



立金银行培训

YINHANG WANGDIAN
BIAOZHUNHUA FUWU PEIXUN
(SHEWAIPIAN)



银行网点

标准化服务培训 ④

(涉外篇)



★服务礼仪有助于塑造维护银行的整体形象，良好的银行形象是吸引客户、扩大市场份额的有效保障，而良好的服务礼仪是一个银行树立良好银行形象的有效手段。

服务是生产力，服务创造价值，服务是银行立足之本

 中国金融出版社

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前 言

随着我国对外开放步伐的加快和国际交流与合作的进一步发展，银行的经营格局和经营环境发生了巨大的变化，银行间的竞争更趋激烈，为国外客户办理金融业务的数量也日益增加。从现实和发展的角度来看，银行网点人员学好银行英语会话，对提高服务水平十分重要。为此，我们编写了《银行网点标准化服务培训④（涉外篇）》一书，供各网点业务人员学习与培训使用，以提高网点业务人员的英语水平和服务能力。

在本书的编写中，我们充分考虑到银行网点业务人员的英语水平现状以及未来业务对英语的需求，因此在内容编排上尽可能地突出实用性与针对性。本书由大堂经理英语对话篇、客户经理英语对话篇和临柜人员英语对话篇三部分组成，分别按照不同岗位类别提供了多个对话范本和常用句型，并汇编了一些常用的词汇与短语，供学习者模仿练习与参考。

本书特点为突出实用、形式活泼、内容新颖。

本书的内容都是根据最新的商业银行服务中的语言编写，具有极好的实战性，非常适合广大银行业务人员学习使用。

敬请广大银行学员提出宝贵意见。

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 银行网点标准化服务培训④（涉外篇）

Dialogues for Bank Duty Managers

大堂经理英语对话

Part One Giving Advices and Identifying VIP Customers 向客户提出建议及识别高端客户

Section One: Dialogues

Giving Advice to Customers

Background: A bank duty manager is advising a customer with a large amount of deposit in a bank. Let's make a right decision.

Manager*: Can I help you, sir?

Customer: I want to cash my undue large-amount deposit certificate.

Manager: Why? You'll lose your interest.

Customer: I want to buy a set of furniture, but I haven't got enough money for it.

Manager: You can get a personal consumer loan for it from our bank.



* 在“Dialogues for Bank Duty Managers”部分中，对话人“Manager”特指大堂经理，英文翻译为“Bank Duty Manager”。

Customer: That's a good idea.

Manager: How much money do you want?

Customer: About RMB 20 000 Yuan.

Manager: Your certificate with higher interest rate is falling due in less than 2 months. You can get the loan with your certificate pledged.

Customer: Does it take along time?

Manager: Not at all. Let me introduce you to our customer manager and he'll give you the details.

Customer: That's very kind of you.

向客户提出建议

大堂经理: 您要办什么业务, 先生?

客户: 我想支取未到期的存款。

大堂经理: 为什么? 这样您会损失利息收入。

客户: 我想买套家具, 但钱不够。

大堂经理: 您可以在我行办理个人消费贷款。

客户: 这是个好主意。

大堂经理: 您需要多少钱?

客户: 大约2万元。

大堂经理: 您的存单利率较高, 还有不到2个月就到期。您可以用存单作抵押来贷款。

客户: 手续麻烦吗?

大堂经理: 不麻烦。我把您介绍给客户经理, 让他来详细介绍。

客户: 太感谢您了。

Identifying VIP Customer

Manager: Good Morning, sir. Can I help you?

Customer: I come here to check my balance. Can you do it for me?

Manager: Sure. Please wait a moment. Oh, you've got a large

deposit balance in your account. I've a suggestion for you, sir. Would you like to listen to me, sir?

Customer: Yes, please.

Manager: Now, you're maintaining a balance of RMB 300 000 Yuan in your savings account, so you can apply for "Financing Link" account. With this account, our bank will offer you an Elite Club card. You may enjoy some preferential services when you make deposits, withdraw your money or make money transfer at any business offices of our bank.



Customer: Any differences with other accounts?

Manager: "Financing Link" has the feature of "one account with multi-choice". It has three functions including deposit account, loan account and securities account, which can meet the diversified money management requirements of the clients.

Customer: Does it mean that I can get loans by this account?

Manager: Yes, you can apply for all the existing loans for individual consumption, including loans for automobile

consumption, comprehensive consumption, short-term credit and hypothecation. When dealing with these loans, you can enjoy the favorable VIP service like being first served, being first approved and the mailing of Bank statement as required.

Customer: What other privileges can I have?

Manager: For example you may enjoy service fee waivers on collection, loss reporting, inward remittance, Traveler's Cheques, deposit proof and monthly Bank statement, etc.; Access to financial advice, can enjoy preferential interest rates.

Customer: Sounds good. Can I buy bonds and funds through this account?

Manager: Of course, you can, sir. Financing Link account is also an investment account. You can buy bonds and funds with priority.

Customer: All right. I'll have it.

识别高端客户

大堂经理: 先生, 早上好! 请问有什么我可以为您服务的?

客户: 我来查余额, 您能帮我查一下吗?

大堂经理: 当然可以, 请稍等。您账户里有一大笔金额。我有个建议, 先生, 您愿意听听吗?

客户: 请说吧。

大堂经理: 现在您的账户有30万元存款, 这样您可以申请我行的银行卡账户, 有了这个账户, 我行会发给您一个账户卡, 您在存取款或转账时可享受许多优惠条件。

客户: 这个账户与其他账户有不同之处吗?

大堂经理: 是的, 银行卡账户的特色是“一个账户, 多种选择”, 其功能包括三个: 存款账户、贷款账户和证券账户, 可以满足客户不同的资金管理需求。

客户: 也就是说, 我也可以通过该账户申请贷款啦?

大堂经理： 是的。您可以申请我行现有的各种贷款用于个人消费，包括汽车贷款、综合消费贷款、短期贷款及抵押担保等。在办理贷款时，您可以享有优先服务、优先批准及按您的要求邮寄账单的贵宾服务。

客户： 还有其他优惠条件吗？

大堂经理： 比如托收、挂失、汇入汇款、旅行支票、存款证明和月度对账单等业务的服务费全免，或获取理财建议等可享受优惠利率。

客户： 听起来不错。我能用该账户购买债券和基金吗？

大堂经理： 当然可以，银行卡账户也是一个理财账户，您可以优先购买债券和基金。

客户： 好吧。我申请一个。



大堂经理向客户介绍理财产品



银行理财产品展示架

Section Two: Practical Sentences and Patterns

1. We have personal consumer loans like Personal Pledge Loan, Personal Auto Loan, Personal Comprehensive Consumer Loan, and so on.

银行推出了个人质押贷款、个人汽车贷款、个人综合消费贷款等个人消费贷款。

2. Personal Pledge Loan is a kind of loan from the bank by pledging

undue certificate(s) of time deposit and / or treasury bonds.

个人质押贷款指客户将未到期的定期存单或国债作质押，从银行获得的贷款。

3. The amount of the loan is determined by the face value of the pledged CD or treasury bonds.

贷款的金额以质押的定期存单或国债的面值而定。

4. The maximum borrowing limit of a single loan shall not exceed RMB 100 000 Yuan.

单笔贷款最高不超过10万元。



5. The interest rate is implemented in accordance with the loan interest rate stipulated by the People's Bank of China for the corresponding period.

贷款利率按照中国人民银行规定的同期贷款利率计算。

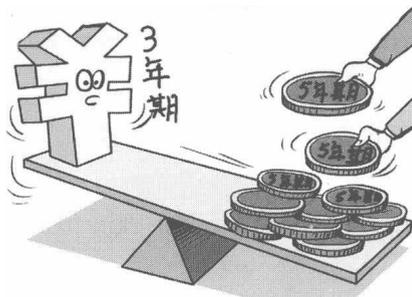
6. Personal Auto Loan is an RMB loan granted by our bank for purchase of autos.

汽车贷款是我行发放的人民币贷款，用于借款人购买汽车。



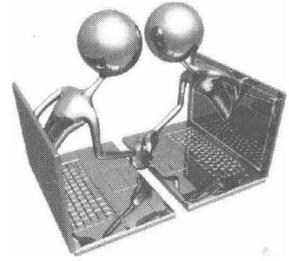
7. The loan usually lasts 3 years and no longer than 5 years.

贷款通常是3年期，最长不超过5年。



8. "Financing Link" has tailored a comprehensive range of superior banking services to fit your banking and investment needs.

银行卡账户为您提供综合、广泛的服务以满足您对银行业务和投资业务的需求。



9. "Financing Link" has the feature of "one account with multi-choice".

理财金账户的特色是“一个账户，多种选择”。

10. It can meet the diversified money management requirements of the clients.

它能满足客户多样化的资金管理需求。

11. It has three functions including deposits account, loans account and securities account.

其功能包括三个：存款账户、贷款账户和证券账户。

12. General Deposit Account includes different kinds of deposit accounts.

一般存款账户包括活期存款和定期存款账户。

13. Basic Account is a current deposit account for different currencies.

基本账户是不同币种的活期存款账户。

14. You can apply for all the existing loans for individual consumption.

您可以申请现有的各种贷款用于个人消费。

15. You will also enjoy special privileges on a wide range of products and services.

您在许多产品和服务上享受特殊优惠。

16. "Financing Link" is designed to satisfy the needs of VIP clients in money management and provides for VIP clients with 3P services.

银行卡账户是为满足高端客户对理财的需求而设计的理财产品，可为高端客户提供3P服务。

Part Two Distributing Customers 大堂经理分流客户

Section One: Dialogues

Marketing Bank Cards

Background: A Bank duty manager tries to distribute customers by advising them to use bank cards or bank self service terminals so as to ease the workload of the bank teller.

Manager: Good morning, sir.

Customer: Good morning. Oh! My God! So many people are waiting for service. I'm afraid I cannot wait for so long.

Manager: Well, sir, if you have a bank card, you may handle some businesses such as depositing or withdrawing money at any ATM of our bank.



- Customer: What kind of bank cards do you have?
Manager: We have a big card family, including the credit card, debit card, international card, special card, etc..
Customer: What is a credit card?
Manager: It is a versatile card that links a lot of businesses together.
Customer: “Versatile Card” ? What does that mean?
Manager: You may either make deposits and withdrawals at any bank office or make transfers and inquiries at any ATM with this card.
Customer: Anything else?
Manager: With this card, you may also enjoy services like consumption at POS terminals of all our authorized merchants, payroll services and payments for electricity and gas, etc..
Customer: Oh, it’s convenient for me. I’ll apply for one right now.
Manager: Okay. Let’s go to the counter to apply for it.
Customer: Thank you.

营销银行卡

- 大堂经理: 您好, 先生。
客户: 您好。天哪! 这么多人等着办理业务! 我恐怕没时间等待了。
大堂经理: 先生, 如果您有我行的银行卡, 您可以通过自动柜员机办理存取款等业务。



- 客户：你们都有哪些银行卡？
- 大堂经理：我行的银行卡是个大家族，有信用卡、借记卡、国际卡、专用卡等。
- 客户：什么是信用卡？
- 大堂经理：它是一种多用途卡。
- 客户：多用途卡？这是什么意思？
- 大堂经理：您可以在任何储蓄所存取款，在任何一台柜员机上转账、查询。
- 客户：还有其他用途吗？
- 大堂经理：有了这张卡，您还可以享受所有POS机特约商户消费、代发工资、代交电费、水费等。
- 客户：那太方便了。我申请一张。
- 大堂经理：好的，我带您到柜台去办理。
- 客户：谢谢！



银行自动取款机



花样繁多的各种银行卡