先生在吗?

电话用语, 自我介绍时, 一定要用 This is sb. speaking.

Part C Useful Words and Sentences

1. Good morning. / Good afternoon. 早上好。/ 下午好。
2. Welcome to our bank. 欢迎光临本行。
3. May I help you? / Can I help you? / What can I do for you?
要我为您效劳吗?
4. Could you do me a favor? 能帮我一个忙吗?
5. Could you tell me...? 能告诉我……?
6. Would you mind...? 介意我……?
7. Certainly. / Of course. / No problem. / Sure. / My pleasure.
当然可以; 乐意效劳。
8. By the way. 顺便问一下。
9. This way, please. 这边请。
10. After me, please. 请跟我来。
11. Please go to counter No.3. 请到三号柜台。
12. Thank you! / Thanks a lot. / Many thanks. 谢谢。
13. You're welcome. / Not at all. / Don't mention it. 不用谢。