

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

银行产品营销用语

李昭蓉 编著

I may introduce you our
personal internet banking.

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NLIC 2970768324

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中国金融出版社

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Getting to know your customers 认识你的客户

Dialogue One

Identifying a customer

(M: manager C: customer)

M: Mr. Wang, you just mentioned that you go on business very often?

C: Yes, I go to Shanghai and Guangzhou almost every month.

M: Who pays the telephone bill or repays the loan for you when you are not at home?

C: It really causes a lot of trouble. I usually have no time to take care of it.

M: It happens that recently we just launched a service for clients who have no time to handle their assets like you. It provides flexible and convenient payment for routine bills such as paying mobile phone fee, local telephone fee, etc; and conducts large account transfer such as automatically transferring money from your account to repay your loan. It will save you a lot of time.

C: Really? Can you tell me more about it?

M: Certainly. You need to apply for them and sign an agreement for those specific functions. After the registration procedure, you may initiate the account transfer function and agency payment service. Besides you can also apply for telephone banking or on-line banking to manage your accounts no matter where you are.

C: Great! Is it troublesome to go thorough the application procedures?

M: No trouble at all. Just fill in an application form. Everything is settled.

对话一

识别客户

客户经理: 王先生, 刚才您提到您经常出差是吗?

客 户: 是啊, 我差不多每个月都要到上海和广州出差。

客户经理: 那您不在家, 像电话费、贷款的还款都有谁帮您办呀?

客 户: 这个事很麻烦, 我经常在外面跑, 这些事就顾不上了。

客户经理：我们正好有针对像您这些工作繁忙，无暇打理资产的客户推出一项服务，不仅可以帮您自动交电话费，还可以实现远程的账户转账，甚至可以自动地每月往您的还款账户上转入还款基金，能给您节省很多时间。

客 户：真的？您快讲一讲。

客户经理：您需要提出申请，并签订协议开通这些业务。完成这些手续之后，您就可以开办自动转账和委托交费业务。此外您还可以申请开办一个电话银行和网上银行，这样您无论在何地都可以管理您的账户了。

客 户：太好了，申请办理的手续麻烦吗？

客户经理：不麻烦，填写一张申请表格就可以了。

Dialogue Two

Giving an advice to a customer

M: Mr. Wang, did you just withdraw it from China Merchant Bank?

C: Yes, you are quite right.

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M: It's not convenient to carry so much cash. Besides it's not safe.

C: I have no choice. My friend asked me to lend him some money and have to deposit it in your bank.

M: Why not try intra-city remittance service which can offer direct account transfer. It's safe and convenient.

C: Really? I never heard about it before.

M: Do you need such service often?

C: Occasionally.

M: Your friend must be repaying his loan from our bank. Our bank has a lot of advantages. Many people choose our bank for their banking services.

C: Yes, I heard about that.

M: Yes, it is much convenient especially when you need money transfer with your friends who have accounts in ICBC.

C: You said it.

M: You have lent your friend so much money. Will he repay soon?

C: No problem. We are good friends. He' ll pay it back in three days.

M: I suggest you deposit the money in our bank in case you need some money transfer with others. We can offer you the best wealth management service. As a VIP client, you can enjoy a lot of benefits.

C: Let me think it over.

M: Here is my card. You can dial this number to contact me. How can I get in touch with you?

C: This is my business card.

M: Thank you. You work for ABC Company. This is a well-known company. As a senior manager, you must be very busy.

C: Yes, that is why I need someone to take care of my financial affairs.



对话二

向客户提建议

客户经理：王先生，您的钱是刚从招商银行取出来的吗？

客 户：是啊。

客户经理：像您这样携带这么多现金一定十分不便，也不安全。

客 户：没办法，朋友借款，要我一定存在工行。

客户经理：如果您用同城信汇就不用这么麻烦了，可以将款项直接划过来，既安全又方便。

客 户：是吗，以前不知道银行有这种服务。

客户经理：您是经常做这种资金的划拨吗？

客 户：偶尔。

客户经理：那您的朋友一定是在工行做的贷款？我行有很多优势。一般人都会在我行有些银行的业务往来。

客 户：是的。我也听说了。

客户经理：是的，当您需要与在工行开户的朋友进行资金划拨时就比较方便了。

客 户：对，你说的有道理。

客户经理：您借这么大笔资金给您朋友，他能很快还给您吗？

客 户：没问题。我们是多年的好朋友。三天后，他就会把现金还回来。

客户经理：我建议您将这部分款项留存在我行作为与他人往来的备用金。我们还可以向您提供最好的理财服务。作为贵宾客户，您能享受到我行很多优惠服务。

客 户：好吧，我会考虑一下。

客户经理：这是我的名片。您可以打这个号码与我联系。另外，您能否给我一张您的名片？

客 户：这是我的名片。

客户经理：谢谢。原来您是ABC公司的呀，那可是一家全球知名的大企业，作为这么大公司的高层管理者，您的工作一定十分繁忙。

客 户：是啊，所以我也希望有人替我打理这些银行事务。

Dialogue Three

Identifying the needs of a customer

M: How do you do, Mr. Wang? Is there anything I can do for you?

C: You see interest is so low. Can you suggest any financial product with a higher return?

M: How much do you plan to invest? And for how long?

C: I plan to invest RMB50 000 yuan or RMB60 000 yuan for 5 to 10 year. I'm not quite familiar with your products. Can you make some suggestions?

M: Do you have any special purpose?

C: Just prepare for my child's further education.

M: How old is your child?

C: Fifteen years old. I need make some preparations for his studies abroad.

M: You are so considerate.

C: Thank you.

M: It is really a heavy burden for children to study abroad. As I know, it costs about 20 000

yuan to study in a public university each year. And to study in a private university costs much more. We must also consider 5% or 7% inflation rate of all expenses. Now we have a fund with fixed income rate of 2.2%. I suggest you invest 20 000 yuan on funds with low risk and low return and invest another 40 000 yuan on funds with high risk and high return. By the way may I know your living expenses?

C: Almost 5 000 yuan a month.

M: That's a great deal. Besides may I know your monthly income? Don't worry. We appreciate the trust that clients place in us and we recognize the importance of protecting the confidentiality of personal information that we have in our possession. We mustn't disclose any personal information about our customers to anyone, except as permitted by law.

C: Almost 15 000 yuan.

M: That is to say you have almost 10 000 yuan to spare. I suggest you place 5 000 yuan into your current account for emergency needs. Another 2 000 yuan can be used to buy the fund with a rate of return of 2.2% and the rest on the fund with high risk and high

return.

C: Sounds good. Thank you for your information.



对话三

识别客户需求

客户经理：您好！王先生，请问有什么可以为您服务？

客 户：你们银行目前利息那么低，有没有收益比较好的产品？

客户经理：那您准备放多少钱进去？这笔钱您大概多久以后需要用呢？

客 户：5、6万元吧，我大概5至10年后就要拿回来。我不太清楚你们行的产品，
您能跟我介绍一下吗？

客户经理：请问您这笔钱有什么特殊用途？

客 户：为了孩子教育做准备。

客户经理：您孩子今年多大了？

客 户：我孩子今年15岁。我是为了孩子日后出国上大学做准备。

客户经理：您想得真周到。

客 户：谢谢。

客户经理：现在孩子到国外上大学确实是很重的负担。据我所知，公立学校平均每

年学费2万元。如果读私立学校花费就更高。我们还不考虑国外教育费用是每年有5%~7%的通货膨胀率。现在我们银行有一种基金每年固定有2.2%的收益率。所以我建议您的2万元就买这个低风险、低回报的基金，另外4万元就投资另一种高风险、高回报的基金。我想我们一定可以商量出什么办法来的。顺便问一下，您的生活开销是多少？

客 户：每月大约5 000元。

客户经理：您每月开销还是蛮大的。那您的每月收入是多少？您请放心我们非常珍惜客户对我们的信任。我们对客户提供给我们的信息严格保密。我们绝对不会将客户提供的个人信息泄露给其他人，除非法律要求如此。

客 户：大约是15 000元。

客户经理：那表示您每月还有1万元空余的闲钱可用。我建议您每月将5 000元放在银行活储以备不时之需。至于另外的5 000元，我建议把它分开放，2 000元放到我先前提到的固定2.2%收益率的那只基金，剩下的就买高风险、高回报的基金。

客 户：我觉得您的建议挺不错。谢谢。

Introducing the product and service 介绍产品与服务

Dialogue One

Introducing a fund

C: Hello, Miss Lin, I've 100 000 yuan. I'm thinking to invest part of money into investment tools other than stocks. Do you have any suggestions?

M: That's fine. Have you ever heard about open-ended funds?

C: No, I have no knowledge about it. Can you explain something to me?

M: Sure, sir. The funds are investments pooled together by many investors. They can provide the individuals with a chance of diversifying their portfolio to lower the risk. Besides, these funds will be managed by professional fund managers.

C: I see. But how is your bank's service related to these funds?

M: Well, our investment financing service will help you choose these funds among a range of possibilities and evaluate them in terms of performance and risk.