



English on Finance

金融英语

信函与对话

● 陈庆柏 王景仙 编著

金融英语证书考试参考系列

世界图书出版公司

金融英语信函与对话

Communication & Dialogues

for

International Financiers and Bankers

陈庆柏 王景仙 编著

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编者的几点说明

一、编写目的

长期以来,在不少财经、金融院校,专业英语的教学一直未受到应有的重视,普遍存在着只注重基础英语4、6级考试通过率而忽视甚至放弃了对学生进行全面、系统和规范的专业英语培训。这样做的结果,使得许多学生毕业后不能很快胜任本职工作,比如在用英文草拟涉外金融函电时感到很吃力,在进行翻译或与外国金融机构工作人员通过电话交谈时或在业务谈判等一系列外事活动中感到紧张而不知所措。为根本扭转这种局面,使金融、财经院校毕业生尽快适应在中国加入WTO后其金融市场更加开放的形势,在出版了精读教材《金融英语阅读》一书后,我们又及时地编写了这本《金融英语信函与对话》,以满足广大读者的需求。

二、内容结构

该书实际上是两门实务性较强的专业英语课程的有机结合。其中一门是“金融英语函电”,它不仅包括信函、传真、电传和电子邮件等现代商业联系方式的基本要求和规范(如格式、结构、规则、方法等),还有近百封不同类别(如银行业务、保险、投资等)的函电范例。第二门是“金融英语对话”,它所涉及的内容既有一般外事活动(如订机票、订旅馆房间、写感谢信等),也有银行业务活动、营销学、企业管理、公司金融、财会、东南亚金融危机、商业组织以及电子商务等。

三、使用方法

由于这本书是两门课程教材的结合,因此使用时要采用不同

的方法。信函部分是写作课教材。教师除讲一些有关理论,帮助学生解决一些表达难点,复习一下内容中所涉及到的专业术语外,主要精力要放在让学生动笔上,让他们做句子、段落及书信全文的英汉对译。在学生有了一定基础后,教师可给学生一些情景让他们自己设计并书写函电。对话部分属口语教材,其目的是为提高学生口语水平。因此老师在帮助学生解决对话中的语言难点和其它困难后,主要是努力让学生开口说英语,如让他们在小组中练习对话,上台表演对话,与教师在课堂上进行对话等。

四、适用对象

这一专业英语读本适用于下列人员:

1. 财经、金融外贸院校高年级学生,尤其是金融英语系高年级学生;
2. 全国各地银行学校或类似的中等专业学校的老师;
3. 在金融系统工作的非英语专业人员,特别是在涉外金融机构工作,需要进一步提高金融英语水平的中方职员;
4. 准备参加中国人民银行系统金融英语考试的人员,因为它是属于金融英语证书考试参考书之一。

由于编者水平有限,加之时间紧迫,书中缺点错误在所难免,希望广大读者提出宝贵意见,以便再版时予以改正。

编者

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Part I

Business Letter-Writing

Theory about Business Letter-Writing

1. Definition of a Letter

A letter can be defined as a direct or personally written or printed message addressed to a person or a business or an organization. Some dictionaries also define it simply as a written or a printed message. For example, you can say:

—He told me about his vacation in a letter sent to me a week ago.

2. Concept of a Banking Business Letter

A bank business letter refers to a letter about selling and buying of financial services such as deposit-taking, cheque-honouring, loan-granting, investment-consulting, etc.

3. Classifications of Letters

When based on the identity of the addressee or your correspondent, there are private letters and business letters. When the classification is based on the purposes, there are many types of letters. To mention just a few, there are letters of thanks, letters of introduction, letters of complaints, letters asking for something, letters accepting something or refusing something, letters apologizing to somebody for something wrong. . .

4. Composition of a Business Letter

Strictly speaking, a business letter is composed of a standard envelope with the addressee's¹ name, address and postal code² on it and the letter itself.

5 .Structure of a Business Letter

PARTS OF THE LETTER

The modern business letter is nearly always typed. It consists of seven principal parts: (1)the letter head³, (2)the date, (3)the inside name and address⁴, (4)the salutation, (5)the message⁵(sometimes also known as the body of the letter), (6) the complimentary closure⁶, (7) the writer's signature and official position.

(1)The letter head

The letter head expresses a firm's personality. It helps to form one's impression of the writer's firm. Because of this, many firms engage⁷ experts to design attractive notepaper headings. Styles vary considerably, but they all give similar information and besides the name and address of the firm it also includes telephone numbers, telegraphic addresses⁸, the telegraphic codes used, if any, and the kind of business carried on if this is not clear from the firm's name. For companies registered in the United Kingdom with limited liability the word Limited (or a recognized abbreviation of it) must form part of the name. Companies formed with limited liability in the United States use the abbreviation Inc., while Australian companies use (Pty) Ltd. as an abbreviation for Proprietary Limited⁹.

(2)The date

Always type the date in full, in the logical order of day, month, year, thus:

12th October 2000

To give the date in figures (e. g. 12/10/2000) is not only in bad taste¹⁰, but it may easily be confusing in correspondence with the United States, where it is the practice to give dates in the order of month, day and year.

(3)The inside name and address

The usual practice is to set out the name and address of one's correspondent at the head of the letter¹¹, though it is sometimes placed at the foot, in the bottom left-hand corner, in official (i. e. Government) correspondence.

Where the appropriate head of department is known, address the letter to him by his official title, thus:

The Sales Manager
The Hercules Engineering Co Ltd
Braxennose Street
MANCHESTER
M60 8AS

When addressing a correspondent personally by name, take care¹² to spell his name correctly. To address T. B. Gertside as T. B. Garside would be liable to cause offence¹³. People are usually proud of their names. Also address him exactly as he signs himself. If he signs as James Legon, address him in that way and not as J. Legon.

(a) courtesy titles

The courtesy titles used in correspondence are Mr(or Esq.), Mrs, Miss, Messrs (abbreviation of Messieurs) and Mmes (abbreviation of Mesdames). Esq.(for Esquire) is sometimes used instead of Mr as a mark of importance, but as Esq. is legally restricted to certain classes of persons (e.g. judges, magistrates¹⁴, barristers¹⁵ and the eldest son of Knights¹⁶), Mr in business correspondence is the more appropriate mode of address.

When your correspondant holds a special title, such as Doctor, Professor, Colonel, Sir etc, he is addressed by his title and Mr and Esq. must not be used. We write, Dr J. Brown, Prof. L. Carter, Col. W Johnson and Sir Arnold.

Where it is not known whether a woman addressed is married or single Ms has recently crept into use¹⁷ as an alternative for both Mrs and Miss.

(b)foreign correspondence

When you write letters to other countries, always include the name of the country, even if the town mentioned is the country's capital. If you fail to do this, your letter may be sent to the wrong town. There is, for example, a London in England and another in Canada, a Boston in England and another in the United States.

For the same reason, when writing to firms in the United States, make sure to add the name of the state after the name of the town, as in this example:

The Vice President
The Eagle Press Inc
24 South Bank
Boston
Mass 02116
USA

(c)postcodes

When post numbers form part of the address and are known, they should be used on envelopes, a system of postcoding has now been introduced in many countries. The use of the code as part of the address speeds delivery by enabling letters to be sorted mechanically.

(4)The salutation

This is the greeting with which every letter begins. The customary greeting in a business letter is **Dear Sir**, but others are used as follows.

Dear Madam (for both single and married women);

Dear Sirs (when a partnership is addressed);

Mesdames (when the partnership consists of women only, though the

use of the less logical but more familiar **Dear Sirs** is permissible).

When your correspondent is unknown to you and may be either a man or a women, always use the form of **Dear Sir**.

These are the formal openings normally used, but the modern trend is towards informality¹⁸, especially if your correspondent is known to you personally, or if you have traded or banked with him for sometime. The warmer and more friendly greeting, **Dear Mr. . . .**, is then preferred. The greetings Sir, Madam and Gentlemen are very formal and are now rarely used in English business letters, though Gentlemen is usually the form preferred by American writers.

(5) The message

This forms the body of the letter and is the part that really matters. Before you begin to write or dictate, ask yourself the following questions:

- a. What is my aim in writing this letter?
- b. What do I hope to achieve by it?
- c. What is the best way to go about it?

Don't waste words on unnecessary remarks²⁰. Keep your sentences and paragraphs short and start a new paragraph for each new point you wish to stress. Short sentences and paragraphs provide easier reading and are easy to understand.

Some letters are very short and may consist of only one paragraph. Many others fall²¹ naturally into the framework of a three-paragraph plan, as in the example that follows.

a. The first paragraph takes the form of an introduction, or of an acknowledgment if there has been previous correspondence.

b. The second gives information and states the facts.

c. The third refers to²² future action.

Here is an example.

The Area Manager

14 July 2000

Reliance Insurance Co Ltd

Thorncroft

GLASGOW

G44 5EN

Dear Sir

Fire Policy No B 83592

I shall be glad if you will review the rate of premium²³ for goods in our No 2 transit shed²⁴ at Victoria Docks.

My request for the review is made on the following grounds²⁵:

- (i) Lighting is by electricity and the shed is not heated.
- (ii) The shed is equipped with fire-fighting appliances of the most recent type.
- (iii) No power of any kind is employed in the shed.

I feel that these points cannot have been fully taken into account²⁶ when the present rate of premium was fixed and hope you will find it possible to reduce it.

Yours faithfully

NOTE: Paragraph 1 makes a request;

Paragraph 2 states the reasons;

Paragraph 3 suggests future action.

(6) The complimentary closure

The subscription²⁷ or complimentary closure, like the salutation, is purely a matter of custom and a polite way of bringing a letter to a close²⁸.

The expression used must suit the occasion. It must also match the salutation, the form of which is governed by the relationship between the parties²⁹.

The following salutations, with their matching closures, are the ones most commonly used in the modern business letter:

Salutation	Closure	Comment
Dear Sir(s) } Dear Madam }	Yours faithfully	Formal — used as standard practice.
Dear Mr Harris	Yours sincerely	Informal — used between persons known to each other, or where there is a wish to dispense formality

Yours truly is rather less formal than **Yours faithfully**, but it is now little used except where there is a personal relationship, as between solicitors³⁰ and clients, bankers and customers, doctors and patients. **Yours respectfully**, at one time used in letters to superiors, is now obsolete.

Avoid ending letters with **I am, we are, I remain**, etc. These phrases are old-fashioned and serve no useful purpose. Also avoid closing your letter with sentences introduced by **Thanking, Hoping** and similar participles.

(7) The writer's signature and official position

Always sign your letters by hand³¹, and in ink. To "sign" with a rubber stamp³² is a form of discourtesy — it suggests that the reader is not important enough to deserve the personal touch of an original signature.

Because a signature is the distinguishing³³ mark of the person who uses it, the same style must always be used. One must not sign Eric Castle on one occasion and E. Castle on another.

A signature must not carry a title; it must be the plain signature of

the writer. Do not, for example, sign as Mr J. Platt or Professor R. Butler. There is one exception to this: a woman writing to a stranger should indicate whether she is married or single³⁴ and may do so by adding Mrs or Miss in brackets in front of her signature, thus:

(Miss) Alice H Brooks

If a married woman in business chooses to be known by her unmarried name she must of course be addressed as Miss, e. g.

Dear Miss Thompson

Because many signatures are illegible³⁵, it is good modern practice to type the name of the signer and to place his signature immediately above it, thus:



H. W. Webster

This avoids the annoyance³⁶ sometimes caused when a signature is misread.

The following are examples of the ways in which business letters are signed.

(a) an official signing for his company

Yours faithfully

C. Black

Secretary

Yours faithfully

for HUDSON & JONES LTD

C. Black

Secretary

OR

(b) a partner signing for his firm

Yours faithfully

Jackson Brown & Co.