

21世纪银行精英系列培训教材
银行实用英语口语 个人客户经理系列

丛书主编 所向东 魏革军

银行卡业务用语

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With a credit card,
you don't have to
carry much cash.



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中国金融出版社

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Classification of bank card 银行卡的分类

Dialogue One

Debit card and credit card

(M: manager C: customer)

M: Good afternoon, sir. Can I help you?

C: Oh, I want to have a bank card from your bank, but I have no idea about it.

M: Bank card is basically divided into debit card, credit card and quasi-credit card. The latter two are jointly known as credit card.

C: What's debit card?

M: Debit card actually is a payment instrument with the functions of transfer payment, cash deposit or withdrawal and consumption. It has no overdraft facility and requires deposit prior to purchase or cash withdrawal.

C: Then how about credit card ?

M: Credit card is a bank card. According to cardholder's credit standing, the bank grants the cardholder a certain line of credit, and the cardholder can borrow money for payment to a merchant or as a cash advance to himself within his credit line and make repayments later. Credit card is the "credit" card in real sense.

C: It sounds good. Can you explain in details?

M: Well, credit card provides functions such as overdraft, transfer settlement, cash deposit or withdrawal. The holder can enjoy a grace period of 25 to 56 days. The minimum repayment amount is set by the bank. In case of overdraft, the holder can make repayment according to his or her own plan.

C: That's what I want. Can I apply one?



对话一

借记卡与贷记卡

客户经理：早上好，先生。需要帮忙吗？

客 户：噢，我想办一张银行卡，但我却不太了解。

客户经理：银行卡基本上分为：借记卡、贷记卡、准贷记卡。贷记卡和准贷记卡又通常并称为信用卡。

客 户：什么叫借记卡？

客户经理：借记卡是一种具有转账结算、存取现金、消费等功能的支付工具。它是一种先存款后消费或取现，没有透支功能的银行卡。

客 户：那贷记卡呢？

客户经理：贷记卡是指发卡银行根据持卡人的资信状况给予持卡人一定的信用额度，持卡人可在信用额度内“先消费、后还款”的银行卡。贷记卡是真正意义上的信用卡。

客 户：听起来不错，你能再说得详细点吗？

客户经理：好，贷记卡具有信用消费、转账结算、存取现金等功能。贷记卡享有25~56天的免息还款期，并设有最低还款额，客户出现透支可自主合理安排还款。

客 户：这正是我想要的，我能申请一张吗？

Dialogue Two

Credit card and quasi-credit card

M: Good morning, what can I do for you?

C: I am a little bit confused with your bank cards: debit card, credit card, quasi-credit card, international card, chip card...

M: OK. I try to explain the classification of our bank cards, we generally divide bank cards into debit card and credit card.

C: I have heard of platinum card, golden card and ordinary card.

M: It is divided on credit ratings. If we divide it on currency , we will have domestic card, international card and dual-currency card; we also have magnetic strip card and chip card based on information carrier.

C: I see. Then what' s the difference between credit card and quasi-credit card ?

M: Quasi-credit card has interest rate of demand deposit if balance is positive while no interest will be applied to credit card. But credit cardholder can enjoy 25 to 56 days grace period with overdraft within credit line.

C: What else?

M: There is another difference in the line of credit. The maximum line of credit for an ordinary quasi-credit card is 5 000 yuan, that of golden quasi-credit card, 10 000 yuan, while that of credit card depends on the credit standing of the applicant. For platinum cardholder, the line of credit can reach 100 000 yuan.

C: Thank you for your explanation.

对话二

贷记卡与准贷记卡

客户经理：早上好，我能为您做些什么？

客 户：我有点弄不清你们的银行卡，什么借记卡、贷记卡、准贷记卡、国际卡、芯片卡……

客户经理：好，我给您解释一下。我们通常将银行卡分为借记卡和贷记卡。

客 户：我还听说白金卡、金卡和普通卡。

客户经理：那是按信用等级划分的。如果按币种不同，又可分为人民币卡、国际卡或兼具两种功能的双币种卡；按信息载体不同则分为磁条卡和芯片卡。

客 户：我有点明白了，那贷记卡和准贷记卡又有什么不同呢？

客户经理：准贷记卡的存款是有利息的，利率按活期存款计算，而贷记卡存款不计息。但贷记卡在信用额度内的透支消费可享受最短25天最长56天的免息还款期。

客 户：还有呢？

客户经理：信用额度不同：准贷记卡普卡最高可达5 000元，金卡最高可达10 000元；贷记卡则按申办人的资信程度而定，如果是白金卡持有人，信用额度可达100 000元。

客 户：谢谢你的解释。

Dialogue Three

Chip card standard

C: I heard that banks introduce an EMV standard bank card. What is EMV standard?

M: EMV is a chip card standard most widely used in many countries and regions all over the world at present. It was jointly formulated by the three biggest card organizations in 1994, including Europay, Mastercard and Visa.

C: And what's the difference between EMV card and the magnetic strip card we use now?

M: In the EMV standard bank card, there is an embedded chip, from which copying

personal information can be very difficult. Thus it can resist frauds, and can be connected and used globally. What's more, it can also store more information, for instance, card member, credit points, or even health information etc. This information can be safely stored in the chip and renewed timely.

C: I have heard of another standard called PBOC.

M: PBOC standard is a standard for domestic RMB chip card, which has the same functions as EMV standard. The peony transportation card issued by our bank is just a chip card with PBOC standard.

C: Then why are there still so many people using magnetic cards now?

M: Nowadays, most of the ATMs and POS system in our country can not recognize the chip card. The issuance of chip card also requires all issuing banks to reform their system, therefore, most of the banks currently introduce composite cards with both magnetic strips and chips. But the replacement of magnetic strip card with chip card is the trend in bank card sector.

C: I see. Thank you very much.

对话三

芯片卡标准

客 户：听说银行现在推出了EMV标准的银行卡，什么是EMV标准？

客户经理：EMV是目前全球各国或地区最为广泛采纳的一种芯片卡标准，由Europay、Mastercard和Visa三大支付卡组织在1994年共同制定。

客 户：那样的卡和我们现在使用的磁条卡有什么区别？

客户经理：在EMV标准的银行卡片里，有一个内置的芯片，个人信息很难被复制，因此具有强大的防欺诈功能，并可实现全球互通互用。同时，它还可以储存更多的信息，比如会员信息、奖励积分乃至健康状况等个人信息。这些信息都可以安全地储存在卡片上的芯片中，并可以实时更新。

客 户：我还听说另外一种PBOC标准。

客户经理：PBOC标准即国内人民币芯片卡的标准，其具有与EMV类似的功能，目

前我行已发行的牡丹交通卡，就是PBOC标准的芯片卡。

客 户：那为什么还有那么多人用磁条卡呢？

客户经理：现在我国多数ATM、POS系统都无法识别芯片卡，发放芯片卡也需要各发卡银行进行系统改造成本较高，所以现在银行方面多数都主推既有磁条又有芯片的复合卡，但芯片卡替代磁条卡还是银行卡发展的大趋势。

客 户：我明白了，谢谢！

Functions of bank card 银行卡的功能

Dialogue One

Main functions of debit card

C: I'd like to apply for a debit card, which one is better?

M: I suggest that you apply for a peony money link card • e-age. It's a bank card introduced by ICBC with a full range of e-banking service. It's more convenient and

multi-functional.

C: That sounds attractive, can you tell me its strengths?

M: First, peony money link card · e-age is a bank card without passbook. It can be used current deposit as well as time deposit with different maturity.

C: Is it convenient if I want to withdraw or deposit money?

M: You can withdraw cash in any ICBC outlets and ATMs with “China Unionpay” logo all over the country. What’s more, you can deposit foreign currency, including U.S. dollar, H.K. dollar, Pound sterling, Euro dollar, or even Canadian dollar and Japanese yen into the card.

C: I may sometimes transfer funds to others.

M: you can transfer funds to the account of intra-city or inter-city ICBC branch through counter, ATMs, internet banking or telephone banking of ICBC. You can also transfer funds to account of other banks if you use internet banking.

C: It’s great. What other services can you offer?

M: Peony money link card · e-age can also offer lots of daily facilities services. For

instance, you can use the card to apply for fees payment link in ICBC counters, set a date for payment, then your telephone and mobile phone fees can be automatically paid every month.

C: It's quite convenient.

M: With peony money link card · e-age, you can also enjoy various wealth management services, such as fund, foreign exchange trading, stocks, treasury bond, insurance and gold.

C: How about loan? Can I apply for loan with it?

M: If you have time deposits placed in the account of peony money link card · e-age, you can apply for an on-line loan through internet banking, and the loan funds can be immediately paid into your account. You can also repay the loan through internet banking, which is very convenient.

C: Good! I'd like to have one.

