

COMMERCIAL BANKING ENGLISH

# 现代 商业银行 实用英语

赵 明 编著



西南财经大学出版社

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Z312:1



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责任编辑：潘幸龙

封面设计：大涛视觉传播设计事务所

书 名：现代商业银行实用英语

编 著：赵 明

出版者：西南财经大学出版社

（四川省成都市光华村西南财经大学内）

邮政编码：610074 电话：(028) 7353785

印 刷：郫县犀浦印刷厂

发 行：西南财经大学出版社

全 国 新 华 书 店 经 销

开 本：850mm×1168mm 1/32

印 张：5.5

字 数：116千字

版 次：2000年8月第1版

印 次：2000年8月第1次印刷

印 数：6000册

定 价：13.00元

ISBN 7-81055-693-2/H·26

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## 序

当今,金融已经是世界经济舞台上铁马金戈、纵横捭阖的时代英雄,是我国在改革中涉及面最为广泛的一个行业。银行作为我国金融业的主体部分,其改革与发展更是重中之重。随着我国金融改革的不断深化和对外开放程度的日益加大,我国金融运行与国际接轨并参与国际合作与竞争已成为一种必然的趋势。特别是我国加入“WTO”后,将面临越来越多的国际机遇和挑战,我国银行业乃至整个金融业的发展,迫切需要一大批具有现代银行专业知识的优秀人才。

纵观国际银行业,英语已成为一种通用的交流媒介而被广泛地应用着。在我国加快市场经济体制转变步伐和全球经济金融日益一体化的今天,英语将越来越多地进入我国的经济生活和业务中。这就要求我们从事银行业务的同志必须具备相当水平的英语才能。从更深远的意义上说,掌握英语,有助于我们的员工直接而广泛地获取国际银行业的最新发展动态,

从而大大开阔员工的视野,大大提高国际业务从业人员的自身素质和业务水平。可以说,在21世纪,只有具备一定金融英语水平的银行职员,才能适应业务发展的需求。

为适应形势发展的要求,赵明讲师结合商业银行日常业务实际和多年教学实践,编写了《商业银行实用英语》一书,意在为广大金融从业人员,特别是一线员工学习金融英语知识提供一本可读的精要读本。本书突出了银行日常业务中常用的、易上口的、易记忆的单句、情景会话、专用名词、专业词汇、短语;有相对应的汉语译文,便于初学者学习理解;突出了银行英语函电内容。我深切地希望本书能进一步推动广大金融从业人员对金融英语和现代银行业务知识的学习,参与同业竞争,迎接国际挑战,为把工商银行建成世纪一流商业银行做出应有贡献。

吴宏波

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Part I  
Banking Daily English  
(银行日常用语)

1. Please take a seat.  
请坐。
2. Please wait a moment.  
请稍候。
3. Please line up.  
请排好队。
4. Welcome.  
欢迎。
5. Welcome to deposit in ICBC.  
欢迎你到工行储蓄。
6. Welcome to use Peony Credit Card.  
欢迎使用牡丹卡。
7. Welcome to use ATM.  
欢迎您使用自动取款机。
8. What kind of account do you want to open?  
您想开什么类型的帐户?
9. Do you need to deposit or withdraw your money?  
您想存款还是取款?
10. Sorry for having kept you waiting.  
很抱歉,让您久等了。



11. We will be glad to receive any suggestions to help us improve our service.  
请多提宝贵意见。
12. You are welcome.  
别客气。
13. Hope to see you again.  
欢迎您再次光临。
14. What can I do for you?  
我能为您做点什么?
15. Current deposit.  
活期储蓄。
16. Demand (Current) bankbook.  
活期存折。
17. Interest rate for current deposit.  
活期利率。
18. Fixed (time) deposit.  
定期储蓄。
19. Certificates of deposit.  
定期存单。
20. Interest rate for fixed deposit.  
定期存款利率。
21. Flexible maturity deposit.  
定活两便储蓄。
22. Certificate of large amount time deposit.  
大额定期存单。
23. Withdrawal slip.  
取款凭条。

24. The exchange rate for U. S. dollars.  
美元汇率。
25. The exchange rate for H. K. dollars.  
港币汇率。
26. Termination of a deposit.  
存款到期。
27. Date due (maturity date).  
到期。
28. The detailed list of interest.  
利息清单。
29. Hello, this is Industrial Commercial Bank of China,  
Chengdu Business Department.  
您好,这是工商银行成都营业部。
30. We are open for business from 8 : 30 AM to 6 : 00 PM,  
with two hours' break at noon.  
我们的营业时间是上午8 点半至下午6 点,中午12 点至2  
点休息。
31. Do you prefer making a time deposit or a current de-  
posit?  
你存定期还是活期?
32. The bank can offer an interest rate of 2.25% per an-  
num.  
银行给你年利率为2.25%。
33. Would you please help me check the remaining balance in  
my account?  
请帮我查一下帐上余额,好吗?
34. Please fill in the deposit (withdraw) form in ink.

请用钢笔填写存款凭条。

35. Opening an account is free of charge, but you have to deposit 10 yuan as your initial deposit.

开户不需要手续费,但您得先存10元起存费。

36. Excuse me, how much do you want to withdraw?

请问您取多少钱?

37. Please, use Arabic figures.

请用阿拉伯数字填写。

38. Everything is in order.

一切都办妥了。

39. I have lost my bankbook. What should I do?

我的存单丢了。怎么办?

40. You can report the loss of the bankbook.

您可以办理挂失。

41. I am going to apply for a Peony Credit Card.

我想办个牡丹卡。

42. Sorry, you have to exchange your money at the foreign counter.

对不起,兑换外币请到外币兑换台。

43. Please show your ID card.

请出示你的身份证。

45. Please count your money.

请点一下现金。

46. Here's the deposit and the interest.

这是你的存款本金及利息。

47. Please fill in the receipt in duplicate.

请一式两份填写这张收据。

48. If you want to cash the check, please sign again on the bottom line.

如果您想兑支票,请再在底线签名。

49. Please sign your name under signature on the documents.

请在单据上签名栏下签名。

50. Please write your account number on the back of the check.

请在支票背后写上您的帐号。

51. Sorry, your remittance hasn't reached us yet.

对不起,您的汇款还没有到我们这儿。

52. We'll notify you as soon as your remittance comes.

您的汇款一到我们就通知您。

53. I'd like to have this 100-dollar note broken.

我想把这张一百美元支票兑开。

54. Your fixed deposit certificate fell due yesterday.

您的定期存款昨天到期了。

55. How do you wish to draw your money?

您希望怎样支钱?

56. How much cash do you plan to deposit in your account?

你计划在帐上存入多少现款?

57. How much do you want to exchange?

您想兑换多少?

58. How much of the remittance do you want to convert into RMB?

您想将多少汇款兑换成人民币。

59. In what denomination?

要什么票面的？

60. Will five ten-yuan notes be all right?

五张十元的行吗？

61. These marks are worth 57 dollars.

您这些马克可换57美元。

62. Checks issued must be made payable by a specified person only.

签发的支票必须由指定的人支取。

63. How much do you want to deposit with us?

您想在我们这里存多少？

64. I think you need a checking account.

我看您需要开一个支票存款户。

65. It allows you to earn a little interest from your deposit.

这使您可以从存款中获利一些利息。

66. The interest is added to your account every year.

利息每年都加到您的存款中。

67. We honoured the check as the overdraft, only five dollars.

我们承兑支票的透支额为5美元。

68. Your deposit is exhausted.

您的存款支完了。

69. Your loan is used up.

您的这笔贷款已用完了。

70. It's payable within two months.

这在两个月之内有效。

71. I'm sorry. I have no small change. Would you please go to the next counter?

对不起,现在没有零钱,请到邻柜兑换。

72. Sorry, these two one-hundred dollar bills are counterfeit.

对不起,这两张百元美钞是伪造的。

73. According to our regulations and international practice, forged notes must be confiscated. So we can't return them to you.

按我国的规定和国际惯例,假币予以没收,请你合作。

74. We may issue you a confiscation receipt.

我们给您一张没收单据。

75. Please wait a moment. The account you're withdrawing exceeds one thousand yuan, so I have to ask authorization from the credit card issuing center.

用牡丹卡提款,金额超过1000元需电话授权,请你稍候。

76. I can reissue a new Peony Credit Card for you, but we must deduct ten yuan as commissions.

我再为您补办一个新牡丹卡,请交十元手续费。

77. You can convert the unused RMB back into foreign currency.

您可以把没用完的人民币兑换成外币。

78. We have safe custody service and can keep precious metals such as gold and silver, and securities for you.

我们开办了代保管业务,能为您保管金银等贵重物品及有价证券。

79. What currency do you have?

您持有什么币种?

80. Please fill out the exchange form.

请填写兑换单。

81. Hello, this is Accounting Department. Can I help you?

您好,这是会计科,能为您做些什么?

82. Up to now, there's no remaining balance in your account.

Be careful to avoid overdrafting.

至今天为止,您方帐上已无余额,请避免透支。

83. The fund was credited to your investment fund account.

这笔钱入了您的投资帐户。

84. Please give beneficiary's address in detail.

请提供收款人的详细地址。

85. The seal on the check is different from its original shape.

支票上的章与样本原样不同。

86. According to the regulation, this remittance can only be obtained by the beneficiary himself.

根据规定,这笔汇款只能由受益人来提取。

87. Would you please tell us your RMB account number so that we may change this amount of U. S. dollars into RMB for you?

请提供一下你们的人民币帐号,以便我们能把这笔美元兑换成人民币?

88. Hello, this is Settlement Department. What can I do for you?

你好,这是结算科,请问能为您做些什么?

89. Before opening a letter of credit, please show us your L/C application together with the relevant documents.

开证之前,请提交开证申请书及有关文件。

90. Hello, this is Credit Department. What can I do for you?

您好,这是信贷科,能为您做点什么?

91. Before applying for a loan, please show us your statements of assets and liabilities.

在申请贷款之前,请向我们提交贵公司的资产负债表。

92. According to the relevant regulations, we can not extend this loan to your company.

根据有关规定,我们不能向贵公司提供该笔贷款。

93. Would you please tell me the interest rate of this loan per annum?

请问该项贷款年利率为多少?

94. The interest rate for time deposits is much higher than regular account.

定期存款的利率比一般存款利率要高得多。

95. We pay the highest interest rate permitted for commercial banks.

我们这里支付商业银行所允许的最高利率。

96. The rate goes up if you keep the certificate longer.

存款时间长些,利率就会高上去。

97. You may choose one from three-, six-, twelve-month or two year maturified.

你可以在三个月,六个月,一年和一二年存款期中选择一种。

98. Can I renew the certificate on maturity?

我可以在存单到期时转期续存吗?

99. That company wants to renew the credit.

那家公司要将信用证展期。

100. Can I cash in the certificate before the maturity date.



在到期日前我能兑现这张存单吗？

101. But you will lose part of your interest.

但你将损失部分利息。

102. My time deposit will mature two months later.

我的定期存款在两个月后到期。

103. What's the maturity date of this certificate?

这张存单什么时候到期。

104. The bank must pay the maturity bonds.

银行必须支付这些到期的债券。

105. Your cooperation means a great deal to us.

你们的合作对我们关系重大。

106. The purchases were paid for with cash.

这几笔买卖用现金支付。

107. We don't deal in coins.

我们不经营硬币。

108. You must keep the exchange memo, for you might use it later.

你应保存这张外汇兑换单，你以后可能会用到它。

109. How many denominations does Chinese yuan have?

中国的元有几种票面？

110. Most currencies are issued in multiple denominations.

大部分的货币都是以多种面额形式发行的。

111. What's the smallest denomination of yuan currency?

人民币元的最少面额是多少？

112. What denominations do you like to have?

你要什么样的票面？

113. Do you like to have some small changes?