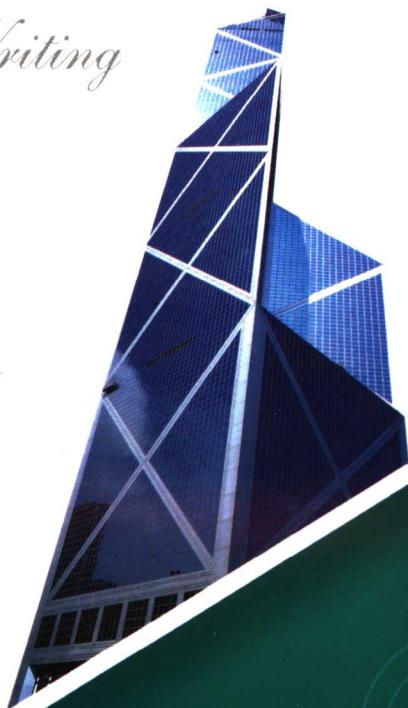


*Practical English Writing
on Banking*



丛书主编 陈建辉

实用金融英语丛书

Practical English on Banking

实用金融英语函电写作

主编 林礼汉 王永霞 陈明凤



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前 言

随着大学英语教学改革的不断深化和中小学英语教学要求的不断提高,高等院校的大学英语教学将逐渐从基础英语教学转向专业英语教学,为各专业的双语教学做准备,以满足由于金融市场的对外开放、高级金融人才的需求量不断增加、金融人才素质有待提高、知识有待更新的巨大需求。这套《实用金融英语系列丛书》就是为了填补空白,满足需要而编辑出版的。我们希望这套丛书能够成为衔接大学英语教学和金融会计专业的双语教学的桥梁,成为老师和学生都乐于接受的专业英语学习教材。

本套丛书共分6册:《实用银行业务英语》、《实用银行国际业务英语》、《实用金融英语函电写作》、《实用金融英语听与说》、《实用金融英语综合训练》和《实用金融英汉词典》。本套丛书的选材新颖、内容广泛、编著严谨、注释详尽,具有科学性、时代性、实用性的特点。本套丛书从专业知识上涵盖了货币、银行、会计、票据、国际结算以及国际金融市场所涉及的方方面面,而英语语言知识的起点是大学英语四级水平。本套丛书的阅读、听说、写作读本之间互有关联,同时提供相应的词典和测试用书,能够从听说读写译五个方面全面地提高学习者的专业英语应用能力。各分册可以单独使用,亦可配套使用,为使用者提供极大的便利。因此,本套丛书不仅为高等院校的专业英语教学提供基础读本,满足国际金融、金融和会计等各个专业学生的专业英语阅读需要,也能够满足高等院校大学英语教学向应用和实用方向发展的需要,有利于培养我国急需的金融专业复合型外向型人才。

《实用银行业务英语》共分货币与银行业务和会计两个模块:每个模块分

若干单元。货币与银行业务模块所涉及的内容有:货币、利率、货币供应量、银行存款、银行贷款、贷款原则、银行经营的风险、银行与客户的关系、英美等国的中央银行介绍、代理银行业务体系、银行特殊业务、银行卡、银行管理、银行业务的营销等 24 个单元;会计模块包括会计等式、财务报表、资产负债表、银行的资产与负债、会计原则、会计概念、上市公司会计业务等 11 个单元。各单元采用全新的编写形式,有利于读者学习和记诵。编者根据内容安排了适量的专业术语记忆练习、课文阅读理解练习和翻译练习,并配有参考答案。本册书无论从内容上还是从编写手法上都是新颖独到,非常适用于金融和会计专业的学生和从事银行业务的在职人员学习。

《实用银行国际业务英语》共分三个模块:票据、国际结算、外汇市场。每个模块分若干单元。票据模块的内容有:支票、支票的定义、支票的画线、支票的背书转让、汇票的定义、汇票的提示、汇票的承兑、拒绝证书、银行汇票等。国际结算模块主要分跟单托收和跟单信用证以及相关的内容;外汇市场模块涵盖了汇率、即期和远期交易、掉期交易、期货、期权、互换等外汇交易。其选材新颖、内容全面实用,编写形式具有时代性,适用于国际金融方向的在校学生和从事国际银行业务的在职人员学习。

《实用金融英语听与说》是在《实用银行业务英语》和《实用银行国际业务英语》的基础上编著的,旨在提高学习者的金融英语听说能力。全书分 8 个单元。每个单元分两个部分:一是听力训练,二是口语训练。听力训练结合《实用银行业务英语》和《实用银行国际业务英语》的内容,编写有单词短语听写、短文听写(即复合式听写)、对话听力理解、谈话听力理解、短文听力理解等;口语训练模块则根据某一主题给出口语练习情景和必要的常用词汇,供学习者进行小组活动,练习和提高口头表达能力。这本书是全套丛书的核心部分。它巧妙地将各册书连成一体,并且把金融英语学习从书面阅读变成能听和会说的实用技能,解决了我们的学生学习英语而成为所谓的“聋子和哑巴”的问题。希望该书能够受到读者的欢迎。

《实用金融英语函电写作》根据银行英文函电及应用文的特点而编写,是银行实务写作的指导书。该书包括信函、应用文及电讯三个部分,汇集了各类银行英文函电及银行实务应用文的样本,能够很好地帮助学习者提高银行业务写作能力。对于在校的学生,特别是对于在工作中经常需要处理对外业务的银行工作人员来说,无疑是一本必备的实用工具书。

《实用金融英语综合训练》凝聚了多位编者的心血。编写它的初衷是为

参加“金融专业英语证书考试”的考生准备复习应试材料。经过多年使用和修改,这本书终于问世了。但它的作用已经不仅仅是为了应付考试,而是为了给本套丛书的使用者提供一个自我检测、巩固提高的媒体。因此其内容得到进一步的充实,并且配有答案和注释,是一部难得的全方位的综合测验教材。

《实用金融英汉词典》的前身是深受读者欢迎的《大学金融英语词汇手册》。这次重新修订出版,就是为了满足金融英语学习者的需求。这部词典是以“大学英语课程教学要求”规定的词汇为基本词汇,添加了少量的常用词汇,将这些词汇组成的金融专业术语汇总编辑而成。全书有近 6600 个基本词目以及由这些词目组成的近 6 0000 个金融专业英语术语,基本可以满足学习者的需要。对于在校学生,这部词典既可解决大学英语学习的问题,又有助于专业英语学习,非常经济实用。

本套书的作者都是在金融学院从事多年大学教学工作的教师。他们对金融英语有一定的钻研和造诣。本套丛书的编写和出版,大大地锻炼和提高了他们的专业英语水平。这也是编写本套丛书的另一个目的。

陈建辉

广东金融学院

2006 年 1 月 18 日于广州

编者的话

随着我国改革开放的逐步深化,金融业与世界各国的金融机构接触频繁,业务往来日益增多,与此同时,我国加入 WTO 以后,更多的国外金融机构进入我国金融市场,在中国经济发达的大中城市设立分行或建立代理关系。每日往来于世界各地金融机构的各类英文业务函电与日俱增。许多银行工作人员都非常希望有一本系统的、综合性的金融业务英文写作指导书,以便在处理各类函电时作参考。此外,在每年一次的全国金融专业英语证书考试中,金融业务英文写作占有一定的比例,用以测试考生的实际金融业务英文的写作能力。

本书设计金融业务英文写作 21 个项目,涵盖信函、银行实用应用文及电讯,详细地讲解了各类金融业务英文写作的应用范围、写作要领、写作格式和具体业务实例,并对实例中语言和业务难点作了注释,整理了各类金融业务英文写作常用语句,并附有适量的练习以巩固所学知识,培养实际写作能力;同时,此书还深入浅出地概述了银行业务电传、SWIFT 及 E-mail 的主要构成部分和语言特点,收集了多篇常用的银行外汇业务电传、SWIFT 及 E-mail 的实例。

本书金融业务英文写作知识丰富,内容简洁明了。各项内容分类列项,简明的讲解,配以大量的实例和适量的练习,使读者对金融业务英语写作形成鲜明的感性认识,以达到读后练笔,提高能力的目的。本书用英文写作为主,配以中文注释,具有实效性、实用性、可读性,既便于银行在职人员在处理金融英文业务函电时作实际参考,也可以作为高等院校在校学生的实用英文写作教

材,特别是对准备参加全国金融英语证书考试的应试者亦大有帮助。

本书的编著得到金融界和教育界多位专家的帮助和指点,借此深表谢意。但由于时间紧,加之编者水平有限,若有不妥之处,敬请各位读者指正。

林礼汉

广东金融学院

2006年1月18日于广州

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Part One

Letter Writing in Banking

(金融业务信函写作)

Introduction

Letter writing is the most basic writing in all different forms of writing in banking business, especially in writing for telecommunications. As the oldest way of written correspondence, letter writing observes the traditional writing format and style. Although new methods of communication are created (characteristic of telecommunication via Internet), letters are still used in banking business.

This part aims at helping readers to have a good understanding and mastery of the format and application, and finally to be able to write letters in different banking business. All sample letters are chosen from actual banking transactions with names of persons, institutions and dates being changed. And most of them contain just the Subjects and the Bodies of letters in order to save space.

I. Parts of Letters in Banking Business

A bank letter usually consists of the following 12 parts:

1. Letterhead (or Heading) (信头)

Letterhead includes the essential particulars about the writer: his/her name and postal address, telephone number, telex address, fax number and, if any, his/her email address. Letterhead is in the middle of the top of the writing paper or in the left top or right top. If the letter is typed on a letter paper without a letter-

head, the writer should type the letterhead on the paper (usually on the right top of the letter). The letterhead is above the Date.

2. Date (日期)

Date can be written either in British way or in American way. In Britain, they write the day first as in the example 15(th) May, 2006 while in America they write the month first like May 15, 2006. Months should never be abbreviated and they shouldn't be in numbers, either. Date can be typed flush with the left margin or the right margin.

3. Reference (参考号)

Reference is the number the writer compiles for the letter to be convenient for filing and referring. Reference is not necessary for all the letters. And it is flush with the left margin.

4. Inside Address (封内地址)

The Inside Address is the receiver's name and address, in which the receiver's name (with courtesy title or special title) or the name of an organization (if the letter is addressed to an organization) comes before the address. For address, the order is from small ones to large ones. The Inside Address is flush with the left margin.

5. Attention Note (经办人)

This item is used when a letter is addressed to an organization and the writer wishes to direct it to a particular official or person who is in charge of the business. The word "Attention" is used to indicate this and it is flush with the left margin.

6. Salutation (称呼)

Salutation is the complimentary greeting (with which the writer begins his/her letter). It is usually in two forms: If the letter is addressed to an organization, "Dear Sirs" (BrE) or "Gentlemen" (AmE) is used; if the letter is for a specific person, one of the followings can be used: "Dear Sir", "Dear Madam", "Dear

Mr. . .”, “Dear Madam. . .”, “Dear Professor . . .”, “Dear President . . .” etc. Salutation is flush with the left margin.

7. Subject (主题)

The Subject Heading suggests the main content of the letter. It can be either long or short and its main function is to generalize the content of the letter. Most letters in banking have Subject Headings and they are just above the body of the letter, or typed in the center of the writing paper or flush with the left margin, and they are underlined. e. g. :

a) Agency Relationship

b) Our New Test Key

8. Body (正文)

This is the part that really matters. It usually consists of three parts, i. e. the opening paragraph, the purpose paragraph(s) and the closing paragraph. In the opening paragraph, the writer can be grateful to a thing or receiving something. And the writer can talk of something or inform of something. The main part of the letter is the purpose paragraph(s). This part can be only one paragraph and also several paragraphs. The closing paragraph is the end of the body of the letter. This paragraph is usually only in one sentence, expressing wishes to get help or cooperation or to look forward to an early reply. It can also express the idea of a request or a promise or an apology.

9. Complimentary Close (问候结束语)

The Complimentary Close of letters in banking can be in either formal or informal way. Often it goes in keeping with salutation. If “Dear Sirs (Gentlemen)” is used as salutation, the letter usually uses formal complimentary closes like:

Truly yours,

Yours truly,

Faithfully yours,

Yours faithfully,

Sincerely yours,

Yours sincerely,

Occasionally, the words "We remain" can be put before the complimentary close, which is old fashioned.

If "Dear Mr./Ms. . . ." is used as salutation, the informal complimentary close can be used such as:

Sincerely,

Cordially,

My best wishes,

The Complimentary Close is typed either flush with the left margin or the right margin, depending on what typing style is used.

10. Signature and Designation (签名及单位名称)

This part actually consists of two sub-parts — Signature and Designation. The signature is the signed name or mark of the person who writes the letter or that of the firm he/she represents. If the letter is a typed one, there is always a signature in ink besides the typed signature. There are two ways for the name of the organization or for the position: One is "For + the name of the bank". The other is that if the letter is typed on a paper with letterhead, only position of the writer needs to be typed, such as "Manager, /(Vice)President". Letters printed in large quantities can be signed in plate making or can be signed in ink one by one after they are printed. Facsimile signature can also be used. Signature should be aligned to complimentary close.

Designation denotes the name of the bank sending the letter. The name of the bank should be typed under the name of the writer. e. g. :

(For)Guangzhou Branch Bank of China.

11. Enclosure (附件)

Some letters may have one or more enclosures. Enclosures in the letter may be in one of the following forms:

- 1) Enc./Encl. for one enclosure; Encs./ Encls. for more than one enclosures.

- 2) Enc. /Encs. : As stated; As stated can be abbreviated into a/s, indicating that the name/names of enclosure has/have been stated in the letter.
- 3) Number can be put before or after Encs. to show the number of the Encs. , for example 2 Encs. or Encs. (2).
- 4) The number and name can be written after Encs. e. g.
Encs:2 Insurance policies
2 Invoices
3 Photostatic copies of import license
Enclosures should be flush with the left margin.

12. Carbon Copy (CC, cc, Cc, c/c) Notation (抄送)

If the writer distributes copy or copies of the letter to other readers, he/she may indicate this in three ways:

- 1) "Copy to so-and-so" indicates one copy;
- 2) "Copies to so-and-so so-and-so" indicate more than one copies.
- 3) "cc(c/c) : so-and-so" indicates one copy;
"cc(c/c) : so-and-so (and) so-and-so" then indicate more than one copies

This item should be flush with the left margin.

II. Writing the Body of a Letter

The Body of Letter is the most important part of the whole letter. It is this part that motivated the writer to write the letter. Therefore, great attention should be paid to the writing of this part.

The Body of Letter usually contains three paragraphs/parts. They are: the Opening Paragraph, The Purpose Paragraph(s) and the Closing Paragraph.

1. The Opening Paragraph (开头段)

This paragraph usually not long paragraph, sometimes contains just one sentence. It usually expresses one of the following ideas:

- 1) receipt of sth. ;

- 2) reference to sth./sb. ;
- 3) advice of sth./sb. ;
- 4) reply to sth./sb.

2. The Purpose Paragraph(s)/Part (主旨段)

The Purpose Paragraph/Part may contain just one paragraph (or even one sentence), but usually it includes two or more paragraphs, depending on the actual ideas the writer wishes to convey. It is the essence of the whole letter. All efforts should be concentrated on the writing of this part. Bank letters, no matter long or short, may aim at conveying one of the following main ideas:

- 1) Establishment of Correspondent Relationship;
- 2) Credit Inquiry;
- 3) Credit Information;
- 4) Credit Line and Loan;
- 5) Bank Account Services and Inter-bank Account;
- 6) Settlement under Letters of Credit;
- 7) Bill for Collection;
- 8) Business Inquiry;
- 9) Letters of Application for Job;
- 10) Letters of Invitation;
- 11) Letters of Thanks.

All these types of letter will be demonstrated in the following different chapters.

3. The Closing Paragraph (结束段)

Just as its name implies, the Closing Paragraph is the last paragraph of the Body of Letter. This paragraph makes the body of letter complete, and gives the reader a deep impression which he carries away after reading the letter. The Closing Paragraph usually contains just one sentence, and may express one of the following ideas:

- 1) Hope of assistance;

- 2) Wish for reply;
- 3) Asking for attention to sth. ;
- 4) Promise of sth. ;
- 5) Expression of apology or regret.

In writing the Body of Letter, the following should also be borne in mind:

- 1) Correct wording,
- 2) Clear presentation,
- 3) Complete composition,
- 4) Concise writing style,
- 5) Courteous tone and,
- 6) Observing the principle of one letter dealing with one matter. Do not try to place two or more problems in one body of letter.

III. Typing Styles of Letters in Banking Business

Typing styles mainly mean the placement of each part of a letter. The sequence and position of each part in modern letters are not rigidly fixed. For instance, in some letters, the Letterhead is in the middle or right or left of the top of the letter paper. In most letters, Subject Heading is between the Salutation and the Body, but in some other letters, the Subject Heading is above the Salutation. However, in most cases, the sequence and position of the letter in banking are relatively fixed.

It is necessary for the beginners to follow the two basic forms of writing in order to avoid making mistakes.

At present, letters in banking are usually typed in the following two ways: full-block style and semi-block style.

1. **Full-block Style** is also called "Complete-Block Style". It is a very modern style, and nowadays is popularly used in bank letters. In this style, all the parts of the letter are aligned with the left margin. Double line marks different paragraphs. The following Sample Letter shows the format of this typing style: