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英 语 职 业 人
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每一句话都能派上用场!

银行英语 情景口语 60 主题

60 Topics of Spoken English
for Bank Situations

Tori Waters-Wang 著
王 青 译

简单、实用、易学、易记
的口语句子，
让你熟练掌握银行英语，
好英文，好口碑!



外文出版社
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英语职业人

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作 者: Tori Waters-Wang

翻 译: 王 青

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序 言

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This book is intended for self-study use and is a valuable asset to anyone working in the banking industry, intending to go overseas for a long period of time or simply interested in the banking world.

The English terms and vocabulary used in this book is predo-minantly British English, although some exceptions occur. For example, the universal “ATM” has been used to describe a self-service banking machine, not “Cash Point”, which is more common in Britain.

Each chapter of this book is separated into different sections: Useful sentences, useful words and dialogues.

I would like to thank Cai Qing, for giving me the opportunity to write this book, my husband Quinn Wang (Wang Qing) for his wonderful translation and support. Finally, a special thanks to Nick Stirk for his useful hints and tips.

本书是供自学者使用的，而且不论对在银行业工作的人，还是对需要长期出国者或者只是对银行业务感兴趣的人来说，它都是一笔宝贵的财富。

本书中使用的英语术语和词汇主要是英国英语，但有个别例外。例如，常用的 ATM 一词是被用来描述一个自助银行机器，而不是用“现金点”一词，而在英国这个词更常用。

本书的每一章都被分为不同的部分：常用短语、常用词汇和对话，使它更容易使用和理解。

我想要感谢蔡箐女士给我这个机会来写这本书，以及我的丈夫王青先生的翻译和支持。最后，特别感谢 Nick Stirk 先生给我的提示和指导。

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Opening an Account 开户

Useful Words 常用单词

expense /ik'spens/ *n.* 消费
security /si'kjʊərɪti/ *n.* 证券
levy /'levi/ *n.* 税款; *v.* 征税
retail banking 小额银行业务

premises /'premisɪz/ *n.* 房产, 物业
audit /'ɔːdɪt/ *v. & n.* 审计
overdraft facility 透支便利
terms and conditions 条款

Sentences 句子

顾客用语

- ① How long does a code need to be? 密码需要多长啊?
- ② I would like to open a Current Account, please. 我想开一个活期存款账户。
- ③ This is my passport. 这是我的护照。
- ④ I'm here to open a Current Account with your bank. 我想在你们这儿开一个活期账户。
- ⑤ Is there a minimum amount I need to pay in? 有没有规定存入的最小金额啊?

职员用语

- ① Please fill in a Deposit Slip. 请您填一张存款单。
- ② Could I see some ID? 我能先看一下您的身份证件吗?
- ③ There needs to be at least 1 RMB paid in to open a new account. 新开户的话最少要存 1 块钱。
- ⑤ You will need to choose a secret identity code to ensure no one else can enter your account. 您需要选择一个密码, 以确保没有其他人能够进入您的账户。
- ⑥ Could you please fill out this form with your relevant details? 请您在这个表上填写您的相关情况。



Dialogue 1

A: Hello, how can I help you today?

B: I would like to open a Current Account, please.

A: OK, please fill in a Deposit Slip. All you need to do is to write the amount here and your name over here, on this line. I'll take care of the rest. First, could I see some ID?

B: That's great, here you are. This is my passport.

A: 您好，今天我能帮您什么忙吗？

B: 我想开一个活期存款账户。

A: 好的，请您填一张存款单。您所要做的是在这儿填写数额并在这儿，在这条线上，填上您的姓名。其他的由我办理，我能先看一下您的身份证件吗？

B: 好的。给你，这是我的护照。

Dialogue 2

A: I'm here to open a Current Account with your bank.

B: That's no problem at all, but could you fill in this and I'll need to see some ID.

A: Here you go. Is there a minimum amount I need to pay in?

B: Yes, there needs to be at least 1 RMB paid in to open a new account. Also, you will need to choose a secret identity code to ensure no one else can enter your account.

A: OK, how long does it need to be? I'm not very good with remembering long numbers.

B: Just 6 digits.

A: 我想在你们这儿开一个活期账户。

B: 完全没问题，不过请您填一下这个，并且我需要看看您的身份证件。

A: 给你。有没有规定存入的最小金额啊?

B: 有的, 新开户的话最少要存 1 块钱。另外, 您需要选择一个密码, 以确保没有其他人能够进入您的账户。

A: 可以, 密码需要多长啊? 记长串的数字我不太行。

B: 6 位数就可以。

Dialogue 3

A: Hi, I was wondering how I'd go about getting a credit card.

B: Certainly, Sir. You do have a Current Account with us, right?

A: Oh, no, I'm afraid I don't. Is that necessary?

B: Yes, Sir. In order to get a credit card with us, you'll need to open a Current Account here. Could you please fill out this form with your relevant details?

A: That's done. Do you need to see any credentials?

B: Yes, a passport will be fine.

A: I don't have my passport on me at the moment. I'll just pop back to my office and pick it up.

B: That's fine, Sir. We'll see you again a little later.

A: 你好, 我想知道我如何能领到信用卡。

B: 当然可以, 先生。您在我们这里开有活期账户, 是吧?

A: 噢, 没有, 恐怕没有。这是必须的吗?

B: 是的, 先生。要得到我们的信用卡, 您得在我们这里开一个活期账户。请您在这个表上填写您的相关情况, 好吗?

A: 已经填好了。你需要看任何证件吗?

B: 是的, 护照就可以。

A: 我没有随身带着护照。我这就回办公室把它取来。

B: 好的, 先生。我们待会儿再见。



Dialogue 4

- A: Hi. I want to open an account with you, so I can pay my bills by direct debit.
- B: That's a very popular way to pay nowadays, totally hassle free!
- A: Yes, that's what I thought. It's so much trouble coming down here or to the post office to pay all of my utility bills every month. So, what exactly do I need to do?
- B: Please fill in this application and sign your name down here, at the bottom.
- A: Here you go. Is that it?
- B: I just need to see some ID, like a passport for example.
- A: Here. What's the least I can pay in to get this account open?
- B: We usually ask for 100 RMB, Sir.
- A: OK, here you go.
- B: So, that's everything done for you. Here's your new cheque book, the cheque guarantee will follow in the post in a couple of days.

- A: 你好，我想在你们这里开一个账户，这样我就可以用直接划账的方式付我的账单了。
- B: 现在这种方式很流行，完全没有麻烦。
- A: 是呀，我也是这么想的。每个月都得到这儿或去邮局付水电费真是太麻烦了。那么，我到底应该怎么做呢？
- B: 请您填写这个申请表，并且在这里签字，在下面。
- A: 给你。这就行了吗？
- B: 我只需要看一下身份证件，比如护照什么的。
- A: 给。我开这个账户要付的最少金额是多少？
- B: 我们通常收 100 元，先生。
- A: 好的，给你。
- B: 好的，都办完了。这是您的新支票本，支票担保卡会在两天之内寄给您。



Making a Deposit

存款

Useful Words 常用单词

creditor /'kreditə/ *n.* 借方, 债权人

deduct /di'dʌkt/ *v.* 扣除

Bank's Base Rate 银行基准利率

attributable /ə'tribjutəbl/ *adj.* 可归于...的

debtor /'detə/ *n.* 贷方, 债务人

dividend /'dividend/ *n.* 红利, 股息

corporate customers 公司客户

current assets 流动资产

Sentences 句子

顾客用语

- ① Here's my Bank Book. 这是我的存折。
- ② I'd like to make a deposit please, into my granddaughter's account. 我想存钱, 存到我孙女的账户上。
- ③ Just the usual, Current Deposit please. 就存普通的吧, 活期的。
- ④ I'd like to pay this cash into my account, please. 我想把这些现金存到我的账户上。
- ⑤ I usually pay this cash into my account at the machine, but the queue is very long today. 我通常使用存取款机来存款, 但今天排队的人太多了。

职员用语

- ① Would that be a Fixed Deposit or a Current Deposit? 是存定期的还是活期的?
- ② We have various different types of Current Deposit, the Variable Term Deposit, a Notice Deposit and the Usual Current Deposit. 我们有几种不同的活期存款方式, 有定活两便、通知存款和普通的活期存款。
- ③ Do you have her account details with you? 您有她的账户信息吗?
- ④ Please fill her account details out on this deposit slip. 请您把她的账户信息填入这个存款单。
- ⑤ I'll find the relevant data and help you with that. 我得找到相关信息然后帮您办。



Dialogue 1

A: Good day. Is this the Business Centre?

B: It is. What can I do for you?

A: I want to make a deposit.

B: Would that be a Fixed Deposit or a Current Deposit?

A: A Current Deposit, please.

B: We have various different types of Current Deposit, the Variable Term Deposit, a Notice Deposit and the Usual Current Deposit. Which would you like?

A: Erm ... just the usual, Current Deposit please.

B: OK, just a moment. I'll find the relevant data and help you with that.

A: 你好。这是营业部吗？

B: 是的。有什么可以帮您的？

A: 我想存钱。

B: 是存定期的还是活期的？

A: 存活期的。

B: 我们有好几种不同的活期存款方式，有定活两便、通知存款和普通的活期存款。您想存哪一种呢？

A: 嗯……就存普通的吧，活期的。

B: 好的，请稍等。我得找到相关信息然后帮您办。

Dialogue 2

A: Mr Jacobs! Lovely to see you again! What can I do for you today?

B: I'd like to make a deposit please, into my granddaughter's account. It's her birthday on Friday.

A: What a thoughtful granddad! Do you have her account details with you?

B: Yes, right here.

A: Great. Please fill them out on this deposit slip.

B: Here? And here?

A: That's right. How much do you want to pay in?

B: 1,000 RMB.

A: Not just a thoughtful granddad, but a generous one too.

B: It's an important birthday.

A: Jacobs 先生, 很高兴再次见到您。今天我能帮您做点儿什么吗?

B: 我想存钱, 存到我孙女的账户上。星期五是她的生日。

A: 您真是一个好爷爷! 您有她的账户信息吗?

B: 有, 在这儿呐。

A: 好的。请您填写存款单。

B: 这里? 还有这里?

A: 对。您想存多少钱?

B: 1000 元。

A: 您不仅是个考虑周到的爷爷, 而且还是个慷慨的爷爷。

B: 这可是个重要的生日。

Dialogue 3

A: Good morning, Madam. How can I be of service?

B: I'd like to pay this cash into my account, please. I usually do it at the machine, but the queue is very long today.

A: Yes, I'm sorry about that. One of our ATMs is down and we are waiting for it to be repaired, but it should be up and running again very soon.

B: I see. Here's my Bank Book.

A: You need to fill out the deposit slip as well. Here you go, Madam.

B: Thanks.

A: 早上好, 女士。我能如何为您效劳?

B: 我想把这些现金存到我的账户上。我通常使用存取款机来存款, 但今天排队的人太多了。

A: 是的, 很抱歉。其中的一台自动存取款机坏了, 我们正等着人来修呢, 不过它应该很快就会修好并且可以使用了。

B: 我明白了。这是我的存折。

A: 您还需要填写存款单。给您, 女士。

B: 谢谢。



Dialogue 4

- A: That's the transfer completed. Can I do anything else for you today?
B: Yes. I want to deposit some money into my Savings Account, please.
A: Could I have your Savings Book and the money, please. You are making a deposit of 800 RMB, is that correct?
B: Correct.
A: Please enter your PIN number on the keypad.
B: There we go. Thanks very much.

- A: 转账完成了。我现在还能为您做些什么呢?
B: 是的。我想往我的存款账户里存些钱。
A: 请您给我您的存折和现金。您要存 800 元, 对吧?
B: 对。
A: 请您在键盘上输入密码。
B: 输好了。非常感谢。



Making a Withdrawal

取款

Useful Words 常用单词

owe /əu/ v. 欠

current liabilities n. 流动负债

earnings per share 每股平均收益

fixed assets 固定资产

depreciation /diˈpri:ʃiˈeɪʃən/ n. 货币贬值; 折旧

provision /prəˈvɪʒən/ n. 规定条款

reserve /riˈzə:v/ n. 预备品, 贮存; v. 保留

profitability /ˌprɒfɪtəˈbɪlɪti/ n. 收益性, 利益率

Sentences 句子

顾客用语

- ① I'd like to withdraw some money from my account. 我想从我的账户里取点儿钱。
- ② Do you need me to give you my account number? 你需要我的账号吗?
- ③ I'd like to withdraw 35,000 RMB from my Corporate Account. 我想从我的公司账户里取 35000 块钱。
- ④ I think I'll redeem, if that's not a problem. 如果没问题的话, 我想我要兑现。
- ⑤ That seems to be all in order. 它们好像是连号的。

职员用语

- ① Please fill out this slip, stating how much you wish to withdraw. 请填写这张单子, 写明您需要取多少钱。
- ② On your account there is no limit to over the counter withdrawals, it won't cause a problem. 您的账户对您在柜台取款没有数额的限制, 应该没有问题。
- ③ You have two choices here, you can either redeem or renew. 您有两种选择, 您可以兑现, 也可以续存。
- ④ Any preference as to how you want the money? 对您要取的钱有什么特殊的需要吗?
- ⑤ I've got all of your information here on the screen in front of me. 我面前的电脑屏幕上有您的全部信息。
- ⑥ Here's your money and your interest note. 这是您的钱和利息的单据。



Dialogue 1

- A: Hello, how can I help you today?
B: I'd like to withdraw some money from my account.
A: Please fill out this slip, stating how much you wish to withdraw.
B: Well, actually, it's quite a substantial amount. Here's my Bank Book.
Will that cause a problem?
A: On your account there is no limit to over the counter withdrawals, it won't cause a problem. Here's your money, 10,000 RMB. Please count it before you leave.
B: Yes, that seems to be all in order. Thanks very much.

- A: 您好，今天我能帮您什么忙吗？
B: 我想从我的账户里取点儿钱。
A: 请填写这张单子，写明您需要取多少钱。
B: 嗯，其实，是一大笔钱。这是我的存折。会有问题吗？
A: 您的账户对您在柜台取款没有数额的限制，应该没有问题。这是您的 10000 块钱，请您在离开之前清点一下。
B: 好的，它们好像是连号的。非常感谢。

Dialogue 2

- A: Hello Mr Waterstone, what can I do for you today?
B: Hello Becky. Well, you see, I have this thing here, called a Fixed Deposit Certificate, and I've just noticed the date on it.
A: Oh I see. You have two choices here, you can either redeem or renew.
B: I think I'll redeem, if that's not a problem.
A: No problem at all Mr Waterstone. Any preference as to how you want the money?
B: Anything you like, but not too many large notes. It's useful to have smaller notes.
A: Here we go, Mr Waterstone. Here's your money and your interest note.
B: Yes, yes. Everything's fine. Thank you very much Becky.