



21世纪高职高专金融类系列教材

国际金融学系列

# 国际贸易 与金融函电

GUOJI MAOYI  
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中国金融出版社

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# 国际贸易与金融函电

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# 前 言

随着世界经济全球化进程的深入,中国作为世界上最主要的经济体之一,与世界各国的经济贸易往来日益频繁,发展迅速,中国目前已经成为世界贸易大国之一,并正朝向贸易强国迈进。在千丝万缕的经济联系中,从事国际贸易的企业及开展国际业务的银行是其中的主体,无论是企业还是银行,与世界各国企业、银行间的往来和沟通日益频繁。因此,国际贸易与金融往来函电的处理能力对企业、银行间顺畅往来与有效沟通至关重要,也是国际化背景下企业、银行员工必备的技能之一。

本教材以国际贸易业务发展过程中贸易买卖双方的业务磋商、合同履行及银行间的结算往来业务为主要内容,共分三部分:第一部分以商务信函基本应用为主,重点介绍商务信函的规范格式及写作要求;第二部分侧重外贸业务的函电处理,按照外贸业务开展的顺序组织内容;第三部分集中介绍银行国际结算环节相关往来函电的处理。为了增强学习效果,本教材每章首先明确学习目标,选取典型范例,同时配备重点词汇、典型句型、课文注释及练习,全书还配备译文,以有利于高职高专学生自学之用。

本教材由浙江金融职业学院张海燕担任主编,福建金融职业技术学院兰振光、湖北经济学院张勇、辽宁金融职业学院苏彤担任副主编。编写分工是:张海燕编写第一部分;张勇、苏彤共同编写第二部分,其中张勇编写第二章、第三章,苏彤编写第四章、第五章;兰振光编写第三部分。

本教材在编写过程中,得到了浙江金融职业学院章安平老师的大力协助,同时,黎根红、张帆老师对书稿的校对及整理做了大量的工作,在此向他们表示衷心的感谢。

由于编写时间仓促,错误和缺点在所难免,我们衷心欢迎专家和读者对本教材提出建议和指正。

编 者

二〇〇八年三月



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## **第一部分 商务英语信函写作概述**

Part One Introduction to English Business Letter Writing





国际金融子系列

# 第一章

## 商务英语信函写作概述

### Chapter 1 Introduction to English Business Letter Writing

#### Learning Aims

Business letters are mostly correspondence among business organizations or between such organizations and individuals. They mainly account for the majority of all business documents. Business letters are of crucial importance in the conduct of business activities. Writing a proper business letter is an elementary skill of a businessman. It will cause some problems in business if a businessman can't finish an effective business letter. In this chapter, we would focus on the structure and layout of the English business letter. Students should follow the basic principles of the English business letter writing; know how to arrange the composed parts of a business letter and how to finish a good business letter.

#### 学习目标

商务信函是商务机构之间或商务机构与个人之间往来的重要信函，它们是商务文件的重要组成部分，在商务活动中起到重要的作用。能够书写得体的商务信函是商务人员必备的一项技能，否则将给商务活动带来不便。本章我们主要介绍英文商务信函的构成及格式。学生应该掌握书写商务信函的基本原则，了解如何安排信函各部分，如何完成一封高质量的商务信函。

## Section 1 The Structure and Layout of English Business Letter

Compared with a common letter, a business letter is under high requirements of structure and layout. A business letter should consist of the following seven standard parts:

1. Letterhead
2. Reference and Date Line
3. Inside Name and Address
4. Salutation
5. Body of the Letter
6. Complimentary Closure
7. Signature

Under some circumstances, some optional parts may be contained in a business letter. They include:

8. Attention Line
9. Subject Line/Caption Line
10. Reference Notation
11. Enclosure (s) /Encl (s).
12. Carbon Copy/Copy Notation/C. C.
13. Postscript /P. S.

### 1. Letterhead

Letterhead is an essential piece of information that has to be included in a letter as this informs the reader where to send his or her reply. The letterhead helps to form one's impression of the writer's firm. A letterhead, always pre-printed, includes the sender's name and address, postcode, telephone number, telex and fax number and e-mail address, etc. It is usually printed on the top center or typed on the right side of the paper. In some cases, a letterhead includes the business scope of the sender, the president's name and title, etc.

Example: BEIJING LIGHT INDUSTRIAL PRODUCTS  
IMPORT & EXPORT CORPORATION  
Tel: (010) 66668888  
E-mail: abc@yahoo. com. cn

## 2. Reference and Date Line

The reference line is a specific part in a business letter. It usually includes a file number, a department code or the initials of the signer followed by that of the typist of the letter. They are marked "Our ref:" and "Your ref:" to avoid confusion. Clearly, "Our ref:" stands for our reference, i. e., the sender's file reference. "Your ref:" stands for your reference, i. e., the receiver's reference. The reference line is for the convenience of trading. They are typed two lines below the letterhead.

Example:

Your ref: 038/te

Our ref: QYT/zcs

The date line is an obligatory component of a letter since the date given in the date line specifies when a letter is written. The date line may appear just below the reference line, or you can choose to type the date at the right margin according to your preference. One point should be paid attention to: the date in a business letter should always be written in standard form. The month in the date line can't be written in abbreviation and all-number form (such as 10/9/2003) can't be allowed, of course. What's more, you can finish your date line as month/ date/ year (American practice) or date/month/ year (British practice). We hereby set an example (2003 年 9 月 10 日), and the following forms are all correct.

September 10, 2003

September 10<sup>th</sup>, 2003

10 September, 2003

10<sup>th</sup> September, 2003

## 3. Inside Name and Address

Inside name and address appears on the left margin and usually starts below the reference and date line. Its major function is to show who a letter has been sent to.

Generally, the inside name and address should include some or all parts of the following: the receiver's name and title, company name, street address, city or town, state or province, postcode and country.

Inside name and address should be typed in the following order:

The receiver's name and title;

The name of receiver's company;

Street address;

The name of city or town;

State or province and its postcode;

The name of country.

#### 4. Salutation

The salutation is two lines below the inside name and address. The customary formal greeting in a business letter is "Dear Sir" or "Dear Madam" used for addressing one person; and "Dear Sirs", "Dear Madams" or "Gentlemen" for addressing two or more people. If the receiver is known to the writer personally, a warmer greeting such as "Dear Mr. Smith" is preferred.

#### 5. Body of the Letter

Body of the letter, which contains the message you want to send to the receiver, is the core of the letter. A good letter will not only get the business done but also promote the good relations between both parties. Thus, it should be carefully arranged.

It's better, even for a short letter, to divide the body into at least two or three paragraphs, each paragraph for one topic. This will make the receiver easier to grasp your main information. The following is a typical arrangement for a three-paragraph letter.

Paragraph one—Begin with information that catches the reader's attention and refer to some need or interest of the reader, or refer to the previous correspondence if there is.

Paragraph two—Bring in your involvement, or what service or information you have to offer. It's the core of the body of the letter.

Paragraph three—End the body of the letter with the action or idea that you want the reader to consider or with the results you would like to have.

#### 6. Complimentary Closure

The complimentary closure ends a letter in a polite way. It usually consists of a few conventional words or phrases that are typed one double space after the body of the let-

ter. The main words in complimentary closure are as follows: sincerely, faithfully, cordially, respectfully and truly. These words may appear in any of these combinations: "Yours sincerely", "Sincerely yours". Only the initial letter in the first word of any complimentary closure is capitalized. The complementary closure should be in accordance with the salutation.

Dear Sir/Madam

Yours faithfully

Dear Mr/Ms/Mrs Smith

Yours sincerely

Dear John

Best wishes/Regards/Yours

Gentlemen

Sincerely yours

## 7. Signature

The writer's signature consists of a handwritten and typewritten signature, the title of the sender, the name of sender's company. When typing a letter, leave three blank lines below the complimentary closure and type the signature identification and title on the fourth line. The writer's signature should be placed between the complimentary closure and the typed signature.

Yours truly,

**Frank W. Weston**

Frank W. Weston

Vice President, Distribution

ABC Import & Export Co. Ltd.

## 8. Attention Line

The attention line is considered a part of the inside address and it directs the letter to a particular member or department of the organization addressed. It is usually placed between the inside address and the salutation or within the inside address and centered.

eg. Attention: Import Dept.

Attention: Mr. Smith

Manager of the Import Dept.

## 9. Subject Line /Caption Line

The subject line is regarded as a part of the body of a business letter. It enables the receiver to identify the topic of the letter at a glance. Just for it, it facilitates effective communication. It is usually placed one or two lines below the salutation and centered over the body of a letter in the indented style.



### 10. Reference Notation

The reference notation, also called identifying initials or identification marks, is made up of the initials of the typist, sometimes with the initials of the dictator if not typed in the signature area. Usually the reference notation is typed two spaces below the typed signature.

### 11. Enclosure (s) /Encl (s).

An enclosure should be added to a business letter, if such documents as a brochure, catalogues, a price list, a proforma invoice, sales terms and conditions, etc. are attached to the letter. The enclosure starts two lines below the signature on the left margin. To begin with "Enclosure" or its abbreviation "Encl. ", this part of notation should list all the name and copies of the added documents in order.

### 12. Carbon Copy /Copy Notation/ C. C. (抄送)

Carbon copy is used to send the letter to others at the same time. There are two kinds of carbon copy in the business letter: Carbon Copy (C. C. ) and Blind Carbon Copy (BCC). The former is followed by the names of the persons who will receive the copies of the letters. This notation is typed on both the originals and copies. All the receivers know clearly who get the same letter at the same time. While the latter is followed by the names of the recipients of the copies and it is specified on the copies only. You and the recipient of the "BCC" are the only persons that know the letter is blindly copied.

### 13. Postscript /P. S.

The postscript is used if the writer wishes to add something he forgets or for emphasis. He may usually add the postscript two lines below the carbon copy notation. Before the envelope is sealed up, the writer may state it in short. However, the adding of postscript should be avoided as far as one can, since it may mean that the writer failed to plan his letter well. If you really forget something important, it's better to rewrite a letter instead of the usage of postscript.



## Section 2 The Formats of English Business Letter

There are three main formats of a business letter in use nowadays. They are the indented style, the full block style and the modified block style. The writer can choose one kind of format to finish his letter at your preference.

### 1. The Indented Style

The indented style is a conventional British practice with the letterhead in the middle and the date line, the complementary closure, signature are on the right margin of the letter. At the same time, the first line of each paragraph of the letter is indented, usually four or five spaces. Each line in the letterhead and the inside name and address is indented one or two spaces.

Such an indented letter looks attractive and makes reading easy, but it's inconvenient to type.

The format of an indented business letter is just like the following one, while an example is also listed below.

Letterhead	
Date line	
Inside name & address	
Salutation	
Body of letter	
Complimentary closure	
Signature	
Enclosure	