

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

银行存贷业务用语

刘雪梅 编著

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中国金融出版社

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Deposit account 存款账户

Dialogue One

Introducing different types of deposits

(M: manager C: customer)

M: Can I help you, sir?

C: I'd like to open a bank account. Can you give me some information?

M: Sure. The major accounts in our bank are current account, call deposit account, and time deposit account.

C: What's the difference?

M: Well, for a current account, the bank will offer you a bank card or bank book. You can deposit or withdraw cash at any time either through the cashier during banking hours or through ATM at any time of the day.

C: How about a time deposit account?

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M: A time deposit account has a specified maturity. It bears higher interest than a current account.

C: Does that mean I must hold the deposit until it matures?

M: You'd better do. If you withdraw your money before maturity, you'll lose your interest.

C: You've mentioned a call deposit account, what is that?

M: A call deposit account means you must notify the bank in advance according to the agreed notice period, about the date and amount of withdrawal.

C: How to do that?

M: For example, you have to notice the bank the date and amount of withdrawal one day earlier for one-day call deposit, and 7 days in advance for seven-day call deposit.

C: What's the benefit of it?

M: Such account carries a little bit higher interest than a current account but lower than a time deposit account.

C: I see. Perhaps a current account suits me best.



对话一

介绍不同的存款种类

客户经理：先生，需要帮忙吗？

客 户：我想开个银行账户，你能介绍一下吗？

客户经理：当然可以，我行主要有三种常用账户，分别是活期账户、通知存款账户和定期存款账户。

客 户：有何区别呢？

客户经理：开立活期账户，银行会给您提供一张银行卡或存折，可以用于网点存取款或24小时通过自动柜员机存取款。

客 户：那定期存款账户呢？

客户经理：定期存款有规定的期限，利息比活期存款高。

客 户：就是说存款必须要持有到期？

客户经理：最好那样。如果提前支取，您会损失利息。

客 户：你还提到通知存款，什么意思？

客户经理：通知存款指的是根据事先约定的日期，您必须提前通知银行您的取款金额及取款日期。

客 户：怎样做呢？

客户经理：例如，一天通知存款指的是您必须将取款日期和金额提前一天通知银行，而七天通知存款指您必须将取款日期和金额提前七天通知银行。

客 户：通知存款有何优势？

客户经理：比活期存款的利息稍高，但比定期存款利息要低。

客 户：明白了。或许活期账户更适合我。

Dialogue Two

Talking about interest rate and currencies

M: Good to see you again, Mr. Liu. How is it going?

C: Not bad. Thank you. Well, I still need some information on the deposit.

M: Yes, please.

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C: What's the current interest rate for each kind of deposits?

M: Actually different account carries a different interest. The annual interest rate for a current account RMB deposit is 0.36 percent. And for a time deposit with different specified maturities, there are also different categories of interest rate.

C: Do you offer any foreign currency deposits in your bank?

M: Yes. We offer foreign currency time deposit account in USD, HKD, EUR, YEN, GBP, CHF and CAD etc.

C: So many kinds!

M: Yeah. And here is a brochure. You may make a reference to it for the rate and currency of each kind of deposit.

C: Good, thank you very much.

M: With pleasure.

对话二

谈论利率和币种

客户经理：真高兴又见到您了，刘先生。近来好吗？

客 户：还行。谢谢。我还想了解一些有关存款的信息。

客户经理：好的，请讲。

客 户：各种存款的现行利率是多少？

客户经理：实际上，不同账户，利率不同。活期存款年利率是0.36%，定期存款有不同期限，不同期限的利率也是不同的。

客 户：贵行提供外币存款账户吗？

客户经理：是的。我们外币定期存款的币种有美元、港元、欧元、日元、英镑、瑞士法郎和加拿大元等。

客 户：币种不少啊！

客户经理：是的。这是宣传册，供您参考每个币种及其存款利率。

客 户：太好了！谢谢！

客户经理：不客气。

Dialogue Three

Procedures for opening an account

M: Can I help you, sir?

C: I'd like to open an account.

M: What kind of accounts would you like?

C: I need an account to get money whenever I need it.

M: Then you need a current account, I think. You want a passbook or a debit card?

C: What's the difference?

M: With the card, you can deposit or withdraw money out of the ATM at any time, while with the passbook, you can't.

C: Well, I'll set up the account with the card. What's the procedure for that?

M: You need to fill out a form and present your identity card.

C: And then?

M: A minimum amount of deposit is required. Let me show you the counter to open the account.

C: Thanks.

对话三

开户流程

客户经理：需要帮忙吗，先生？

客 户：我要开户。

客户经理：您要哪一种？

客 户：能够随时存取的账户。

客户经理：我想您是需要一个活期存款账户。您要存折还是借记卡？

客 户：有何区别吗？

客户经理：有了借记卡，您可以通过自动柜员机随时存取款，而存折则不能。

客 户：那样的话，我要借记卡。怎样开户呢？

客户经理：您要填写一份表格并出示您的身份证。

客 户：然后呢？

客户经理：还需要一笔最低金额的开户费。我来带您到柜台办理。

客 户：谢谢！

Deposit and withdrawal 存款与取款

Dialogue One

Depositing money

M: What can I do for you, sir?

C: I'd like to deposit some money in my current account.

M: Please take a seat.

C: Thank you.

M: Do you bring your passbook or bank card with you, sir?

C: Yes, I do. I have my card with me.

M: Good. Then how much would you like to deposit?

C: RMB5 000 yuan.

M: Just a moment, please. I' ll get you a form first.

C: Okay.

M: Here is the form. Please fill it out and sign your name here.

C: Certainly.

M: Now you may go to Counter 6 to handle it.

C: All right. Thank you.



对话一

存 款

客户经理：需要帮忙吗，先生？

客 户：我要在活期账户上存些钱。

客户经理：您请坐。

客 户：谢谢。

客户经理：您带来存折或是银行卡了吗？

客 户：是的，我带着银行卡。

客户经理：那……您要存多少呢？

客 户：5 000元人民币。

客户经理：请稍等。我给您先拿来表格。

客 户：好的。

客户经理：这是表格，请您先填好，然后签名。

客 户：当然。

客户经理：现在您可以到6号柜台去办理了。

客 户：好的，谢谢！

Dialogue Two

Withdrawing money

M: Good morning. What can I do for you?

C: Good morning. I want to withdraw RMB1 000 yuan from my account.

M: Do you use a debit card or passbook?

C: A passbook.

M: Then, you have to fill out this withdrawal slip first.

C: And then?

M: Show your identity card at the counter.

C: Is that all?

M: You have to enter your PIN number if you have.