

# 大学商贸英语商务专业教程

李朝 李蛟 编 著

复旦大学出版社

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# 前 言

随着我国加入世界贸易组织,国内各行各业对外商务活动将不断增加,势必需要大量的既会英语又懂国际商务知识并掌握一定技能的白领阶层,以满足其对外交流的需求。为了适应形势发展,满足广大在校学生、在职商务人员及其他读者的需要,我们在总结数年教学经验的基础上,现组织部分教师对原有教材进行改编,扩增部分新内容,汇编成系列教材出版。该教材的出版添补了商务英语辅修专业、高职国际商务英语专业教材的空白。

对书中所编内容我们力求做到科学性、典型性、实用性并举,博采众家之长,并紧扣全国国际商务专业技术资格考试中规定的相关知识内容,以帮助使用本系列教材的学生及相关人员以后报考助理国际商务师(初级专业技术职称)或国际商务师(中级专业技术职称)时在专业英语及专业知识方面有所提高。

本册《大学商贸英语商务专业教程》的内容及特点:

从内容上看,包括了商务英语专业方面的主要内容,即国际金融、国际商法、国际营销学、电子商务。这些内容是国际商务专业的必修课程,因此也是国际商务英语专业学生应掌握与了解的。

大部分内容参照了全国国际商务专业技术资格考试大纲所规定的内容,具有知识性、科学性、实用性的特点,所选内容主要是从事商务所必需的、与商务有关的知识。

附有一定数量的辅助阅读材料,以帮助学生扩大相应的专业知识面;同时考虑到内容专业性强的特点,练习答案及参考译文均在《大学商贸英语商务专业教程教学参考书》中,以便于学生正确理解和掌握。

由于我们水平有限,书中难免有不足之处,欢迎读者指正。

编 者

2007年7月

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# UNIT ONE

## INTERNATIONAL FINANCE



# Lesson One

## International Finance

## Section One

**1. Pre-reading Questions**

- (1) What will an American do with the American currency if he wants to buy an automobile in Japan?
- (2) Where can the foreign currency be exchanged?
- (3) How much is the current exchange rate for one U.S. dollar against Japanese yen according to the passage?
- (4) Do you think the price of Japanese yen is expensive or cheap?

**2. Text****International Finance**

In many respects international trade is not different from trade within a country. People who have more of the goods than they want seek out other people who have something they lack. Through exchange, both parties attempt to make themselves better off. The complications of international trade arise because the two parties use different monies. An American who wants to buy a Japanese automobile cannot expect the Japanese manufacturer to accept U.S. dollars in payment, unless by sheer coincidence the manufacturer happens at the time to buy a new computer from an American firm. Otherwise the auto manufacturer will be stuck with money that no shop in Tokyo will accept; in Japan the dollars are useless.

Of course, things are rarely as complicated as the last paragraph suggests. In both the United States and Japan there are banks that specialize in

buying and selling foreign currencies. The sophisticated American would never offer dollars to the Japanese. Instead he would go to his bank and purchase Japanese yen with his dollars, then offer yen in payment for the car. Availability of yen would then make trade with Japan no more complicated than buying groceries at a neighborhood supermarket. But what is the price of yen? This question is more than slightly important. If yen are cheap — if many can be bought for a dollar — then buying Japanese goods will be attractive to Americans, and American goods will be expensive to Japanese buyers.

The quantities of goods exchanged between two countries depend on complex forces. Even though unfettered trade might allow the world to consume more, each country is likely to be more concerned about employment and incomes at home than about economist's assurances of the efficiency of trade. Both countries may therefore try to encourage exports and discourage imports. Obviously, both countries cannot succeed at once.

There is another side of the situation for many countries — the developing countries especially, but also small island nations, such as Japan and Great Britain. Their ability to import goods in the future may be as important as economic efficiency and full employment in the present case. These countries depend on imports of spare parts, equipment, and raw materials to keep their economies operating. For this reason, countries, even rich countries, try to keep reserves of foreign currencies around. Just as individuals keep savings to meet emergencies and to cover payments on the television if they are laid off, nations attempt to maintain hoards of foreign currencies to cover unexpected events.

The price of any foreign currency expressed in the local currency (say, dollars) is thus a major issue. And it is closely tied to the need to maintain reserves and the desire to manage certain aspects of the domestic economy. Over the past two centuries, a number of international monetary systems have been set up to deal with these questions. All of these systems have proved inadequate. The interests of some countries inevitably conflict with the interests of others, and so the system collapses. But in spite of its limitations and faults, the international financial system is important to all of us.

## Section Two

## 1. New Words and Expressions

complication	<i>n.</i>	复杂(化)
sheer	<i>a.</i>	全然的,纯粹的
coincidence	<i>n.</i>	巧合(之事),符合
stick	<i>v.</i>	粘住
complicated	<i>a.</i>	(错综)复杂的,麻烦的
specialize	<i>v.</i>	专门做,专门研究(in)
currency	<i>n.</i>	通货,货币
sophisticated	<i>a.</i>	老练的,非常有经验的
yen	<i>n.</i>	(单复数同)日元(日本货币单位)
availability	<i>n.</i>	(现)有;可供应的货;有效性
grocery	<i>n.</i>	食品,杂货
neighborhood	<i>n.</i>	邻近
emergency	<i>n.</i>	紧急需要
lay off		辞退
hoard	<i>n.</i>	积蓄,贮藏(物)
unexpected	<i>a.</i>	意外的,突然的
inadequate	<i>a.</i>	不适当的;不够的
supermarket	<i>n.</i>	超级市场
slightly	<i>adv.</i>	稍微地,轻微地
expensive	<i>a.</i>	昂贵的,花钱多的
unfettered	<i>a.</i>	自由的,不受拘束的
concern	<i>v.</i>	关切
(be) concerned about		关切,关心
assurance	<i>n.</i>	确信,信心,保证

## 2. Notes to the Text

(1) People who have more of the goods than they want seek out other people who have something they lack. 这是一个复合句,句子套句子,主句关键词是: People ... seek out other people. 在两个 people 后分别接了两个限制性定语从句,第一个定语从句中还有 more ... than 结构。seek out 是短语,表示“搜寻出”、“竭力去找……”。第二个限制性定语从句中又带有一个定语 they lack,修饰 something。

(2) Through exchange, both parties attempt to make themselves better off. 短语 better off 在这里指“富裕”。

英国晚期重商主义的代表人物托马斯(1571—1641)在《英国得自对外贸易的财富》中对参与国际贸易的各方均可获得各自的利益做了详细的描述。

(3) ..., unless by sheer coincidence the manufacturer happens at the time to want to buy a new computer from an American firm. 这里,by sheer coincidence 意为“完全出于巧合”;happen to 意为“碰巧”;at the time 意为“此时”,插在不定式前。

(4) This question is more than slightly important. 这里的 slightly 是副词,修饰形容词 important。more than 表示“比……更(多)”、“多于”等意思,既可以修饰名词也可以修饰形容词或副词,例如:

① More than two hundred people applied.

② The salt produced here is more than sufficient for the whole region.

(5) International Trade 国际贸易

国际贸易是指世界上各个国家或地区之间商品、服务和技术的交换活动,是各国或地区之间分工的表现形式,反映了世界各国或地区在经济上的相互依靠。国际贸易是一个历史的范畴,是在一定历史条件下产生和发展起来的,是人类社会生产力发展到一定阶段的产物。国际贸易的产生必须具备两个条件:①相对独立的政治实体的出现,即国家的存在;②各个国家之间有可供交换的剩余产品,即国际分工的存在。

国际贸易理论从15世纪到18世纪末起主导作用的学派是重商主义学说。重商主义(Mercantilism)是15世纪到17世纪欧洲资本主义原始积累时期,代表商业资本利益的经济思想和政策体系。英国是当时经济最发达的国家,重商主义发展得最为成熟。重商主义经历了两个发展阶段:①15世纪到16世纪中期为早期重商主义阶段,主要代表人物是英国的威廉·斯塔福(William Stafford);②16世纪下半叶到17世纪为晚期重商主义阶段,是名副其实的重商主义,主要代表人物是英国的托马斯·孟(Thomas Mun),其主要著作《英国得自对外贸易的财富》被马克思

称为“重商主义的福音书”。重商主义的基本观点是,一国拥有的黄金和白银越多,就越富有;国家政策的首选目标是使国家富强,而国家的富强程度和实力大小的唯一标志就是该国金银等贵金属的拥有量;实现政策目标的唯一途径就是保持贸易的顺差,为此目的所需要的手段就是鼓励国内工业和出口贸易的发展,阻止金银外流。

#### (6) International Monetary System 国际货币体系(或国际货币制度)

所谓国际货币制度,是指为了适应国际贸易和国际支付的需要,使货币在国际范围内发挥世界货币的职能,各国政府都共同遵守的有关政策规定和制度安排。国际货币制度一般包括三方面内容:①国际储备资产的确定;②汇率制度的安排;③国际收支的调节。国际货币制度大体上经历了国际金本位制、布雷顿森林体系和牙买加体系(或后布雷顿森林体系)三个阶段。

国际金本位制盛行于1880年到1914年间,其特征是金币可以自由铸造、自由兑换,黄金可以自由输出入,各国货币之间的汇率由它们各自的含金量之比所决定,具有自动调节国际收支的机制。布雷顿森林体系是第二次世界大战后建立起来的,其主要特点是每盎司黄金等于35美元(官价)。美国保证各国政府或中央银行随时可用美元向美国按官价兑换黄金,同时建立了一个永久性的国际金融机构——国际货币基金组织。该组织是二战后国际货币制度的核心,它的各项规定构成了国际金融领域的基本秩序。牙买加体系是20世纪70年代初期至今的国际货币体系,其主要特征是各种汇率制度、多元化的国际储备和多样化的国际收支调节方式并存,国与国之间的协调与合作日益深化。

### 3. Word Study

#### (1) manufacturer *n.* 厂商,制造商

They bought the goods from another manufacturer. (厂商)

These samples were newly designed by our manufacturer. (制造商)

#### (2) party *n.* 方(指单位或个人)

This rule is applicable to all parties concerned. (所有各方)

Both parties are to appear before the judge. (双方)

All three parties must sign the contract. (三方)

In case of claim the parties involved should seek a settlement through amicable negotiation. (涉及的各方)

(3) availability *n.* 有效性; 可供应的货

Please let us know the availability of your models. (有效性)

We enclose a list showing our present availabilities. (可供应的货)

The availability of certain foods varies with the seasons. (供应)

(4) consume *v.* 消费, 消耗

The small car consumed very little gas. (消耗)

They had consumed most of the potatoes by Wednesday. (消费)

These modern machines consume far less electricity. (消耗)

Arguing about the details of the plan consumed many hours of the committee's valuable time. (消耗)

be consumed with 被……所吞噬, 因(妒忌、忧愁等)而变得憔悴

Her husband is consumed with jealousy. (因……而变得憔悴)

(5) collapse *v.* 倒塌; 崩溃, 瓦解, 衰退, 垮下; 暴跌

The roof collapsed under the weight of the snow. (倒塌)

The bed collapsed as soon as we got in. (倒塌)

The dictator died and his military government collapsed. (瓦解, 崩溃)

She collapsed in tears at the news. (垮下)

Last month the price of copper collapsed. (暴跌)

Once the markets collapse, production stops. (暴跌)

## Section Three

### 1. Exercises

#### 1.1 Fill in each of the blanks with the proper word given below

also    export    reflects    in    short    addition    reserves    by

We know balance of Foreign Exchange mainly (1) a country's balance of import and (2), while Balance of International Payments includes not only import and export, but (3) the balance of income and expenditure items (4)

service, tourism, insurance, overseas investment, dividends and transportation. In (5), it itemizes the long- and (6)-term capital investments, official loans and the official (7) including bullion and foreign exchange controlled and managed (8) the government, etc.

## 1.2 Translate the following passages into Chinese

Balance of international payments means a financial indicator published by a government to reflect the country's volume of import and export settlements, capital movements and change in official reserves in a certain period. In industrial countries such as the USA, Britain, Japan and West Germany, which play a key role in the international market and international monetary system for production, trade and financial business, balance of international payments also in some degree reflects the strength or weakness of their free convertible currencies respectively.

Balance of payments is principally expressed by three subheadings as below:

**The current account.** It mainly shows a country's balance of import and export, but also includes the balance of international non-trade expenditure and income incurred by service, tourism, insurance, overseas investment, dividends and transportation. In addition, international grants, overseas remittances, pensions and donations are also recorded therein.

**The capital account.** It itemizes all the long- and short-term capital investments and official loans. Any funds drawn from abroad through issuance of stocks, treasury bonds and securities, and any credit and syndicated loan borrowed overseas will be filed as inflowing capital; while whatever investment and credit given to other countries will stand as outflowing capital.

**The official reserves.** It includes bullion and foreign exchange controlled and managed by a government and, in addition, Special Drawing Rights, which is the special reserve distributed by International Monetary Fund (IMF) to the governments of its member countries to be used in place of convertible currencies for international trade and non-trade payments.

In balance of payments, export income, non-trade income, inflowing capital and all funds remitted inward are aggregated in subheadings on one side, and import, non-trade expenditure, outflowing capital and outward remittances on the other. A result of surplus or deficit finally depends on the offset balance between the former and the latter.



## 2. Supplementary Reading

### 2.1 Read the following text and try to grasp the main idea

#### Asian Economic Recovery

Asia's economies will keep recovering, growing faster than the rest of the world. U.S. growth will slow, though it will outpace Europe.

"The overall outlook remains relatively favorable: Inflation should remain subdued and economic expansion should continue," the Organization for Economic Co-operation and Development (OECD) reported last month.

Global economic growth peaked at 4.2 per cent this year, its fastest rate in more than a decade, and it should moderate to 3.2 per cent in 2001, the 29 member Paris-based OECD said.

The International Monetary Fund (IMF) projects world economic growth this year at 4.7 per cent, with world output forecast to post a healthy 4.2 per cent increase in 2001. With the unemployment rate near its 30-year low at only 4 per cent, the United States is going through its longest period of economic growth ever — nearly 10 years and counting. But industrial production, consumer confidence and spending all have fallen sharply.

The nation's growing trade deficit is the one flaw in the otherwise remarkable U.S. economic expansion of the past decade. The IMF projects that America's trade deficit, which hit an all-time high of U.S. \$339 billion in 1999, will widen to U.S. \$419 billion this year and U.S. \$461 billion in 2001.

Oil will remain key to many economies in the Middle East.

But Arab economies that can't count on oil — most notably Egypt, which ended 2000 in what some observers call a full-blown recession — could be in trouble. By spring it will be clear whether the Organization of Petroleum Exporting Countries (OPEC) has pulled off the delicate balancing act it set itself.

Demand for Asian goods and a recovery in electronics prices are helping Asia rebound from its economic crisis with growth of 7.1 per cent expected this year and 6.4 per cent in 2001, according to the Asian Development Bank, whose forecasts exclude Japan. Hong Kong and Singapore are expected to grow 9.5 per cent each in 2000.