厦门大学财政金融系列教材

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国际金融与贸易英文函电

苏丽萍　编著

English Correspondence in International Banking and Trade

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总　　序

改革、开放以来，厦门大学财政金融系的教师们坚持党的基本路线，以邓小平同志建设有中国特色的社会主义理论为指导，积极从事教学、科研工作，出版了大量的教材与专著。就我个人来说，曾受财政部和国家教育委员会的委托，先后主编出版了《社会主义财政学》、《财政学原理》、《比较财政学》和两个版本的《财政与信贷》及《财政与信贷学习指导书》、《财政与信贷参考资料》等全国性统编教材。就全系的教师来说，我和张亦春教授、邱华炳教授以及许多教师先后撰写、出版了60多本教材、专著、译著。诸如:《财政与信用教程》、《财政金融政策与宏观调控》、《社会主义财政理论》、《社会主义财政理论若干问题》、《美国财政理论与实践》、《财政理论与实务》、《财税管理实务》、《马克思恩格斯财政思想研究》、《资本论与社会主义财政理论》、《资产阶级财政理论批判》、《财政收支矛盾与平衡转化问题》、《财政与宏观调控》、《公债经济学——公债历史、现状与理论分析》、《财政支出经济学》、《社会主义利润》、《振兴财政的思考》、《财政理论研究》(上、下册)、《财政理论与财政改革》、《计划、市场、财政》、《经济特区财政若干问题研究》、《投资项目经济评价》、《新加坡证券市场与投资分析》、《特区财政与税收》、《现代财政学》、《现代西方财政学》、《国际税收导论》、《税利分流研究》、《比较税收制度》、《中国税制实务》、《美国加拿大税制改革比较研究》、《西欧国家税制改革比较研究》、《工业企业财务管理》、《马克思信用和银行理论与应用》、《社会主义货币银行学》、《银行

信贷管理学》、《股票市场》、《金融市场与投资》、《比较金融制度》、《各国金融制度》、《西方企业财务管理》、《国际金融新论》、《中央银行与货币政策》、《国际银行概论》、《证券市场与投资技巧》、《中国金融机构与管理》、《银行信贷管理活动分析》、《银行监督管理与资本充足性管制》、《中国的金融制度》、《投资信用改革新探》、《我国金融市场与投资》、《中国金融改革沉思录》等等。总之,厦门大学财金系教师撰写、出版了大量的教材、专著,既满足了本校和全国高等院校的教学需要,又为党和政府制定财政、税收和金融政策提供了理论依据,对于财税、金融等管理体制改革与建设,对于发展财税、金融科学作出了一些贡献。

时代在前进,形势在发展。为了适应社会主义市场经济的发展需要,为了提高教学质量和发展财税、金融科学,必须及时更新、充实教材,开展科学研究,出版新的教材、专著。为此,厦门大学财金系决定编写"厦门大学财政金融系列教材"和"厦门大学财政金融系列专著"。这是一个很好的举措。

为了组织、推动这两套丛书的撰写、出版工作,我们特地成立了以邓子基、张亦春和邱华炳三位教授为首的编委会。编委会履行"系列教材"和"系列专著"的规划、协调、检查和服务的职能,实行主编(作者)负责制。

厦门大学财金系拥有全国重点财政学科点,财政学与货币银行学两个博士点、两个硕士点,财政学、税务、货币银行学与国际金融四个本科专业和经济学博士后流动站(组成部分)以及财政科学研究所。为了保证"系列教材"和"系列专著"的质量,发挥财金系的优势,我殷切希望财金系教师们肩负使命,提高责任感,积极、认真、严谨地参加系列丛书的撰写。同时,也殷切希望教师们在撰写时注意如下三点:第一,本着开拓创新、求真务实的精神、态度,坚持马克思列宁主义,洋为中用,从中国国情出发,刻苦钻研,辛勤耕耘,在继承中发展,在探索中提高;第二,力求少而精,贯彻理论与

实践相结合和教学与科研相结合的原则；第三，反映深化改革、扩大开放与经济建设中的新成就、新成果，使教材、专著具有科学性、实践性和时代性特色。我们希望这套丛书的出版，能为教书育人，多出人才，为改革、开放与经济建设事业作出我们的贡献。

财金系出版系列丛书，是初次的尝试。由于我们水平有限，经验不足，缺点、错误在所难免，欢迎专家、学者和广大读者批评、指正。

邓子基

1995 年 6 月于厦门大学财金系

前　　言

随着我国改革开放的不断深化，我国对外经贸、金融联系日益增多，国内许多企业单位与部门陆续与外国公司、企业和银行建立了直接的业务关系。在日益频繁的国际业务往来过程中，英语函电是一种必不可少的通讯手段。

本书是作者根据多年来国际金融英语函电、国际贸易实务等课程教学实践，综合国内外大量有关书籍和实际工作部门搜集到的资料，以教材的形式编写而成。可供高等财经院校国际金融、国际贸易专业本科生、专科生使用，也可作为从事银行国际业务，国际贸易的工作人员的有益参考书。

本书共有 15 个单元：第 1、2 单元介绍一般英文商业书信的撰写，包括书信的构成、格式等内容；接着在第 3—12 单元，着重介绍银行在处理国际业务过程中，银行与银行、银行与进出口商之间业务联系所使用的一些英文书信实例，包括银行之间代理行关系的建立与往来、咨询、资信调查与回复、国际结算业务中的托收、信用证项下的开证、改证、议付、索偿、付款等方面的信函；第 13 单元介绍国际贸易结算中使用最多的支付方式——信用证。在这一单元里，选用几份来自不同国家或地区的信用证（信开本）实例，对信用证各项具体条款逐一介绍。第 14、15 单元分别介绍了一般英文商业电报、电传的种类、特点、构成和电文的拟写及简化方法等，接着着重介绍一些电报、电传实例，包括询盘、报盘、还盘、接受、催证、开证、信用证简电本、信用证详电本（跟单信用证、备用信用证）、改

证、索偿、催付、查询等内容。由于电传是当今最流行的一种通信工具，所以本书这部分还配有三个补充内容：电传业务缩语(机上用语)、国家和城市代码一览表、电传电文常用缩略语和简化字，以供读者参考。本书最后引录了银行、外贸公司处理国际结算信用证业务所必须遵循的国际惯例：国际商会最新修订的《跟单信用证统一惯例》(1993 年修订本)英、中文本。

由于作者水平有限，书中错漏或不妥之处在所难免，恳请各位读者批评指正。

作　者

1995 年 1 月于厦门大学

CONTENTS

Unit One

The Make—up of a Business Letter

Standard Parts of a Business Letter

A business letter consists of seven principal parts: the letter—head, the date, the inside name and address, the salutation, the body, the complimentary close and the signature.

1. The Letter—head

The letter—head expresses a firm's personality. Because of this, many firms engage experts to design attractive notepaper headings. The letter—head is printed at the top of the letter—paper which is mostly white and of good quality. Styles vary considerably, but they all give similar information including all or some of the following elements: (1) logo or symbol (if any); (2) full legal name of the firm, corporation, institution or organization; (3) full street address, city, state (province), ZIP Code or Post Code (if any), country; (4) other data such as telephone numbers, cable addresses, telex numbers or fax numbers etc. and sometimes state the kind of business carried on if this is not clear from the firm's name. For companies registered in the United Kindom with limited liability the word limited (or a recognized abbreviation of it) must form part of the name. Companies formed with limited liability in the United States use the abbreviation Inc. ,while Australian companies use (Pty) Ltd. as an abbreviation for Proprietary Limited.

2. The Date

Every letter should be dated—never send out a letter which isn't dated. The position of the date below the letter—head depends on the length of the letter, but it should never be fewer than two lines. The position of the date, either on the right or on the left, depends on the style you decide to use. Only in the fully block style is the date typed at left margin.

There are two different ways of writing the date:

May 10, 1994 (American form)

10th May, 1994 (British form)

Avoid writing the date numerically like 10/5/94 as it may easily cause unnecessary confusion in correspondence with the United States where it is the practice to give dates in the order of month, day and year. If you are giving information such as shipping or expiry date, it is vital that the date should be correct.

3. The Inside Name and Address

In an ordinary business letter, the preferred position for the correspondent's name and address is the upper left—hand side of the sheet one or two lines below the date line and usually typed in block form without any punctuation marks at the end of every line. Sometimes their position is designed to coincide with a cellophane window in an envelope, so that they act as the outside address as well. When the receiver is a firm named after one or more persons, e. g. Harrison & John Co. Ltd., Brown Sons & Co. Inc. etc., the word "Messrs." is usually put before the name of the firm for courteous purposes. The word "Messrs." is the abbreviation of the plural form of Mr.. But this word is not used when the firm's name is impersonal, for example: The Portland Cement Co. Ltd..

4. The Salutation

The salutation is the friendly greeting that precedes the body of the letter. It's typed one or two lines below the inside name and address on the left—hand side. When addressing a letter to a firm, it is customery to use "Dear Sirs", followed by a comma, but the Americans prefer "Gentlemen", followed by a colon. "Dear Sir" is used when addressing an individual. Never use "Dear Gentlemen" or "Gentleman". Letter to women, married or unmarried, formally begins with "Dear Madam". If in doubt as to the sex of your correspondent use "Dear Sir". When addressing a letter to correspondent with whom you are acquainted, use "Dear Mr. xxx", "Dear Ms. xxx".

5. The Body of the Letter

In business letter — writing, the most important section of the letter is the message or body. The body should begin two lines below the salutation if there is no subject line (if there is one, the body should begin two lines below the subject line).

Three important factors which must be considered in business correspondence are: clarity, courtesy and conciseness.

Keep your letter brief but polite, and avoid complicated words when simple words will suffice. Don't waste words on unnecessary remarks. Keep your sentences and paragraphs short espacially your first and last paragraphs and start a new paragraph for each new point you wish to stress. Short sentences and paragraphs provide easier reading and are easy to understand. Remember that time is always precious for all businessmen.

6. The Complimentary Close

The complimentary close is merely a polite way of ending a letter. It is placed two or four lines below the last line of the body of the letter, except in the case of fully block letters, it starts about the middle or the right—hand side of the page.

The complimentary close should match the salutation. The formal business letter which begins with "Dear Sir(s)"should close with "Yours faithfully,". For the personal letter which opens with "Dear Mr. xxx"or the like, "Yours sincerely,"is the usual complimentary close (the Americans prefer "Sincerely yours,"). "Yours truly,"is a useful alternative to "Yours sincerely,"when the writer wishes to be informal but has no personal acquaintance with his correspondent. With two writers who are close friends, "With kind regards"or "With best wishes"is sometimes inserted before"Yours sincerely,".

7. The Signature Area

All letters must be signed. Unsigned letters have no authority. The signature area usually includes four separate identifications: the firm name, the signature, the typewritten name and the business title.

If printed on the letter—head, the firm name may not be repeated after the complimentary close (except in legal documents or negotiable instruments). Even though the firm name is not typed in the signature area, the firm is considered responsible for the content of the message written by one of its agents.

The signature is the signed name of the person writing the letter. It is pen written above the typed name, the space left by the typist which appears three to five lines under either the complimentary close or the firm name. The person's name is typed beneath the signature so that the name is legible to the reader——sometimes people's handwritten names can be very difficult to read. The person's typed business title and/or the name of his or her department usually follows the typed name. For example:

Yours sincerely,

(Signature) (penwritten)

T. David (typewritten)

Deputy Manager

Sales Department

or: Yours faithfully,

Jackson Brown & Co. Ltd.

(Signature) (penwritten)

T. David (typewritten)

Sales Manager

If someone signs the letter on behalf of the firm or higher officials, the word "for" or the abbreviation "p. p." (Latin: per procurationem) is added before the name of the firm. A rubber stamp should never be used in place of a handwritten signature as