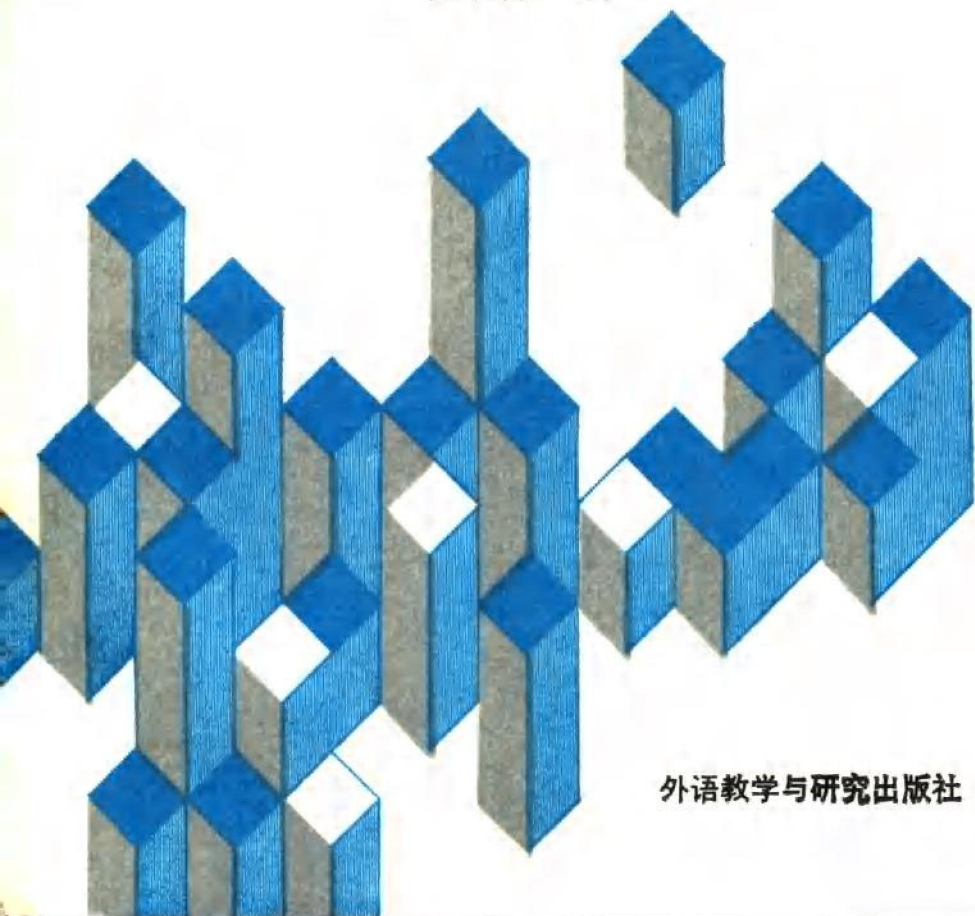


The Mode of Payment in International Trade

国际贸易支付方式

(英汉对照)

吴林康 著



外语教学与研究出版社

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(English—Chinese)

(英 汉 对 照)

By Wu Ling-Kang

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前 言

我国实行对外开放政策以来，对外贸易和国际金融业务向深广发展，外贸和财经部门的同志对国际贸易支付方式的全面了解就更为迫切。为了适应这种新的形势，我撰写了这本《国际贸易支付方式》。

本书属于外贸和金融英语范畴，讲述国际上进出口商之间的支付方式和具体做法。分汇付、托收和信用证三大类。托收包括即期付款交单、远期付款交单和承兑交单三种方法以及各种方法的利弊和使用要领。在信用证这个部分，讲述十六类信用证的定义和用法，所需装船单据，常用条款和特殊条款，出口商审证的注意事项。本书在撰写时力求反映新时代外贸和财经实践的同时，还着重加强专业书籍的实用性，引述了国际商会的跟单信用证统一习惯和做法，最后一个单元收编了信用证、提单和保险单的实样。

本书以英汉对照编排，可作外贸、外经、财政、金融院校或中专的教科书和教师教学参考书，也可作外贸公司、合资企业、银行界、租赁公司、信托投资公司等行业和经贸部、财政部等部门干部的进修教材和业务参考书。

美国著名专家雪利敦·L·彼得森副教授特为本书撰写序言，在此谨致诚挚的谢意。

此书在编写过程中得到经贸大学施蔼仪副教授的指导和帮助，我对此十分感谢。

由于作者水平有限，会有不妥和错误之处，请读者批评指正。

作者

Preface

This textbook is primarily intended for college students who must equip themselves with the basic routine skills and techniques necessary to compete in the theatre of international trade. Mr. Wu Ling-kang provides the foreign trade scholar with practical information that he must have in order to negotiate effectively with foreign investors and sales managers.

Mr. Wu's text is not only vitally useful for the Chinese trade negotiator venturing forth onto the battlefields of foreign trade. It is necessary for his very survival. The competition is fierce and brutal, and the negotiator must have a firm and up-to-date foundation in these basic matters. Mr. Wu's text succeeds in achieving these aims.

Sheridan L. Peterson
Associate Professor

序

此教科书主要献给必须具备在国际贸易领域内竞争时必不可少
的常用基本技能的大学生。吴先生向外贸学者提供了后者为了
高效能地跟外国投资者和销售经理谈判而必须获得的有实效的信
息。

吴先生的课本对在外贸战线上敢于进取的中国贸易主谈人员
不仅极为有用，对他们的生存也至关重要。竞争既激烈又严酷，
主谈人员在这些基本功方面必须拥有坚实和现代的基础，吴先生
的课本成功地实现了这些目标。

雪利敦·L·彼得森

副 教 授

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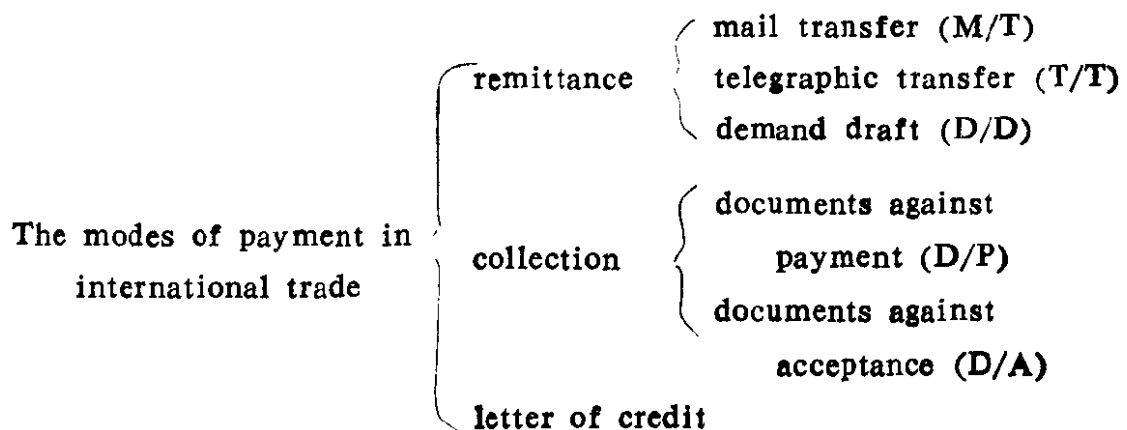
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I. Introduction

By certain method of transmission, the settlement of claims and debts, or the transfer of money is carried out in international trade.

Mode means method, or the way of doing something. As the time, place and method of making payment vary greatly, there appear great differences in the safety of money paid and the influence upon the turnover of funds.

The modes of payment in international trade can be divided into three categories, illustrated as follows:



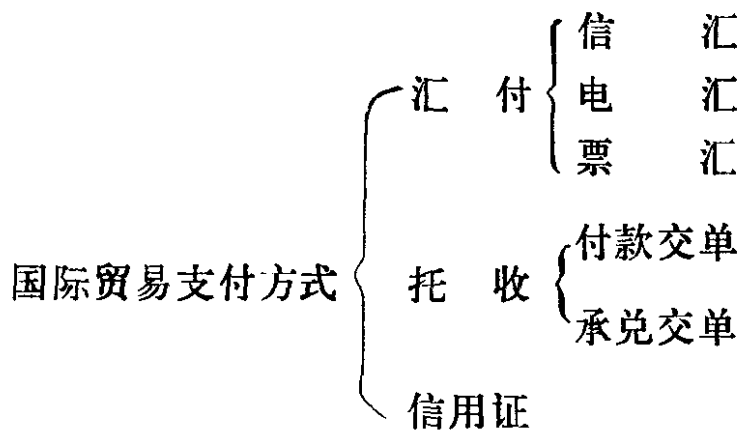
Remittance and collection belong to commercial credit. Letter of credit belongs to banker's credit. The word "credit" means who takes the responsibility of paying money and surrendering the shipping documents which represent the title to the goods in handing over the transacted goods and paying the above-said money. In remittance or collection transaction, the buyer is responsible to make payment, the seller to surrender documents. In L/C transaction, the banker is responsible to pay money and tender documents on behalf of both parties.

I. 引 言

运用某种传递手段实现国际贸易领域内的债权和债务的清偿或资金的转移。

方式就是办法，或者说办事的方法。由于付款时间、地点和方法不同，对货款的安全和资金周转的影响产生了很大的区别。

国际贸易支付方式可以分为三大类，图示如下：



汇付和托收属于商业信用，信用证属于银行信用。“信用”一词是在对外贸易中货物的交接和货款的支付上由谁承担付款和提供货物所有权单据的责任问题。在汇付和托收项下，买方负责付款，卖方负责提交装船单据；在信用证交易项下，银行代表买卖双方负责付款和提交单据。

II. Remittance

When remittance is adopted in international trade, the buyer on his own initiative remits money to the seller through a bank according to the terms and time stipulated in the contract. The buyer can adopt three different ways of remittance when he sends the money.

1. Mail Transfer (M/T)

The buyer gives money to his local bank. The local bank issues a trust deed for payment, then sends it to a correspondent bank at the seller's end by means of mail and entrusts him to pay the money to the seller.

2. Telegraphic Transfer (T/T)

At the request of the buyer, the local bank sends a trust deed for payment by cable directly to a correspondent bank at the seller's end and entrusts him to pay money to the seller.

This method is quicker than mail transfer. The seller can receive the money at an early date. But the buyer has to bear more expenses.

3. Demand Draft (D/D)

The buyer buys a bank draft from his local bank and sends it by mail to the seller. On the basis of the above bank draft, the seller or his appointed person takes the money from the relative bank in his place.

The advantages and disadvantages of the above three methods: