

国家教育部新世纪网络课程建设工程项目
商务英语系列课程教材

国际支付与结算

International Payments and Settlements

总主编 肖云南

主 编 王益平

Engl



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·北京·

内 容 简 介

支付与结算是国际贸易的重要环节之一,为适应对外贸易及外汇银行业务的发展,培养和造就大批既懂国际贸易和国际金融业务,又能运用英语从事贸易和国际银行业务的复合型人才,使之系统地掌握与国际结算有关的理论知识和实务性操作,我们特编写了此书。本书共14章,涵盖了国际贸易支付与结算的主要方式、结算工具、单据和结算规则等。具有内容丰富、新颖、实务性和可操作性等特点。

本书以英语介绍专业知识,相对原版教材而言,语言简练,通俗易懂。本书可供国际贸易、经济管理、法律、财税、英语等专业三、四年级本科生作为复合型专业英语教材使用,亦可供具有一定英语基础知识,正在从事或准备从事国际商务活动的读者及专业人士学习参考。

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前 言

迈入新世纪和加入 WTO, 我国正逐步地参与国际竞争, 同世界接轨。随着全球经济的发展和市场化运作, 英语作为国际商务用语变得越来越重要, 社会上也越来越迫切地需要既有专业知识又能熟练运用英语的人才。在这一新形势下, 一些有条件的院校纷纷开设商务英语专业, 商务英语已经进入了很多高校的课程之中。21 世纪是一个充满机遇和挑战的时代, 它为当前的商务英语教学提出了更新、更高的要求。怎样才能有效地提高学生的实际语言运用能力, 培养既有专业知识又能熟练运用英语的人才, 使学生所学的知识跟上时代的节奏, 符合社会经济生活的实际需求, 已成为英语教育工作者的历史责任, 也是日益发达的经济社会发展的需要。

为了适应新的形势, 满足各大专院校商务英语专业学生和社会上各阶层商务工作者的需求, 我们组织编写了这套《商务英语系列课程教材》。目的是帮助以英语为第一外国语的国际商务专业的学生有效地解决英语学习中出现的问题, 让更多的人通过商务英语系列课程的学习, 快速提高商务英语听、说、读、写等各方面的能力, 不断提高自身素质和专业水平, 迎接国际竞争的挑战, 为祖国的现代化建设服务。

《商务英语系列课程教材》是国家教育部新世纪网络课程建设工程项目之一, 本系列教材包括《商务英语听说》、《商务英语阅读(精读本)》、《商务英语选读(泛读本)》、《商务英语写作》、《国际商务谈判》、《国际贸易实务》、《国际市场营销》、《国际支付与结算》、《国际商法》等 9 本。随着国际商务的发展和读者的需要, 我们还将不断对这一系列教材进行补充和修改, 以期形成读者欢迎的动态系列教材。本系列教材可作为大专院校商务英语专业的普及教材, 也可供社会从事外贸和商务工作的读者使用。

本系列教材具有以下特色。

1. 本系列教材内容新、全面, 专业性、可操作性强。
2. 本系列教材强调专业基础, 重视语言运用, 各书均配有大量练习, 注重全面提高学生运用商务知识和英语的能力。
3. 本系列教材设计有配套的课程软件, 便于学生自主学习。操作上可灵活掌握, 不仅可供在校生课堂学习, 还可以面向全国网络课程的学生和在职人员自学, 覆盖面广。
4. 本系列教材的编写者都是从事商务英语教学的一线教师, 具有多年丰富的教学经验和极强的事业心和敬业精神。在系列教材的基础上, 作者根据自身教学经验编写了配套的教师指导书和参考答案, 可与同行交流, 便于教师授课和辅导学生进行课后实践。如有需要者请与湖南大学商务英语系联系。电子邮件地址: business@hnu.net.cn。

随着中国对外贸易的发展, 国际结算业务面临着前所未有的发展局面。结算业务是否能

顺利进行将直接影响到贸易货款的收付和银行的声誉，国际支付与结算中又涉及大量的国际惯例，对这些惯例的理解和掌握的程度如何，将直接影响到结算的质量。因此，不管是从事国际贸易的业务人员还是办理国际业务的银行工作人员，都需要对国际支付与结算的理论和实践知识有较全面的了解。

为适应对外贸易及银行外汇业务的发展，培养和造就大批既懂国际贸易和国际金融业务，又能运用英语从事商务和国际银行业务的复合型人才，使之系统地掌握与国际结算有关的理论知识和实务性操作，我们特编写了此书。本书共 14 章，涵盖了国际贸易支付与结算的主要方式、结算工具、单据和结算规则等。具有内容丰富、新颖、实务性和可操作性等特点。本书以英语介绍专业知识，相对原版教材而言，语言简练，通俗易懂，适合中国学生使用。每章后面有针对性练习。书后附有练习参考答案。本书作者王益平负责第 1、2、3、6、7、8 章的课文及练习；莫再树负责第 4、5、9、10、11、12、13、14 章的课文及练习。全书由王益平负责大纲编写和组稿，加拿大 Ian Winchester 博士审稿，由于编著者水平有限，书中不妥之处在所难免，敬请广大读者批评指正。

作 者
于长沙市岳麓山
2004 年 1 月

学习指导

《国际支付与结算》系统地介绍了国际贸易支付与结算有关的各种工具、方法、单据、规则等。内容广泛，简明易懂。

本教材可供国际贸易、经济管理、法律、财税、英语等专业的三、四年级本科生作为复合型专业英语教材使用，亦可供具有一定英语基础知识，正在从事或准备从事国际商务活动的读者及专业人士学习参考。为方便读者自主学习，本教材提供有配套的网络版和单机版课程光盘。声音、动画、图文并茂，引导读者进入一个仿真的商务环境中学习，而且每章都配有词汇、注释、练习及参考答案，以便学习者在提高业务知识的同时熟悉语言知识。本教材课时可安排为 54 学时。本教材学习建议如下。

1. 了解本教材各个章节内容（详见本教材中英文目录），每章包括内容简介、基本理论、词汇、注释和针对性练习。相关理论、国际惯例、基本操作是本教材的重点。对于一些有关结算实务的实际操作章节，要注意操作的流程。

2. 国际支付与结算中要用到各种单据，对于每种单据，要了解它的基本内容并且应能制作各种单据。

3. 各章提供了一些相关网站，读者学习时可以查阅相关网站的内容以巩固和加深对本章内容的理解。

4. 建议在学习本教材的同时，阅读一些有关支付与结算的中英文版书籍，有助于更好地理解各个章节的主要内容。

编 者

2004 年 1 月

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Chapter One

Brief Introduction to International Trade

国际贸易简介

◀ In this chapter, you will learn:

- ☒ Some concepts about international trade
- ☒ Trade terms
- ☒ Basic international payment and settlement methods

1.1 The Concept of International Trade

国际贸易的定义

1.1.1 What is international trade? 什么是国际贸易?

International trade is the exchange of goods and services produced in one country for those produced in another country. In most cases countries do not trade the actual goods and services. Rather they use the income or money from the sale of their products to buy the products of another country.

1.1.2 The major participants in international trade 国际贸易的主要参与者

- The buyer who purchases the goods
- The seller who provides the goods
- Banks that facilitate the payment of the transaction

1.1.3 The points to be considered for both the buyer and the seller in international

trade 国际贸易中买卖双方应注意的事项

- The creditworthiness of the opposing party
- Payment methods
- Trade terms
- The exchange risks

1.1.4 Major processes of international trade 国际贸易的主要程序

1. Business negotiation

- Enquiry (the act of requesting information on the availability of specific products)
- Offer / Quotation (a promise to supply goods on the terms stated)
- Counter Offer (offer made in reply to an offer made by somebody else)
- Acceptance / Order (an offer to buy)

2. Sales contract

The sales contract is a written agreement that clearly states the rights and responsibilities of both parties to a transaction.

No matter where you are doing business you must keep in mind that international contracts must be prepared and negotiated in a completely different context than domestic ones. An international sales contract is not merely a document setting forth quantity, price, delivery arrangement of the product; it must also take into account the local legal system and political and exchange risks in the country involved. An international sales contract usually contains the following parts:

- Quality clause (including the goods description, quality, specifications, etc.)
- Quantity clause (including weight, numbers, length, dimension, volume, capacity, etc.)
- Package clause (including the mode of packing, and its material.)
- Price clause (including the unit price, pricing currency and the price terms used.)
- Delivery terms (including time of delivery, port of loading & port of destination, transshipment, partial shipment and the mode of transportation, such as charter, liner, railway, airline, post, multi-mode transportation.)
- Insurance clause (the risks to be covered, the percentage of insurance and the party effecting the insurance.)
- Payment clause (the payment method and its content)
- Commodity inspection clause (including how the right of inspection is determined, the time, place and organization of inspection.)
- Claim clause, arbitration clause & force majeure clauses

3. Settlement of the proceeds

There are many ways to settle the proceeds of international trade, we'll discuss them in detail in the next chapters.

1.2 Trade Terms 贸易术语

1.2.1 Introduction to trade terms 贸易术语介绍

When quoting prices to his overseas buyer, an exporter will naturally take into account payment of the various expenses involved in getting the goods from the factory or warehouse in his own country to the buyer's premises. If the seller and the buyer in international contracts want their deals to be successfully completed, they have, at the very beginning of the deal, to make clear to each other their respective obligations and find the full expression of those in the trade terms.

Trade terms are also called "price terms" or "delivery terms". Trade terms are sets of uniform rules codifying the interpretation of trade terms defining the rights and obligations of the buyer and the seller in international transactions.

The most important trade terms in history are:

- (1) Warsaw-Oxford Rules, made by International Law Association in 1932. It only defines CIF contracts;
- (2) Revised American Foreign Trade Definition, made by nine American business groups in 1941. It is the revised form for six price terms defined in 1919. These price terms are Ex Point of Origin, Free on Board, Free Alongside, Cost & Freight, Cost, Insurance and Freight and Ex Docks;
- (3) Incoterms, developed and issued by the International Chamber of Commerce (ICC) in Paris. The International Chamber of Commerce first published in 1936 a set of international rules for the interpretation of the most commonly used trade terms in foreign trade. These rules were known as "Incoterms 1936". Since then, expert lawyers and trade practitioners have updated them six times to keep pace with the development of international trade. The current version is "Incoterms 2000" (also called ICC560), which began from Jan. 1, 2000. "Incoterms" is the abbreviation for international commercial terms.

Trade terms are key elements of international contracts of sale, since they tell the parties what to do with respect to:

- Delivery terms (carriage of the goods from the seller to the buyer and division of costs and

risks between the parties)

- Price terms (stipulating what are included in the price the buyer paid to the seller, e. g. cost, freight, insurance, export and import clearance fees, etc.)
- Delivery obligation (what documents should the seller provide? e. g. bill of lading, insurance policy, etc.)

“Incoterms 2000” includes the following 13 terms:

EXW	EX WORKS (... named place)	工厂交货(指定目的地)
FCA	FREE CARRIER (... named place)	货交承运人(指定地点)
FAS	FREE ALONGSIDE SHIP (... named port of shipment)	船边交货(指定装运港)
FOB	FREE ON BOARD (... named port of shipment)	船上交货(指定装运港)
CFR	COST AND FREIGHT (... named port of destination)	成本加运费(指定目的港)
CIF	COST, INSURANCE AND FREIGHT (... named port of destination)	成本加运保费(指定目的港)
CPT	CARRIAGE PAID TO (... named place of destination)	运费付至(指定目的地)
CIP	CARRIAGE AND INSURANCE PAID TO (... named place of destination)	运保费付至(指定目的地)
DAF	DELIVERED AT FRONTIER (... named place)	边境交货(指定地点)
DES	DELIVERED EX SHIP (... named port of destination)	船上交货(指定目的港)
DEQ	DELIVERED EX QUAY (DUTY PAID)(... named place of destination)	码头交货(指定目的港)
DDU	DELIVERED DUTY UNPAID (... named place of destination)	未完税交货(指定目的地)
DDP	DELIVERED DUTY PAID (... named place of destination)	完税后交货(指定目的地)

1.2.2 Detailed interpretation of “Incoterms 2000”

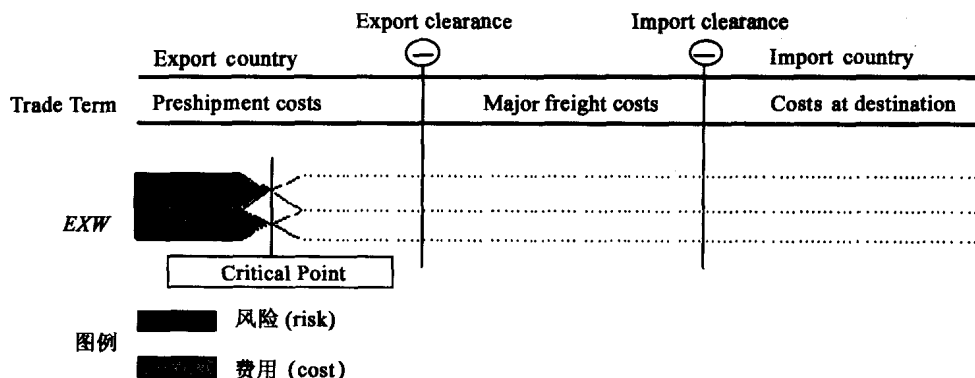
《国际贸易术语 2000》详细释义

Group E expresses departure from the seller's premises.

1. Ex Works (... Named Place) (EXW)

Ex Works (EXW) means that the seller fulfills his obligation to deliver when he has made the goods available to the buyer at his premises or another named place (i. e. , works, factory, warehouse, etc.) not cleared for export and not loaded on any collecting vehicle. Title and risk pass to the buyer including payment of all transportation and insurance costs from the seller's door.

This term thus represents the minimum obligation for the seller. It shouldn't be used when the buyer cannot carry out the export formalities directly or indirectly. It can be used for any mode of transportation.



Case: 每套 10 美元天津卖方工厂交货 (USD10.00 per set Ex seller's works Tianjin)

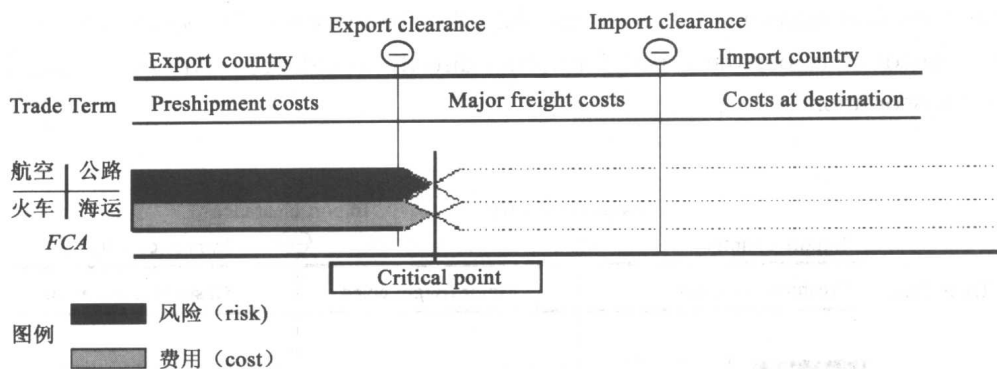
Group F expresses main carriage paid by the seller.

2. Free Carrier (...Named Place) (FCA)

Title and risk pass to the buyer including transportation and insurance costs when the seller delivers goods cleared for export to the carrier nominated by the buyer at the named place. It should be noted that the chosen place of delivery has an impact on the obligations of loading and unloading the goods at that place. If delivery occurs at the seller's premises, the seller is responsible for loading. If delivery is at any other place, the seller is not responsible for unloading. This term may be used for any mode of transport.

"Carrier" means any person who, in a contract of carriage, undertakes to perform or to procure the performance of transport by rail, road, air, sea, inland water or by a combination of such modes.

If the buyer nominates any other person to receive the goods, the seller is deemed to have fulfilled his obligation to deliver the goods when they are delivered to that person.

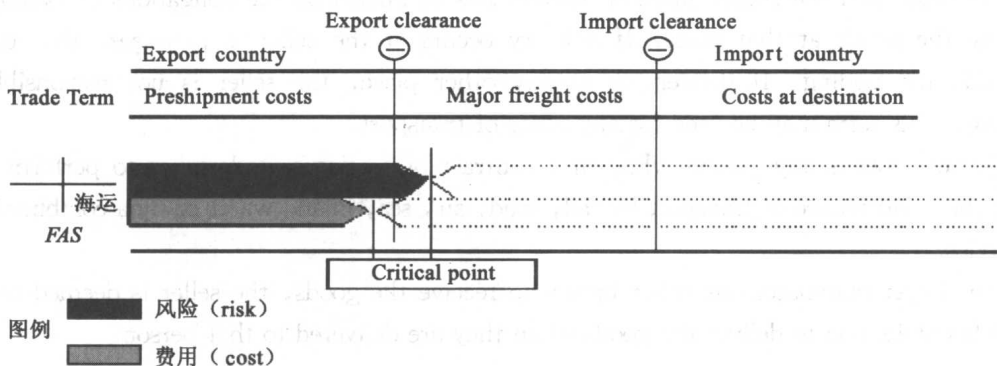


Case: 每件 15 美元上海虹桥机场交货 (USD15.00 per piece FCA Hengchiao Airport, Shanghai)

3. Free Alongside Ship (...Named Port of Shipment) (FAS)

Title and risk pass to the buyer including payment of all transportation and insurance cost when the goods are placed alongside the vessel at the named port of shipment by the seller. The export clearance obligation rests with the seller. This is a reversal from previous Incoterms versions, which required the buyer to arrange for export clearance. However, if the parties wish the buyer to clear the goods for export, this should be made clear by adding explicit wording to this effect in the contract of sale.

Used for sea or inland waterway transportation.



Case: 每吨 120 美元青岛港船边交货 (USD120.00 per metric ton FAS Chingdao)