

# 金融专业英语证书考试指南

奚鸿源 吴青芸 编著

JINRONGZHUANYE YINGYU ZHENGSHU KAOSHIZHINAN

## 金融函电

上海财经大学出版社

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**金融专业英语证书考试指南——金融函电**

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## 前 言

金融专业英语证书考试是我国第一个国家级的行业性英语证书考试制度。为配合读者提高专业英语水平,我们邀请了曾经在金融机构供职,现又从事高校科研、教学工作的教授、学者编写了这套考试指南。本书是其中之一。

《金融专业英语证书考试指南——金融函电》一书共有五部分组成,包括课文、生词词组、课文练习、课文全文翻译和习题答案。对于准备应考的读者来说,本书有实用价值。对于一般读者来说,它有助于巩固已有基础知识,并解决一些难点,书中的练习可用于操练和检验自己的实际水平。

由于编者水平有限,再加之时间匆促,错误、疏漏在所难免,恳请广大读者批评指正。

编者

1996年6月

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# **Unit One    Format of Bank Letters**

A bank letter, if in complete form, consists of 14 parts. They are: 1) letter head, 2) date, 3) reference, 4) inside address, 5) attention note, 6) salutation, 7) subject, 8) body of the letter, 9) complimentary close, 10) signature and designation, 11) identification marks, 12) enclosure notation, 13) carbon copy notation and 14) postscript.

## **1. Letter Head**

In a bank letter, the letter head is usually preprinted in the middle of the top margin of writing paper. It includes the name of the bank, address, telephone number, telex number and cable address and / or fax number. As the letter head is normally printed, it is not necessary for the writer to take care of it (see sample letter). But, if the letter is not written on a piece of writing paper with a printed letter head, the letter head (or termed as the heading) is typed on the right side of the paper. The name of the bank comes first, followed by the house number, street, names of the city and country, and then the date of writing. But this seldom happens since bank letters are almost always typed on deliberately designed writing paper.

## **2. Date**

The date is included in all letters, typed 2 to 4 lines below the letter head, no matter flush with left margin as in full block style, or flush with right margin as in block or semi-block styles. The date line is normally typed in "month-date-year" or "date-month-year". In the date line, do not write a figure to indicate the name of month, while the date and year can be written in figures.

- e. g. 1) September (Sept.) 9th (9), 1992  
2) 9th (9) September (Sept.) 1992

## **3. Reference**

It is usually included in bank letters (but not indispensable). It is for the bank's file as well as for the benefit of the institution or individual to keep correspondence. It is typed 2 to 4 lines below the date line.

## **4. Inside Address**

If the letter is addressed to a bank rather than to an individual, the layout of this part is that the name of the bank comes first, followed by the location of it (house number, street, city and then country). If it is addressed to an individual, the inside address should also include the individual's courtesy title, and the full name, then the professional title, or the post and rank and the institution's name and the full address. " Mr." is used for male, and " Mrs." for married female. " Miss" is for unmarried female or for one who wishes to keep her father's family name. " Ms." is used for an unknown woman's courtesy title. Use "Messrs." (Messieurs) for two or more men, and " Mses." for women of unknown courtesy title.

In modern bank letters, the inside address is always typed flush with left margins no matter in what style the letter is, and 2 to 6 lines below the reference if there is any.

The house number and the name of the road (or street) is not separated by a comma while the name of the city and country is separated by a comma. Inside name and address is always identical with that on the envelope.

The British people will use punctuation at the end of each line in the part while the Americans prefer no punctuation.

## **5. Attention Note**

This is used only when the letter is addressed to a bank but is intended to be directed to the attention of a specific person or division. And only on this occasion is this line necessary. The attention note can be typed either flush with the left margin or centered, 2 to 4 lines below the inside address. What is put in the attention note may be the name of an individual or of a division of the bank to which the letter is addressed.

e. g. Attention: Outward Remittance Section

## **6. Salutation**

It appears in all kinds of letters, almost always begins with "Dear ...". Most bank letters are addressed to groups rather than individuals, and in this case, "Dear Sirs" or "Gentlemen" is used. If occasionally it is written to an individual, "Dear" is followed by a title courtesy, "Dear Mr. ..." for male and "Dear Madam ..." or "Dear Madame ..." for female, or sometimes, "Dear Dr. ..." or "Dear President ..." is used. The salutation normally ends by a comma (,) or a colon (:). The salutation is 2 to 4 lines below the attention note.

## **7. Subject**

The subject identifies the content of the letter. It is used in bank letters for the convenience of

the addressees. It is typed 2 to 4 lines below the salutation, flush with the left margin, or mostly in the center. In most bank letters the whole subject line is underlined so as to make it outstanding. The subject line can also be typed in capital letters, and in this case, it is NEVER underlined.

The subject may be just one single line or several lines.

- e. g. 1) Our new test key  
2) Wrong port for loading  
3) Your reference No. 330478  
Our BP No. 573871  
For USD 21,310.00  
Under your L / C No. 031-24782

## **8. Body of Letter**

It is a main part of a bank letter. It can be in just one paragraph or several paragraphs, 2 to 4 lines below the subject line. In a bank letter, very much like in a business letter, the body of it is displayed by three main parts: 1) The opening paragraph (or sentence) acknowledging the receipt of a letter (or cable, telex) from the addressee, or referring to a certain matter shown in the subject, or expressing thanks and so on. 2) The purpose paragraph(s) which state(s) something, or ask(s) the recipient to do something. This is the most important part of a bank letter. 3) The closing paragraph (or sentence) in which the writer expresses the thanks, requests cooperation or assistance, or expects a reply.

If the letter is more than one page, in a very formal letter, the continued page is marked with the name of the addressee, the number of page and the date, typed down from top.

- e. g. 1) Industrial Bank of Japan -2- Aug. 21, 1992

or:

Industrial Bank of Japan

Aug. 21, 1992

Page 2

- 2) Mr. Charles Peterson -2- March 5, 1991

or:

Mr. Charles Peterson

March 5, 1991

Page 2

## **9. Complimentary Close**

This should be included in any letter, being typed flush with the left margin in a full block letter, or placed about five spaces to the right of the center of the page in block or semi-block styles. Normally, it is 2 lines below the last line of the body of the letter. The choices of a complimentary close are as follows:



Truly yours,

Yours truly,

Sincerely yours,

Yours sincerely,

Yours faithfully,

Faithfully yours,

In more formal or older style, the complimentary close is typed:

We remain

Yours faithfully,

## 10. Signature and Designation

This part is also indispensable to all letters. It is typed with enough space (about 4–6 lines below the complimentary close) for the writer of the letter to sign his / her name, and it is flush with the complimentary close. Often the signature and designation are included by the name of the bank. Sometimes if a secretary or an assistant signs the letter in his / her name for someone else, the surname and title of the one who asks the secretary or assistant to sign the letter are typed below the secretary's signature.

e. g. Truly yours,

Peter B. Jenson

Assistant to Mr. J. Bonder

(Vice President)

Very often, the placement of signature and designation appears in this way: name of the bank, then signature in handwriting and still then the typed name with the title of the individual.

e. g. STANDARD CHARTERED BANK, NEW YORK

(Signature)

HENRY ADAMS , INTERNATIONAL OPERATOR

If the writer wishes to indicate that he / she represents the bank to have the letter written, the word "For" can be put before the name of the bank.

## 11. Identification Marks

It is also termed as "reference initials". When the letter asks for it, it is typed flush with the left margin 2 lines below the signature and designation. Normally, it includes the initials of the writer and the typist of the letter. Both initials can be either in capitals or noncapitals with a colon ( : ) or a slant ( / ) between them. Identification marks, however, are normally not included in a letter written by a Chinese bank.

e. g. HLP / TMH (Henry L. Parsons / Tim Martin Hall)

BEK: NJW (Bill Edel Kent: Nancy Jeffery Williams)

## **12. Enclosure Notation**

Not all bank letters ask for this part. It is used when there is something to be enclosed in the letter. The enclosure(s) is (are) typed 2 lines below the identification marks, flush with the left margin.

1) "Enc." or "Encl." for single enclosure;

"Encs." or "Encls." for two or more enclosures.

2) "Encs." or "Encls." can be preceded or followed by a figure indicating the actual number of enclosures.

e. g. 2 Encs., 4 Encls.

or:

Encs. (2), Encls. (4)

3) The name of the enclosures can be stated in the enclosure notation.

e. g. Encls.: 2 Invoices

2 Certificates

4 Photostatic copies of statements of account

4) If the name and the number of the enclosure(s) has (have) been stated in the body of letter, the enclosure marks can be put in the following way:

(1) Enc.: As stated, or

(2) Encl(s).:

## **13. Carbon Copy Notation**

This part is asked for only when the writer of the letter wants the recipient to know to whom he / she is sending the copies of the letter. It is typed flush with the left margin, 2 to 4 lines below the last line of the preceding item, in one of the following three forms:

1) Copy to John Smith

Copies to John Smith

Nancy Hill

2) cc: John Smith

cc: John Smith

Nancy Hill

3) cc: Bank of China, Beijing

## **14. Postscript**

A postscript is rarely used in a bank letter unless it is employed in a sales letter to emphasize a point or to make a special offer. It is typed flush with the left margin, 2 to 4 lines below the last line of the part preceding it. It is normally in the abbreviation "P. S." or "p. s." and then followed by what the writer wishes to add.

## Sample Letter

- 1) STANDARD CHARTERED BANK  
HONG KONG MAIN OFFICE  
15 QUEEN'S ROAD CENTRAL  
HONG KONG
- 2) July 15, 1992
- 3) B-185-92

- 4) Bank of China, Guangzhou Branch  
197, Dong Feng Xi Lu  
P.O. Box No. 16  
Guangzhou, P. R. China

- 5) ATTENTION: International Settlement Dept.

- 6) Dear Sir,

- 7) Your Ref. No. OC40186266  
Our Ref. MT 100 0136 2514

- 8) We refer to your letter dated June 27, 1992 concerning the above collection for USD 14,275.00.

After research, we have found that the said amount was transferred on June 20, 1992 by our New York Branch to Bank of China, New York, for credit of your Head Office, Beijing in your favor. A photostatic copy of the confirmation of the transfer is enclosed.

We suggest that you contact your Head Office in order to obtain their confirmation that their account has been credited for USD 14, 275.00 through Bank of China, New York at the above date.

We hope a good receipt of our letter and we remain

- 9) Yours faithfully,  
10) Henry E. Denman  
Foreign Operations  
11) HED / JLB

- 12) Encl.: (as stated)

- 13) cc: Bank of China, Beijing Head Office

- 14) p. s.

In order to save space, only parts 7) and 8) are retained for the 120 sample letters and tele-graphic messages below.

### New Words and Expressions

term ... as ... 称为, 称作  
outward remittance 汇出汇款  
sample letter 信样  
format / 'fɔ:mæt/ n. 样式, 安排

form / fɔ:m/ n. 格式, 形式  
reference / 'refərəns/ n. 参考  
attention / ə'tenʃən/ n. 注意  
note / nəʊt/ n. 笔记, 标记, 通知书, 注释; 纸

币, 票据

salutation / ,səlu:'teɪʃən/ *n.* 称呼

subject / 'sʌbdʒekt/ *n.* 事由; 主题; 题目

complimentary / ,kɒmplɪ'mentəri/ *a.* 赞美的;  
表示敬意的; 问候的

designation / ,desɪg'neɪʃən/ *n.* 标示; 名称; 任命

identification / aɪ,dentɪfɪ'keɪʃən/ *n.* 认明; 证明;  
鉴定; 身份

notation / nəu'teɪʃən/ *n.* 标志; 记号

enclosure / ɪn'kləʊʒə/ *n.* 附件

postscript / 'pəʊst,skrɪpt/ *n.* 附言

flush / flʌʃ/ *v.* 与……齐平

courtesy / 'kɜ:tisi/ *n.* 礼貌, 礼节

addressee / ə,dre'si:/ *n.* 收信人; 抬头人

colon / 'kəʊlən/ *n.* 冒号

slant / slænt/ *n.* 斜线

photostatic / ,fəʊtəu'stætɪk/ *a.* 影印的

statement / 'steɪtmənt/ *n.* 帐单; 报表; 报告书

abbreviation / ə,bri:vɪ'eɪʃən/ *n.* 缩写, 简略

inside address 信内地址; 收信人名称住址

letter head 信头

carbon copy 复写副本

## Unit Two Agency Relationship

### I. (Request)

#### Request for the Establishment of Agency Relationship

As you are well aware, China and ... recently come to open trade with each other. This development is expected to bring about a lot of direct trade transactions between our two countries in the years to come.

We are pleased to note that we have already had banking transactions with your fine bank on letters of credit. Our records show that our L / Cs in favour of beneficiaries located in your country were directed to your bank through a third bank, your correspondent bank in ... (city), for there exists no agency arrangements between us.

In order to ensure the speedy handling of the relevant banking transactions along with the increasing trade volume, we would like to propose and solicit your concurrence to establish a direct correspondent banking relationship with your esteemed bank. We are confident that this step would allow us to avoid any possible delay that may occur in handling business to the benefit of clients on both sides.

We enclose herewith a copy of our Terms & Conditions together with our Annual Report for the fiscal year 1988 for your reference. We would highly appreciate receiving your control documents in return to accomplish our arrangements. Please let us know if you would prefer to use your test key or ours.

We look forward to your favourable reply.

#### New Words and Expressions

agency / 'eidʒənsi/ *n.* 代理权, 代理行, 办事处  
establishment / is'tæblɪʃmənt / *n.* 建立, 开立  
aware / ə'weə/ *a.* 意识到的, 知道的  
transaction / trænz'ækʃən/ *n.* 交易; 经营业务  
beneficiary / ,beni'fiʃəri/ *n.* 受益人, 受款人  
concurrence / kən'kʌrəns/ *n.* 同意; 赞同  
in favour of 有益于; 以……为受益人  
test key 密押表  
come to 开始  
bring about 带来  
in the year to come 今后; 在来年

agency arrangement 代理协议  
letter of credit 信用证  
to the benefit of 对……有利/ 益  
control documents 控制文件  
fiscal year 财政年度  
look forward to 盼望; 期望  
business line 业务范围; 经营范围  
correspondent / ,kɒris'pɒdənt/ *n. a.* 往来客  
户, 代理银行, 记者  
arrangement / ə'reindʒmənt/ *n.* 安排; 协定, 协  
议

volume / 'vɒlju:m/ *n.* 体积, 容量, 数额

solicit /sə'lisit/ *v.* (对金钱、帮助或协助的) 请求, 恳求, 要求

## 2. (Request)

### Request for Setting up Agency Relationship

Recently we have had the pleasure of receiving directly from your fine bank quite a number of documentary credits, for which we express our thanks. As there is no agency relationship between us, we have to authenticate such credits through a third bank, and this always unavoidably causes delay.

In order to keep up with the increase in our business, we request you to send us your latest specimen signatures for our future use and consider the establishment of telex / cable authentication arrangements.

We hope to have your favourable reply.

### **New Words and Expressions**

authenticate / ɔ:'θentikeit/ *v.* 证实; 鉴定; 使生效  
specimen / 'spesimən/ *n.* 样本, 标本  
documentary credit 跟单信用证

## 3. (Reply)

### Agency Relationship

We are very pleased to recall the meeting with your goodselves in Beijing on ... 19 ... and quite appreciate your wish for establishing agency relationship with us.

To facilitate the economic exchange and trade between the customers of our two banks, we agree to your proposal, so that our Head Office and ... branches can henceforth transact business with you directly.

We are now sending you our signature list in microfiche form, tariff, list of branches and Annual Report 1986 for your use. For cable authentication, we suggest that your test key be jointly used by both sides. If agreeable, please provide our above branches with your test key, signature book and tariff under advice to this Head Office. The signature book and tariff you handed over to us during our last meeting are retained for this Head Office, so you only need to send us a copy of your test key.

As soon as the exchange of control documents is completed, both sides may start direct business with each other.

The reimbursement method shall be specified in each letter of credit and collection between us. For ordinary remittances, the remitting bank shall transfer the cover to the paying bank's account on the date of remittance in the same manner, i. e. by telex / cable for T / T, by airmail for M / T and D / D.

We look forward to a consistent development of business between our two banks.

## New Words and Expressions

recall / ri'kɔ:l/ <i>n. v.</i> 回忆, 收回, 撤销	in microfiche form 以缩微胶片方式
henceforth / 'hensfɔ:θ/ <i>ad.</i> 从今以后; 今后	reimbursement method 偿付方式
transact / træn'zækt/ <i>v.</i> 办理; 处理; 做交易; 谈判	Head Office 总行
microfiche / 'maikrəufi:f/ <i>n.</i> 缩微胶片	Annual Report 年度报告
tariff / 'tærif/ <i>n.</i> 收费表; 关税, 关税税率; 运费表	paying bank 付款行
reimbursement / ,ri:imbə'smənt/ <i>n.</i> 偿付	ordinary remittance 普通汇款
remittance / ri'mitəns/ <i>n.</i> 汇款	T / T (telegraphic transfer) 电汇
specify / 'spesifai/ <i>v.</i> 指定; 详细说明	M / T (mail transfer) 信汇
signature list 印鉴, 签字表	D / D (demand draft) (银行)即期汇票

### 4. (Reply)

#### Agency Relationship

Thank you for your letter of ... 19 .... We fully understand your desire to set up agency relationship with us. As you are aware, the trade exchange between China and ... is limited with a small volume at present. Since our existing correspondent banks in ... (city) can fully meet our business requirements, we therefore do not intend to expand our agency network in the near future. We shall, of course, consider the matter in the light of trade development and hope you will give us understanding in this respect.

We wish you a greater business volume.

## New Words and Expressions

limit / 'limit/ <i>n. v.</i> 限止, 限额	network /'netwə:k/ <i>n.</i> 网; 网络
existing / ig'zistiŋ/ <i>a.</i> 现有的	in the light of 按照, 根据
requirement / ri'kwaiəmənt/ <i>n.</i> 要求, 需要的东西	in this respect 在这方面

### 5.

#### Agency Arrangements

In order to cope with the increasing trading opportunities between customers of our two banks, it is our pleasure to propose the conclusion of an Agency Arrangement with your esteemed bank.

Anticipating your agreement to our proposal, we have taken the liberty of drafting a schedule of Agency Arrangements which is enclosed herewith for your study. We would appreciate your returning to us a signed copy filling in the blank spaces with your comments, if any.

As regards our control documents, we are sending you under separate cover as follows:

1. Telegraphic Test Key
2. List of Authorized Signatures
3. Terms and Conditions

We trust our proposal will be found mutually beneficial and wish to assure you that our services will be entirely at your disposal.

### New Words and Expressions

conclusion / kən'klu:ʒən/ <i>n.</i> 结论, 总结; 缔结, 订立	beneficial / ,beni'fiʃəl/ <i>a.</i> 有益的, 有助的
esteem / is'ti:m/ <i>v. n.</i> 尊重, 尊敬	at one's disposal 由……处理/置
anticipate / æn'ticipeit/ <i>v.</i> 预期, 期望	cope with 处理, 对付
draft / drɑ:ft/ <i>n. v.</i> 汇票; 草案; 起草	take the liberty 冒昧, 自作主张, 自行
enclose / in'kləuz/ <i>v.</i> 封入, 附案, 围住	under separate cover 另函
appreciate / ə'pri:ʃieit/ <i>v.</i> 欣赏; 感激; 增值; 涨价	conclude an arrangement 缔结协议
mutually / 'mju:tjuəli/ <i>ad.</i> 互相地, 共同地	terms and conditions 条款
	as regards 关于; 至于

6.

### AGENCY ARRANGEMENT

between

National Bank of ... (A)

and

...Bank (B)

(1) This arrangement is available for transactions in either direction between the following offices of the above banks:

(A) National Bank of ...	Telex : ...
International Banking Div.	Cable : ...
(Address)	Fax : ...

(B) ... Bank  
Head Office, Beijing  
City Branch, Beijing  
...

Other offices of both banks may be included when "A" and "B" mutually agree to do so.

(2) Control Documents:

A and B shall be supplied with the list of authorized signatures and the schedule of terms and conditions of the other party. A's telegraphic test key shall be supplied to B's offices mentioned in (1) above for mutual use.

(3) Transactions Originated with "A" :

#### ① Remittances

All A's offices mentioned in (1) above may directly draw on B's offices mentioned in (1) above by drafts, mail transfers or telegraphic transfers.

No advice of drawing to be given, drafts to be paid by verification of authorized signatures appearing thereon. At the time of drawing, cover is to be effected as follows:



— For draft and mail transfer:

Cover is to be made by M / T to the credit of B's account.

— For telegraphic transfer:

Cover is to be made by T / T to the credit of B's account. "B" shall supply "A" with the list of banks with which they maintain accounts in different currencies.

### ② Commercial Letters of Credit

All A's offices mentioned in (1) above may issue by mail or by telex / SWIFT commercial letters of credit directly through B's offices mentioned in (1) above. Reimbursement for the transactions will be effected in accordance with the stipulations in each letter of credit.

### ③ Collections

All A's offices mentioned in (1) above may send collections directly to B's offices mentioned in (1) above with specific instructions on the disposal of the proceeds in each case.

### (4) Transactions Originated with "B":

#### ① Remittances

All B's offices mentioned in (1) above may directly draw on A's offices mentioned in (1) above by drafts, mail transfer or telegraphic transfer.

— For draft and mail transfer:

Cover is to be made by M / T to the credit of A's account.

— For telegraphic transfer:

Cover is to be made by T / T to the credit of A's account. "A" shall supply "B" with the list of banks with which they maintain accounts in different currencies.

### ② Commercial Letters of Credit

All B's offices mentioned in (1) above may issue by mail or by telex / SWIFT commercial letters of credit on A's offices mentioned in (1) above. Reimbursement for the transactions will be effected in accordance with the stipulations in each letter of credit.

### ③ Collections

All B's offices mentioned in (1) above may send collections to all A's offices mentioned in (1) above with specific instructions on the disposal of the proceeds in each case.

National Bank of ...

(Signature)

Jan. ... 19...

... Bank

(Signature)

Jan. ... 19...

## New Words and Expressions

available / ə'veiləbl/ *a.* 有用的; 可得到的; 有效的

originate / ə'ridʒineit/ *v.* 发起; 开始; 创办

draw / drɔ:/ *v.* 提款, 开出

cover / 'kʌvə/ *n.* 头寸; 偿付款

maintain / men'tein/ *v.* 支持; 维持

proceeds / 'prəusi:dz/ *n.* 收益, 进款, 款项

verification / ,verifi'keiʃən/ *v.* 证实, 核实; 检验  
in accordance with 与……一致; 按照; 根据

be available for 可用于; 适用于

originate ... with ... 始于

mail transfer 信汇

telegraphic transfer 电汇

advice of drawing 提款通知