

银行国际业务

A PRACTICAL ENGLISH COURSE



实用英语教程

INTERNATIONAL BANKING

上海外语教育出版社

银行国际业务
实用英语教程

(1)

**A Practical English Course
of
International Banking**

中国银行上海分行 编

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前 言

本教程是为适应外汇专业银行干部提高英语水平需要，由中国银行上海分行教材编写小组根据我国银行国际业务的实务编写的。全书共四册，可作大、中专院校国际金融、国际贸易、银行、财经等专业英语教学参考，也可作上述各专业自学者的进修读物。

每册有十课。课文内容紧密结合外汇专业银行实务，其中包括国际贸易的单证和结算、非贸易外汇结算、外币兑换、会计、外贸外汇贷款、外币存款以及实行开放政策以来我国银行促进对外经济关系发展的新做法，例如出口信贷、来料加工、来件装配、补偿贸易、国际租赁、信用卡、信托业务和国外厂商资信调查等。每课都附有阅读材料，以补充课文的不足。课文后有注释、语法、翻译和练习等。例句力求结合银行业务的专业用语。语法及其练习是为学生复习语法而编入的。有些课文后还附有图例，以帮助学生加深对课文或阅读材料的记忆和理解。

本教程是集体智慧的结晶。参加编写和修订的有沈泽群（主编）、翁世藩、施裕德、易定平、李宝华、顾春华、张俊、郑经伯和杨鸣放等同志。第一册中有八课取材于1978年编印的《外汇基础英语》上册，仅对内容作了一些修订。编写这八课的是陈容、沈泽群、谢宗锵、林淑仪和奚鸿源等同志。本教程经中国银行总行伍官熹同志审阅修改。

为了推动全行干部培训工作的开展，我们审定了本教材并推荐出版。但是，由于编审经验不足、水平有限和时间仓促，缺点和错误在所难免，请同志们批评指正，以便再版时进一步修改。

中国银行总行教材编审委员会

1983年3月

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LESSON ONE

TEXT

Money Exchange (I)

Mr. Smith is a visitor from England. He is now staying in the famous Peace Hotel. He hasn't got any Renminbi or Foreign Exchange Certificates to pay his bills. However, there is an exchange agent of the Bank of China in the hotel. The following is a dialogue between Mr. Smith and the clerk of the agent:

S. Good morning!

A. Good morning!

S. I'd like to change some money to meet my expenses here.

A. Good. But what kind of currency have you?

S. A fifty-pound note.

A. Which do you prefer, Foreign Exchange Certificates or Renminbi?

S. I was told that Foreign Exchange Certificates are more convenient for a foreigner. So I prefer the Certificates.

A. Very well.

S. How much in Foreign Exchange Certificates can I get for a fifty-pound note?

A. Renminbi one hundred and fifty-one *yuan* seven *jiao* eight *fen*.

S. Very good.

A. Here you are. These are Foreign Exchange Certificates for one hundred and fifty *yuan* and some small change. Please count them.

S. Quite right. Thank you. Good-bye.

A. Good-bye.

NEW WORDS AND PHRASES

visitor /'vɪzɪtə/ n.	代理人, 代办处
来访者, 访问者	Bank of China 中国银行
Peace Hotel /pi:s/ /həu'tel/	change /tʃeɪndʒ/ v. 兑换
和平饭店	prefer /pri'fə:/ v.
Foreign Exchange Certificate	更喜欢(两者之一)
/'fɔ:ɪn/ /ɪks'tʃeɪndʒ/	convenient /kən'vi:nɪənt/
/sə'tɪfɪkɪt/ 外汇兑换券	a. 方便的
agent /'eɪdʒənt/ n.	count /kaʊnt/ v. 数

NOTES TO THE TEXT

1. England (1)(泛指)英国 (2)英格兰(区别于 Scotland 和 Wales)。
2. He hasn't got any Renminbi or Foreign Exchange Certificates.
他没有人民币和外汇兑换券。
hasn't = has not, 后接动词的过去分词, 表示现在完成时。
“or” 用于否定式的两个宾语之间, 此句中不能用 and 代替。
3. to pay his bills
to pay a bill 付帐(离开旅馆时的结帐)。bill 也可解释为“票据, 汇票”。
4. to meet my expenses here 以偿付我在此地的开支。
to meet 引伸为“偿付”; to meet the payment 付款。expenses 开支, 费用。
5. a fifty-pound note 一张面额为五十英镑的钞票。
note = bank note 钞票。此处 pound 不能用复数。两张五十英镑的钞票应是: two fifty-pound notes。

6. Here it is. (递交时)这就是。

Here you are. 这就是你所要的东西。

Here we are. (抵达目的地时用)到了。

7. Renminbi one hundred and fifty-one yuan seven jiao eight fen 人民币一百五十一元七角八分。

也可写作 RMB¥ 151.78 或 151.78 Renminbi yuan, 但不能读作 Renminbi yuan one hundred and fifty-one point seventy-eight.

8. small change = loose change 零钱。

change 找头。例如:

I have no change about me. 我身边没有零钱。

GRAMMAR

语法一般包括词法和句法。词法讲的是词形变化;句法讲的是句子结构,如句子的成份、语序等。

一、词类 (Parts of Speech)

词	类	缩写	举 例	说 明
名 词	Noun /naun/	n.	people, party worker, country	表示人、物、抽象 概念等的名称
冠 词	Article /'a:tɪkl/	art.	a, an, the	用在名词前面,帮 助说明名词
代 词	pronoun /'prəunaun/	pron.	this, that, we, it, who	一般用来代替名词
形容 词	Adjective /'ædʒɪktɪv/	a.	big, great, good, fine	表示人或物的特征
数 词	Numeral /'nju:mərəl/	num.	one, two, first	表示数量或数目顺 序

词	类	缩写	举 例	说 明
动 词	Verb /və:b/	v.	be, sell, study	表示人和事物的行为或状态
副 词	Adverb /'ædvə:b/	ad.	very, well	说明动词、形容词或其他副词, 表示状态、性质、程度等
介 词	Preposition /,prepə'zɪʃən/	prep.	of, in	一般用在名词或代词前面, 表示它后面的名词或代词跟别的词之间的关系
连 词	Conjunction /kən'dʒʌŋkʃən/	conj.	and, but	用来连接词与词, 词组与词组, 句与句
感叹词	Interjection /intə'dʒekʃən/	int.	oh, ah	表示惊奇、喜悦、愤怒等感情

二、联系动词(Linking Verb)

联系动词是英语动词的一种, verb “to be” 是十分重要的联系动词, 一般表示“是”。“am” “is” “are” 是联系动词 “be” 用于不同人称和单、复数而变化出来的形式。

肯 定 式

I	am	} a worker.	We	are	} workers.
You	are		You	are	
He	is		They	are	
She	is				

否 定 式

I	am	} not a worker.	We	are	} not workers.
You	are		You	are	
He	is		They	are	
She	is				

疑 问 式

Am I	} a worker?	Are we	} workers?
Are you		Are you	
Is he		Are they	
Is she			

三、陈述句 (Declarative Sentences) 和疑问句 (Interrogative Sentences)

(一)陈述句：用来叙述一个事实的句子，叫做陈述句。陈述句可分为肯定句和否定句。例如：

This is a cheque. (肯定句)

This is not a book. (否定句)

(二)疑问句：用来提出问题的句子，叫做疑问句。疑问句主要分为一般疑问句和特殊疑问句。

1. 一般疑问句通常用“是”或“不是”作回答。

(1) 陈述句中的谓语动词是“be”，“have”或助动词（例如 be, shall, will 等）或情态动词（例如 can, may, shall, will等）时，只要把这些词移在主语之前，句末的标点符号改为“问号”，就成为一般疑问句。读的时候用升调。例如：

Is he staying in the Peace Hotel? (Yes, he is.)

Can they change money there? (Yes, they can.)

Are you an accountant? (Yes, I am.)

(No, I am not. I am a cashier.)

在口语中往往用简略句回答。例如：

Yes, I am. No, I'm not.

(2) 谓语动词是行为动词时，须在主语之前另加助动词“do”（第三人称单数一般现在时用 does，一般过去时不论人称都用 did）。例如：

Do you want some small change?

Yes, I want some small change. (或: Yes, I do.)

2. 特殊疑问句: 问“谁”、“什么”、“哪里”等的疑问句, 叫做特殊疑问句。读的时候用降调。特殊疑问句要求回答具体内容, 不能简单用“是”或“不是”作为回答。例如:

What is this? This is a book.

Who is he? He is an accountant.

Where is he now? He is in the bank.

How are you? I am fine.

四、引导词 there (Introductory Word “there”)

(一)“There is (are)…”的句型表示“有某人或某物”, 即表示存在的意思。“there”是引导词, 本身没有意义, 句子的主语在“there is (are)”之后, 主语单数时用“is”, 复数时用“are”。例如:

There is a book on the desk. 桌上有一本书。

There are six departments in our bank.

我们行里有六个部。

(二)如果有两个或两个以上的主语, 谓语动词 be 往往和最靠近的那个主语的数取得一致。例如:

There is a draft, two invoices and four packing lists on the desk.

(三)在一般疑问句中, is (are) 不是和主语互换位置, 而是和 there 互换位置。例如:

Are there any ex-service men in the bank?

Is there a book on the desk?

(四)在特殊疑问句中, 疑问词放在句首, 引导词 there 仍放在 is (are) 之后。例如:

How many people are there in your division?

五、动词 “to have” (Verb “to have”)

(一) 动词 “to have” 的一般现在时，除第三人称单数用 **has** 外，其余都用 **have**。列表如下：

式 数	肯定式	否定式	疑问式
单	I have ... You have ...	I } have not You } (haven't) ...	Have I...? Have you ...?
数	He } She } has ... It }	He } She } has not It } (hasn't) ...	Has { he...? she...? it...?
复	We } You } have... They }	We } You } have not They } (haven't) ...	Have { we...? you...? they...?

(二) 含有动词 “to have” 的疑问句，回答有两种形式，简略式或完全式。例如：

Have you any small change?

肯定 { Yes, I have some small change. (完全式)
 Yes, I have. (简略式)

否定 { No, I haven't any (have no) small change.
 (完全式)
 No, I haven't. (简略式)

注：haven't /'hævnt/ (口语) = have not

hasn't /'hæznt/ (口语) = has not

(三) 含有疑问词 **what**, **who** 等的疑问句中，疑问词及其所修饰的词放在句首。例如：

Who has an English book?

How many pound notes have you?

注意：“there is (are)” 和 “have” 都可译成 “有”，但

前者表示“存在”，后者表示“所有”，不能混淆。

例如：

写字台上有一本书。

不能译为：The desk has a book.

应译为：There is a book on the desk.

EXERCISES

I. 朗读并背诵课文。

II. 填空并将各句变成一般疑问句和否定句：

1. There a clock on the wall.
2. There a book, two pens and four pencils on the desk.
3. There some Party members in our group.
4. There no documents on the table.
5. There many difficulties in our work.
6. There a girl and two boys in the room.

III. 说出下列词类：

stay, from, hard, deep, love, them, very, learn,
ours, get, money, change, count, much, between,
four, here, hospital, life, middle, study, pay, live,
have

IV. 将下列句子译成汉语：

1. He has a good typewriter.
2. You haven't an English book, have you?
3. There are many foreign visitors in the Peace Hotel.
4. They came from abroad.
5. This book is his.
6. We have a deep love for our Party.
7. We live a happy life.
8. We help each other in our study of English.
9. We have friends all over the world.

10. Let us learn from them.

V. 汉译英:

1. 他没有人民币支付帐单吗?
2. 你要兑换钱吗? 什么货币?
是的, 我要兑换钱。我有两张十英镑的钞票。
3. 中国银行在和平饭店有兑换代办处吗?
是的, 有的。这个兑换代办处为外宾兑换钱。
4. 今天你没有信。李同志有很多国外来的英语函电。
5. 那个苏格兰来访者拿外汇兑换券支付帐单。
6. 史密斯先生用外汇兑换券付帐。
7. 顾先生兑换了两张二十英镑的钞票。
8. 为了支付这里的费用, 布朗先生把外币换成了外汇兑换券。
9. 银行工作人员要求她出示护照(passport)。
10. 我听说人民币的使用对外国人来说不太方便。
11. 外宾必须用外汇兑换券购买东西。
12. 他忘记把零钱带去了。
13. 小王要求外宾把钱数一下。

VI. 将阅读材料译成汉语:

READING MATERIAL

Dialogue

- A. What is your name?
B. My name is Wang Lin.
A. How old are you?
B. I am twenty years old.
A. Where are you from?
B. I am from Jiangsu. My family is in Nanjing.
A. What is your father?
B. My father is a clerk in the People's Bank of China.
A. Which division is he in?

- B. He is in the Accounting Division.
- A. And what about your mother?
- B. She is a typist in an import and export corporation.
- A. Are you a member of the Communist Youth League?
- B. Yes, I am.
- A. And who is the secretary of the League branch?
- B. Comrade Zhang is. He is in the Documentary Bills Division. He studies hard and works well.
- A. He is a good comrade.
- B. Yes, we are all revolutionary comrades. We learn from each other and help each other.

