

ZHONGDENG ZHIYE XUEXIAO
LITI HUA XILIE JIAOCAI

中等职业学校**立体化**系列教材

(**金融事务专业**)

丛书主编 王汝梅

银行柜面英语听说

*Yin Hang Gui Mian
Ying Yu Ting Shuo*

主 编 周素文



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内 容 简 介

全书共二十个单元,内容包括开立银行存储账户,柜台存取款,通过银行办理汇款,自动柜员机的使用,在银行租用保管箱,在银行购买旅行支票,货币兑换,办理保险业务,办理信用卡及信用卡的使用,办理住房抵押贷款,办理挂失,自动转账业务等。

本书针对中职学生的基本特点,通过讲授银行柜面英语,使学生能够掌握较为熟练的柜面英语,为学生就业上岗打下基础。同时,培养学生可持续发展能力,提高学生职业业务素质和职业道德素质。

丰富的知识内容使本书既可以作为中职学生教材,又可作为银行在职人员的学习参考资料。

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前 言

中等职业学校的目标是培养中级应用型人才,提高中职生职业能力和拓宽就业门路。以就业为导向,深化中职教育改革,培养中职生创新精神与实践能力和实践能力是当前中职教育的客观要求。

由于在中职学校的教学中缺少内容适合、难度适当且实用性较强的教材,因此,我们编写了本教材,目的是补充我们在专业英语教学方面的教学内容。

本教材以能力为本位,以学习实用、教学够用、专业定向、可操作性强为编写原则,在考虑到学生学习需要的同时,强调学生能力的培养,注重教育的双主体论,即教材既是教师的使用资源,也是学生学习的资源,教材既要注重教师的主导作用,更要强调学生的主体参与。

在教学过程的安排上,突出专业特点,提供充分的训练,强调学生的人人参与,培养学生尝试使用英语的良好意识。教材所选内容由浅入深,难度适当。

本教材突出专业特点,注重听、说、交际能力的培养。书的内容覆盖银行、金融等方面,符合当前柜台服务员使用英语的特点,同时还教授了一些新的语言表达方式。

本书适合中职、中专相关专业的学生及从事金融、会计相关专业的人员使用。学生在学完本教材之后,能够使柜面英语专业知识得到巩固和扩展,听说交际能力得到加强和提高。

本教材主编为北京市宣武第一职业学校周素文老师,主审为北京商贸学校的孙旭老师。

全书共 20 个单元。其中,张小英老师编写第 1 至第 5 单元,张辉老师编写第 6 至第 10 单元,孙雪梅老师编写第 11 至第 15 单元,黎青老师编写第 16 至第 20 单元。王营老师和刘玉老师主要负责训练部分的编写。

由于时间仓促,编者水平有限,疏漏和不足之处在所难免,敬请读者不吝赐教!

为方便学生学习和教师教学,本书配有英国专业人员口授的录音磁带,发音纯正地道。

作为立体化系列教材之一,本书还配有教学指南、电子教案及习题答案(电子版)。请有此需要的教师登录华信教育资源网(www.huaxin.edu.cn 或 www.hxedu.com.cn),免费注册后再进行下载。有问题时请在网站留言板留言或与电子工业出版社联系(E-mail:hxedu@phei.com.cn)。

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Unit One

Exchange (1)

Part I Listening

Listen to the record
and choose the correct
answers.

Teller: Good afternoon, sir. _____ (What can I do for you/How can I help you?)

Customer: I want to exchange some money.

Teller: Yes. And _____ (which kind/what kind) of currency do you want to exchange?

Customer: Some US dollars.

Teller: OK. _____ (How many/How much) do you want to exchange?

Customer: _____ (Six hundred/Six thousand) dollars. By the way, what's the exchange rate for US dollars?

Teller: It's _____ (870/817) RMB Yuan for 100 dollars.

Customer: I see.



Questions: 1. What does the customer want to do?

2. What kind of coins does she want?



Part II Speaking

What can I do for you?

Situation: A customer wants to exchange some money. A bank teller is greeting her.

Teller A: Good morning. Can I help you?

Customer: Yes. Will you please tell me where I can change RMB Yuan into coins?

Teller A: Certainly, madam. Please queue up at counter No. 1.

(At counter No. 1)

Teller B: What can I do for you?

Customer: I want to change one hundred RMB Yuan into coins.

Teller B: Which kind of coins do you want, madam?

Customer: Let me see. Fifty Yuan in one Yuan coins, thirty Yuan in five "Jiao" coins, and the others in one "Jiao" coins.

Teller B: Wait a minute, please.

(Some minutes later)

Teller B: Here you are. Please count them.

Customer: Well, do I need to pay any handling charges?

Teller B: No, madam. It is free of charge.

Customer: That's nice. Thank you very much.

New Words & Expressions

situation / 'sitʃu'eɪʃən /	n.	情景; 环境
teller / 'telə /	n.	职员
customer / 'kʌstəmə /	n.	顾客
exchange / ɪks'tʃeɪndʒ /	v.	兑换
currency / 'kʌrənsi /	n.	货币
rate / reɪt /	n.	率; 比率
greet / gri:t /	v.	问候; 迎接
coin / kɔɪn /	n.	硬币
queue up		排队, 站队
counter / 'kaʊntə /	n.	柜台
count / kaʊnt /	v.	数, 清点
handling charges		手续费
free of charge		免费



Notes

1. fill in 为“填写”的意思。在英语中可以用三个不同的短语即 **fill up**, **fill in**, **fill out** 来表达此意思。

例如: I want you to fill up this form according to my instructions.

The policeman filled out a report of the accident.

Fill in your name and address here.

2. exchange memo: 兑换水单。

3. duplicate 一式两份 triplicate 一式三份

quadruplicate 一式四份 quantuplicate 一式五份

sextuplicate 一式六份 septuplicate 一式七份

octuplicate 一式八份 ninefold 一式九份

tenfold 一式十份

4. the British pound sterling: 英镑, 符号为 £。

the US dollar: 美元, 符号为 \$, 辅币符号为 ¢ (美分)。

the Japanese Yuan: 日元, 符号为 ¥。

5. I see. 我明白了。

Practising

I. Fill in the blanks with the words you hear on the tape.

C: _____ 1 _____. Can you please split these one hundred RMB Yuan notes for me?

T: _____ 2 _____, how do you want your money?

C: One hundred in _____ 3 _____ notes and the other _____ 4 _____ in five Yuan notes, please.

T: Yes, madam. _____ 5 _____. Please count them.

II. Read the following sentences and try to understand them.

A. Please fill in this exchange memo in duplicate, your name, and the amount you want



to change.

- B. The sum is correct. Thanks a lot.
- C. You are welcome.
- D. Yes. And what kind of currency do you want to exchange?
- E. Three hundred pounds. By the way, what's the exchange rate for pound sterling today?
- F. Good morning! I want to exchange some money.
- G. Good. What's the amount you'd like to change?
- H. I see.
- I. Will you please show me your passport?
- J. Here are the notes and the memo.
- K. Good morning! Is there anything I can do for you?
- L. It's 1,325.04 RMB Yuan for 100 pounds.
- M. Yes. Here you are.
- N. This is the exchange memo for your reference.
- O. Your £300 are changed into RMB 4,570.8. Here are the notes and also your passport. Please check them.
- P. Thank you very much.
- Q. I want to exchange some pounds sterling.

III. Then make a dialogue with them in the correct order.

IV. Play a role in the dialogue and practise the dialogue with your partner.

V. Match the following.

- | A | B |
|-----------|---------------------------|
| 1. 兑换外币 | A. exchange some currency |
| 2. 供你参考 | B. by the way |
| 3. 给你 | C. the exchange rate |
| 4. 免费 | D. I see. |
| 5. 我明白了 | E. change ...into... |
| 6. 兑换率 | F. what kind of currency |
| 7. 别客气 | G. Wait a minute. |
| 8. 将……换成 | H. Here you are. |
| 9. 一式两份 | I. handling charges |
| 10. 请等一下 | J. free of charge |
| 11. 顺便说 | K. in duplicate |
| 12. 请清点一下 | L. You are welcome. |

13. 手续费 M. exchange memo
 14. 哪种货币 N. for your reference
 15. 兑换水单 O. Please check/count them.



VI. Make a dialogue according to the situation given.

Situation: Miss Wang, a customer, wants to know the bank's business hour. Mr. Li, a bank teller, is greeting her.

VII. Reading Comprehension

Dirty Money

In recent years, doctors have been puzzled by the very rapid spread of antibiotic-resistant types of bacteria. Now, researchers trying to find out how bacteria travel so quickly from one area to another have found one possible cause: money. To be more exact, paper money. The researchers, who work at an Air force base in the United States, described dollar bills as "bacteria farms."

There is nothing particularly surprising about the results. Anything that is handled by many people and never washed is bound to be dirty. What is surprising is the great variety of bacteria on money. Almost a hundred different types of bacteria were found on the bills, which had been randomly collected from grocery stores in the area.

Of these bacteria, almost 95% could cause illness in humans. On almost 10% of the bills were found some particularly dangerous types of bacteria—*klebsiella*, which causes pneumonia, and *staphylococcus*, which causes food poisoning.

As you might expect, the dirtiest money was US\$1 bills, whereas US\$50 bills were the cleanest. These figures would probably be similar for any country's paper money. Before you panic and decide to burn all your money, remember what the scientists say: All the bacteria found on the bills are also commonly found in the human body, where they don't always cause health problems.

(I) Cloze Test

1. There is nothing 1 surprising about the results. Anything that is 2 by many people and never washed is bound to be dirty. What is surprising is the great 3 of bacteria on money. Almost a hundred different types of bacteria were found on the bills, which had been randomly collected from 4 stores in the area.

- A. handled B. variety C. grocery D. particularly

2. Of these bacteria, almost 95% could cause 1 in humans. On almost 10% of the bills were found some particularly 2 types of bacteria—*klebsiella*, which causes 3, and *staphylococcus*, which causes food 4.

- A. poisoning B. pneumonia C. dangerous D. illness



(II) Choose

1. All of the bacteria found on paper money _____.
 A. are particularly dangerous to humans
 B. could make people sick
 C. can also be found in people's bodies
 D. come from the human body
2. Air Force researchers call dollar bills "bacteria farms" because _____.
 A. they are used to spread bacteria
 B. a great variety of bacteria can be found on them
 C. they are never washed
 D. they are the best place to grow experimental bacteria
3. The article is titled "Dirty Money" because _____.
 A. money is never washed
 B. researchers have proved that money causes illness in humans
 C. almost 10% of bills carry particularly dangerous types of bacteria
 D. money may contribute to the spread of dangerous bacteria

VIII. Translate

Balance of Payments

In the international economic transactions, trading nations have developed an accounting concept which is called balance of payments. In other words, the balance of payments is a record of the economic transactions between the residents of one country and the rest of the world. These transactions, in general could be divided into two forms: visible trade and invisible trade. A visible trade, which is also called international trade, includes exports and imports of goods. An invisible trade refers to an exchange of services or assets between residents of one country and those of another, such as cash payments and receipts, gift, loans and investment, etc.

If residents of country A spend more abroad than those of country B spend in country A, it is called to have a deficit on its balance of payments. A surplus on one country's balance of payments means that residents of another country spend more in that country than those of that country spend.

Countries with a deficit after all the economic transactions have been recorded are called debtor nations. Countries with a surplus on their country's balance of payments are called credit nations. Deficits on the balance of payments have to be financed. Nowadays, such deficits are usually financed by Special Drawing Rights (SDRS) drawn at the International Monetary Fund (IMF).



Unit Two

Opening a Savings Account

Part I Listening

Listen to the dialogues
and choose the correct
answers.

- Where can the customer get money from a teller?
A. machines B. windows
- Who is greeting the customer?
A. manager B. teller
- What should the customer do when he wants to cash a check?
A. endorse B. deposit
- What are Paul and Jack doing?
A. closing an account B. opening an account
- What is Jim?
A. depositor B. banker
- What does the bank require a customer's?
A. depositor B. signature
- What is Rose's question about?
A. transaction B. deposit



8. What is Hansen doing?

A. keeping the books

B. signing



Questions: 1. What does Betty want to do?

2. What kind of accounts does she want?

Part II Speaking

I'd like to open a
savings account.

Situation: Betty is a foreigner, she is going to work in China for two years, she wants to open a savings account, a clerk is serving her.

Clerk: May I help you?

Betty: Yes, please. I work in a joint venture corporation and shall stay here about two years. I'd like to open a savings account. Can you give me some information?

Clerk: Yes, I'd be happy to help you. What kind of accounts would you like to open?

Betty: Well, I'm not sure. What kinds of accounts can I open here?

Clerk: Usually we offer current account and fixed account for individuals.

Betty: Could you tell me the difference between them?

Clerk: Of course I will. If you open a fixed account you'll have a deposit certificate in the name of the depositor. And the interest rate is higher for fixed account.

Betty: Then how about the current account?

Clerk: The current account takes the form of a deposit book. You may withdraw the money at any time and you just need to present your deposit book and a withdrawal slip.

Betty: I'd rather open a current account.

Clerk: OK, please fill in this application form.

Betty: Here is the filled out application form. Is everything all right?

Clerk: Yes, quite all right. But you have to deposit some money at the same time you open the account.



Betty: Fine. Here is one hundred Yuan.
 Clerk: Please show me your passport.
 Betty: Here you are.
 Clerk: Good. Everything is done. Here is your deposit book and passport.
 Betty: Thank you very much.
 Clerk: It's my pleasure.

New Words & Expressions

cash / kæʃ /	v.	兑现金
endorse / in'dɔ:s /	v.	背签 (支票)
withdraw / wið'drɔ: /	v.	取款
withdrawal / wið'drɔ:əl /	n.	取款
signature / 'signətʃə /	n.	签名
interest / 'intrɪəst /	n.	利息
transaction / træ'n'sækʃən /	n.	业务; 处理
joint venture corporation		合资公司
offer / 'ɔfə /	v.	提供
current account		活期存款账户
fixed account		定期存款账户
certificate / sə'tifikət /	n.	证明书, 执照
slip / slip /	n.	存 (取) 款单
application / æpli'keɪʃən /	n.	申请 (书)
passport / 'pɑ:spɔ:t /	n.	护照
accommodate / ə'kɒmədeɪt /	v.	照应, 为……服务

Notes

1. I'd like to open a savings account.

open a savings account 开立储蓄账户。也可以说
 keep an account 开 (有) 账户

2. Usually we offer current account and fixed account for individuals.

1) current account 活期存款账户。类似的用法还有:
 current deposit 活期存款
 current money 通货, 流通的货币