



面向“十二五”高等教育课程改革项目研究成果

实用银行口语

主编 王 玮

*Practical Spoken English for
Banking Business*

 北京理工大学出版社
BEIJING INSTITUTE OF TECHNOLOGY PRESS

实用银行口语

Practical Spoken English
for Banking Business

主编 王 玮

 **北京理工大学出版社**
BEIJING INSTITUTE OF TECHNOLOGY PRESS

版权专有 侵权必究

图书在版编目 (CIP) 数据

实用银行口语 / 王玮主编. —北京: 北京理工大学出版社, 2012. 3
(2012. 4 重印)

ISBN 978 - 7 - 5640 - 5659 - 9

I. ①实… II. ①王… III. ①银行业务 - 英语 - 口语 - 高等学校 - 教材
IV. ①H319. 9

中国版本图书馆 CIP 数据核字 (2012) 第 031949 号

出版发行 / 北京理工大学出版社

社 址 / 北京市海淀区中关村南大街 5 号

邮 编 / 100081

电 话 / (010)68914775(办公室) 68944990(批销中心) 68911084(读者服务部)

网 址 / [http: //www. bitpress. com. cn](http://www.bitpress.com.cn)

经 销 / 全国各地新华书店

印 刷 / 天津紫阳印刷有限公司

开 本 / 710 毫米 × 1000 毫米 1/16

印 张 / 9

字 数 / 147 千字

版 次 / 2012 年 3 月第 1 版 2012 年 4 月第 2 次印刷

印 数 / 1001 ~ 3000 册

责任校对 / 周瑞红

定 价 / 19.00 元

责任印制 / 吴皓云

图书出现印装质量问题, 本社负责调换

前 言

我国开放型的市场经济带来了金融业的日趋国际化，随着对外经贸合作的不断深化，社会对高素质的金融类复合型人才的需求越来越大。其中，银行从业人员的专业水平和综合服务能力也是体现我国国际化银行业务水平的关键。高等职业教育背负着培养专业知识过硬且具备一定涉外交流能力的应用型人才的重任。《实用银行口语》教材的开发是基于最前沿的市场调研及历年高校毕业生的就业情况分析，从实用性的角度出发，结合市场对银行从业人员英语能力的需求，将实用性口语与专业知识融合，把交际服务类对话与专业词汇、语句有机地结合，全面满足银行国际化服务人才的学习和使用需求。

本书收录了银行基本业务中所涉及的大量语言，包括八个单元；结合存取款，汇款，外汇交易，贷款，证券、股票咨询，保险销售等日常业务，强化英语交际用语和专业服务术语的学习；内容实用易懂，便于牢记，语言严谨规范，适用于高等职业院校专业英语教学，同时可供广大银行专业人员提高英语口语交际能力使用。

由于编者水平有限，加之行业知识不断发展延伸，本书难免存在不足与纰漏，恳请读者批评指正。

编 者

目 录

Unit One Daily Reception	1
Tips	1
Dialogues	1
Translations	6
Situational Practice	9
Reading Materials	10
Practical Expressions	13
Unit Two Savings Business	16
Tips	16
Dialogues	16
Translations	25
Situational Practice	29
Reading Materials	30
Practical Expressions	34
Unit Three Loan	36
Tips	36
Dialogues	36
Translations	42
Situational Practice	45
Reading Materials	46

Practical Expressions	49
Unit Four Foreign Exchange	51
Tips	51
Dialogues	51
Translations	58
Situational Practice	63
Reading Materials	63
Practical Expressions	68
Unit Five Remittance	71
Tips	71
Dialogues	71
Translations	76
Situational Practice	79
Reading Materials	79
Practical Expressions	84
Unit Six Checks	86
Tips	86
Dialogues	86
Translations	94
Situational Practice	99
Reading Materials	99
Practical Expressions	101
Unit Seven Credit Card	103
Tips	103
Dialogues	103
Translations	109
Situational Practice	112

Reading Materials	112
Practical Expressions	116
Unit Eight Other Banking Services	118
Tips	118
Translations	124
Situational Practice	128
Reading Materials	128
Practical Expressions	132

Unit One Daily Reception

Tips

When customers come to a bank to do transactions, the clerk at the counter, who is called teller, should entertain them with necessary manners:

a) Greet the customers with smile.

b) Use “sir” or “madam” to greet a new customer; as for regular customers, the bank clerk can often use “Mr.,” “Mrs.,” “Miss,” and “Ms” followed by their last names.

The most common daily transactions handled in banks may include: deposit, withdrawal, checks, bill payments (e. g. electricity, gas, water, telephone), foreign exchange, money transfers between accounts and credit card payments.

Dialogues

1.

Clerk: Good morning, madam. What can I do for you?

Customer: Could you *guide* me to where I v. 指引
can *exchange* money? v. 兑换

Clerk: Just here, please come along with me.

Customer: Thanks.





2.

Clerk: Hello. Nice to meet you, sir. Is there anything I can do for you?

Customer: I would like to open an *account* here.

n. 账户

Clerk: Please go to the third *counter* and the clerk will *attend to* it for you.

n. 柜台, 窗口

v. 处理

Customer: Thank you so much.

Clerk: It's my pleasure.

3.

(**A clerk is helping a customer *withdraw* some money.**)

v. 支取

Clerk: Excuse me, but may I ask your name and account number?

Customer: Ah, I forgot to fill it in. My name is Sally Thomas. My account number is 78007476.

Clerk: How do you want your money?

Customer: Five tens, please.

Clerk: OK. By the way, do you have a telephone number? It might be easy for us to *contact* you.

v. 联系

Customer: It's 3352496. Thank you.

4.

Clerk: Good morning, sir. Do you want to change money?

Customer: Yes, I do.

Clerk: What kind of *currency* do you want to change? n. 货币

Customer: *Euro*, please. n. 欧元

Clerk: Would you mind if I ask your *nationality*? n. 国籍

Customer: French. I'm from France.

Clerk: Here is your money. What's your *passport* number? n. 护照

Customer: It's 67AU13356

Clerk: Thank you.

5.

Customer: Excuse me, but can I draw money on my account for payment of things I buy in China?

Clerk: Certainly, sir. How much do you want to draw?

Customer: RMB 800 yuan, please. Would you please tell me my *balance*? n. 余额

Clerk: Yes, sir. Your balance is RMB 3,400 yuan.

Customer: I'm sorry, but may I ask one more question?

Clerk: Of course, please do. What is it?

Customer: What's the *interest rate* for the savings account? n. 利率

Clerk: The detailed information is on the





board. Please go and see there.

Customer: Many thanks.

6.

Customer: Hello, I'd like to open an account, but I don't know what account it should be.

Clerk: Do you often *deposit* money and draw money?

v. 存款, 储蓄

Customer: No, I don't. I just want to deposit my salary and use this account to pay for the things I buy at department stores once a month.

Clerk: So, it'll be a good idea for you to open a *checking account*. Don't you think so?

n. 支票账户

Customer: All right, if that account will make.

7.

Clerk: Would you please fill out this *form*?
It's necessary for you to draw money.

n. 表格

Customer: By all means.

Clerk: Oh, I'm sorry to trouble you, but could you write the *sum in words*, not *in figures*.

n. 金额大写/小写

Customer: Yes, I'd love to.

Clerk: You've got a wrong word here. Would you mind correcting it?

Customer: Sorry. I will.

Clerk: Thank you. Here's your money.

8.

Clerk: Good morning, miss. Can I help you?

Customer: Yes. I'd like to deposit some U. S. dollars.

Clerk: All right. How much do you want to deposit?

Customer: It is US \$600. Here you are.

Clerk: Thank you. Your *passbook*, please.

n. 存折

Customer: I don't have a *bankbook*. I mean I am opening an account.

n. 存折

Clerk: Oh, I'm sorry. Please give me your passport and wait a minute.

Customer: OK. Here it is.

Clerk: It's your new bankbook.

Customer: (Looking at his bankbook)
Dear sir, you've spelt my name wrongly. My name is Whattson, W-h-a-t-t-s-o-n, with double "t," not one "t."

Clerk: Oh, it was my *fault*. I'm sorry.

n. 错误

9.

Customer: Hello. Excuse me, may I see Mr. Sun?

Clerk: I'm sorry. Mr. Sun is at a meeting.

Customer: Can I leave a message to him?

Clerk: Certainly. What's it, please?





Customer: Please tell him to call this number.

Clerk: Yes, are you from Tianjin Port Company?

Customer: Exactly. I want to *apply for* a *loan on behalf of* Tianjin Port Company. I talked about it with Mr. Sun last week.

申请
n. 贷款/代表

Clerk: Mr. Sun asked me to take care of this matter. I'll *handle* it next week.

v. 处理

Customer: Thank you. See you later.

Clerk: Goodbye and be sure to come again next week.

Translations

1.

柜员:早上好,女士,我能为您做点什么吗?

顾客:是的,您能告诉我到哪里可以换些钱吗?

柜员:就在这里,请跟我来。

顾客:谢谢。

2.

柜员:您好,先生,很高兴见到您。有什么事可以为您效劳吗?

顾客:我想开个账户。

柜员:请您到3号窗口,柜员会为您办理。

顾客:非常感谢。

柜员:愿意为您效劳。

3.

(一个柜员在帮助一个顾客取款)

柜员:对不起,请您告诉我您的名字和账号,好吗?

顾客:哦,我忘了填了,我叫莎莉·托马斯,我的账号是 78007476。

柜员:您想要什么面额的钱呢?

顾客:请给我 5 张 10 元的。

柜员:顺便问一下,能给我您的电话号码吗? 这样便于我们联络您。

顾客:我的号码是 3352496,谢谢。

4.

柜员:早上好,先生。您是想兑换货币吗?

顾客:是的。

柜员:您想兑换什么货币?

顾客:欧元。

柜员:您介意告诉我您的国籍是什么吗?

顾客:法国。我来自法国。

柜员:这是您的钱。您的护照号是多少?

顾客:67AU13356

柜员:谢谢。

5.

顾客:打扰一下,我可以从账户上支取现金来支付我在中国的消费吗?

柜员:当然,先生。您想取多少钱?

顾客:800 元人民币。请告诉我我的余额是多少?

柜员:好的,先生。您的余额为 3 400 元人民币。

顾客:不好意思,我能再提个问题吗?

柜员:没问题,您请问。

顾客:储蓄账户的利息是多少?

柜员:存款利息的详细信息在那边的公告板上,请您到那边查看。

顾客:谢谢。





6.

顾客:您好,我想开立一个账户,但不知道该开什么样的账户。

柜员:您经常存款和取款吗?

顾客:不,我只是想把我的工资存在这个账户,然后用它支付每个月一次在商场里买东西的费用。

柜员:那么,您最好开立一个支票账户。您觉得呢?

顾客:如果是这样的话,好吧。

7.

柜员:如果您取款,您需要填这张表。

顾客:没问题。

柜员:哦,不好意思,麻烦您填数字时用大写,不要用小写。

顾客:好的。

柜员:您写错一个字,请您改正一下好吗?

顾客:对不起,我来改。

柜员:谢谢,这是您的钱。

8.

柜员:早上好,小姐。可以为您做点什么吗?

顾客:是的。我想存一些美元。

柜员:好的。您想存多少?

顾客:600 美元。给您。

柜员:谢谢,请给我您的存折。

顾客:我没有存折,我是想开个账户。

柜员:哦,不好意思。请出示您的护照,稍等。

顾客:好的。给您。

柜员:这是您的新存折。

顾客:(看着存折)先生,您把我的名字拼错了。我的名字叫

“Whattson”, 即 W-h-a-t-t-s-o-n, 是两个“t”, 不是一个“t”。

柜员: 哦, 是我的问题, 实在抱歉。

9.

顾客: 您好, 打扰一下, 我可以见孙先生吗?

柜员: 很抱歉, 孙先生在开会。

顾客: 那您能帮我留言吗?

柜员: 当然, 您请说。

顾客: 请让他打这个号码。

柜员: 好的, 您是来自天津港公司的?

顾客: 正是。我想代表天津港公司来申请一笔贷款。上周我已和孙先生谈过此事。

柜员: 孙先生让我关照此事, 我下周就办。

顾客: 谢谢, 再见。

柜员: 再见, 记住下周再来。

Situational Practice

Make dialogues according to the given situations.

1. A customer comes to ICBC to see the manager of the bank to deposit a large sum of money. The clerk is going to help him and introduce the two persons to each other.
2. Use the useful expressions in this unit to make inquiry to your customer, including:
 - a) Greeting.
 - b) The choice of the account diversity.
 - c) Terms of deposit.
 - d) Presentation of the ID card or passport.





Reading Materials

Money

Money is defined as anything that is generally acceptable in payment for goods and services, or in discharge of debts. An essential attribute of money is that money serves as a general medium of exchange. In the past, many things have served their turn as money, such as decorative shells, beads, stone axes, bronze, gold, and silver coins, and engraved notes of banks and governments.

Why did money come into use? The answer is that the use of money enriches economic life by broadening the scope of exchange, production, and consumption. It broadens the scope of exchange by eliminating the need for a “double coincidence of wants” necessity in barter trades. It amplifies the range of goods and services people can produce by making possible a wider specialization and division of labor. Wider markets and greater time devoted to production become possible when one can sell his labor or output for money instead of seeking out barter trades with those who have what he needs. Finally, money adds flexibility to economic consumption. It enables each consumer to distribute his spending as he wishes; He can pick the kinds and amounts of goods he personally desires, and he also can save part of his money income, thus exercising the option of transferring some of his consumption to a future when he may enjoy it more.

Functions of Money

Money serves four functions; a general medium of exchange; a stand-