



中等职业教育规划教材

银行英语听说

刘秋梅 高海燕◎编著

Banking English
Listening and Speaking

 中国人民大学出版社

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前言 Preface

随着改革开放的不断深入和中国加入 WTO, 社会对各行各业人才的英语水平要求越来越高, 职业英语的发展成为必然趋势。本教材是根据这一新趋势专门为中职学生编写的英语听说教材。

本教材以银行活动为背景, 内容涉及储蓄、兑换、挂失、租用保管箱、汇款、贷款等多项银行业务。

注重从实际出发, 引导学生迅速而准确地掌握实际应用的本领, 是本教材的宗旨。本教材每一课包含两个对话, 由浅至深, 简单、实用; 课后设有形式多样的练习并附有参考译文。本教材于 2005 年 8 月作为校内教材开始使用, 至今已 5 年, 得到广大师生的认可。现在原有教材基础上进行修订, 对课文内容进行补充和调整, 增加背景知识介绍。本教材具有较强的针对性、应用性及可操作性, 适合未来从事银行职业的中职学生及相当水平人士使用。

本教材共分十三课, 其中第一至第五课, 第八、第九课由刘秋梅编写; 第六、第七课, 第十至第十三课由高海燕编写。此书的出版得到了广州市英语教研会领导、广州市财经职业学校领导的大力支持, 在此深表谢意。在教材编写过程中, 编者也参考了一些相关书籍, 在此一并致谢。

由于时间仓促, 加之编者水平与经验有限, 教材中缺点和错误在所难免, 请广大读者批评指正。

编者

2009 年 6 月

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Lesson One

Making Inquiries



Background Knowledge

If you want to make inquiries about banking business such as, opening an account, making deposits, handling withdrawals, closing an account, reporting a loss, or how to use an ATM, and so on, you may ask help from a lobby manager, who may give you a clear guide.

要想咨询如开户、存款、取款、销户、挂失以及如何使用自动柜员机等银行业务，你可以找大堂经理帮忙，他会给予清楚的指示。





Dialogue One

Customer: Excuse me, what is the procedure for opening an account?

Clerk: You have to fill out the application form and show me your proper ID.

Customer: By the way, can I cash a check here?

Clerk: Yes.

Customer: Where can I have it, please?

Clerk: Over there at Counter No. 3.

Customer: Thank you.

Clerk: Not at all.

Dialogue Two

Customer: Excuse me, where can I open an account?

Clerk: What kind of account?

Customer: I want to open a foreign currency account.

Clerk: Well, please go to Counter No. 10.

Customer: Good. And where is the Foreign Exchange Department? I want to change some money.

Clerk: Please go to Counter No. 5. By the way, you will need proper ID with you when you are opening an account, say, your passport.

Customer: I see. Thank you very much.

Clerk: You are welcome.

New Words

inquiry [ɪn'kwaɪəri] *n.* 询问, 打听

procedure [prə'si:dʒə] *n.* 步骤, 程序



- counter ['kauntə] *n.* 柜台
 currency ['kʌrənsɪ] *n.* 货币
 department [dɪ'pɑ:tmənt] *n.* 部门
 proper ['prəpə] *adj.* 恰当的, 适当的
 passport ['pɑ:spɔ:t] *n.* 护照
 application [ˌæplɪ'keɪʃən] *n.* 申请
 clerk [kɪɑ:k; kɪs:k] *n.* 职员, 办事员

Phrases

1. open an account 开立账户
2. application form 申请表
3. Counter No.10 10 号窗口
4. a foreign currency account 外币账户
5. the Foreign Exchange Department 外币兑换处
6. fill out 填写

Useful Expressions

1. Can I help you, sir?
要我帮忙吗, 先生?
2. Where is the Foreign Exchange Department, please?
请问外币兑换处在什么地方?
3. You're welcome.
不客气。
4. Excuse me, where can I open an account?
请问在哪里可以办理开户?
5. What kind of account?
要开的是哪一种账户?
6. Please go to Counter No. 10.
请到 10 号窗口。



Exercises

I. Translate the following into Chinese or English.

1. The service hours are from 9:00 a. m. to 4:00 p. m.

2. The bank isn't on this floor. It's on the third floor.

3. You should bring proper ID with you when you are opening an account.

4. 请问去中国银行该怎么走?

5. 我想存些钱。

6. 请问外币兑换处在哪里?

II. Listen to the dialogue and fill in the blanks.

A: Can you tell me 1 _____?

B: It's that way. 2 _____ along the road till you come to the 3 _____. Then 4 _____.

A: To the corner, then turn right.

B: Yes, walk one 5 _____ and 6 _____. The building is about 7 _____ down the road on your right.

A: Is it 8 _____ walk? Should I 9 _____?

B: No, you needn't take a bus. It's not far 10 _____.

A: Thank you very much.

B: Don't mention it.

III. Complete the following dialogue.

A: Excuse me, 1 _____ (银行怎么走)?

B: 2 _____ (楼上有一个)
across from 3 _____ (百货商店).

A: Oh, thanks. 4 _____
_____ (您知道银行什么时候开门吗)?

B: It should be open now. 5 _____
(一般 9 点开门).

IV. Put the sentences in the correct order.

1. The customer goes to Counter No. 1 directly, while hearing the number in hand is being called.

2. The customer presents the bank book and inquires about the interest rate.

3. The customer asks the lobby manager how to handle time deposit.

4. The customer is going to withdraw 20,000 yuan from the current account and transfer it to a twelve-month deposit.

5. The lobby manager tells the customer to press the button of a call signal apparatus (呼号机), and get a number.

() — () — () — () — () — ()

V. Act out the dialogue with the key words given.

Clerk 职员	Customer 顾客
greetings	open an account
kind	a foreign currency account
Counter No. 10	foreign exchange department/change some money
Counter No. 5/by the way/need proper ID/say	I see. /Thank you.
You are welcome.	

VI. Make a dialogue according to the situation given below.

陈先生想到银行去存钱,但他不知道附近有没有银行。于是他问过路人





(passerby), 过路人告诉他有一个中国银行。他又询问去中国银行怎么走。过路人告诉他去银行要沿着这条路一直往前走, 在第一个街角左拐, 左边第二栋楼就是。

Ⅶ. Read the following passage and answer the questions.

My name is John Smith and I'm the manager of a saving bank in Portland. My bank is open every day from 8:30 in the morning until 4:00 in the afternoon. On Fridays the bank remains open until 6:00 in the evening.

Friday is our busiest day. Many people get their paychecks (工资支票) on Fridays and they come in to deposit them. I find that on Fridays I have to keep six windows open all day long. My bank tries very hard to reduce the amount of time that customers have to wait for service.

My bank is not a very large bank. The total of our current assets (流动资产) and fixed assets (固定资产) comes to 15,550,000 dollars. Although some banks across the country are having difficulties, my bank has more assets than liabilities (负债).

Questions:

1. Why do they need so many windows on Fridays?

2. What does John Smith's bank try to do in order to attract more customers?

Ⅶ. Practical Drills.

Group Work: Finish the assignment according to the following instructions.

1. Students are required to ask a foreigner where there is a bank nearby and how to get there.
2. Students are required to ask a clerk of the bank where the Foreign Exchange Department is.
3. Make two dialogues in English according to the above situations.
4. Hand in the two dialogues.





Lesson Two

Opening an Account

Background Knowledge

To open a savings account, you need to fill in an application form with your date of deposits, account names and amount deposited, ID types, ID numbers, and give the slip along with your cash and ID document to the tellers.

开立储蓄账户，要在申请表上填写存款日期、户名、存款金额、证件类型和号码，并将开户凭条连同现金以及证件一起交银行经办人员。





Dialogue One

Clerk: Good morning. What can I do for you?

Customer: I'd like to open an account here.

Clerk: Do you want a current account or a fixed account?

Customer: A current account, please.

Clerk: How much do you want to deposit?

Customer: RMB ¥ 2,000 yuan. By the way, can I make withdrawals at any time?

Clerk: Certainly. You can withdraw money any time you like.

Customer: Is there any minimum amount for the first deposit?

Clerk: No. Even one yuan is all right.

Dialogue Two

Clerk: Good morning, madam. Is there anything I can do for you?

Customer: I want to open a foreign currency deposit account.

Clerk: What kind of currency is it?

Customer: It's US dollars.

Clerk: All right. We have current accounts and fixed accounts. What kind of account do you want?

Customer: A current account, please.

Clerk: Very well, madam. Will you please fill out these forms?

Customer: Certainly. Here you are.

Clerk: I'll handle it for you.

Customer: Thank you.



New Words

withdrawal [wɪð'drɔ:əl] *n.* 取款, 提款

withdraw [wɪð'drɔ:] *vt.* 提取, 取款

minimum ['mɪnɪmə] *adj.* 最低额, 最低的

balance ['bæləns] *n.* 余额

fixed [fɪkst] *adj.* 固定的

handle ['hændl] *vt.* 办理

deposit [dɪ'pɒzɪt] *vt.* 储蓄, 存放

Phrases

1. a current account 活期存款账户
2. a fixed account 定期存款账户
3. make withdrawals 取款
4. minimum amount 最低存额
5. foreign currency 外币
6. a checking account 支票账户

Useful Expressions

1. Is there anything I can do for you?
我能为您做点什么吗?
2. What can I do for you?
我能为您做点什么吗?
3. How much do you want to deposit?
您想存多少钱?
4. What kind of currency is it?
请问是哪种货币?
5. What kind of account do you want?
您想开哪种账户?





6. Will you please fill out these forms?

请您填写一下这些表格，好吗？

Exercises



I. Translate the following into Chinese or English.

1. Please fill out this form and put your signature at the bottom.

2. Don't forget to bring your identity card with you.

3. For a current account, the rate is 0.75% (zero point seven five percent) for one year, but for a fixed account, it is 2.25% per year at present.

4. 您可以随时存款、取款。

5. 我们的活期储蓄账户的最低存款额是 1 元。

6. 您想开哪种账户？

II. Listen to the dialogue and fill in the blanks.

Clerk: Good morning, madam. 1 _____?

Customer: Yes, please. I want to 2 _____ a savings account. Could you give me some information about it?

Clerk: Yes, 3 _____. We have different account services here: current savings account, 4 _____ and large deposits.

Customer: I see. Can you tell me the 5 _____ between the first



two? Am I correct in saying that the 6 _____ rate of
7 _____ is lower than that of a time sav-
ings account?

Clerk: That's generally correct. The latter one doesn't allow you to
8 _____ without giving notice. You're 9 _____
_____ to give an advance notice to the bank, usually seven
days before a withdrawal.

Customer: Thank you for your 10 _____. I'd rather open a cur-
rent savings account.

III. Complete the following dialogue.

Clerk: Good morning, Sir. 1 _____
_____ (我能帮您做些什么吗)?

Customer: Good morning. 2 _____
_____ (我打算在你们银行开个支票账户). I would
like to know what the proper procedure is to open this account.

Clerk: Well, have you got your passport with you?

Customer: Yes, 3 _____ (在这里).

Clerk: OK, 4 _____ (请您填写
一下这份申请表), and put your signature at the bottom.

Customer: Do you mean 5 _____
_____ (我需要在这里签名)?

Clerk: Yes, on this line.

Customer: 6 _____ (给你). Is that all right?

Clerk: That's fine. According to the bank's regulations, you need a
7 _____ (最低存款
额) for opening a checking account. That is \$100.

Customer: I see. Then 8 _____ (我存 300 美元).

IV. Put the sentences in the correct order.

1. Fill in the form with information required.





2. Enter your pin twice, then get a new bank book and a debit card if you need.

3. Get an application form.

4. Sign on the form to confirm a new account.

5. Give the teller the form, cash and ID document.

() () — () — () — ()

V. Act out the dialogue with the key words given.

Clerk 职员	Customer 顾客
what	open a foreign currency account
what kind / currency	US dollars
current / fixed / kind	a current account
fill out these forms	Certainly. / Here you are.
handle	Thank you.

VI. Make a dialogue according to the situation given below.

顾客到银行开立账户，他向银行职员询问有哪几种账户，银行职员告诉他有活期存款账户和定期存款账户，并告知当前的活期利率是年息 0.72%，一年期定期利率是 2.25%。顾客最后决定开立一个活期存款账户，并存入人民币 5 000 元。

VII. Read the following passage and answer the questions.

People save for different reasons. But the most important reason for saving is that it provides financial security (资金保障). Security means safety, or protection. Saving money is like having a big umbrella for rain days. It can help you to weather (平安度过; 经受) misfortunes such as illness, accident, or unemployment. Saving part of your income during your working years can help you live more comfortably after retirement (退休).

Another reason people save is to buy the expensive goods and services they want. For some people, it's a vacation. For others, it's a car or the down payment (定金; 分期付款的首付款) on a house. Many young people save to continue their education.

