

高等专科学校金融类“九五”规划重点教材

银行服务实用英语口语

PRACTICAL SPOKEN ENGLISH
FOR BANK SERVICES

主编 高 波 杜晓进

中国金融出版社

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编审说明

根据国务院和教育部关于各部委要负责对口专业教材建设的规定,全国普通高校(本科、专科)金融专业的教材建设由中国人民银行归口管理。

中国人民银行根据教育部的要求和全国高等专科学校的实际需要,制定了高等专科学校金融类“九五”重点教材规划。

《银行服务实用英语口语》是根据这一规划以及教学的实际需要而编写的。本书弥补了金融英语系列教材尚无口语教材的空白,其内容丰富,语言标准,简练实用,词汇重复率高,并编排有多形式、多层次的语言训练,符合语言学习先易后难的渐进规律,是一本既含有很大信息量,又具有实用性和可操作性的金融口语教材。

本书由广州金融高等专科学校高波副教授、杜晓进副教授主编。

本书由 KEN PERSAUD 博士审稿。

现经我们审定,本书可以作为教材出版,各单位在使用中有什么意见与建议,请函告中国人民银行培训中心教材处。

中国金融教材工作委员会

1998年2月

前 言

随着我国改革开放的不断深入,我国金融业得到快速发展,业务的数量和种类不断增多,金融市场对其业务人员素质的要求也越来越高。针对这种情况,金融英语作为一种应用语言课已在我国大多数高等院校开设起来。

截至目前,金融英语教材系列中尚无令教师与学生满意的、实践性强的金融英语口语教材。根据我们多年口语课的教学体会,深感学生英语口语的提高不能限于使用专业方面面面俱到的长篇对话的口语教材,而应使用含有较大信息量,词汇重复率高,对话简短上口,可以多层次训练的实践性较强的口语教材。这样,才能使学生在技能发展方面有较大的收获。这一点对那些非英语专业,毕业后经常使用英语的金融专业的学生来说尤为重要。

在草拟设想、收集资料并征求意见的基础上,我们编写了这本教材,希望能对提高金融英语口语课的教学质量有所帮助。

本书在编写过程中参考了国内外出版的相应书籍,其中的思路和内容对本书的编写很有帮助,在此表示真挚的谢意。

编者

1999年6月

课文编排特点

本教材分上、下两册：上册 1~18 课；下册 19~35 课。每篇课文均按信息、词汇、训练、对话、补充和实践六个步骤进行分步教学。

第一部分为基础知识。是作为一种课前预习而设计的。其目的是使学生在进行正课之前，先了解每篇课文所需的知识，扩大知识面和思路，以使他们能较快地进入正课内容，并为后面所要进行的训练与实践作好准备。

第二部分是词汇。这部分的词汇和词组主要是为正课对话以及之前的练习作准备，同时学生还可在掌握本课基本常识的基础上，结合词汇进行正课前的熟悉性练习。

第三部分为课前练习。其主要目的是：在学生进行内容和意识流连贯一致的对话前，通过这种对必要短语和词汇的熟悉性练习，使学生在心理和内容上作好过渡准备。该练习分为两个部分：机械性替换练习和逻辑性填空练习。

第四部分是正文。其特点是：对话不长，句子短，但具有适度的信息量。由于这些特点，教师可以利用引导或问答等方式让学生结合以前的练习内容，进行更深层次的课堂活动，使学生可以达到部分脱离或完全脱离书本，开展本课内容的自由对话。

第五部分为附加词汇、短语和句子。这部分主要起着承前启后的作用，既可拓宽学生思路，扩大所谈内容范围，又可为下一步实践打好基础。

第六部分是实践。本部分的目的是巩固和发展所学内容，并训练学生口头交际的适应性和逻辑性。这部分练习分为两种：

(1) 控制性练习 (让学生在规定的思路下, 进行填空对话), 着重于语言的适应性; (2) 非控制性练习 (让学生在已给信息的基础上, 组织内容连贯的对话), 注重语言的逻辑性。

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UNIT ONE

OPENING AN ACCOUNT

Part One

Opening a Savings Account

I. Basic Knowledge

Whether a commercial bank is managed successfully or not depends, to some extent, on its ability to attract more deposits.

Deposits are money balances in banks, from those who have placed funds with the bank. The bank and the depositor are in a debtor-creditor relationship. The bank owns all deposits but owes each individual depositor an amount equal to their deposit balance (Deposits create an accounting liability to the bank).

Banks pay one rate of interest to depositors, then use those funds to lend at a higher rate of interest to borrowers. Thus banks make a net profit from the margin between higher loan interest rates and lower deposit interest rates.

Bank deposits are usually in two forms; demand deposits and time deposits.

Demand deposits are deposits that are subject to depositors' withdrawals at any time. Demand deposits facilitates those who only want to deposit funds for a short period of time. Due to this feature, banks pay little or even no interest to demand deposits.

Time deposits are not subject to depositors' withdrawals at any time but have different fixed maturities. That means, the deposits are repayable after a special period varying from months to years.

The depositors are paid different interest rates depending on the length of deposit.

II. Words and Expressions

savings account	储蓄账户
current (savings) account	往来账户 , 活期账户
demand account	活期账户
fixed account	定期账户
time account	定期账户
personal checking account	个人支票账户
deposit certificate	存款单据
deposit book	存折
passbook	存折
account book	存折
application slip	申请单
withdrawal slip	取款单
withdrawing slip	取款单
deposit slip	存款单
minimum balances (deposits)	最低存额
make a withdrawal	取款
make a deposit	存款
fill in (out)	填写
give an advance notice to	事先通知

III. Warm-up Exercises

1. Substitution drills

- (1) I want to open
(I'd like to have)

a savings account.
a current account .
a time account.
a personal checking account .

- (2) Please fill in
(Please give me)

a deposit slip.
an application form .
a withdrawal slip .
this form.

(3)

Sure,
Certainly,
Of course,
By all means,

it's a pleasure to offer help to our customers.
(it's my pleasure to help you)

2. Fill in the blanks

(1) Can you tell me the difference between _____
_____?

(2) We have various account services: _____ .

(3) Banks should pay the depositors _____ for his sav-
ings when it is _____.

(4) Time deposits have different _____ maturities .

(5) A current savings account is lower than _____ of _____ in interest.

(6) The time savings account (not) _____ you to make a withdrawal at any time.

(7) You can _____ at any time if you _____ .

(8) Bank deposits are usually in two forms: _____ .

IV. Dialogues

Dialogue 1

Clerk: Good morning, sir. Is there anything I can do for you?

Customer: Yes, please. I'm a manager of a newly built corporation in the area and I'd like to open a demand account with your bank.

Clerk: We'll be very pleased to serve you.

Customer: Thanks you. Can I get my money at any time?

Clerk: Yes, it's no problem. It is quick and easy. A written demand or a check is all that's necessary to make a withdrawal from your account.

Customer: Then , do I have to have a passbook ?

Clerk: Yes. Here is a blank one as a sample. Please fill in an application form and a deposit slip.

Customer: OK. By the way, is there any minimum balance on the account?

Clerk: No. There isn't.

Customer: Thank you. Would you please help me open a demand account?

Dialogue 2

Customer: Good afternoon, Miss. Will you assist me?

Clerk: Certainly. It's my pleasure to offer help to our customers.

Customer: That's nice to hear. I need to make a deposit right now. But I don't have an account here.

Clerk: What kind of account do you want?

Customer: I'm sorry. I'm unfamiliar with my options. Could you give me some advice?

Clerk: By all means. Generally, if you want to make deposits and withdrawals at any time and you don't care about the interest, you may choose a current account. But if you don't need your money for a comparatively long time and you want a higher rate, you may choose the fixed account.

Customer: Oh, I see. I'd like to have the latter one because I don't want to bother you very often.

Clerk: It would be no bother, please choose any account you'd like. Please fill out this application form with your name, address, telephone number and the code number, if you have one.

Notes

unfamiliar with something	不了解,不懂
By all means	当然
I don't want to bother you.	不想经常麻烦(幽默诙谐性格的体现)

V. Words and Phrases for Reference

balance	余额
exchange	兑换水单
rate board	汇率公布栏
nationality	国籍
minimum deposit	最低存款额
Savings Department	储蓄部
passbook savings	存折储蓄
in word	用大写
in figures	用小写
withdraw (draw) money	取款
draw on one's account	取款
charge for	收费
attend to something	注意,照应,专心于
How do you want your money?	你想要什么面值的钱?

VI. Practice

1. Controlled Practice

Directions: *Complete the following conversations orally and then in writing with appropriate words and phrases, taking into account the relationship between the speakers and the level of formality.*

(1)

A: _____, Miss. _____?

B: Could you tell me where _____ an account?

A: _____ here. I'll _____ for you .

B: _____ a lot.

A: _____ welcome.

(2)

A: Good _____, sir. Would you like _____ ?

B: _____, I'd _____ .

A: How much _____ do you plan _____?

B: RMB _____, please.

A: _____ .

(3)

A: _____ a savings account?

B: _____, madam. Please _____ and the deposit slip.

A: _____ and the money. I'd like to _____ yuan.

B: _____. Thank you _____ for your _____ in our bank.

2. Cued Practice

Directions: *Read the cues below and then make conversations orally with the information given, taking into account the logical relationship of the content.*