



英语会话300句丛书

# BANKING ENGLISH



## 银行英语300句

奚鸿源 · 编著

XIHONGYUAN BIANZHU

LI-XIN ACCOUNTING PUBLISHING HOUSE

立信会计出版社



· 英语会话 300 句丛书 ·

BANKING ENGLISH 300

银行英语 300 句

(英 汉 对 照)

奚鸿源 编著

立信会计出版社

(沪)新登字 304 号

BANKING ENGLISH 300

银行英语 300 句

奚鸿源 编著

立信会计出版社出版发行

(上海中山西路 2230 号)

邮政编码 200233

新华书店经销

立信会计常熟市印刷联营厂印刷

开本 787×1092 1/32 印张 7.75 字数 162,000

1995 年 8 月第 1 版 1997 年 3 月第 3 次印刷

印数 15,001—20,000

ISBN7-5429-0309-8/F·0297

定价: 9.00 元

## 前 言

本书主要供从事外汇业务的银行工作人员学习英语口语之用。既可作为教材和教学参考，亦可供需掌握这方面业务知识的人员自学。

全书共分二十个单元，内容包括开立储蓄帐户、存款、取款、兑换外币、使用旅行支票和信用卡、汇款业务、使用自动柜员机、托收汇票及租用银行保管箱等。课文按照实际柜面情况，采用对话形式进行，较切合实际。课文注释中对句子进行了简易实用的语法分析，并就其中出现的专业词汇和常用短语作译注和举例，以示范其用法。课文后面的练习中也有许多的实用句子。总之，本书例句比较丰富，对读者理解和运用外汇业务口语是十分有益的。为方便读者自学，书中课文和例句及练习中的句子均有译文供参考。

本书在编写过程中得到陈汉华、赵佩霞等同志的帮助，在此谨致以诚挚的谢意。

编 者  
1994 年 9 月

# CONTENT 目 录

## Unit 1

### OPENING A SAVINGS ACCOUNT

开立储蓄帐户.....	1
-------------	---

## Unit 2

### MAKING DEPOSITS

存款 .....	12
----------	----

## Unit 3

### WITHDRAWING FUNDS BEFORE MATURITIES

在到期日之前支取存款 .....	24
------------------	----

## Unit 4

### CHANGING US DOLLARS INTO RMB YUAN

美元兑换人民币 .....	35
---------------	----

## Unit 5

### CHANGING RMB YUAN BACK INTO US DOLLARS

将用剩的人民币换回美元 .....	46
-------------------	----

## **Unit 6**

### **TALKING ABOUT CHINESE CURRENCY**

关于中国货币的谈话 ..... 57

## **Unit 7**

### **NEGOTIATING TRAVELLER'S CHEQUES**

兑换旅行支票 ..... 67

## **Unit 8**

### **CONVERTING SOME MONEY IN NOTES AND CASHING SEVERAL TRAVELLER'S CHEQUES**

兑换现钞和旅行支票 ..... 76

## **Unit 9**

### **CLAIMING REFUND FOR LOST TRAVELLER'S CHEQUES**

遗失旅行支票的索偿申请 ..... 87

## **Unit 10**

### **CASH ADVANCE MADE AGAINST CREDIT CARD**

凭信用卡预支现款 ..... 98

## **Unit 11**

### **INQUIRING ABOUT HOW TO MAKE A REMITT- ANCE FROM ABROAD**

询问如何汇入汇款 ..... 107

## **Unit 12**

### **MAKING OUTWARD REMITTANCE**

汇出汇款..... 117

## **Unit 13**

### **RECEIVING AN INWARD REMITTANCE**

收到汇入汇款..... 125

## **Unit 14**

### **INFORMING THE CLIENT TO TAKE BACK THE CREDIT CARD LEFT AT THE BANK (A TELEPHONE CALL)**

通知顾客取回遗忘在银行的信用卡(一个电话)..... 133

## **Unit 15**

### **DRAWING MONEY OUT OF AN AUTOMATIC TELLER MACHINE**

在自动柜员机上取现金..... 142

## **Unit 16**

### **BUYING SETS OF COINS AND NOTES FOR COLLECTION PURPOSES**

购买作收藏用的成套硬币和纸币..... 151

## **Unit 17**

### **A TELEPHONE CALL ABOUT COLLECTING A**

**DRAFT**

一个关于托收汇票的电话.....	161
------------------	-----

**Unit 18**

**RENTING A SAFE DEPOSIT BOX**

租用银行保管箱.....	170
--------------	-----

**Unit 19**

**TALKING ABOUT THE BANKING SYSTEM IN CHINA**

关于中国银行体系的谈话.....	178
------------------	-----

**Unit 20**

**TALKING ABOUT THE HISTORY OF BANKING**

关于银行历史的谈话.....	187
----------------	-----

**Appendix**

**KEY TO THE PRACTICE**

练习答案.....	197
-----------	-----

**VOCABULARY**

词汇表.....	224
----------	-----



## Unit 1 OPENING A SAVINGS ACCOUNT

### 开立储蓄帐户

1. May I help you, sir?

我能帮您忙吗?

2. Yes, please.

好的,请。

3. Can I do anything for you?

我能为您做点儿什么吗?

4. What can I do for you?

我能为您做什么吗?

5. What kind of accounts do you like to open?

您想开什么类型的帐户?

6. I'd like to open a savings account.

我想开一个储蓄帐户。

7. I'd be happy to help you.

我很乐意帮助您。

8. I would do it for you now.

我现在就为您办理。

9. I would ask you to collaborate with us in this work.

我想请您在这项工作中和我们合作。

10. Anyway, we wouldn't let you wait for a long time.

不过我们不会让你久等的。

11. Could you tell me the difference between them?

您能告诉我它们之间的区别吗?

12. Could you pass me the deposit certificate?

请递给我那张存款单。

13. Could you tell me the interest rate?

请告诉我存款利率,好吗?

14. Would you please present your deposit book?

请出示您的存折好吗?

15. Would you kindly show me the withdrawal slip?

请让我看看您的取款单,好吗?

## Dialogue

Clerk May I help you?

Petty Yes, please. I work in a joint venture corporation and shall stay here about two years. I'd like to open a savings account. Can you give me some information?

Clerk Yes, I'd be happy to help you. What kind of accounts do you like to open?

Petty Well, I'm not sure. What kinds of accounts can I open here?

Clerk Usually we offer current account and fixed account for individuals.

Petty Could you tell me the difference between them?

Clerk Of course I will. If you open a fixed account you'll have a deposit certificate in the name of the depositor. And the interest rate is higher for fixed account.

Petty Then how about the current account?

Clerk The current account takes the form of a deposit book. You may withdraw the money at any time and you just need to present your deposit book and a withdrawal slip.

Petty I'd rather open a current account.

Clerk OK, please fill in this application form.

Petty Here is the filled out application form. Is everything all right?

Clerk Yes. quite all right. But you have to deposit some money at the same time you open the account.

Petty Fine. Here is one hundred yuan.

Clerk Please show me your passport.

Petty Here you are.

Clerk Good. Everything is done. Here is your deposit book and passport.

Petty Thank you very much.

Clerk It's my pleasure.

## 对话

职员 我能帮你做什么吗?

贝蒂 是的,我在一家合资公司工作,要在这里大约呆两

年。我想开一个储蓄帐户。你能告诉我一些这方面的情况吗?

职员 好的,我很高兴这样做。你想开哪一种帐户?

贝蒂 唔,我决不定。我可以在这里开些什么样的帐户呢?

职员 我们通常对个人提供活期和定期的存款。

贝蒂 你能告诉我它们之间的区别吗?

职员 当然可以。如果你开一个定期帐户,你就会有一张以存款人名字开立的存款单。而且定期存款利率要高一些。

贝蒂 那么活期帐户呢?

职员 活期帐户采用存折的形式。你可以随时取款,只需出示存折和取款凭条。

贝蒂 我还是开个活期帐户吧。

职员 好,请填写一张申请单。

贝蒂 这是填好的申请单。这样可以吗?

职员 是的,很好,但你在开帐户的同时得存一些钱。

贝蒂 好的,这是一百元人民币。

职员 请让我看看您的护照。

贝蒂 这是护照,给你。

职员 好的,一切都好了,这是你的存折和护照。

贝蒂 非常感谢。

职员 不客气。

## Nates

1. may I help you? (我能帮你忙吗?)

这是店员、电话接线员及其他行业服务人员的招呼语。与

此意思相同的不同表达方式还有:

Can I help you?

Can I do anything for you?

What can I do for you?

2. I'd like to open a savings account.

1) I'd ... = I would(should) ...: 我愿意……。语气委婉。也可用于 you'd, he'd。

2) open a savings account: 开立储蓄帐户。也可以说 keep an account: 开有帐户。其他例子有:

open a business 开业, 开始营业

open a shop 开店

open a company 开设公司

3. Could you tell me the difference between them?

tell the difference: 区别, 辨别。后可跟 between 或 from。

例如:

I can't tell the difference between them. (我说不出两者之间的区别。)

How can we tell the good from the bad? (我们怎么才能区别好坏?)

4. I work in a joint venture corporation and shall stay here about two years.

1) joint venture: 合资企业

joint venture corporation: 合资公司

2) Stay here about two years. (在这里呆两年左右。)

stay: 一般指非长期居住的逗留, 暂住, 呆。例如:

I'm not staying at a hotel; I'm staying with friends.

(我没有住旅馆, 我呆在朋友那里。)

## 试比较 live

live: 居住, 长住。例如:

Where do you live? (你住在哪里?)

She lives in Beijing. (她住在北京。)

5. Usually we offer current and fixed accounts for individuals.

- 1) current account: 活期存款, 往来帐。

类似的用法还有:

current deposit 活期存款

current money 通货, 流通的货币

current rate 当天汇率, 成交价

current price 市价

- 2) fixed account: 定期存款帐户。

类似的表达方式还有:

fixed deposit 或 time deposit 定期存款; time certificate of deposit 定期存单; fixed deposit by instalment 零存整取存款。

- 3) offer: 提供; 出售, 出价。这里作提供解。例如:

They offered a high price for the house. (他们出高价买这座房子。)

to offer a loan: 放款

6. If you open a fixed account you'll have a deposit certificate in the name of the depositor.

- 1) deposit certificate: 银行存款单, 与 certificate of deposit 同。

- 2) in the name of the depositor: 用存款人的名字

in the name of ...: 以……的名义。例如:

He wanted to open an account in the name of John Smith. (他要用约翰·史密斯的名字开户。)

In the name of the King, the judge sentenced him to death. (法官以国王的名义,将他处死。)

7. And the interest rate is higher for fixed account.  
interest rate: 利率,也可写成 rate of interest.

其它有关利率的短语有:

interest rate on loans 贷款利率; interest return 利息收益; rate of exchange 汇率; rate of discount 贴现率。

8. How about the current account?

How about + 名词或动词,是一种习惯用法。意为:(你以为)……怎么样? 例如:

What kind of accounts are you going to open? ——

How about fixed account? (你打算开什么帐户? —— (开个)定期帐户怎么样?)

9. The current account takes the form of a deposit book.  
take the form of: 用……方式;采取……方式。例如:

The fixed account takes the form of a deposit certificate. (定期帐户使用存款单形式。)

The disease often takes the form of high fever. (这种疾病常以发高烧的症状出现。)

10. You may withdraw the money at any time.

withdraw: 取款,提款。这里也可以用 draw。例如:

He withdrew (drew) money out of the bank. (他从这家银行取出存款。)

11. And you just need to present your deposit book and a withdraw slip.

1) just: 这里是副词。作只要, 仅仅解。例如:

You don't have to come. Just give me a phone call.

(你不必来, 只要打个电话就行。)

2) present: 这是个动词。作提示; 提交解

3) deposit book: 存折

4) withdraw slip: 取款凭条

12. I'd rather open a current account.

I'd rather: 即 I would rather, 表示主观选择, 宁可, 宁愿。例如:

I'd rather exchange some US dollars for Japanese yen.

(我宁可以美元兑换一些日元。)

I would rather have some tea. (我宁愿喝些茶。)

13. Here is the filled out application form.

这里 filled out 是过去分词短语, 作形容词修饰 application form, 意为填好了的申请单。

fill out: (也常作 fill in) 填写。例如:

fill in the form 填表; fill out an application 填写申请书。

14. But you have to deposit some money at the same time you open the account.

这里 you open the account 是定语从句, 修饰 the same time. 意为在你开户的同时。at the same time 后面可以有关系副词 when, 但一般可以省去。例如:

Come any time (when) you like. (你随便什么时候来都



行。)

This is the first time I visit your country. (这是我第一次访问你们的国家。)

### Practice 1

*Example:*

*I'd like to open a savings account.*

我想开个储蓄帐户。

A. \_\_\_\_\_ you again next week.

我想下周再和你见一次面。

B. \_\_\_\_\_ bread for breakfast.

我喜欢早餐吃面包。

C. \_\_\_\_\_ you again in Germany.

约翰希望在德国再见到你。

D. \_\_\_\_\_ him some money.

我要借点钱给他。

E. \_\_\_\_\_ our coming.

他们不希望我们来。

### Practice 2

*Example:*

*I would do it for you now.*

我现在就为你办理。

A. \_\_\_\_\_ a savings account.

我想开一个储蓄帐户。

B. \_\_\_\_\_ tomorrow?