

英语口语 **风暴**

金融保险 英语口语

张志辉 编著

任卫海 主审

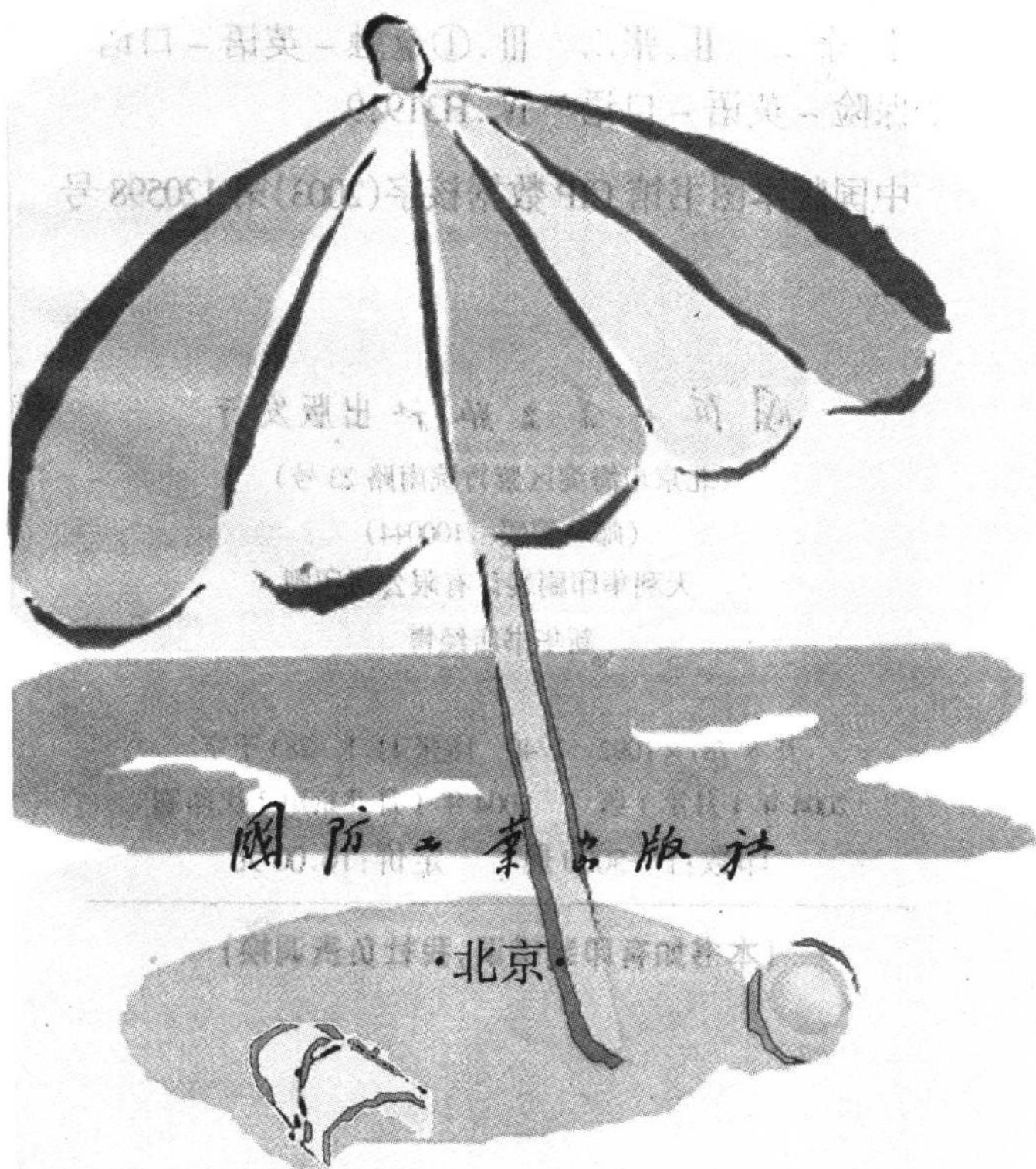


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国防工业出版社

北京

图书在版编目(CIP)数据

金融保险英语口语 / 张志辉编著. —北京: 国防工业出版社, 2004.1

(英语口语风暴)

ISBN 7-118-03380-4

I. 金... II. 张... III. ①金融 - 英语 - 口语
②保险 - 英语 - 口语 IV. H319.9

中国版本图书馆 CIP 数据核字(2003)第 120598 号

国防工业出版社 出版发行

(北京市海淀区紫竹院南路 23 号)

(邮政编码 100044)

天利华印刷装订有限公司印制

新华书店经售

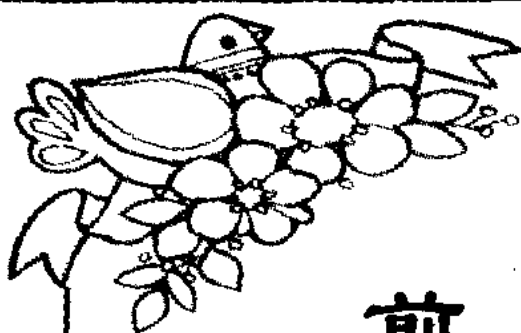
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开本 787 × 1092 1/40 印张 11.1 283 千字

2004 年 1 月第 1 版 2004 年 1 月北京第 1 次印刷

印数: 1—5000 册 定价: 16.00 元

(本书如有印装错误, 我社负责调换)

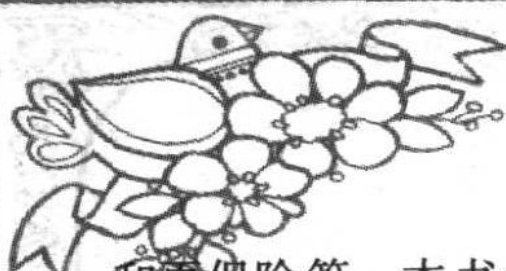


前 言

随着我国经济的飞速发展,特别是中国加入 WTO 后,我国与世界各国的经济、文化、教育等方面的交往日益频繁,合作进一步扩大。在这一过程中外语作为媒介手段和信息转换工具越来越显示出其重要性,越来越为社会各界所重视。随着经济全球化,市场国际化的进一步加快,社会各界对英语人才的需求日益增长,特别是对那些既精通外语又熟练掌握专业知识的涉外经营人才更是如饥似渴。

近年来,金融保险业国际化进程异常迅速,但金融保险方面的国际化人才却非常短缺。为了帮助广大金融保险从业人员尽快掌握金融保险专业英语,从而跟上国际化步伐,国防工业出版社特地邀请我们编著本书。

本书是一本专门介绍金融保险英语口语的英汉对照读物。全书取材于美、英等国书刊及国内外优秀教材或畅销读物。选题广泛,内容涉及银行业务、金融市场、证券市场、保险原理,海上保险、火险、汽车险、人身保险



和再保险等。本书每章都设有重点句子、常用单词和短语、情景对话和背景知识等部分。编者力求做到内容全面,重点突出,并将英语学习与金融保险专业内容的学习相结合。

本书旨在帮助大家学习金融保险方面的口语,书中涉及到的知识和业务的具体解释仅供大家参考,不作为依据。

本书得以问世,首先感谢北京航空航天大学外语系主任文军教授和马步宁教授,北航党政办公室副主任袁礼研究员,科技处副处长杨军教授的鼓励和指导,其次感谢北京航空航天大学人事处管国红老师,计算机学院贾旻老师,北京外国语大学的张念武和刘艳的大力支持以及亲人、朋友、同事的大力帮助。最后感谢外语系党政办公室主任姜全红老师、国防工业出版社的孙严冰老师以及出版社的其他工作人员。

由于编写时间仓促,参考资料及编者水平有限,书中缺点、遗漏、欠妥乃至错误之处在所难免,恳请专家及广大读者批评斧正。

编者

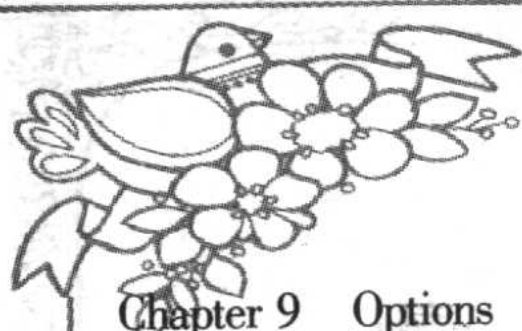
2003年10月1日于北航



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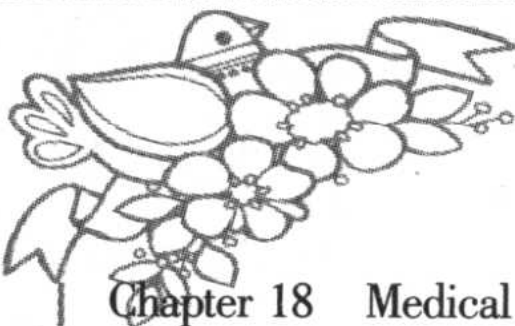


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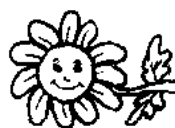
Part I Finance 金融部分

Chapter 1 Opening a New Account 新开账户

一、Key Sentences

1. Our company would like to open a current account at your bank.
我们公司想在贵行开设一个活期账户。
2. What kind of account did you have in your mind? / What sort of account do you want to open?
您想开哪种账户?
3. Do you like to open a current account? / A deposit or current account?
您想开一个活期账户吗? / 定期账户还是活期账户?
4. Please tell me how you would like to deposit your money.
请告诉我您想存哪种账户?
5. I want to open the most convenient account so that I can deposit and draw money whenever I want.
我想开设一个最方便的账户以便随时支取。
6. Can I open a current account here? / Can I open a checking account too?





我能否在这儿开个活期存款账户？/我也可以开一个支票账户吗？

7. We have many different accounts such as saving account, time deposits, current checking accounts and so on.

我们可以开许多种不同的账户，例如储蓄账户、定期账户、活期支票账户等等。

8. Please open a checking account for us in the name of American Express Corporation.

请以美国运通公司的名义为我们在贵行开设一个支票账户。

9. Would you please show your identification card and your business license?

请出示您的身份证和营业执照好吗？

10. Would you please make some suggestions to us so that we can decide what kind of account to open?

您能为我们提点建议以便我们可以决定开哪一种账户吗？

11. What is the procedure for opening a checking account?

开一个支票账户需要办理什么手续？

12. We'd like to know how we open a checking-savings account.

我们想知道如何开一个支票储蓄账户。

13. I want to learn about interest rates, service charges, handling fees and so forth.

我想了解一下有关利率、服务费、手续费等的规定。

14. How much does each account cost?

每个账户要花多少钱？





15. At present, it is 2.5%, but the interest rates vary from time to time.
现在是 2.5%，但是利率是经常变化的。
16. There's a service charge for the checking account but no charge for the saving account.
支票账户要收取服务费，但账户储蓄不收。
17. Could you tell me the difference between a savings account and a checking account?
你能告诉我储蓄存款与支票存款的区别吗？
18. It sounds that a checking account is more convenient, so I'd better open a checking account.
听起来似乎支票账户更方便一些，所以我最好还是开一个支票账户。
19. Do you have any minimum requirements for our accounts?
在贵行开户存款需要最低存款额吗？
20. Is there any minimum for the first deposit?
第一次储蓄有最低限额吗？
21. I'd like to know whether a 200 dollars deposit would be enough for opening a checking account.
我想知道开一个支票账户 200 美元存款是否够。
22. Will 100 RMB yuan be enough for a minimum deposit?
100 元人民币作最低存款额够吗？
23. Our minimum deposit for a saving account is 100 dollars.
我们储蓄存款的最低存款额是 100 美元。
24. You can open a saving account at any time with an initial deposit of 50 dollars.





你可随时以 50 美元的起存额开立储蓄账户。

25. I need a checking account so that I can pay my bill.

我需开个支票账户,以便于付账。

26. This is our first deposit that totals \$ 50,000.

这是我们的第一笔存款,共计 50,000 美元。

27. Here is your passbook. Please bring it back when you deposit or withdraw money any time you like. Keep it well and inform us whenever you lose it.

这是您的存折,存取款时请带来。保管好存折,如遗失请通知我们。

28. Here is your passbook and cash card.

这是您的存折和银行卡。

29. The cash card allows you to bank by ATM machine during non-banking hours.

可以用银行卡在银行非营业时间内通过自动取款机来取钱。

30. You can get your money out of ATM machine twenty-four hours a day.

您可以一天 24 小时随时从自动取款机取钱。

二、Useful Words and Expressions

current deposit, current account 活期存款

fixed deposit, fixed account 定期存款

fixed deposit by installments 零存整取

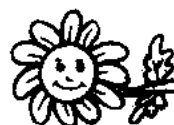
joint account 联名存款账户





to open an account 开户头
 current account 活期账户
 saving account 储蓄账户
 checking account 支票账户
 operation account 交易账户
 nominal account 名义账户
 sundry account 杂项账户
 revenue account 收入账户
 provisional account 临时账户
 intermediate account 中间账户
 cash account 现金账户
 loan account 贷款账户
 account number (A/N) 账号
 subaccount 分账户
 principal and interest 本利
 deposit slip 存款单
 non-banking time 非营业时间
 overdraw 透支
 identification 身份
 teller 出纳员
 passbook 存折
 bank card 银行卡
 procedure 手续
 certificate of deposit 定期存单
 fixed rate 固定利率
 interest rate 利率





daily interest 日息

interest per month 月息

interest on deposit 存款利息

interest per annum 年息

pure interest 纯利息

simple interest 单利

drawee bank 付款银行

drawing account 提款账户

nominal deposit 名义存款

large deposit 大额存款

non-resident account 非居民存款

application form for a banking account 银行开户申请书

Certificate of Deposits 存款单

三、Situational Dialogues

Dialogue 1:

(Mr. Peter is talking with a bank clerk on how to deposit money.)

Clerk (C): Good morning, can I help you?

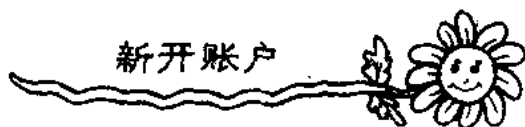
Peter (P): Yes, I'd like to open a deposit account.

C: Certainly Sir. Would you like a Silver or a Gold account?

P: What's the difference?

C: You can open a Silver account with just \$1,000. The account comes with a cash card so you can withdraw your money at any time. The Silver account currently pays 5% inter-





est. For the Gold account you need a minimum of \$10,000, and you have to give 14 days notice to withdraw money. The interest rate is 6.5%.

P: I'll go for the Silver account.

C: How much would you like to deposit?

P: \$1,100.

C: And we'll need two proofs of ID; telephone bill, driving license, credit card statement etc.

P: I'm sorry; I don't have any of those on me. I'll come back tomorrow.

参考译文:

(彼得和某位银行职员谈论如何存款。)

银行职员:早上好,我能为您做些什么?

彼得:我想开一个存款账户。

银行职员:当然可以,先生。您想开一个白银账户还是黄金账户?

彼得:两者有什么区别吗?

银行职员:您只需要存 1,000 美元就可以开设白银账户。

同时我们还提供您一张银行卡,这样您就可以随时支取钱。目前白银账户的利率是 5%。对于黄金账户来说,您至少需要存 10,000 美元才可以开户,而且您必须等待 14 天后的通知才能支取现金。黄金账户的利率是 6.5%。

彼得:我选择开白银账户。

银行职员:您想存多少钱?

彼得:1,100 美元。





银行职员：请您提供两份身份证明、电话单、驾驶证、信用卡说明等等。

彼得：对不起，这些我都没有带在身上。我明天再来办吧。

Dialogue 2:

(Smith and Kate go to Bank of New York to open an special account.)

Clerk (C): Can I help you?

Smith (S): Yes. We'd like to open an account, please.

C: What sort of account did you have in mind?

Kate (K): We're not very sure. Perhaps you can make some suggestions to us.

C: How much money do you plan to keep in your account?

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

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

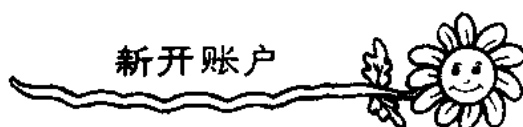
K: That's right. But we've heard that there's some sort of joint checking savings account that allows us to earn a little interest on our money to help defray the cost of the account itself.

C: Yes. We have an account like that. We call it "NOW" account.

S: Can you tell us how it works?

C: 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.

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

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

S: \$25.

K: The same for me. Is that O.K.?

C: 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 non-banking hours.

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

C: Good luck here.

S: Thanks.

参考译文:

(史密斯和凯特到纽约银行去开设一个特别账户。)

银行职员:我能为您做些什么?

史密斯:我们想开个账户。

银行职员:想开哪种账户呢?

凯特:我们不知道。没准你能给我们提些建议呢。

银行职员:你们打算存多少钱呢?

史密斯:我们钱不多。我们俩每月都从政府领取 420 美元,支付我们所有的花销。

银行职员:哦,我明白了。你们真正需要的是支票账户,这样就可以支付你们的开支了。

凯特:正是。但是听说有一种联合支票账户,这种账户可

