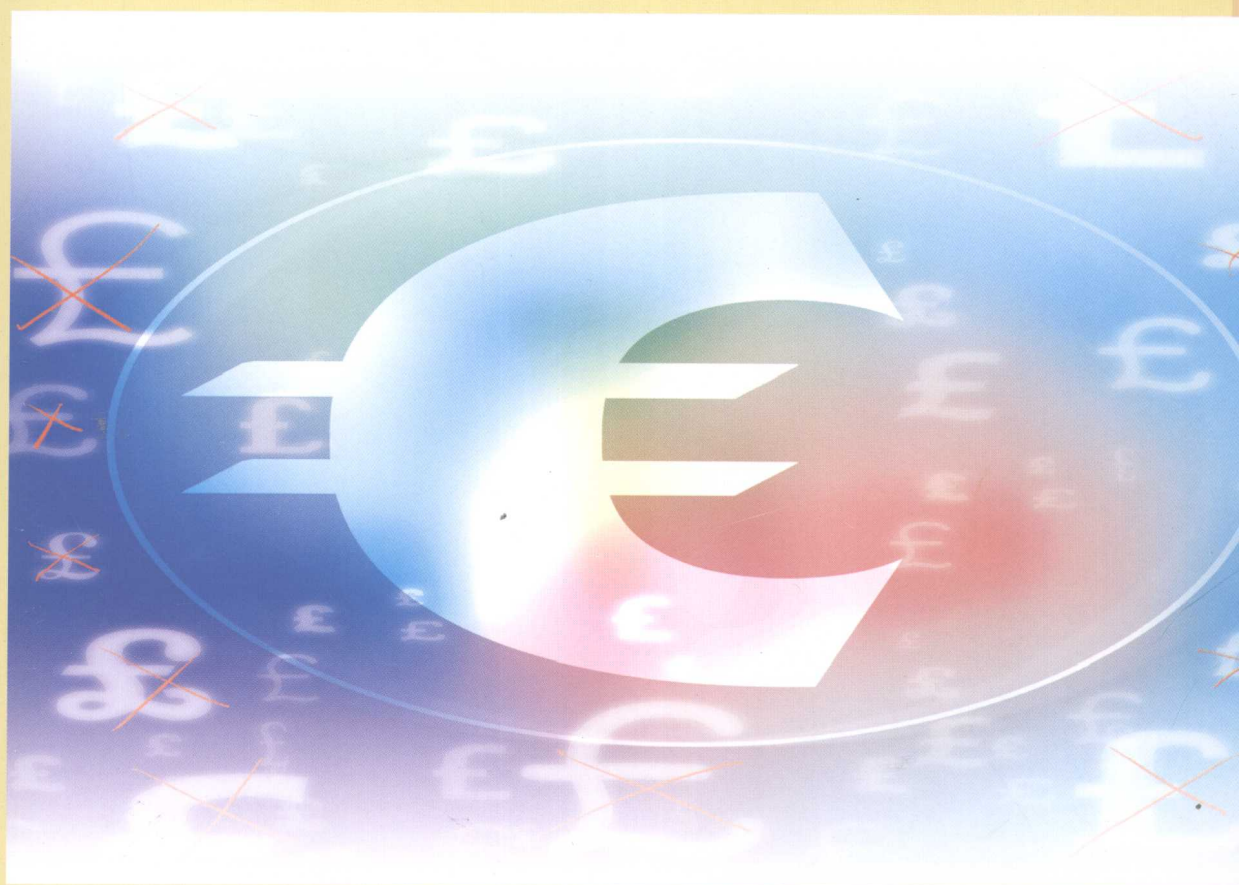


中等职业学校课程改革试验教材

# 银行实用英语

■ 夏方越 唐 昱 主编



高等教育出版社  
Higher Education Press

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（一）英语口语  
（二）听力理解

（三）阅读理解  
（四）综合训练

（五）写作训练

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## 内容简介

本书是中等职业学校课程改革试验教材。

本书共分为七个部分,38个单元,以会话形式介绍了银行的日常接待服务、储蓄业务、汇款业务、外币兑换业务、信用卡业务、借贷业务以及银行提供的其他服务,并在每个单元后配有简要介绍金融知识的英文短文。为了强化语言实用性训练,每个单元设计了角色表演练习,每个部分设计了综合练习。在编写过程中,力求体现银行英语口语专业性、实用性、简洁性的特点,强调在工作场景中接受专门英语,体验语言,习得语言,培养学生良好的银行英语会话技巧和能力。

本书可供中等职业学校金融事务专业学生使用,也可供银行从业人员参考使用。

## 图书在版编目(CIP)数据

银行实用英语 / 夏方越, 唐昱主编. —北京: 高等教育出版社, 2008.1

ISBN 978-7-04-022656-0

I. 银… II. ①夏…②唐… III. 银行—英语—专业学校—教材 IV. H31

中国版本图书馆 CIP 数据核字(2007)第 195846 号

策划编辑 黄 静      责任编辑 武君红      封面设计 于 涛  
版式设计 王艳红      责任校对 金 辉      责任印制 朱学忠

出版发行 高等教育出版社  
社 址 北京市西城区德外大街 4 号  
邮政编码 100011  
总 机 010-58581000

经 销 蓝色畅想图书发行有限公司  
印 刷 北京明月印务有限责任公司

开 本 787×1 092 1/16  
印 张 6.75  
字 数 150 000

购书热线 010-58581118  
免费咨询 800-810-0598  
网 址 <http://www.hep.edu.cn>  
<http://www.hep.com.cn>  
网上订购 <http://www.landaco.com>  
<http://www.landaco.com.cn>  
畅想教育 <http://www.widedu.com>

版 次 2008 年 1 月第 1 版  
印 次 2008 年 1 月第 1 次印刷  
定 价 9.50 元

本书如有缺页、倒页、脱页等质量问题,请到所购图书销售部门联系调换。

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物料号 22656-00

# 前 言

长期以来,一直缺少适合中等职业学校金融事务专业学生使用的专门英语口语教材。本书在编写过程中充分考虑学生的接受能力,体现“以人为本”、“任务为重”的原则,关注学生情感,使学生在专门英语的学习过程中,发展与人沟通的能力。每个单元角色练习的设计不仅为学生提供实践的机会,而且能够调动学生的积极性、主动性;每个部分综合练习的设计旨在加强学生语言结构的练习以及场景综合训练;金融知识背景介绍旨在培养学生进行有计划、有目标的研究性学习,从而多渠道获取知识。

本书可供中等职业学校金融事务专业学生作为专门银行实用英语教材使用,全书共需80学时左右。教师也可以根据具体情况在教学中有选择地使用本教材,把讲授典型对话与学生自学有机结合起来。

本书由抚顺现代服务学校的夏方越、唐昱任主编,武汉市财政学校的王跃华、瞿文华参加编写。全书由天津对外经济贸易职业学院经贸外语系主任房玉靖、辽宁省抚顺市商业银行行长赵庸审稿,他们为本书提出了许多宝贵的修改意见,在此深表感谢。

由于编者水平有限,书中不足之处,敬请广大读者批评指正。

编 者

2007年9月

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高等教育出版社打击盗版办公室

邮 编：100011

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# Section One

## Daily Reception Service

(日常接待服务)

### Unit 1 Greetings and Reception

(招呼与接待)

#### Dialogue 1

A: Hello, miss, what can I do for you?

B: Where can I open an account?

A: Just here. I'll attend to it for you.

B: Thanks.

#### Dialogue 2

A: Good morning, sir. Can I help you?

B: Good morning. I want to open an account.

A: OK. Follow me, please.

B: Thank you.

#### Dialogue 3

A: Good morning, sir. May I help you?

B: Yes, could you tell me where to change some US dollars into RMB yuán?

A: Please go to Counter No. 8.

B: Thank you.

A: It's a pleasure.

#### Dialogue 4

A: Excuse me, I would like to see Miss Wang in the Loan's Department.



B: May I know your name, please?

A: My name is John Smith. I am from Beijing Trade Company.

B: Just a moment, please. I'll see if Miss Wang is in.

A: That's very kind of you.

B: Sorry. She isn't in, but she will be back in an hour. Would you care to wait?

A: OK. I'll wait.

B: Please take a seat, sir. We'll let you know as soon as she comes back.

A: Thank you.

### Dialogue 5

A: Excuse me, but could you help me?

B: With pleasure. What can I do for you?

A: Could you tell me where I can find Mr. White?

B: Sure, miss. Mr. White is upstairs.

A: Thank you very much.

B: You are welcome.

### Dialogue 6

A: Excuse me, but can I withdraw money out of my account for payment in China?

B: Certainly, sir.

A: Would you please tell me my balance?

B: Yes, sir. Your balance is RMB 3,400.

A: Many thanks.

B: You are welcome.

### Words and Expressions

account *n.* 账户

attend *v.* 处理

department *n.* 部门

withdraw *v.* 支取

open an account 开户

attend to it 处理此事

follow me 跟我来

withdraw money out of my account 从我的账户上取钱

certainly *adv.* 当然可以

loan *n.* 贷款

upstairs *adv.* 在楼上

balance *n.* 余额

change...into... 把……变成

Loans Department 信贷部

Trade Company 贸易公司

### Notes

1. 对于知道姓名的顾客,在问候语之后,一定要加上顾客的姓名,如:

Good morning, Mr. Black. Good evening, Mrs. Green.

2. 对于不知道姓名的顾客,问候时,对男性顾客可以说: Good morning, sir. 对女性顾客可以说: Good evening, madam. Good evening, miss.
3. 对于曾见过面的顾客,可以说: How nice to see you again.
4. I'll attend to it for you. 我来为您办理吧。

## Role-play for the Unit

你是银行职员,请为顾客办理下列事宜:

1. 顾客询问在哪儿办理开户业务。
2. 顾客询问在哪儿办理美元兑换人民币手续。
3. 顾客要找储蓄部经理,经理现在不在,过一会儿才能回来。
4. 顾客要找信贷部王先生,而此刻,王先生在楼下。

## Background Knowledge

### Greeting Rules

Greetings and reception are very important to the establishment of the relationship between customers and bank clerks. When a customer comes to a bank to do some business, it is polite for a bank clerk to greet him with a smile. For a new customer, the clerk usually uses "sir" or "madam", they are not followed by the name; while for an old customer, a bank clerk can use "Mr.", "Mrs.", "Miss" and "Ms." followed by last names. There may be a handshake if it is necessary. As a rule, clerks reach out their hands to customers.

### 问候礼仪

问候与接待对于在银行与顾客之间建立良好关系非常重要。当顾客来到银行办理业务时,银行职员应当微笑接待顾客以示礼貌。银行职员可以使用 sir 或 madam 来称呼陌生顾客,这两个称呼不能接姓名;可以用 Mr., Mrs., Miss 和 Ms. 接姓氏来称呼熟悉的顾客。如果有必要的话,还可以握手。通常是银行职员主动与顾客握手。

### Words and Expressions

establishment *n.* 成立;建立

relationship *n.* 关系

followed by 伴随着

handshake *n.* 握手

necessary *adj.* 必要的

reach out one's hand to 主动与……握手

## Unit 2 Making Suggestions to Customers

### (向客户提建议)

#### Dialogue 1

- A: Good morning, sir. Can I help you?  
B: Good morning. I'd like to open an account.  
A: What sort of account do you want to open?  
B: It all depends. Would you please make some suggestions for me?  
A: Certainly. By the way, do you open the account for your private use or for your company?  
B: For our company.  
A: I see. Then, I suggest that you open a chequing account. We offer various chequing accounts.  
B: That's not bad. What procedures should I take if I want to open a current chequing account?  
A: Quite simple. Would you please fill out these forms?  
B: Certainly! Here you are.  
A: Thank you. Now everything is ready.  
B: Thank you for your help.  
A: You are welcome.

#### Dialogue 2

- A: Would you please fill out this form? It's necessary for you to withdraw money.  
B: Ok.  
A: Oh, I'm sorry to trouble you, but could you write the sum in words, not in figures?  
B: Yes, I'd love to.  
A: You've got a wrong word here. Would you mind correcting it?  
B: Sorry. I will.  
A: Thank you. Here's your money.

#### Words and Expressions

sort *n.* 种类

depend *v.* 依靠

suggestion *n.* 建议

private *adj.* 私人的

suggest *v.* 建议

offer *v.* 提供

various *adj.* 多样的

procedure *n.* 程序, 手续

company *n.* 公司

figure *n.* 数字

a bank account 银行账户

a current chequing account 支票活期账户

make suggestions 提建议

a chequing account 支票账户

## Notes

1. It all depends. 这要看情况而定。
2. for your private use 供私人使用
3. offer various chequing accounts 提供多种支票账户
4. take procedure 办理手续  
What procedure should I take...? 我需要办理哪些手续?
5. In words, not in figures. 用大写的而不要使用小写的。  
这里,大写指文字表达方式,小写指数字表达方式。
6. You've got a wrong word. 您写错了一个字。

## Role-play for the Unit

1. 顾客想为公司开设账户,但不知道哪一种适合,向银行职员咨询。银行职员了解情况后,建议其开设活期账户,并告之开户程序。
2. 顾客要取钱,银行职员请其填表,并告之使用中文大写金额数字。
3. 顾客填写的表格中出现一处错误,银行职员发现错误,并请其改正。

## Background Knowledge

### The History of Money I

Today anyone will accept money in exchange for goods and services. People use money to buy food, furniture, books, bicycles and hundreds of other things they want. When they work, they usually get paid in money.

### 货币的演变 (1)

今天,人人都愿意接受货币,用以换回商品和劳务。人们用货币购买他们所需要的食品、家具、书籍、自行车及其他许多商品。在工作中,人们得到的报酬通常是货币。

## Words and Expressions

goods *n.* 货物

service *n.* 服务, 劳务

furniture *n.* 家具

in exchange (for) 交换, 用于交换

hundreds of... 数以百计的.....

get paid in money 获得货币报酬

## Unit 3 Offering Apologies to Customers

### (向客户道歉)

#### Dialogue

A: Good morning, sir. What can I do for you?

B: I'd like to deposit some US dollars.

A: All right. How much do you like to deposit?

B: US \$ 800. Here you are.

A: Thank you. Your passbook, please.

B: I think I've given it to you.

A: Oh, I'm sorry.

B: It doesn't matter.

A: Here's your passbook.

B: Dear sir, it's not mine. My name is Lewis, not Kings.

A: Oh, it was my fault. I'm sorry.

#### Words and Expressions

apology *n.* 道歉

deposit *v.* 存款

offer apologies 道歉

passbook *n.* 存折

fault *n.* 错误

It's my fault. 是我的过失。

#### Notes

1. How much do you like to deposit? 这里指您要存多少钱? 而不是多少美元。

2. I'm sorry. That's my fault. 这些都是道歉的方式, 还可以使用 I do apologize.

#### Role-play for the Unit

1. 银行职员在办理业务时, 要求顾客递交存折, 顾客告之已经递交, 职员向顾客道歉。

2. 银行职员办理业务后, 把别人存折错给顾客, 顾客发现后, 职员向其道歉。

#### Background Knowledge

##### The History of Money II

Most of the money today is made of metal or paper. But people used to use all kinds of things as money. One of the first kinds of money was shells. Shells were not the only things used as money. In China, animal skin, sheep, corn, cloth and knives were used. In other parts of the world, rice, elephant tusks, monkey tails and salt were also used as money.

## 货币的演变 (2)

现在,大多数货币是用金属或纸张制作的,但人类曾经使用各式各样的商品作为货币。在最初出现的货币中有一种是贝壳。充当货币的商品不仅仅是贝壳。在中国古代,兽皮、山羊、玉米、棉布和刀等都充当过货币;在世界其他地区,稻谷、象牙、猴尾巴、盐等也充当过货币。

### Words and Expressions

metal *n.* 金属

shell *n.* 贝壳

be made of... 用……制造

used to 过去常常

### Practical Sentences

1. Good morning, sir. What can I do for you?

先生,您早。有什么要帮忙的吗?

2. Excuse me, madam, but may I help you?

打扰了,需要帮忙吗?

3. How nice to see you again!

又看到您太好了!

4. Pardon?

能请您再说一遍吗?

5. I beg your pardon?

能请您再说一遍吗?

6. Would you mind repeating your question, please?

您介意重复一遍您的问题吗?

7. I'm sorry, but would you please speak more slowly? I couldn't catch your meaning.

对不起,我没听清楚,请您慢些说好吗?

8. How much do you like to deposit?

您想存多少钱?

9. How much money do you like to withdraw?

您想取多少钱?

10. May I have your name?

请问您的姓名?

11. Would you mind if I ask your nationality?

请问您是哪国人?

12. Just a minute, please.

请稍候。

13. I'm sorry for having kept you waiting.

对不起,让您久等了。

14. He isn't in.

他不在。

15. I'll attend to it for you.

我来为您办理吧。

16. Hello, this is Industrial and Commercial Bank of China, Dalian Banking Department.

您好,这里是中国工商银行大连营业部。

## Exercises for Section One

### I. Translate the following terms.

1. 开立账户

2. 活期支票账户

3. 提建议

4. 道歉

5. 提供各种支票账户

6. 办理手续

7. 跟我来

8. 供私人使用

1. a chequing account

2. With pleasure.

3. a bank account

4. daily reception

5. withdraw money out of my account

6. That's very kind of you.

7. It's a pleasure.

8. fill out the forms

### II. Translate the following sentences.

1. 见到您很高兴。

2. 我能为您做点什么吗?

3. 请问您的姓名和地址?

4. 很抱歉,是我的错。

5. 我来为您办理吧。

6. 我可以在这儿开户吗?

7. 您介意稍等一下吗?

8. 看情况而定。

### III. Fill in the blanks according to the bank business.

1. Could you tell me where to \_\_\_\_\_ some US dollars \_\_\_\_\_ into RMB yuan?
2. I \_\_\_\_\_ see Mr Zhang \_\_\_\_\_ the Loans Department.
3. What \_\_\_\_\_ account do you want to open?
4. Write the sum \_\_\_\_\_ words, not \_\_\_\_\_ figures.
5. I'd like to \_\_\_\_\_ some money.

### IV. Make up dialogues according to the following situations.

1. Imagine you are a bank clerk, there is a customer who asks you how to open a bank account.
2. Use the banking common useful expressions:
  - a) to greet your customer.
  - b) to ask your customer to repeat what he said.
  - c) to make inquiries from your customer.
  - d) to offer apologies to your customer.



# Section Two

## Savings Business

(储蓄业务)

### Unit 1 Opening a Current Account

(开立活期账户)

#### Dialogue

A: Good morning. Can I help you?

B: I'd like to open an account with you. What kind of account do you have?

A: Well. We offer a demand-deposit, time deposit accounts and certificates of deposit for individuals. Which do you prefer?

B: What's a demand -deposit?

A: A demand-deposit is also called a current account or a chequing account. It takes the form of a deposit book. You may withdraw the money at any time.

B: All right, a current account is what I need.

A: OK. I'll handle this with you.

B: Here is the money, 500 dollars.

A: Would you please fill out these forms?

B: No problem.

A: Thank you. Your ID card please.

B: Here you are.

A: Good. Everything is done. Here is your deposit book and ID card.

B: Thank you very much.

A: It's my pleasure.