



金融专业群核心课程教材

商业银行 柜面英语口语

SHANGYE YINHANG GUIMIAN YINGYU KOUYU

主编 汪卫芳



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编写说明

随着金融国际化的日益发展,银行业务的国际化程度也越来越高,随着银行业务的不断拓展和银行服务的多元化,银行英语的内容也在不断丰富,从而要求银行从业人员不断进修相关的英语业务用语。作为服务窗口的银行柜台,其服务水平和服务质量都直接影响银行的整体形象。银行从业人员只有具备良好的英语会话技巧和能力,才能适应当前激烈的竞争,与国际客户进行有效的沟通,既树立良好形象,又拓宽金融业务。

本教材根据高等职业教育职业性、开放性和实用性的指导原则,针对银行从业人员的业务需要,结合英语交际的特点编写,内容覆盖银行存款、取款、挂失、自动柜员机操作、信用卡业务、外汇兑换、汇款、信用证申请、贷款和投资业务十个单元,各单元由背景知识、情景对话和进阶训练三部分组成。从背景知识到独特新颖的情景对话,再到仿真的模块教学和实训的完整体系,充分适应国际化的银行实务操作要求。

本教材适合金融类专业在校学生以及对金融英语感兴趣或有志从事银行业的人员使用,也可作为银行从业人员的进修教材或在校金融类专业学生口语教材或教辅材料。

本教材的编写分工情况为:徐冯璐编写第1、2、3单元,厉义编写第4、5、6单元,汪卫芳编写第7、8、9、10单元,徐冯璐和汪卫芳共同编写书末附录。

编 者

2008年6月

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Business 1

Making Deposits

Module 1

Background Knowledge

Commercial bank deposits, including demand deposits, are subject to immediate withdrawal during regular banking hours at the request of the depositor with the exception of certain time deposits, discussed in this section. Demand deposits may be withdrawn in the form of currency or coin, or they may be transferred to another account at any commercial bank. Demand deposits at commercial banks can be transferred by bank check and are sometimes called checking accounts. No money interest is paid on demand deposits. Checkable NOW accounts, or share drafts at credit unions, which are available to consumers but not business depositors. Technically, they are savings accounts that are accessible by a negotiable order of withdrawal.

Savings deposits at commercial banks and thrifts can usually be withdrawn as currency or coin, or as a cashier's check of the bank (a check drawn against the

issuing bank); they may be transferred into the depositor's demand deposit account at the same bank, although technically the bank may refuse to withdraw or transfer a savings account for 30 days.

Time deposit accounts with specified maturities are exceptions to the convention that commercial bank deposits should be convertible to cash on demand. Prior to the date of maturity, the bank may refuse to exchange such a time deposit claim or may impose a penalty fee. The time deposit pays interest, giving it one of the characteristics of other private bonds.

Discussion

What are the types of commercial bank deposits?



Module 2

Situational Dialogues

Linda is a teller of Bank of China. Every day, there are customers come to her bank and ask about the kinds and procedures of making deposits. Linda always explains to the customers patiently and helps them finish the formalities. Hereafter are the dialogues between Linda and her customers on opening an account, handling demand deposits and time deposits.



(L: Linda; C: Customer)



Dialogue One: Opening a Bank Account

L: Good morning, madam. What can I do for you?

C: Good morning. I'd like to open an account with your bank. Could you tell me how to start a personal account?

L: Certainly, madam. What kind of account do you want to open?

C: Current account, please. What interest do you pay on it now?

L: 0.72 percent per year.

C: Is this the current interest rate?

L: Yes, madam. Then how much money are you going to deposit with us initially?

C: I want to deposit 10 000 yuan.

L: Oh. Just fill in this form. Could you write your name and address in capital letters, and give me a specimen signature here, please?

C: Sure. Here you are.

L: By the way, do you have any means of identification?

C: Certainly. Here you are.

L: Just wait a minute, madam. I'll get it ready for you. Please enter your code number.

C: How many digits?

L: Six, please.

C: Is it all right?

L: Well, madam. It's all right. Here is your bank book.

C: Thanks a lot.

L: You are welcome. Good-bye.

C: Bye.



Dialogue Two: Depositing Money

L: Can I help you, madam?

C: Yes. I'd like to deposit some money. Would you tell me the interest for a regular savings account at present?

L: It's 0.72 percent.

C: How about the interest for the fixed deposit?

L: We now offer a year term account at the interest rate of 4.14 percent.

C: I see. Please arrange a 6 000 yuan regular savings for me. Here is my bank book.

L: Very well. It's very convenient with a regular account. You can deposit or withdraw any time you want. Here is your bank book, please check it.

C: That's right. Thank you very much.

L: Good-bye. We are looking forward to seeing you again.

**Dialogue Three: Handling Time Deposit**

L: Hello, what can I do for you?

C: I'd like to open a time deposit account. I know the interest rate for a time deposit is higher than that for a current account. So I'm quite interested in time deposit.

L: Yes, most people are. Then how long do you intend to keep your money on the account?

C: What are the exact interest rates of different times?

L: There are three kinds of fixed deposits, sir, three-month, six-month and twelve-month deposits. The interest on a three-month deposit is 3.33 percent per annum, on six-month 3.78 percent and on twelve-month 4.14 percent, including taxation.

C: I'm interested in twelve-month deposit. I'd like to deposit 18 000 yuan this time.

L: Fine. Please fill in the deposit slip with your name, address, telephone number, identity card number and deposit term; of course, you have to fill it in with the amount you want to deposit.

C: Ok. I'll do it following your advice. By the way, what if I want to draw my money before the maturity date for an urgent use?

L: Don't worry. You can draw your money at any time. But you will not receive the time deposit return of interest. What we can offer you is a current one.

C: I see. What if I forget to cash my money when the maturity comes?

L: In that case, there are two ways we can do for you. First, you can now make an appointment with us to deposit it as time deposit for another year when it is matured, and then we will regard it as a time deposit automatically at the time when it is matured. Second, we'll just regard your account as regular savings account from then on.

C: That is reasonable. Oh, I have finished the formalities, here you are, my ID card, money and the deposit slip.

L: Fine. I'll undergo the formalities for you. Just wait a moment, please. (After a while, Linda finished all the formalities.) Well, I've done it. Please check

all the information in the time deposit to make sure there is no mistake. Do remember to keep it in a safe place and do not forget your code number.

C: Thank you very much.

L: My pleasure. Good-bye.

Words

- | | |
|-------------------------------------|---------|
| 1. to open an account | 开户头 |
| 2. to deposit and to withdraw | 存款和取款 |
| 3. bank book/passbook | 银行存折 |
| 4. a savings account | 储蓄账户 |
| 5. current account; current deposit | 活期存款 |
| 6. time deposit account | 定期存款账户 |
| 7. deposit term | 存款期 |
| 8. undergo the formalities | 办有关手续 |
| 9. code number | 密码 |
| 10. maturity | (存款) 到期 |
| 11. identification | 身份(证明) |
| 12. specimen signature | 样签 |

Common Expressions

- What kind of account do you want to open?
您想开哪种账户?
- One yuan is the minimum original deposit.
最低开户存款额为1元。
- Then how much money are you going to deposit with us initially?
您开户时要存多少钱?
- Here is your bank book.
这是您的存折。
- If it is a current account, you can deposit and withdraw your money at any time.
如果是活期存款, 您随时都可以办理存款、取款手续。
- Good-bye and thank you for your deposit here. We are looking forward to see-

ing you again.

再见了，谢谢您在这儿存款。欢迎您下次光临。

7. I'd like to open a time deposit account; I know the interest rate for a time deposit is higher than that for a current account.

我想开个定期存款账户，我知道定期存款比活期存款的利率高。

8. I'm quite interested in time deposit.

我对定期存款十分感兴趣。

9. Fine. I'll undergo the formalities for you. Just wait a moment, please.

很好。我就给您办理有关的手续。请稍候。

10. We will regard it as a time deposit automatically at the time when it is matured.

到期它就自动转为定期存款。

Dialogue Imitation

Task One: Role-play

Play the role of a customer or a bank clerk and retell dialogues just learned with your partner.

Task Two: Make a New Dialogue

Refer to useful language points in this unit and make a new dialogue with your partner according to the following given situation.

Situation: Suppose you are a staff of Binjiang Branch, China Construction Bank. One day a new customer named Li Dan came to your bank. She wanted to open an account and deposit some money, part of the money to be kept in a savings account and the rest for a time deposit.



Module 3

Progressing Practice

Task 1

Directions: Suppose you, Edward Parry, maintain a deposit account (number BB 6591) with Bank of China, Hangzhou Branch. On July 21, 2006, you go to that branch to deposit US \$260.00 in 14 notes and 30 coins in dimes. Now complete the form.

DEPOSIT ACCOUNT-IN

BANK OF CHINA

HANGZHOU BRANCH

Date: (1) _____

Note: (5) _____

Paid in by: (2) _____

Coins: (6) _____

Account No.: (3) _____

Total Cash: (7) _____

Credit the account of: (4) _____

Task 2

Directions: Your friend Jimmy from Australia wishes to open a current account with Bank of China, Hong Kong Branch, on September 26, 2006. Now help him fill up the following form using his name card.

A&Q Electronics Co.

General Manager

Jimmy McGowin

231 Kwun Tong Rd, Kowloon, Hong Kong

Tel: 3-4216782 (o)

BANK OF CHINA

HONG KONG OFFICE

Opening Current Account

Date: (1) _____

Name in full: (2) _____

Address: (3) _____

Occupation: (4) _____

Nationality: (5) _____

Tel. : Private:

Business: (6) _____

Specimen signature: (7) _____

Business 2

Handling Withdrawals

Module 1

Background Knowledge

There are several ways you can withdraw money from banks: credit card, cash withdrawal, bank transfers or traveler's checks. Choosing the most suitable method depends on the amount withdrawn, the degree of confidentiality and the convenience desired.

Credit cards: You can use a credit card to access your account from any compatible ATM, 24 hours a day. This method is particularly well-suited to small withdrawals. It is very handy and can be used in stores and restaurants worldwide or for e-shopping. However it has poor confidentiality. When you pay by credit card, you reveal your name and card number. The name of your bank can be easily determined from the card number. And it is costly. There is a commission of two yuan for each transaction on ATM withdrawals across banks through China now.

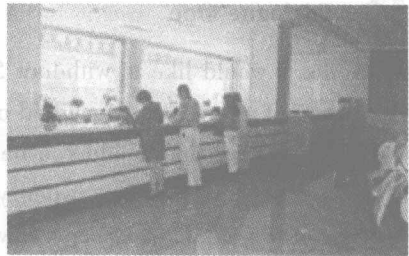
Cash withdrawal: You can withdraw money from your account through the bank teller during opening hours. No accounting transaction will be recorded outside of the bank that holds the account. It is fully confidential but has travel costs and risk of being lost or stolen.

Bank transfers: You can transfer money from your account to any other account in the world. You can thus make all your payments without having to make an extra trip. It is quick (one to two days), inexpensive, and very handy with internet banking.

Traveler's check: It can be used instead of cash. You can obtain checks drawn in various currencies. Traveler's check can be fully refunded if lost or stolen and enjoys better exchange rate. However, you have to pay travel costs and 1% commission.

Discussion

What are the advantages and disadvantages of the four methods of money withdrawal?



Module 2

Situational Dialogues

Every day, besides answering her customers about the questions of deposits, Linda also helps her customers with their withdrawals.



(L: Linda; C: Customer)



Dialogue One

- C: Hello. I would like to withdraw 500 yuan from my savings account.
- L: Very well, sir. Have you filled out the withdrawal slip?
- C: I'm afraid I can't. Would you be kind enough to help me?
- L: My pleasure. Next time, when you come to draw your money again, take a form of this kind. And copy down your name on it, write out the amount of money you want to draw and the number of your bank book in that blank.
- C: Well, 500 yuan. Can I write it in Arabic numerals?
- L: No, you should do it both in Chinese and in Arabic numerals. Take your time, please.
- C: I've done it. Here you are.
- L: Wait a minute. Here is your money, 500 yuan. Please check it, and keep your bank book carefully.
- C: If I would like to transfer 10 000 yuan to an account of Mr. Chenwei, can I do it?