

21世纪银行精英系列培训教材

丛书主编 所向东 魏革军

银行实用英语口语个人客户经理系列

银行代理业务用语

刘雪梅 编著

You may try our
bank's agency
business.



NLIC 2970768326

A
B
C



中国金融出版社

21世纪银行精英系列培训教材 丛书主编 所向东 魏革军
银行实用英语口语个人客户经理系列

银行代理业务用语



NLIC2970768326



中国金融出版社

银行实用英语口语个人客户经理系列

银行代理业务用语

CONTENTS

目录

Open-ended fund agency

Bond agency

Insurance agency

Other agency services

Practical sentences and patterns

开放式基金代理/1

代发国债/11

代理保险/19

其他代理业务/28

实用句型/38

Open-ended fund agency 开放式基金代理

Dialogue One

An introduction to open-ended fund

(M: manager C: customer)

C: Excuse me. I' ve learned that your bank has a fund-selling service. What is it about?

M: Yeah. We are selling some open-ended funds.

C: What is an open-ended fund?

M: It is a fund whose capital and funds under management, increase or decrease in response to demand from buyers and sellers.

C: What does that mean?

M: Briefly speaking, an investor can freely buy and sell open-ended funds at selling offices during business hours. Open-ended funds are issued by different fund companies.

C: What's your bank's role in dealing with funds?

M: Our bank is one of the selling agencies for the funds. Investors can buy and sell funds or enquire the net value of fund either at our bank counter or through the secure and stable e-banking.

C: Can I get a fixed return from the investment of funds?

M: Not definitely. The return of fund is uncertain. The fund investment involves risks because fund managers may invest in bond or stock market.

C: So the risk of fund investment may be the same as that of stock investment?

M: Not exactly. Generally speaking, the risk of funds may be lower than that of stocks, and higher than that of savings deposit. It depends on the overall economic condition.



对话一

开放式基金介绍

客 户：打扰一下。我听说贵行有基金销售业务，指的是什么？

客户经理：我们在销售一些开放式基金。

客 户：什么是开放式基金？

客户经理：基金规模随着买卖双方的需求而增加或减少的基金被称做开放式基金。

客 户：什么意思呢？

客户经理：简单地说，就是投资者可以在营业时间范围内，通过销售网点自由买卖的基金。开放式基金由不同的基金公司发行。

客 户：那贵行的作用是什么呢？

客户经理：我行是基金代销机构之一，投资者可以通过我行柜台或者我行安全、稳定的电子银行系统买卖基金以及查询基金净值。

客 户：投资基金能有固定收益吗？

客户经理：不一定，基金投资收益是不确定的。由于基金经理可能将资金投资于债

券或股票市场，所以基金投资是有风险的。

客 户：就是说，基金投资的风险与股票投资风险相似喽？

客户经理：不是的。一般来说，基金投资风险要低于股票投资风险而高于储蓄存款，这要取决于总体经济情况的变化。

Dialogue Two

Types of funds

M: Morning, Mr. Liu. Welcome.

C: Morning. Can you spare a few minutes?

M: Sure.

C: I need some knowledge on open-ended fund.

M: What's your problem?

C: Can you tell me how many kinds of fund your bank sells to customers?

M: Basically, we are selling money market funds, bond funds and equity funds.

银行实用英语口语个人客户经理系列

C: What's the difference?

M: Well... Money market fund is suitable for short-term investment. You can sell it whenever you need and get your money back to your account the next day. Besides, it is less risky with an average return of 1% to 3%.

C: What is bond fund?

M: By its name, you can learn that it mainly invests in bonds. Accordingly it's less risky, too.

C: Then equity fund means the fund invests in stock market, am I right?

M: Exactly. So equity fund tends to be more risky than the other two but with higher yield.

C: So I need to make the right decision when buying a fund.

对话二

基金种类

客户经理：您好，刘先生。欢迎光临！

客 户：您好。能占用您几分钟时间吗？

客户经理：当然可以。

客 户：我想了解一下开放式基金。

客户经理：有什么问题吗？

客 户：您能告诉我贵行销售的基金有哪几种？

客户经理：我行通常代销的基金有货币市场基金、债券基金和股票型基金。

客 户：有何区别呢？

客户经理：呃……货币市场基金适合短期投资，需要资金时可以随时赎回且赎回资金次日即可到账。此外，货币市场基金风险较小，资金回报率一般在1%到3%之间。

客 户：什么是债券基金？

客户经理：顾名思义，债券基金主要投资于债券，因而风险也较小。

客 户：如此说来，股票型基金就是投资于股票，对吗？

客户经理：是的，所以股票型基金的风险远远大于其他两种基金的风险，但是，其收益也高。

客 户：那样的话，我买基金可要好好斟酌。

Dialogue Three

Purchasing fund

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

C: Good morning. Can I purchase a fund issued by South Fund Company here?

M: Yes, you can. Do you have a fund account opened in our bank?

C: Yes. I've one.

M: That's good. Now please fill out the Application Form for Fund Trading.

C: Okay. Excuse me. Here is the Choice of Dividends Distribution, which one suits me?

M: Cash dividend means you get the dividends in cash. It will be transferred into your fund account. While dividends reinvestment means the fund company change your dividends into fund units. Which do you prefer?

C: I prefer cash.

M: For fee payment, there are front-end fee and back-end fee. You have to make a choice, too.

C: Which one is better?

M: I prefer the latter. It allows you to pay the fee at redemption. If you keep the fund units for a longer term, you may get a preferential rate for buying and selling commission.

C: Then I choose back-end fee payment. And I choose to buy 10 000 units.

对话三

购买基金

客户经理: 你好, 先生。需要办理业务吗?

客 户: 你好。我能在这儿购买南方基金公司的基金吗?

客户经理: 可以。请问, 您在我行有基金账户吗?

客 户: 有。

客户经理: 太好了。现在请您先填写基金交易申请书。

客 户：好的。对不起，这里有一项“基金分红选择”，我该选哪一种呢？

客户经理：现金分红指的是您可以得到现金红利，现金可以直接转入您的基金账户。红利再投资指的是基金公司将您的红利转换为基金单位。您喜欢哪一种呢？

客 户：我喜欢现金分红。

客户经理：至于收费方式，有前端收费和后端收费两种，您也需要选择其中一种。

客 户：哪种更好呢？

客户经理：我倾向于后端收费，您可以在赎回时支付相关费用。若是长期持有，那么买卖基金时还可以获得费率优惠。

客 户：那我就选择后端收费吧。我决定购买10 000份。

Bond agency 代发国债

Dialogue One

Certificate T-Bond

C: Excuse me, Miss Wang. I'm puzzled about the concept of Certificate T-bond. Can you give me a solution?

M: With pleasure. Certificate T-Bond is a debt security issued by Ministry of Finance.

C: Why is it called Certificate T-Bond?

M: Because it is a receipt that our bank issues to you when you buy T-Bond. This is a registered certificate which can be used to report loss, to withdraw the principal and interest at maturity or redeem your money before maturity.

C: Is there any risk in buying Certificate T-Bond?

M: No. Certificate T-Bond is a government-issued bond. It can be viewed as zero-risk investment.

C: What's the term of Certificate T-Bond?

M: With periods of 2 years, 3 years or 5 years.

C: What's other benefit of the bond?

M: On one hand, it has a fixed, tax-free interest income. On the other hand, Certificate T-bond can be used to apply for pledge loan in case of urgent need of money.

C: Where and how can I apply for the bond?

M: At any business offices of our bank. Your identity card is required when you apply for it.

对话一

凭证式国债

客 户: 您好, 王小姐。我不清楚凭证式国债的含义, 你能给我讲讲吗?

客户经理: 非常荣幸。凭证式国债是由财政部发行的一种债券。

客 户: 为何称做凭证式国债呢?

客户经理: 因为购买时银行会签发给您一种收据, 是登记凭证, 据此您可以办理挂

失、到期支取本息或提前赎回。

客 户：这种国债有风险吗？

客户经理：没有风险。因为这是政府发行的债券，可以说是零风险。

客 户：多长期限？

客户经理：有两年、三年和五年。

客 户：还有其他好处吗？

客户经理：一方面，凭证式国债收益固定而且利息免税；另一方面，在您急需现金时，可以用来申请质押贷款。

客 户：我从哪里购买？该怎样申购呢？

客户经理：您可从我行任何网点申购，申购时需要提供有效身份证件。

Dialogue Two

Book-entry T-Bond

C: Now, Miss Wang. Can you explain what Book-entry T-Bond is?

M: Book-entry T-bond is another kind of bond issued by the Ministry of Finance. But it represents a claim reflected as accounting entries in a custody account under real name.

C: Does it offer a certificate?

M: There's no need for you to hold voucher-form bonds.

C: But against what can I buy and sell the bond?

M: You must open an account of bond custody at the bond custody organization to record the holding bonds.

C: Where can I open such account?

M: You may open Bond Custody Account at any of our bank offices. Remember, please, the account must be under your name. Then you may use the account to record your transactions.

C: Do I have to trade the bonds at the bank counter?

M: No, you needn't. There're many channels for you. You may choose our bank office, or through our bank's Internet Banking or Telephone Banking.