

金融贸易英语 口语教程

Oral English for Finance and Trade

王红梅 编著
Washimine Coine 审校



四川大学出版社
Sichuan University Press

H319.9
W211

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(川)新登字 014 号

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四川大学出版社出版发行 (成都市望江路 29 号)

新华书店经销 郫县犀浦印刷厂印刷

850×1168mm 32 开本 9.25 印张 2 插页 220 千字

1998 年 4 月第 1 版 1998 年 4 月第 1 次印刷

印数:0001—5000 册

ISBN 7-5614-1656-3/F·254 定价:14.00 元

序

随着改革开放步伐的加快,繁荣发展的中国已与世界上越来越多的国家建立了稳定、长期的商业联系。环顾四周,国际贸易留下的明显印记历历可见。有时候,很难相信每一种跨越国界进入我们生活的商品都与国际金融息息相关。但事实的确如此。

金钱与资金市场间的联系密不可分,单纯地关注任何一方都是徒劳的。在当今世界日益完整、独立的经济环境中,股市和利率正在发生着变化,每一个具有战略眼光,雄心勃勃的商务经理都迫切需要仔细、准确地观察这极具刺激、生机蓬勃的国际金融领域。

正是由于百业之首的金融业突飞猛进的发展,越来越多的学校把国际金融作为独立的专业来开设,求学者趋之若鹜,学生人数一直保持快速上升趋势。

为了适应与国际接轨的需要,近年来,我省各高等院校积极配合金融深化改革的步伐,一方面扩大金融专业培训的范围,为求学者提供更多的学习机会;另一方面大力支持学者、教师结合教学实践编写优质教材,丰富了我省高等教育的内容,同时也将我省的高等教育水平推向了一个新的高度。

由四川联合大学国际经济贸易系青年教师王红梅编写的《金融贸易英语口语教程》,以银行这一金融机构为背景,生动地展示了各类金融活动的工作场景,是一本普及金融专业英语的口语教材,有利于求学者尽快地掌握精练实用的金融、贸易英语。

时代在前进,专业在发展,新情况新问题层出不穷。《金融贸易英语口语教程》尚不能囊括金融、贸易英语的所有内容。祈盼众

2007/105
多学者大胆探索,在金融业更宽更广的领域进行广泛深入的研究,
出版更多的好书好教材以飨读者,为促进我国高等教育的进一步
发展和社会主义现代化建设做出贡献!

涂世群

一九九七年十一月七日

前 言

国际金融是外经外贸系学生、银行学校及财经院校学生必读的重要课程,在我国经济大跨步走向世界之机,国内金融活动亟待与国际接轨,因而出现了各外贸公司、金融机构渴求国际金融专业人才,但此类人才奇缺的现象。因此,近年来各大专院校逐渐掀起了国际金融热,堪称外贸热后的又一波热潮。英语是国际金融活动中必不可少的工具,熟练地使用流利的口语与外商洽谈借贷款条件、投资方向,炒买外汇股票、发放债券;利用国外银行或基金组织等金融服务机构开展自己的国际业务,以及信用证、付款条件等的磋商谈判均需一定的英语水平和口才。这一点正是许多学习者深感棘手的问题。本书的出版即是为了替大家消除苦恼,使之顺利跨越语言障碍。

本书以连续剧的形式进行场景教学,以一位大学毕业生 Maggie 进入银行工作为线索,用轻松、明快、精练、实用的英语对话展示了一幅幅工作实景。其内容涉及对外贸易、金融、外汇市场、银行金融及其他国际金融服务机构的多项业务活动。全书共 32 课,情节相互衔接,生动有趣。每课又有其独立的中心点、明确的口语练习要点与基本句型,辅之以课后小对话、回答问题和小组会话练习。口语范围不仅包容金融术语、行话、谈判技巧,也包括日常的生活用语和社交礼仪。作者在编写过程中将重点放在英语对话的实用性、专业性,简洁、趣味性上,使读者易于理解、运用。但愿此书能为广大读者插上一对飞翔的翅膀,在国内外金融界、商界中充分发展露才华,开创出一片属于自己的蔚蓝明澈的天空!

本书中的情节、人物均属虚构。

本书可作为各高等院校金融专业的英语口语教材,也可供相关单位用于培训在职人员,及提高银行职员柜台英语水平和对外交流能力。

本书在编写过程中得到许多朋友的大力支持和鼓励。在此,作者要特别感谢美国专家 Washimine Coine 博士,她不仅仔细审校了全文,还提出许多有益的修改意见;作者要特别致谢徐世群副省长,感谢他于百忙之中抽时间审查书稿,并为本书作序。

本书虽经多次修改,但缺点和错误恐难免,作者诚恳地期望得到各位读者朋友的批评指正。

王红梅

一九九八年元月

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Episode 1

Job Interview

Maggie: The name is Maggie. Maggie Lee. I'm a new graduate from Harvard University. Expecting a new life in the Uton Bank, which is a large bank in New York, I sent my job application there. Fortunately, the day before yesterday, a reply came, informing me of an interview at 11 a. m on Wednesday. Today is Wednesday. I'm ready. At quarter to 11, I enter the lobby of the Bank's building.

At the reception desk, a young lady gives me an encouraging smile when I approach her in an uncertain manner.

Receptionist: Good morning, miss. Can I help you?

Maggie: Good morning. (*Taking out the letter.*) I've come for an interview with Mr. Peter Evans, vice-president of the bank.

Receptionist: (*Taking a quick glimpse at the letter.*) Oh, I see, your appointment is at 11 o'clock. Would you wait a moment, please? I'll make sure Mr. Evans is ready for you.

(I find a seat beside the desk. My heart beats faster and faster. I'm quite nervous. "Keep calm," I tell myself. The lobby is big and clean. A few people come in and out. The receptionist is engaged in her work. Two or three minutes later, she gestures to me.)

Receptionist: Miss Lee, vice-president is waiting for you now in Room 806. That's on the eighth floor.

Maggie: (*Rising.*) Room 806?

Receptionist: Yes. Good luck!

Maggie: Thank you very much.

Receptionist: Not at all.

(*Pause.*)

Maggie: Good morning, sir.

Evans: Morning. You're...

Maggie: My name is Maggie Lee. I received a letter the day before yesterday, informing me of my interview.

Evans: (*Smiling.*) So you are Miss Lee, one of the applicants for the position of secretary. We do have the vacancy. Sit down, please.

Maggie: Thank you, Mr. Evans.

Evans: May I have a look at your references?

Maggie: Sure, here you are.

Evans: ...OK., I'm quite satisfied with your qualifications. Your major is English. You want to work in our bank. Why?

Maggie: I'm interested in international finance, though I majored in English. I took international finance courses as my electives and I got all "A"s. I believe my language ability as well as my knowledge of banking give me the qualities to be a good office secretary.

Evans: But, you have no experience.

Maggie: Lack of experience doesn't mean inability, Mr. Evans. I have been trained to be a secretary. I can skillfully handle of-

fice affairs such as reports, agendas, computer and so on. I have enough confidence in my capability. Give me a chance to prove my abilities.

Evans: Good. I do need a capable secretary. You will be working directly under me. Of course, I'll have to put you on six months' probation. Another thing, I hope you can carry on with the daily routine even if the office director is on leave or absent.

Maggie: I'm sure I can handle it well. I'll do my best.

Evans: You can expect to get \$ 300 per week for your salary. In six months your salary would be adjusted. Naturally, at the end of each year you will get the bonus. If you are satisfied with the conditions here, please sign the contract and return it to me.

Maggie: This is great! Oh, you're very kind, Mr. Evans. I won't disappoint you.

Evans: Remember it might be hard to get along with me, especially if you can't keep your promise. With regard to details, Mrs. Elina Malinen will help you. Now, go to the secretarial office. She is the office director and is expecting you.

Maggie: OK. See you tomorrow, Mr. Evans.

Evans: See you.

Terms.

1. job interview 求职面试
2. reception desk 接待处
3. receptionist 接待员

4. glimpse 一瞥
5. application 申请
6. applicant 申请人
7. vacancy 空缺
8. reference (关于品行、能力等的)证明
9. qualification 资格
10. to handle 处理
11. electives 选修课程
12. agenda 议事日程
13. confidence 信心
14. to gesture 打手势
15. capability 能力
16. probation 试用期
17. to keep one's promise 信守诺言
18. daily routine 日常工作
19. on leave 休假
20. bonus 奖金

Comprehension questions.

1. Who is Maggie Lee?
2. Who is Mr. Peter Evans?
3. What does the receptionist do after Maggie asked to see Mr. Evans?
4. What position does Maggie apply for?
5. What's Maggie's major in university?
6. How does Maggie convince Mr. Evans that she is the right person for the job?
7. What decision was made by Mr. Evans?

8. How long is Maggie's probation?
9. How much money will she receive as her salary?
10. Is Maggie satisfied with the conditions?

Exercise I

Complete the dialogue with the following words and expressions.

qualifications can you tell me anything ...
 depends on Have you got anything else to ask me
 your references dealing with
 the job description I liked that most, really.
 It's a job I'm interested in a sales manager
 take a seat your application forms

(A is an applicant; B is the general manager.)

A: Good morning. Mr. Smith.

B: Good morning, Mr. Yu. Please _____.

A: Thank you.

B: Now, let me look at _____... Well, first of all, Mr. Yu, can you tell me why you want to work as _____ with us?

A: _____, and your company is one of the best known. Although I haven't much experience as a manager, _____ you sent me was very interesting. It's a job I intended to take when I was at university.

B: Oh, is it? What subjects do you like most at university?

A: Sales strategies. _____.

B: Can you explain why?

A: I think it's because I like _____ people and it's very challenging. It involves the use of mind.

B: Well, I think that's all that I want to ask you now. Certainly

_____ are very good. Is there anything you want to ask me?

A: Um...yes, _____ about holidays and things like that?

B: There are four weeks of holidays a year, excluding the public holidays, and the starting salary for our departmental managers _____ their age, experience, _____ and so on. It's something about 1000 Renminbi yuan a month.

A: I see.

B: Good. _____?

A: No, I don't think so.

B: That's fine, then. Thank you very much for coming to see us. I hope to be able to let you know about the job within the week.

Exercise II *Situational practice.*

Several students talk about what to do in the future. Student A starts by telling his/her ideal job. Then student B points out the disadvantages in the job and gives his/her ideal job. Keep the conversation up until everyone has had a turn.

Suggested expressions:

- | | |
|---------------------------------|-----------------------------------|
| to have high status | to get good pay |
| to enjoy long vacations | to have good working conditions |
| to get to travel a lot | to be one's own boss |
| to like making decisions | to be in charge |
| to work with interesting people | to work close to home |
| to work short hours | to have good chances of promotion |

Exercise III *Topic.*

"Money isn't the most important thing in a job." What do you think?

场景 1

求职面试

梅琪：我叫梅琪。梅琪·李。我是哈佛大学的应届毕业生。我希望在尤登银行开始我的新生活，因此寄去了一份求职申请表。前天，我收到了答复，通知我星期三上午11点去面试。今天是星期三。我已做好准备。11点差一刻，我跨进银行大厦的门厅。坐在接待处的一位年轻女士见我犹豫地朝她走近，便露出了鼓励的微笑。

接待员：早上好，小姐。我能帮助你吗？

梅琪：早安。（取出信件。）我来这儿接受银行的副总裁彼得·伊文思先生的面试。

接待员：（飞快地瞥了一眼那封信。）噢，我知道，你的面试安排在11点。请你暂等一会儿，好吗？我要确定一下伊文思先生是否准备好见你。

（我在桌边找了个座位。我很紧张，心越跳越快。“保持冷静”，我告诫自己。大厅宽敞而洁净。一些人出出进进。接待员忙于她的工作。二、三分钟之后，她朝我示意。）

接待员：李小姐，副总裁正在806房间等你。在8楼。

梅琪：（站起身。）806房？

接待员：是的，祝你好运！

梅琪：非常感谢。

接待员:不客气。

(过了一会儿。)

梅 琪:早上好,先生。

伊文思:早上好。你是……

梅 琪:我叫梅琪·李。我前天接到您的信。您告诉我今天上午来面试。

伊文思:(微微一笑。)哦,那么你就是李小姐,秘书职位的应聘者之一。我们现在的确有个空缺。请坐。

梅 琪:谢谢,伊文思先生。

伊文思:我可以看看你的推荐信吗?

梅 琪:当然可以,这就是。

伊文思:很好。我对你的资格证相当满意。你的专业是英语,而你在我行工作,为什么?

梅 琪:虽然我的专业是英语,但我对国际金融有浓厚的兴趣。我选修了几乎所有的国际金融课程,全得了“A”。我相信凭着自己的语言优势以及对银行业务的了解,我能成为一位优秀的办公室秘书。

伊文思:可是,你毫无经验。

梅 琪:没有经验并不意味着没有能力,伊文思先生。我曾受过做一名秘书的训练。我能够熟练地处理办公室的一切事务,诸如写报告、日程安排、使用电脑等等。我对自己的能力满怀信心。请您给我个机会证明我的自信。

伊文思:好吧。我的确需要一位能干的秘书。你将直接为我工作。当然,我先得给你6个月的试用期。还有件事,我希望即使办公室主任在休假或不在,你也照样能完成日常工作。

梅 琪:我准能做得妥妥当当。我会尽全力的。

伊文思:你每周的工资为300美元。6个月后再作调整。自然,每