



轻松学习 商务英语

流利英语脱口说

Master Oral English for Business



天津科技翻译出版公司



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So Easy!

天津科技翻译出版公司

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Unit 1

Opening an Account

开银行帐户

在本单元你将掌握

把钱存入银行,一则可以以支票的形式减少现金交易,二则可以生息,以支付购买支票所需的费用。本单元介绍如何到银行开户。

示范表达

A: Can I help you?

B: Yes. We'd like to open an account, please.

A: What sort of account do you have in mind?

C: We're not very sure. Perhaps you can make some suggestions to us.

A: How much money do you plan to keep in your account on a regular basis?

B: We don't have much money. We each receive \$ 420 a month from our government and that has to cover all our expenses.

A: Oh, I see. What you really need is a checking account so you can pay your bills.

C: That's right. But we've heard that there's some sort of joint checking-savings account that allows us to earn little interest on our money to help defray the cost of the account itself.

A: Yes. We have an account like that. We

A: 要帮忙吗?

B: 是的,我们想开户。

A: 你们想开哪种帐户?

C: 我们也不知道,也许你能提些建议。

A: 你们打算每次存多少钱?

B: 我们没多少钱。每月只从政府那儿得到 420 美元,这些钱要支付一切开销。

A: 我明白了。实际上你们需要存活期存款,以便随时付帐。

C: 是的,但我们听说一种合二为一的户头,既可储蓄,又是活期,它可以使我们获得一点儿利息,以支付帐户的开销。

A: 是的,有这么一种户头,我们称其为

call it our "NOW" account.

B: Can you tell us how it works?

A: Sure. It's simple. You deposit your monthly check in your savings account where it earns interest until you transfer it to your checking account to cover the checks you write to pay your bills.

C: That sounds pretty good. How do we open a "NOW" account?

A: Please fill out these forms, print your names here and here and here and sign your names here and here and we'll be all set. How much cash do you plan to deposit in your accounts today?

B: \$ 25.

C: The same for me. Is that OK?

A: Sure. As you like. Come in again in about a week and I'll give you your plastic "NOW" card that allows you to bank by computer during nonbanking hours.

C: Wonderful. Thank you very much for your help.

A: Good luck in your work here.

B: Thanks.

"NOW"户头。

B: 能介绍一下这种户头的情况吗?

A: 当然可以,很简单。你每月将钱存入你的储蓄户头,在那儿生息,直到你把它转入活期存款,用以支付你所要支付的帐单。

C: 听起来不错。怎样才能开"NOW"户头?

A: 请填好这些表格。在这儿、这儿、这儿用印刷体写上你们的名字,然后在这儿、这儿签名,这样一切就就绪了。今天你们想存入多少现金?

B: 25美元。

C: 我也一样,行吗?

A: 当然。随你们的便。过一星期再来,届时我将给你们塑料的"NOW"卡。有了这种卡,你们甚至可以在银行不开门的时候通过计算机存取钱。

C: 太好了,非常感谢你的帮助。

A: 祝你们在此工作一切如意。

B: 谢谢。

对话注释

1. Can I help you? 通常是服务人员为顾客讲的习惯用语,以示礼貌。相当于 What can I do for you?

2. open an account 开户。顾客第一次去银行存款,要立一个户头,即开户。

3. I'd like 是 I would like 的省略形式。英国人有时也说 I should like,均为 I like 的委婉用语。

4. What kind of account do you have in mind?
你想开哪种帐户?

have in mind = be considering 考虑

去银行开户,可根据需要选择不同的银行账户,比如现金户头(checking account,也称 current account)、储蓄户头(savings account,也称 deposit account)、信用卡户头(charge account,也称 credit account)和混合户头(one account)。

5. We're not very sure. 我们也说不准。

sure = certain, 后可接 that 从句或 of 短语。

6. make some suggestions 提些建议

7. How much money do you plan to keep in your account on a regular basis?

你准备定期在帐户上存多少钱?

on the basis of 在……基础上

regular ['regjulə] adj. 定期的

8. cover all our expenses 支付一切开销

9. Oh, I see.

哦,我明白了。

10. a checking account 现金户头,亦称 current account,此种户头没有利息,储户可以以支票的形式随时提取。

11. But we've heard that there's some sort joint checking-savings account that allows us to earn a little interest on our money to help defray the cost of the account itself.

但我们听说有一种合二为一的户头,既可储蓄,又是活期,它可以使我们获得一点利息,以支付帐户本身的开销。

checking-savings account 集中了 checking account (现金户头) 和 savings account (储蓄户头) 两种户头的优势,既能随时提取,又有一些利息收入。

defray [di'frei] v. 支付

12. deposit [di'pɒzɪt] v. 储蓄

13. savings account 储蓄户头,亦称 deposit account,此种户头有一些利息,储户若想取钱必须事先与银行打招呼。

14. transfer [træns'fə:] v. 转移

15. pay one's bills 付帐

16. You deposit your monthly check in your savings account where it earns interest until you transfer it to your checking account to cover the checks you write to pay your bills.

你每月将钱存入你的储蓄户头,在那里生息,直到你把它转入活期存款,用以支付你所要支付的帐单。

17. That sounds pretty good. 听起来不错。

pretty 相当于 very, fairly。

18. fill out 填写(表格等),也可用词组 fill up, fill in。

19. ...and we'll be all set. 一切就由我们办好了。

all set 美国俚语,相当于 get everything done。

20. The same for me. 我也一样。

21. As you like. 随你们的便。

22. bank['bæŋk]v. 存取钱

23. non-banking hours 银行不开门时间

24. Come in about a week and I'll give you your plastic "NOW" card that allows you to bank by computer during non-banking hours.

过一个星期再来,届时我将给你们塑料的"NOW"卡,有了这种卡,你们甚至可以在银行不开门的时间里通过计算机存取钱。

25. Thank you very much for your help.

这是常用的、很有礼貌的委婉用语,表示对别人的帮助或者服务致以谢意。

词语精萃

1. have in mind 考虑,相当于 be considering。

例:What we had in mind is a checking account.

我们想存现金户头。

It was exactly what we had in mind when we decided to take our first trip out west.

这正是我们当初决定第一次西出旅游时所想的。

2. be sure 确信的、有把握的

①接 of, about, 后接名词或动名词作宾语。

例:Are you sure of his sincerity?

你确信他的诚意吗?

Are you sure about a cordial reception?

你能肯定会受到热情的接待吗?

②接 that 从句或其它名词从句。

例:I'm sure that some sort of joint checking—savings account will suit you.

我相信活期储蓄户头适合你。

She is not sure whether she has locked the laboratory.

她不能断定是否把实验室的门锁上了。

3. cover 负担、支付(开支等)

例: These expenses are covered by the state.

这些费用由国家负担。

4. transfer... to 转移到

例: He has transferred from the army to the navy.

他从陆军调到海军。

另外, 该词组还可表示人的职业变化, 从某个地方调到另一个地方。

例: She has been transferred from Nanjing to Wuhan.

5. deposit

① vt. 存款

例: I deposited 10 dollars in my saving account.

我在储蓄户头存了 10 美元。

② n. 存款

例: People in Chinatown usually have large deposits in the bank, partly because they are influenced by their ancestors.

唐人街的中国人在银行都有大宗存款, 部分原因在于他们受到祖辈的影响。

背景介绍

在英美等资本主义国家, 银行是一项非常发达的事业, 电脑已运用于各项银行业务, 加之全国各地银行分行或办事处的电脑信息是相通的, 储户可以在全国各地同一银行支行办理各项银行业务手续。因此, 只需随身携带你的存折或银行信用卡, 便可随时随地存取现款, 既安全, 又方便。

英美银行储蓄业务范围广, 种类多, 主要有现金户头 (checking account)、储蓄户头 (savings account)、旅行支票 (traveller's account) 等等。储蓄帐户既方便、安全又实惠, 并可获一定的利息收入。而现金帐户一般没有利息, 而且再开出一张支票, 银行还要扣去服务费。基于此, 本对话中, B 和 C 选择了 checking savings account。

在办理开户手续时, 出纳员会要你留下亲笔签名。如果活期储蓄, 存户一般先领到一本临时存折, 过两三周便会收到银行寄来的一张硬塑料卡, 这便是正式存折。有了这张卡, 便可在你当初开立帐户的那家银行的全国各地分行办理存取款手续, 即使在银行营业时间过后, 也能取到钱, 因为在许多公共场所都有自动存取机 (auto-bank)。

示范强化练习

Dialogue 1

A: I want to open a savings account, sir.

What is the proper procedure?

会话 1

A: 我要开个储蓄户头, 先生。应该办什么手续?

B: First, you fill out the application form and then we'll issue you a passbook.

A: Is there any minimum for the first deposit?

B: No. Even a dollar is all right. Here is your passbook, sir, just sign your name on it.

A: What is the annual interest rate?

B: It varies from time to time. At present it is 6%.

A: By the way, can I open a checking account too?

B: By all means. But you have to deposit enough money before you can write out your checks.

B: 您先填一张申请表,然后我们会给您一本存折。

A: 第一次储蓄有最低限额吗?

B: 没有,甚至一美元也可以储蓄,喏,这个存折给您,先生,在上面签个名就可以了。

A: 年息多少?

B: 每个时期都不一样。现在是6%。

A: 顺便问一声,我还可以开个支票户头吗?

B: 当然可以,不过您必须有足够的存款才能开支票。

注释

1. savings account 储蓄户头

2. application form 申请表

3. passbook 存折

4. deposit [di'pɒzɪt] n. 存款, 储蓄

5. annual interest rate 年息

6. checking account 支票户头

7. by all means 当然可以, 同 certainly

Dialogue 2

A: Hello. I want to open an account.

C: Go over to that desk. He'll help you.

A: Hello. I want to open an account.

B: Fine. Have a seat. What kind of account do you want?

A: What kinds of account do you have?

B: We have checking and savings accou-

会话 2

A: 您好,我想开个户头。

C: 请到那张桌子前去。他会给您办理的。

A: 您好,我想开个户头。

B: 好,请坐。您要开什么样的户头?

A: 你们都有什么样的户头?

B: 有支票和现金两种帐户。

nts.

A: I'll just be here for a short time. I want to deposit my paycheck and be able to get money whenever I need it. What do you suggest?

B: A checking account will let you write as many checks as you want and you can also get money out of our banking machines twenty-four hours a day. With a savings account you have to come into the bank to get your money. We're open weekdays ten to five.

A: How much does each account cost?

B: There's a service charge for the checking account but no charge for the savings.

A: I'll have savings account.

B: Fine. Will you please fill out this form? Sign it here where I have marked the "x's".

(Mr. Lu fills out form.)

B: How much money do you want to deposit?

A: Fifty dollars. Here it is.

B: All right. Here's your passbook and your passcard. The passbook is for your own records. Bring the passcard with you every time you come to deposit or withdraw money.

A: Thank you. Is that all?

B: You're all set. Bye-bye.

A: Thank you. Goodbye.

A: 我在这儿时间不会太长。我想存入我的工资支票。然后当我需要用钱的时候随时可以取到钱。您看什么户头好?

B: 如果立支票户头,您可以随意开多少张支票都行,而且在24小时内的任何时候都可以在我们的自动存款机里拿到钱。如果立现金户头,您要用钱的时候必须来银行取钱,我们的工作时间是早10点到晚5点。

A: 每个户头要花多少钱?

B: 支票户头要收服务费,现金户头不收服务费。

A: 我就开一个现金户头吧!

B: 好,请填好这个表格。在我打了“×”符号的地方签名。
(陆先生填好了表格。)

B: 你要存入多少钱?

A: 50美元,在这里。

B: 好,这是你的存折和银行卡片,存折是供你自己记帐的。你每次来银行取钱或存钱时请带着这个银行卡片。

A: 谢谢,就这些吗?

B: 都办好了,再见。

A: 谢谢,再见。

注释

1. paycheck n. 工资支票
2. banking machines 自动存款机
3. service charge 服务费
4. passcard n. 银行卡片
5. withdraw v. 提取
6. You're all set. 一切都办好了。

Unit 2

Sign a Contract

签订合同

在本单元你将掌握

通过交易的洽商,一方的实盘被另一方有效地接受后,合同即告成立。合同经双方签字后,就成为约束双方的法律性文件,有关各项条款,合同双方都必须遵守和执行。

示范表达

A: I made a very close study of the draft contract last night.

B: Any questions?

A: Yes. There are a few points which I'd like to bring up. First, the packing. It's stipulated in the contract that all the machine parts should be packed in wooden cases. This can be done with the machine parts, but it's impossible to pack a truck base like that.

B: I see.

A: Second, about the terms of payment. Your draft contract says that payment is to be made by D/P. This is not our practice. We prefer to have the payment made by L/C through a negotiating bank in Sweden.

B: And...

A: And the third point is about arbitration. It's stipulated that arbitration shall take place in China. In all our past

A: 昨晚我仔细审阅了合同草案。

B: 有什么问题吗?

A: 有,有几点我想提一下。首先,是包装。合同规定机器零件应用木箱包装。机器零件可以,而汽车底座用木箱包装则是行不通的。

B: 我明白了。

A: 第二点是付款方式。你们的合同草案规定付款方式为付款交单。我们不这么做。我们希望经瑞典的议付银行由信用证付款。

B: 还有……

A: 第三点有关仲裁。合同规定仲裁应在中国进行,在我们过去和你们签定的所有合同中都规定仲裁在第三国进

contracts signed with you, it was stipulated that arbitration took place in a third country.

B: Yes, that's right.

A: But how is it that this time you wish to have it carried out in China?

B: Shall we take up the matter point by point?

A: That's a good idea.

B: Now, the first point is about packing. We agree to a different packing for the truck.

A: This can easily be done.

B: Second, about terms of payment by L/C.

A: Thank you.

B: As for arbitration, in our dealings with many countries, arbitration is to be carried out in China. The Arbitration Commission of CCPIT enjoys a high prestige among friendly companies. Personally I hope you'll accept this clause. Furthermore, the disputes that have arisen from our business transaction were all settled through friendly consultations. Very rarely was arbitration resorted to.

A: I see. OK. The new arbitration clause is acceptable. Is there anything else?

B: As far as the contract stipulations are concerned, there's nothing more. But there are a few minor points on which I'd like to have your cooperation.

行。

B: 对,是这样。

A: 那么,为什么这次你们希望仲裁在中国进行?

B: 我们逐点研究一下,好吗?

A: 太好了。

B: 首先,第一点有关包装,我们同意汽车底座可以换一下不同的包装。

A: 这很好。

B: 第二,我们同意用信用证付款。

A: 谢谢。

B: 至于仲裁,在我们和许多国家的交往中,仲裁都在中国进行,中国贸促会的仲裁委员会在各友好公司中享有崇高的声誉。从我个人来讲,我希望你们接受这一条款。此外,我们生意中出现的事端均通过友好协商解决了,很少进行仲裁。

A: 我明白了,新的仲裁条款可以接受,还有别的吗?

B: 至于合同方面的规定,没别的了,但还有几点我很希望取得你的合作。

A: We'll do our best.

B: As this is the first transaction of tunnel drillers which our corporation has concluded with your company, you're requested to furnish us with two copies of some data. One, a complete set of blueprints for installation purpose. Secondly, a complete set of diagrams of electric circuit, fuel circuit, compressed air circuit. Also, a full set of pamphlets dealing with installation, operation, maintenance and service. And finally, the catalogs of parts of the machine.

One copy of each of the above-mentioned technical data should be forwarded together with the shipment, the other copy should be mailed direct to our corporation one month before shipment.

A: I think these documents can be furnished. If when you're filling in the contract you find anything that is not clear to you, don't hesitate to write us directly. We'll do all we can to assist you.

B: Thank you ever so much.

A: When should we sign the contract?

B: We'll revise the contract this evening, and have it ready to be signed tomorrow morning at ten. How's that?

A: Perfect.

A: 我们将尽力而为。

B: 由于此次是我们和你们公司成交的隧道挖掘机的第一笔生意,希望你们给我们提供一些资料,一式两份。首先,成套的机器安装图,其次,成套的电路图、油路图和压缩空气管路图。此外,成套的安装、操作、维修和服务小册子。最后,是机器的零件目录。上述提及的技术资料的一份随船发运给我们,另一份需在装运前一个月直接邮寄给我们公司。

A: 我想我们可以提供这些资料。另外,你们填写合同时,如果发现什么地方不清楚,可及时直接同我们联系。我们尽力帮助你们。

B: 多谢了。

A: 我们什么时候签合同?

B: 今晚我们修改一下合同,准备明天早上10点签约,怎么样?

A: 太好了。

对话注释

1. draft contract 合同草案
2. packing 包装,这里指合同中的包装条款,主要包括包装材料、包装方式、包装费用和运输标志等项内容。在国际贸易惯例中,包装是交货的重要条件之一。
3. stipulate['steipjuleit]vt. 规定
4. wooden case 木箱,这里指商品的包装材料。
5. terms of payment 付款方式,主要指合同中的付款方式条款。国际贸易中付款方式涉及信用、付款时间和地点等方面的问题,主要有汇款、托收、信用证、银行保证函等。
6. D/P (Documents against Payment) 付款交单。付款交单是出口人的交单以进口人的付款为条件,即出口人将汇票连同货运单据交给银行托收时,指示银行只有在进口人付清货款时,才能交出货运单据,按支付时间的不同,付款交单又分为即期付款交单(D/P sight)和远期付款交单(D/P after sight)。
7. L/C (Letter of Credit) 信用证。信用证是一种银行开立的有条件承诺付款的书面文件,在国际贸易中,一般指银行(开证银行)根据进口人(开证申请人)的请求和指示,向出口人(受益人)开立的一定金额的、并在一定期限内凭规定的装运单据承诺付款的书面文件。在国际贸易中,信用证的种类很多,按信用证的性质分为两种:不可撤销的跟单信用证(Irrevocable Documentary L/C)和可撤销的跟单信用证(Revocable Documentary L/C)。
8. negotiating bank 议付银行
9. arbitration[ə'bi'treiʃən]n. 仲裁。仲裁是解决国际贸易争议的一种方法。买卖双方发生争议时,如通过协商不能解决,自愿将有关争议提交给双方所同意的第三者进行裁决。合同中的仲裁条款主要包括仲裁地点、仲裁机构、仲裁程序和仲裁费用等问题。
10. a third country 第三国
11. point by point 逐点
12. as for 至于
13. That's a good idea. 好主意。
14. Arbitration commission 仲裁委员会
15. CCPIT 即 China Council for the Promotion of International Trade 中国国际贸易促进会(贸促会)
16. prestige[pre'sti:ʒ]n. 声誉
17. personally['pɜ:sənəli]adv. 就个人而言

18. transaction[træn'zækʃən]n. 交易
19. cooperation 合作
20. tunnel driller 隧道挖掘机
21. data['deɪtə]n. 资料
22. blueprint n. 蓝图
23. diagram['daɪəgræm]n. 图
24. electric circuit 电路
25. fuel circuit 油路
26. compressed air circuit 压缩空气管路
27. pamphlet['pæmflet]n. 小册子
28. installation[ɪnstə'leɪʃən]n. 安装
29. operation[ɒpə'reɪʃən]n. 操作
30. maintenance['meɪntɪnəns]n. 维修
31. catalog['kætələg]n. 目录
32. above-mentioned 上述提到的
33. technical data 技术资料
34. forward['fɔ:wəd]v. 寄发
35. revise[ri'vaɪz]v. 修改

词语精萃

1. make a close study of 仔细审阅, 研究

例: I make a very close study of the draft contract last night.

昨晚, 我仔细审阅了合同草案。

2. Any questions? 省略句, 即 Are there any questions? 常用于口语。

3. I'd like... = I would like... 委婉语, 我想……, 表示愿望。

例: There are a few points which I'd like to bring up.

有几点我想提一下。

4. It's stipulated in the contract... 合同规定

例: It's stipulated in the contract that all the machine parts should be packed in wooden cases.

合同规定, 所有的机器零件都要用木箱包装。

It's stipulated that arbitration shall take place in China.

合同规定, 仲裁应在中国进行。

5. take up