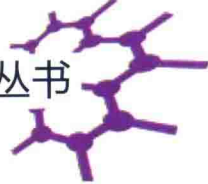


信用证实务系列丛书



信用证英语

(第三版)

翟步习 编著



对外经济贸易大学出版社

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翟步习 编著

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前言

“信用证英语”是以英语语言为媒介，系统地描述信用证条款及其含义所使用的语言。从语篇结构上看，信用证英语最突出的特点是文本的高度格式化及非完整句的使用；而其词汇具有明显的法律英语的语言特征，庄重、严谨而又确切。

本书首次将“信用证英语”纳入 ESP（专门用途英语）的学习范畴。读者通过对本书的阅读学习能够感性和直观地认识信用证的种类并掌握信用证的基本知识和一般语言规范，为完全读懂信用证英语打下基础。对于信用证实务从业人员，尤其是单证制作者来说，本书能帮助其正确释读信用证英语以制作出符合要求的单证。本书具有如下特点。

（1）本书从外贸实务中选择数十篇、几十个国家/地区的常用原本信用证，涵盖的国家与地区既包括美国、英国、法国、日本、中国香港等发达国家与地区，也包括越南、泰国、土耳其等发展中国家，种类各异，条款的要求及做法也不尽相同。

（2）对信用证进行细化分类，并对其功能语句进行总结，增加其实用性及可操作性。

（3）对信用证文本中的相关内容及专业知识根据惯例进行一定的解释。

（4）对信用证中的语言现象及句式结构进行分析解释，重点对信用证中的非完整句以及高频词进行分析和解释。

（5）对信用证文本给予全中文翻译（申请人/进口商及银行名称、地址一般保持原貌而未强译），读者可以对照理解。

（6）在每一个单元后面增加信用证英语词汇拓展理解（“语言聚焦”），对信用证中的一些语言现象进行归纳并增加一定的范例解释。

最后，需要说明的是，在选择原本信用证过程中，我们对信用证文本中涉及的客户信息以及其他一些商品信息进行了文字处理，包括对其具体地址以及电话、传真号码等进行了变更处理。另外，信用证英语为了电子传输的便利一般使用大写字体，但为便于读者阅读，我们将其转换成小写字体；同时，信用证文本忽略行数和字位的限制以增强其阅读性。

本书注重理论和实践相结合的原则，强调从实践中来到实践中去，力图以理论指导



实践，在实践中丰富理论。

本书可供从事国际贸易、国际结算、保险和外贸运输等实务工作者使用，也可作为大学生有关外贸实务、外贸单证制作以及国际结算等课程学习的教材读本。

由于时间仓促，加上本人才疏学浅，书中或仍有不当解释和疏漏之处，敬请专家学者及信用证从业人员批评指正。

翟步习

2018 年 12 月

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第一章

即期自由议付信用证

引言

自由议付 (Unrestricted Negotiation) 也称公开议付 (Open Negotiation)。如果是自由议付信用证, 对该信用证的议付地点不做限制, 即欢迎任何银行予以议付; 一般在信用证的议付条款中须注明“自由议付”字样。例如:

Credit available with any bank by negotiation.

译文: 可在任何银行办理议付。

This credit is available with any bank in China by negotiation against presentation of the documents detailed herein together with their draft(s) in duplicate at sight.

译文: 本信用证仅凭提示如下单证及即期汇票一式两份在中国任何银行办理议付。

另外, 有的信用证不注明任何字样, 而载有“邀请”或“建议”自由议付条款。这时信用证是通过其自身的承诺条款 (Undertaking Clause), 即保证条款, 来表达其自由议付的功能。例如:

We hereby agree with the drawers, endorsers and bona-fide holders of drafts drawn in compliance with the terms of the credit that such drafts shall be duly honored on presentation.

译文: 我行特在此向依本信用证条款出具汇票的出票人、背书人及善意 (正当) 持票人承诺本汇票在提示时将予以兑付。

“即期自由议付”一般来说应有“即期”字样“Sight Negotiation L/C” (即期议付信用证)。在信用证条款中也有所体现。例如:

This documentary credit is payable at sight for full invoice value of goods.

新加坡来证

27: 1/2
40A: irrevocable



- 20: 5842270016
 31C: 170815
 40E: UCP latest version
 31D: 171006 at beneficiary's country
 50: TRAEXP International Ltd. Tras Street, Hex 06-01-03 Singapore
 59: QIAN FA Blanket Co. Ltd. China
 32B: USD33 210.00
 39A: 5/5
 41D: any bank
 by negotiation
 42C: sight
 42A: CITISGSG
 43P: not allowed
 43T: allowed
 44B: DAKAR, SENEGAL
 44C: 170915
 45A: Unit Price Quantity

(USD/METERS)

CFR DAKAR, SENEGAL

Description: 3 ply acrylic blankets printed 2 700 pieces

Size: 200 × 240 cm/piece

The outer and inner ply of acrylic fabric should have weight of 283g/m² as per sample.

(Same quality as approved sample)

Amount: USD33 210.00

Packing:

Each piece packed in individual PVC bag. PVC bag to be printed with applicant's brand name "tiger blanket". Design to be provided by TRAEXP 10 bags to be put in one woven bag and put into the container.

Shipping marks:

Order No. S60TP30

Bale

Design

Total number of pieces

- 46A: Full set (3/3) original plus 2 non-negotiable copies of clean on board ocean bill of lading, made out to the order of issuing bank, marked freight collect and notify TRAEXP International Ltd. Tras Street, Hex 06-01-03 Singapore.

One set of non-negotiable documents including non-negotiable BL, invoice and



packing list have been faxed to applicant (Fax No. : 65-66085 4911) within 5 days after the ship leaving China port. The relative transmission report is required for negotiation.

Certificate of Origin from China Chamber of Commerce in 1 original and 2 copies, showing country of origin as China.

One set of shipment sample to be sent to TRAEXP International Ltd. (Singapore) 5 days before shipment. The relative original courier receipt with applicant stamp is required for negotiation.

One set of sample in each color have been sent to TRAEXP, China office. Beneficiary's certificate to this effect is required.

Beneficiary's signed commercial invoice in 3 originals and 2 copies stating the description of goods.

Detailed packing list in three sets with specification of the packaging as follows: each piece packed in individual PVC bag. PVC bag to be printed with applicant's brand name. *tiger blanket* design to be provided by TRAEXP 10 bags to be put in one woven bag and put into the container.

Weight list in three sets showing gross and net weight.

Beneficiary's certificate confirming the packing of goods is required for negotiation.

44E: port of loading/airport of departure
any port in China

44F: port of discharge/airport of destination
DAKAR, SENEGAL

Beneficiary's full name and address:

QIAN FA Blanket Co. Ltd.

Factory Address: No. 68, Heyun Road (N) , Jiaonan, Shandong, China

Contact Person: Mr. ZHOU

Tel No. : 0532-87160118

Applicant's Tel: 65-6608 4912 Fax: 65-6608 4911

Email: TRAEXP@ Pacific. Net

The shipment to be effected: by MAERSK or DELMAS Shipping Line
1 × 40ft HQ container

The shipment to be effected before/on: 15 September, 2017

Final destination: Dakar, Senegal

Commercial invoice must show—BL number, container number, purchase order number.

Plus/minus 5 PCT allowance on quantity and invoice value acceptable.

Description on the BL is "textile piece goods and total number of bales".

No net weight and no total meter to be mentioned on the BL.



Bill of lading must indicate that Switch BL is allowed in Singapore and mentioning shipping company's name in Singapore with full details of address and telephone number.

Detailed packing list must show the details of each bale:

—Order No. S60TP30

—Bale

—Design

—Total Number of Pieces

L/C number must be shown in all the documents, except on the BL.

If the shipment date is effected later than the latest shipment date stated in this LC, a penalty fee of USD500.00 will be deducted from proceeds at the time of negotiation.

L/C expiry commission, if any, is for beneficiary's account.

B/L showing the clause "carrier reserves its right to release goods without receiving the BL", on its face, is not acceptable.

Documents must be presented within 21 days from BL date and the date of issuance of transport documents but within credit validity.

All documents must be issued in English.

A special discrepancy handling fee of USD75.00 will be deducted from the proceeds for the processing of documents which do not comply with the terms and conditions of the letter of credit.

In the event that documents presented hereunder are determined to be discrepant, we may seek a waiver of such discrepancies from the applicant. Should such a waiver be obtained, we may release the documents and effect settlement, notwithstanding any prior communication to the presenter that we are holding documents at the presenter's disposal, unless we have been instructed by the presenter prior to our release of documents.

This letter of credit must accompany all draft(s) (where applicable) and documents.

Upon receipt of documents in strict compliance with the terms and conditions contained herein the L/C, we shall remit proceeds in the currency of the credit, in accordance with your instructions.

All banking charges outside issuing bank including reimbursement charges are for account of beneficiary. The reimbursement fee for each drawing and the discrepancy fee will be for the account of the beneficiary, even if all other charges are for the account of the applicant.

Negotiating bank's instruction:

The negotiating bank is requested to send documents directly to us in one lot by



courier. Add: Citibank, N. A., Singapore Branch 3 Temasek Avenue Hex 11-00 Centennial Tower Singapore 039190.

Please be informed that Saturday is to be considered a non-banking business day for our trade finance processing/operations unit although our bank is otherwise open.

49: without

NOTES

1. 31D: 171006 at beneficiary's country: 本信用证的到期时间与地点。在受益人国家到期便于受益人交单。

2. tiger blanket: 商标名称。

3. shipping marks: 唛头。唛头的制作须参照此条款执行。

4. full set (3/3) original: 明确“全套”为三份正本和三份副本提单。3/3: 分母为制作的份数, 分子为提交的份数。

5. to the order of issuing bank: 做成指示提单。根据不同的信用证条款, 可能有不同的指示提单。此处的指示提单为银行指示(开证行指示)。如果信用证条款要求把提单做成“申请人”抬头(made out to the order of the applicant), 一般来说, 进口方须交存 100% 保证金后方可使用。

6. the relative transmission report is required for negotiation: 议付时须提交相应的传真传输报告作为结汇单证之一。

7. the relative original courier receipt with applicant stamp is required for negotiation: 议付时须提交相应的原始快件收据, 同时加盖申请人印章。这一条款对受益人来说较为不便。原因在于须加盖申请人印章, 这就等于货物须待申请人认可样品之后方能装运。因此作为受益人来说, 须早准备妥本材料, 方可装运。

8. beneficiary's signed commercial invoice: 一般来说商业发票无须签署, 但如果信用证规定商业发票要 signed, 则必须签署。

9. beneficiary's certificate: 信用证中需要受益人提交的证明/证书, 种类依信用证或产品的不同而有所不同, 受益人须根据要求提供或出具。

10. the shipment to be effected: by MAERSK or DELMAS Shipping Line: 本信用证的装运有船只/船公司的限制, 受益人须遵照执行。

11. 1 × 40ft HQ container: 须装运一个 40 英尺 (1 英尺 = 0.304 8 米) 高柜集装箱, 而不能使用两个 20 英尺集装箱或其他。集装箱有高柜 (HQ: High Cube Container) 和普柜 (GP: General Purpose) 之分。集装箱技术规范因各船公司的箱子不同而有误差, 大致的数据是:

20GP/DC: 5.69m × 2.13m × 2.18m 17.5T 24 ~ 26m³

40GP: 11.8m × 2.13m × 2.18m 22T 54m³

40HQ: 11.8m × 2.13m × 2.72m 22T 68m³



45HQ; 13.58m × 2.34m × 2.71m 29T 86m³

12. the shipment to be effected before/on; 15 September 2017: 最迟装期。应注意信用证英语中的介词与通用英语中的介词所表述的时间含义区别。根据UCP 600条款第3条的规定, “on”用于确定装运期限时包括起讫日在内, 而“before”则不包括所述日期。

13. plus/minus 5 PCT allowance on quantity and invoice value acceptable: 本条款的规定与39A金额的表述一致。本条款含义为: 数量和发票金额允许有5%增减。

14. no net weight and no total meter to be mentioned on the BL: 本条款须注意, 在提单上切勿提及净重与总米数, 否则, 可能造成单证不符。

15. bill of lading must indicate that Switch BL ...: 更换提单。在转船的时候使用, 但须注意信用证条款的要求和特殊规定。Switch BL: 更换提单。起运港签发提单后, 在中途港另行换发的一套提单。

16. L/C number must be shown in all the documents, except on the BL: 本条款为单证制作的特别要求。所有单证上须注明本信用证号码, 但提单除外。

17. B/L showing the clause “carrier reserves its right to release goods without receiving the BL”, on its face, is not acceptable: 有关提单条款的特别注意事项。一般来说, 在目的港, 承运人只有在收到正本提单的情况下方可放货于持单人。

18. this letter of credit must accompany all draft(s) (where applicable) and documents: 本信用证须随附汇票(需要处)和单证。也就是说, 在提交汇票和单证的同时, 需要提交本信用证。

19. in one lot: 一次性地寄送, 即为使用一个邮包。也有的信用证规定, 分两个邮包, 或正副本分开寄送等。

20. by courier: “快件”的笼统的表述: 通过快件方式。在这种情况下, 可以选择中国邮政特快专递(EMS), 也可以选择德国敦豪环球快递(DHL)或美国联合包裹运送服务(UPS)等, 以自身方便为考虑。

Fragment Sentences and Language Points

1. 非完整句

(1) Each piece packed in individual PVC bag. PVC bag to be printed with applicant's brand name “tiger blanket”. Design to be provided by TRAEXP 10 bags to be put in one woven bag and put into the container.

分析: 本条款是关于商品包装的描述, 包括如下四层含义。

(a) Each piece (**should be**) packed in individual PVC bag.

(b) PVC bag (**should be**) printed with applicant's brand name “tiger blanket”.

(c) Design (**should be**) provided by TRAEXP.

(d) 10 bags (**should be**) put in one woven bag and put into the container.

(2) Full set (3/3) original plus 2 non-negotiable copies of clean on board ocean bill of lading, made out to the order of issuing bank, marked freight collect and notify TRAEXP



International Ltd. Tras Street, Hex 06-01-03 Singapore.

分析：本句描述了提单的制作要求，它包括如下四层含义。

(a) Clean on board ocean bill of lading (**should be**) (**issued in**) 3 originals plus 2 non-negotiable copies.

(b) Clean on board ocean bill of lading (**should be**) made out to the order of issuing bank.

(c) Clean on board ocean bill of lading (**should be**) marked freight collect.

(d) Clean on board ocean bill of lading (**should**) notify TRAEXP International Ltd. Tras Street, Hex 06-01-03 Singapore.

(3) Certificate of Origin from China Chamber of Commerce in 1 original and 2 copies, showing country of origin as China.

分析：本句描述了产地证的制作要求，它含有两个语义层次。

(a) Certificate of Origin from China Chamber of Commerce (**should be**) (**issued**) in 1 original and 2 copies.

(b) Certificate of Origin from China Chamber of Commerce (**should**) show country of origin as China.

(4) Beneficiary's signed commercial invoice in 3 originals and 2 copies stating the description of goods.

分析：本句描述了商业发票的制作要求，它含有三个语义层次。

(a) Commercial invoice (**should be**) signed by beneficiary.

(b) Commercial invoice (**should be**) (**issued**) in 3 originals and 2 copies.

(c) Commercial invoice (**should**) state the description of goods.

2. 高频词与短语

(1) A special discrepancy handling fee of USD75.00 will be deducted from the proceeds for the **processing of documents** which do not **comply with** the terms and conditions of the letter of credit. This letter of credit must accompany all draft(s) (**where applicable**) and documents.

processing of documents: 单证处理/制作

where applicable: 在需要的地方(情况下), 与 if applicable 表述的含义相符, 有时也会说 where applicable in this L/C

comply with: 与……相符, 条款的表述有时增加强调词 strictly 表示严格相符(一致), 另如:

A discrepancy fee of USD65.00 is payable by beneficiary for each drawing presented which does not strictly **comply with** the terms of this letter of credit and which has to be referred to applicant.

(2) **Upon receipt of** documents in strict compliance with the **terms and conditions** contained herein the L/C, we shall remit proceeds in the currency of the credit, **in accordance with** your instructions.



upon receipt of: 是“在……情况下”条件的表述。但是, 在一些正规文体中很少使用“on”来代替“upon”, 因为“on”多用于口语体中。有时也会使用强调词 only, 写成 only upon your receipt of, 另如:

Upon receipt at our counter **of** complied documents, we will credit negotiating bank according to their instructions.

terms and conditions: 条款与条件, 也可以笼统地说“条款”。信用证英语中有时用累赘词表达单一含义, 即用近义词或相关词并列的词语来表达单一含义。这一修辞用法可以使条款表达周密严谨, 可以最大限度地减少漏洞和争议。

in accordance with: 根据, 依照; 与……一致, 合乎……

(3) **Please be informed that** Saturday is to be considered a non-banking business day for our trade finance processing/operations unit although our bank is otherwise open.

please be informed that: 现告知, 为信用证条款表述中的常用格式用语



信用证释读：新加坡来证分析单填制

信用证性质	即期自由议付	信用证号	5842270016	开证日期	170815												
有效期	171006	到期地点	at beneficiary's country														
通知行																	
开证行	CITISGSG																
付款行	CITISGSG																
开证申请人	TRAEXP International Ltd. (详见信用证)																
受益人	QIAN FA Blanket Co. Ltd. China (详见信用证)																
金额	USD33 210.00	价格条款	CFR	装运期限	170915												
议付时间	Any bank by negotiation, sight			不符点费	USD 75												
起运口岸	any port in China	目的地	DAKAR	可否分批	No	可否转船	Yes										
所需单证	提单	副本提单	商业发票	GSP证书	汇票	产地证书	放射证书	熏蒸证书	重量证书	品质证书	保险单	快件收据	重量单	装箱单	运输报告	受益人声明	其他
份数	Full set	2	3 + 2		√	1 + 2						√	3	3	√	2	
保险条款	for buyer's account																
汇票性质	by negotiation, sight																
受货人	to the order of issuing bank																
银行费用承担	All banking charges outside issuing bank including reimbursement charges are for account of beneficiary																
通知方	TRAEXP International Ltd. Tras Street, Hex 06-01-03, Singapore																
运费条款	freight collect																
货物描述	Description: 3 ply acrylic blankets printed 2 700 pieces Size: 200 × 240 cm/piece. The outer and inner ply of acrylic fabric should have weight of 283g/m ² as per sample (Same quality as approved sample)										唛头	Order No. S60TP30 Bale Design Total number of pieces					
付款指示	The negotiating bank is requested to send documents directly to us in one lot by courier																
公共要求	All documents must be issued in English										注意事项						

制单人：

审单人：

制单日期：

审单日期：