



厦门大学金融学系列教材

国际金融 英文函电

苏丽萍 编著

English
Correspondence in
International
Banking



厦门大学出版社
XIAMEN UNIVERSITY PRESS

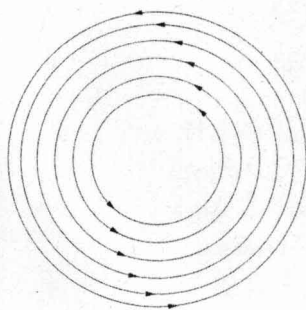
FINANCE

厦门大学金融学系列教材

国际金融英文函电

English Correspondence in
International Banking

苏丽萍 编著



厦门大学出版社
XIAMEN UNIVERSITY PRESS



----- 作者简介 -----

苏丽萍，女，回族，1964年出生于福建省晋江市。1984年本科毕业于厦门大学经济学院对外贸易系，同年留校在财政金融系（现金融系）国际金融教研室任教至今，1990年晋升为讲师，1995年晋升为副教授，1994年和2006年分别在职研究生毕业，获得经济学硕士、博士学位，2003—2004年曾在英国伯明翰大学经济系做访问学者。独立讲授过“国际金融英文函电”、“国际结算”、“国际金融学”、“国际经济学”、“国际贸易”、“国际贸易实务”和“金融专业英语”等多门课程。已出版了《对外直接投资：理论、实践和中国的战略选择》专著一部和《国际金融与贸易英文函电》教材一部，在公开刊物上发表了十多篇学术论文，主持并完成了两项国家社科基金课题。

前 言

随着我国改革开放的不断深入,特别是加入 WTO 以来,我国对外经贸、金融联系日趋频繁,银行业务国际化进程不断加快。在日益频繁的银行国际业务往来过程中,英文函电是一种必不可少的通信手段。由于银行国际业务有其独特的专业性,因此,要拟写出规范的英文函电,一方面必须具有比较扎实的英文写作基础,掌握英文函电的语言特点、格式和构成等相关知识,另一方面又必须熟悉银行的国际业务及其适用的国际惯例。

本书是编者根据多年来“国际金融英文函电”和“国际结算”等课程的教学实践,参考国内外大量相关书籍和从实际工作部门收集到的资料,以教材的形式编写而成的。本书共有 15 个单元,分成三大部分。第一部分包括第 1、2 单元,介绍一般英文商业信函的撰写,包括信函的构成、格式等内容;第二部分包括第 3~13 单元,着重介绍银行国际业务往来过程中银行与银行、银行与进出口商之间业务联系所使用的大量英文信函实例,包括银行之间代理行关系的建立与往来,咨询、资信调查与资信情报,银行账户与银行会计,国际结算业务中汇款,托收,信用证项下的开证、改证、议付、索偿和付款等方面的信函以及其他方面(包括信贷意向书、信用证样本、银行保函、人员培训等)信函;第三部分包括第 14、15 单元,介绍电传、SWIFT 等金融电讯的特点、构成、电文的拟写及简化方法等内容以及大量的实例。本书最后引录了国际商会最新修订的《跟单信用证统一惯例》(2007 年修订本)国际商会第 600 号出版物这一重要的国际惯例。读者通过掌握本书介绍的国际金融英文函电写作的相关知识,研读本书所编辑的函电实例,不但可以在较短时间内提高英文函电的写作水平,而且可以从中学到不少相关的实务知识和具体业务处理方法。

本书既可作为高等院校金融专业本科生的专业英语教材,也可供各类财经院校学生和广大金融从业人员学习专业英语,提高国际业务交往能力使用,对准备参加全国金融专业英语证书考试(FECT)的应试者亦有一定的帮助。

由于编者学识水平有限,书中不可避免地会有缺陷和不足,恳请各位读者指正。

苏丽萍

2007年11月

于厦门大学海滨东区

目 录

前 言

PART ONE BUSINESS LETTER-WRITING

Unit One The Structure of a Business Letter	(3)
Standard Parts of a Business Letter	(3)
Miscellaneous Matters	(8)
Words & Expressions	(11)
Unit Two The Format of Business Letters	(13)
Letter Styles	(13)
Envelope Addressing	(18)
Words & Expressions	(19)
Exercises	(20)

PART TWO BUSINESS LETTERS IN INTERNATIONAL BANKING

Unit Three Correspondent Relationship(I)	(25)
Sample Letters—8	(25)
Words & Expressions	(34)
Useful Sentences	(35)
Unit Four Correspondent Relationship(II)	(38)
Sample Letters—10	(38)
Words & Expressions	(44)
Useful Sentences	(46)

Unit Five Inquiries & Replies	(48)
Sample Letters—14	(48)
Words & Expressions	(57)
Useful Sentences	(58)
Unit Six Bank Accounts & Bank Accounting	(61)
Sample Letters—6	(61)
Words & Expressions	(68)
Useful Sentences	(69)
Unit Seven Remittance	(71)
Sample Letters—12	(71)
Words & Expressions	(78)
Useful Sentences	(79)
Unit Eight Collection	(81)
Sample Letters—14	(81)
Words & Expressions	(90)
Useful Sentences	(91)
Unit Nine Issuance of L/C	(94)
Sample Letters—14	(94)
Words & Expressions	(102)
Useful Sentences	(103)
Unit Ten Amendment to L/C	(106)
Sample Letters—12	(106)
Words & Expressions	(114)
Useful Sentences	(115)
Unit Eleven Negotiation, Reimbursement Claim and Payment under L/C(I)	(117)
Sample Letters—14	(117)
Words & Expressions	(126)
Useful Sentences	(127)
Unit Twelve Negotiation, Reimbursement Claim and Payment under L/C(II)	(129)
Sample Letters—14	(129)

Words & Expressions	(139)
Useful Sentences	(140)
Unit Thirteen Other Items	(142)
Sample Letters—8	(142)
Words & Expressions	(150)
Useful Sentences	(152)

PART THREE TELECOMMUNICATIONS IN INTERNATIONAL BANKING BUSINESS

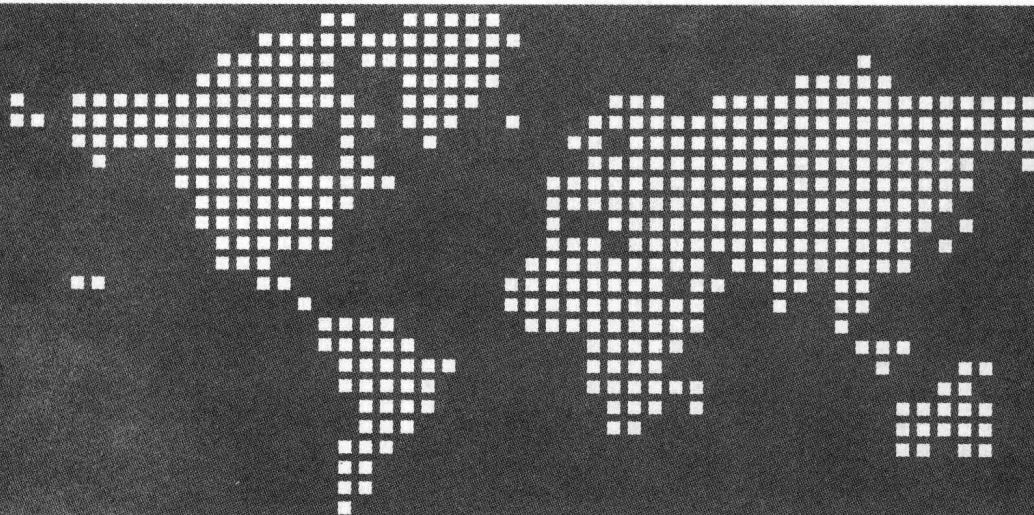
Unit Fourteen Telex	(157)
Features of the Telex Service	(158)
Layout of a Telex	(159)
Rules for Composing Telex Messages	(160)
Sample Telex Messages—15	(165)
Words & Expressions	(174)
Unit Fifteen SWIFT	(176)
Message Types	(176)
Structure of a SWIFT Message	(178)
Fields	(182)
Essentials of Drafting a SWIFT Message	(183)
Sample SWIFT Messages—10	(184)
Words & Expressions	(198)

APPENDIX

The Uniform Customs and Practice for Documentary Credits

(2007 Revision) ICC Publication No. 600	(201)
跟单信用证统一惯例(2007 年修订本)国际商会第 600 号出版物	(230)
参考文献	(250)

English Correspondence in International Banking



PART ONE

**BUSINESS
LETTER-WRITING**

Unit One

The Structure of a Business Letter

Standard Parts of a Business Letter

A business letter consists of seven principal parts: the letter-head, the date, the inside name and address, the salutation, the body, the complimentary close and the signature area.

1. The Letter-head

The letter-head expresses a firm's personality. It helps to form one's impression of the writer's firm. Because of this, many firms engage experts to design attractive notepaper headings. The letter-head is printed at the top of the letter-paper which is mostly white and of good quality. Styles vary considerably, but they all give similar information including all or some of the following elements: (1) logo or symbol (if any) of the firm, corporation, institution or organization; (2) its full legal name; (3) its full postal address including the house number, road, city, state (province), ZIP Code or Post Code (if any), country; (4) other data such as telephone number, cable address, telex number, fax number, internet address and email address etc. and sometimes state the kind of business carried on if this is not clear from the firm's name. For companies registered in the United Kingdom with limited liability the word limited (or a recognized abbreviation of it) must form part of the name. Companies formed with limited liability in the United States use the abbreviation Inc., while Australian companies use (Pty) Ltd. as an abbreviation for Proprietary Limited.

2. The Date

Every letter should be dated—never send out a letter which isn't dated. The position of the date below the letter-head depends on the length of the letter, but it should never be fewer than two lines. The position of the date, either on the right or on the left, depends on the style you decide to use. Only in the fully block style is the date typed flush with the left margin.

There are two different ways of writing the date:

May 10, 2007 (American form)

10th May, 2007 (British form)

For the day, either cardinal numerals or ordinal numerals can be used. However, there is a growing tendency to omit the ordinal suffixes -st, -nd, -rd and -th that follow the day in the date line.

In the date line, do not write in figures for the months, for it may easily cause unnecessary confusion. For the punctuation in the date line, it is usually put a comma before the year, while some British prefer no punctuation. Never put a full stop after the year.

3. The Inside Name and Address

In an ordinary business letter, the preferred position for the correspondent's name and address is the upper left-hand side of the sheet one or two lines below the date line and usually typed in block form without any punctuation marks at the end of every line. The inside name and address is always identical with that on the envelope. Sometimes their position is designed to coincide with a cellophane window in an envelope, so that they act as the outside address as well.

When the receiver is a firm named after one or more persons, e. g. Harrison & John Co. Ltd., Brown Sons & Co. Inc. etc., the word "Messrs." is usually put before the name of the firm for courteous purposes. The word "Messrs." is the abbreviation of Messieurs (the plural form of Mr.). But this word is not used when the firm's name is impersonal, for example: The Portland Cement Co. Ltd.

If the letter is addressed to an individual in the firm, the individual's name should be preceded by the courtesy title—Mr., Mrs., Miss or Ms. ("Mr." is used for male and "Mrs." for married female. "Miss" is for

unmarried female or for one who wishes to keep her father's family name. "Ms." is used for married or unmarried female.) When your correspondent holds a special title, such as Doctor, Professor, etc., he or she is addressed by the special title and Mr. or the like must not be used. After the name, his or her job title or position—Director, Manager or President, etc. should follow if there is any.

4. The Salutation

The salutation is the friendly greeting that precedes the body of the letter. It's typed one or two lines below the inside name and address on the left-hand side. When addressing a letter to a firm, it is customary to use "Dear Sirs", followed by a comma, but the Americans prefer "Gentlemen", followed by a colon. "Dear Sir" is used when addressing an individual. Never use "Dear Gentlemen" or "Gentleman". Letter to women, married or unmarried, formally begins with "Dear Madam". If in doubt as to the gender of your correspondent use "Dear Sir" or "Dear Sir or Madam". If the receiver is known to the writer personally, a less formal and more friendly greeting such as "Dear Mr. X X X" or "Dear Ms. X X X" is then preferred. If the receiver is a close friend of the writer or is someone known to the writer very well, an informal greeting, e. g. "Dear John", can be used.

5. The Body of the Letter

In business letter-writing, the most important section of the letter is the message or body, which contains the essential information from the writer to the addressee. The body should begin two lines below the salutation if there is no subject line (if there is one, the body should begin two lines below the subject line).

In many letters, the body usually consists of three parts, i. e. the opening paragraph, the purpose paragraph(s) and the closing paragraph, although you may find that some letters are very short and may consist of only one paragraph. In the opening paragraph, the writer can be grateful to the receipt of something (e. g. a letter) from the addressee, or gives a subject introduction of the letter. The main part of the letter is the purpose paragraph(s) which state(s) the facts or ask(s) the receiver to do something. This part can be only one paragraph and also several paragraphs. The closing paragraph is the

end of the body of the letter. It usually expresses the writer's wishes to get help or cooperation or have an early reply. For the specific examples, study the sample letters in the later units.

Three important factors which must be considered in business correspondence are: clarity, courtesy and conciseness.

Clarity means getting your message across clearly, so the reader will not misunderstand what you are trying to convey. Avoid using vague and ambiguous words. Courtesy consists not only in using polite phrases (e. g. "please", "thanks"), but also showing consideration for your correspondent. Avoid irritating, offensive or belittling statements. Answer letters promptly, for punctuality will please your recipient who hates waiting for days before he obtains a reply to his letter. Conciseness means complete message but brief expression with no sacrificing clarity or courtesy. A good business letter should be precise and to the point. To achieve conciseness of your letter-writing, try to keep your sentences short, avoid complicated words when simple words will suffice, and avoid unnecessary repetition, wordy statements and commercial jargons. Remember that time is always precious for all businessmen.

6. The Complimentary Close

The complimentary close is merely a polite way of ending a letter. It is placed two or four lines below the last line of the body of the letter, except in the case of fully block letters, it starts about the middle or the right-hand side of the page.

The complimentary close should match the salutation. The formal business letter which begins with "Dear Sir(s)," should close with "Yours faithfully,". For the personal and less formal letter which opens with "Dear Mr. X X X" or the like, "Yours sincerely," is the usual complimentary close (the Americans prefer "Sincerely yours,"). "Yours truly," is a useful alternative to "Yours sincerely," when the writer wishes to be informal but has no personal acquaintance with his correspondent. For the informal letter which opens with "Dear John" or "Dear Mary", "Best wishes" or "Best regards" can also be used.

7. The Signature Area

All letters must be signed. Unsigned letters have no authority. The signature area usually includes four separate identifications; the firm name, the signature, the typewritten name and the business title.

If printed on the letter-head, the firm name may not be repeated after the complimentary close (except in legal documents or negotiable instruments). Even though the firm name is not typed in the signature area, the firm is considered responsible for the content of the message written by one of its agents.

The signature is the signed name of the person writing the letter. It is handwritten in ink above the typed name, the space left by the typist which appears three to five lines under either the complimentary close or the firm name. The italics in the following examples stand for any presentation of handwritten signature—which can be illegible in a real letter. The person's name is typed beneath the signature so that the name is legible to the reader. The person's typed business title and/or the name of his or her department usually follows the typed name. For example:

Yours sincerely,

Yours faithfully,

Jackson Brown & Co. Ltd.

T. David (handwritten)

or:

John Smith (handwritten)

T. David (typewritten)

Deputy Manager

Sales Department

John Smith (typewritten)

Sales Manager

If someone signs the letter on behalf of the firm or higher officials, the word "for" or the abbreviation "p. p." (Latin; per procurationem) is added before the name of the firm. A rubber stamp should never be used in place of a handwritten signature as it is a form of discourtesy and is not acceptable in a court of law. For example:

Yours faithfully,

p. p. Jackson Brown & Co. Ltd.

John Smith (handwritten)

John Smith (typewritten)

Sales Manager

Miscellaneous Matters

In business letters, besides the above seven principal parts, there are also some miscellaneous matters (optional parts) such as follows:

1. The References

The references are generally used as a useful indication for filing and for indicating the responsibility of writing and typing the letter. The references are often marked "Our Ref." and "Your Ref." to avoid confusion. They may appear two lines below the letter-head immediately above the date or may be placed two lines below the signature area at the end of the letter on the left margin.

The references may be numerical usually referring to a filing system, and/or consist of the initials of the writer followed by those of his typist. For example, Our Ref. : 123 JS/lb or JS/lb 123. Your Ref. : 456 KS/xm. (John Smith is the writer of the letter and Louise Brown is the typist, John's initials will come first, in capital letters, then a bar, then Louise's initials in small letters; JS/lb. If Louise Brown writes and types the letter, the references will be LB/lb.)

2. The Subject Heading

A subject heading is sometimes inserted at the top of the body of the letter, two lines below the salutation and two lines above the first sentence of the body and is usually centred (except in a fully block layout) and underlined. The subject heading helps the reader to obtain quickly the gist of the letter. It also helps in filing. It is especially useful if two firms have a lot of correspondence with each other on a variety of subjects. It enables the recipient to classify the correspondence and relate it to previous letter concerning the same matter. The subject heading can begin with or without the word "Subject," or "Re:" or "Caption:", but should always denote what

the letter is about, e. g. :

Dear Sirs,

Re: Your L/C No. 122 Dated May 8, 2007

3. The Attention Heading

The attention heading is used when it is desired to address a letter to a particular person or title or department of a firm. It is considered part of the inside name and address and is placed between the inside address and salutation (a blank line before and after it) and usually underlined, for example:

The Asian Trading Co.

(Address)

ATTN: Mr. James Brown, Purchasing Manager

Dear Sir,

or For the attention of the purchasing manager

(When you do not know his name)

Dear Sirs,

If you do not know either the name or the title of the person who should deal with your letter, you should have some idea of which department the letter should go to. In this case, address it to the attention of the relevant department, thus:

Attention: Purchasing Department

Dear Sirs,

4. The Enclosure

When any documents are included in the envelope with the letter, this must be indicated by writing "Enclosure(s)" or its abbreviation "Enc(s)." or "Encl(s)." to facilitate checking up on sealing and opening the envelope and for record purpose. It's typed at the bottom left-hand corner of the letter, one or two lines below the reference initials. The making may be in any of the following ways:

2 Encs.