

实用英语分类口语丛书

丛书主编：张晨风



金融口语

栾明香 张晨风 常全生 编著



旅游教育出版社



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前 言

现今,越来越多的各类专业人员意识到英语水平的提高对他们的本职工作非常有益。因此,他们渴望掌握本专业英语,尤其是口语,以利于国际交流和提高语言水平。“实用英语分类口语丛书”就是为了满足各类专业人员的要求而编写的。

本丛书所包含的专业比较广泛,包括旅游、金融、电子、房地产、医务、机械、化工、外贸等。在编写过程中,我们聘请了各专业的专家为顾问,以保证本丛书的专业水平和质量。

本丛书的各分册按内容分为若干单元,每个单元由数个对话组成,每个对话都有汉语译文和难句、难词的注释及相应例句。在每个单元的最后,还列举了与内容相关的补充词汇,目的是有利于读者自学和补充已有知识。

本丛书的各分册分别配制录音磁带,适用于相关专业人员、在校学生及相关专业的爱好者。

《金融口语》一书的审校得到了北京第二外国语学院对外经济贸易系李育良教授的关心和指导,在此表示衷心的感谢。

由于作者水平有限,本书难免出现各种错误,敬请读者批评指正。

作者

1996年9月

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Unit 1. Money Exchange

Dialogue 1: Money exchange

Mr. Jonhson is an overseas student from America. He is now studying at Beijing University. Now he has used up his Renminbi, but he has US dollars in his pocket. He wants to change some dollars into Renminbi. So he goes to Bank of China.

C: Good morning. Can I help you?

J: Good morning. Yes. I'd like to change some money.

C: I see. What money do you have, sir?

J: Three hundred US dollars in my hand.

C: And what money do you like to change?

J: Renminbi yuan, please. By the way, what's the exchange rate of US dollars against Renminbi yuan?

C: The buying rate is one hundred US dollars for eight hundred thirty-two Renminbi yuan. This is an exchange memo. Please fill in your name and the sum of money you want to change, and your address.

J: My address? Should I fill in my American address?

C: No. You should fill in your address in China, that is, where you are staying at present.

J: Oh, I see. (*He fills in the memo and hands it in to the bank clerk.*) Here you are.

C: And your passport please.

J: Oh. Here it is.

C: Thanks. Please wait a minute. (*After a while, C hands the money and the exchange memo to Johnson*). Here you are. Renminbi yuan 2496, and the exchange memo. Count your money and keep the memo for your convenience.

J: OK. The money is correct. But I have a question. Why do I have to keep the exchange memo?

C: I didn't say you have to keep the memo. But when you go back home, and want to change your remaining Renminbi yuan back into US dollars, you'll have to show your exchange memo first.

J: I see. Thank you for your kind explanation. I've learned a lot today.

C: It's my pleasure. Hope you enjoy your stay in China. Good-bye.

J: Bye-bye.

第一单元 兑换货币

对话 1：兑换货币

约翰森先生是从美国来的留学生。他在北京大学学习。现在他花完了人民币，但他有美元。他想把美元换成人民币。所以他来到了中国银行。

职员：早上好。我能帮您的忙吗？

约翰逊：早上好。我想换些钱。

职员：好的。先生，您有什么钱？

约翰逊：300 美元。

职员：您想换成何种货币？

约翰逊：请换成人民币。顺便问一下，今天美元与人民币的汇率是多少？

职员：今天的买入价为 100 美元兑换 832 元人民币。这是兑换水单。请填入您的名字、兑换金额和您的地址。

约翰逊：住址？填我的美国住址吗？

职员：不。填您在中国的住址，即您现在的住址。

约翰逊：噢。我明白了。（他填好水单并递给银行职员）给您。

职员：您的护照。

约翰逊：这是我的护照。

职员：谢谢。请稍等片刻。（片刻之后，职员把钱和水单递

给约翰森)给您。人民币 2496 元,还有水单。数数您的钱,为方便起见请保存好您的水单。

约翰逊:没错。钱数正确。但我有一个问题。为什么我必须保存水单呢?

职员:我没说您必须保存它。但是当您回国,并想将所剩下的人民币换回美元时,您就必须首先出示您的水单了。

约翰逊:我明白了。谢谢你的耐心解释。今天我学了不少的东西。

职员:别客气。祝您在中国过得愉快。再见。

约翰逊:再见。

Notes:

This dialogue concerns exchanging one currency into another. It is a common business of a bank.

这个对话涉及将一种货币兑换成另一种货币。它是银行很常见的业务。

1. Now he has used up his Renminbi.

use up: 用完、用光 例如:

He has used up all his money and now he is penniless.

他花光了所有的钱,一文不名了。

We used up all the bread at breakfast.

早饭时我们吃光了所有的面包。

2. I'd like to change some money.

汉语“我想换钱”在英语中有多种表达方法，如：

I want to convert some money. 我想换些钱。

I'd like some Renminbi for my dollars.

我想用美元换些人民币。

在口语中甚至可以说 Can I get some Renminbi?

我可以弄些人民币吗？

3. What's the exchange rate of US \$ against Renminbi?

exchange rate: 汇率

汇率一般分为买入价 (buying rate)、卖出价 (selling rate) 和中间价 (average rate)。银行一般报中间价。买入价比卖出价低，中间差价为银行的利润。但这里要注意买入价和卖出价是从银行的角度来区分的。例如：

What's the buying rate today? 今天的买入价是多少？

I wonder what the selling rate is today.

我想知道今天的卖出价是多少。

The difference between the buying rate and selling rate is about 5%. 买入价与卖出价大约相差 5%。

4. Please fill in your name and the sum of money you want to change.

fill in : 填入、填写 (也可以说 fill out 或 fill up) 例如：

Fill in your name on this cheque.

请在这张支票上填上您的名字。

After he passed his driving test, Tom filled out an application for his driver's license.

汤姆通过驾驶测试后，填了一张表，申请驾驶执照。

If you want a passport, you will have to fill up this form.

如果你想申请护照，您就得填这张表。

5. 2496 yuan should be pronounced as two thousand four hundred ninety-six, but not two thousand four hundred AND ninety-six. The word 'and' in banking English represents the decimal point. So US \$ 123.4 can be pronounced as one hundred twenty-three point four dollars or one hundred twenty-three AND four dollars.

AND 在银行英语中表示小数点。

6. for your convenience. 为了方便 例如：

We bought this house for its convenience. It's very near the shops and where I work.

我们买这栋房子是为了图它方便。它离商店和我工作的地方都很近。

I always bring my credit card with me for convenience.

为方便起见我总是随身带着信用卡。

7. It's my pleasure. 英语中表达“别客气”的用法很多，除此之外还有：You are welcome. Don't mention it. Not at all.

Dialogue 2: Unconvertible money

A tourist from Brazil goes to Bank of China to exchange some money.

T: Good morning.

C: Good morning. May I help you?

T: Yes. I want to change some money.

C: Please fill in this exchange memo, the amount of your money and your address.

T: Yes. (Fills in the memo and hands it to the clerk.) Here is my memo.

C: (Examines the memo carefully) Excuse me. What money is this?

T: Cruzeiro. Brazilian money.

C: I'm sorry, sir. I forgot to tell you that we don't accept Cruzeiro. You have to use convertible money, such as US dollars, Deutsch marks, Pound sterlings or French francs.

T: But I don't have these money.

C: Then what other money do you have, sir?

T: How about Canadian dollars:?

C: Canadian dollars are fine. How much do you want to change?

T: I only have 200 Canadian dollars and I want to change all of them into your country's currency.

C: OK. Then you have to fill in another memo, I'm afraid.

T: All right. (He fills in another and hands it to the clerk.) How about this one?

C: (Examines again) This one is all right. Would you mind sitting down over there and wait for a second?

T: Not at all. (Goes over to a bench and sits down)

C: (announces) Mr. Cruz.

T: (Stands up and comes to the counter again) Yes?

C: Here is your money and the memo. The buying rate is 100 Canadian dollars for 532. 2 Renminbi yuan, so for 200 Canadian dollars, you get Renminbi yuan 1064.4. Count your money please.

T: Yes. That's correct. Thank you. Good bye.

C: Good-bye.

对话 2: 非自由兑换货币

一个从巴西来的游客到中国银行来兑换一些现金。

游客: 早上好。

职员: 早上好。我能帮您什么忙吗?

游客: 是的。我想换些钱。

职员: 请在这张兑换水单上填上贵国货币金额和您的地址。

游客: 好的 (填好水单递给职员)。给您水单。

职员: (仔细检查水单), 对不起, 请问这是什么货币?

游客: 克鲁赛罗。巴西货币。

职员: 对不起, 先生。我忘了告诉您, 我们不接受克鲁塞罗。您必须用可兑换货币, 比如美元、德国马克、英镑或法国法郎。

游客: 但我没有这些货币。

职员: 那么您还有别的货币吗?

游客: 加元如何?

职员: 加元可以。您想换多少?

游客: 我只有 200 加元, 想全部换成贵国货币。

职员：可以。只是您还得再填一张水单。

游客：好的。（他填好另外一张水单并递给职员）。这张怎么样？

职员：（再次检查一下）。这张没问题。请您在那儿坐一下稍等一会儿好吗？

游客：好的。（走到那边的一个长凳坐下）。

职员：（叫道）。克鲁慈先生。

游客：（站起来走到柜台前）什么事？

职员：这是您的钱和水单。100 加元的买入价为人民币 532.2 元。所以 200 加元，您应得人民币 1064.4 元。请数一下您的钱。

游客：行。正好。谢谢，再见。

职员：再见。

Notes:

Some currencies are convertible; that is, they can be converted or exchanged without restrictions. These include US dollars, Pound sterling, Japanese Yen and Deutsch marks, etc. But most currencies are not convertible. Renminbi is not convertible at present, but the government is making efforts to make it convertible in the near future.

有些货币是可兑换的，即这些货币可不受限制而自由兑换。这些包括美元、英镑、日元和马克等。但大多数货币不可自由兑换。人民币也不是自由兑换货币，但政府正在努力使之在不久的将来成为自由兑换货币。

1. We don't accept Cruzeiro.

accept: 接受、承兑 例如:

Will you accept the invitation? 你接受邀请吗?

The boy accepted full responsibility for breaking the window. 那男孩对打破玻璃负全部责任。

2. You'll have to use convertible money.

convertible: 可转化的、可兑换的 例如:

convertible money. 可自由兑换货币。

unconvertible money. 不可自由兑换货币。

I'd like to buy a bond convertible to 12 shares of common stock. 我想买可兑换为 12 股普通股票的债券。

The US dollar is convertible currency, whereas Renminbi yuan is not. 美元是可自由兑换货币, 而人民币不是。

China will make Renminbi convertible under the current account by the end of 1996. The Central Bank on June the 20th 1996 issued the revised regulations governing the buying, selling and payment of foreign exchange, eliminating controls on other items under the current accounts.

Despite the convertibility in current accounts, China will continue to apply control over foreign exchange activities in capital accounts and individuals still cannot convert hard currency freely.

It still takes time to make Renminbi fully convertible.

3. Canadian dollars are fine.

fine 在此不是通常‘好、优、佳’的意思, 而是表示同意