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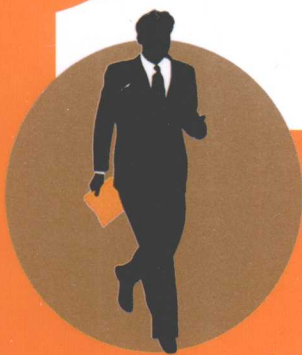
实战

银行 英语

会话

ET
Terms
English Banking

「加拿大」C. 阿尼森 著
黄惟郁 译



凤凰出版传媒集团
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Yilin Business English

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实战
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重点学习，活学活用 银行英语，立刻掌握

随着全球化时代的来临，各国金融体系已成为一个共同体，不论是对于个人存款，还是跨国公司的银行业务往来，英语都是通用语言。因此，本社应国际趋势，针对商业人士及一般大众的需求，特别聘请金融界专家编著《实战银行英语会话》，以深入浅出的方式，介绍银行的各项业务，使你轻松学会银行英语。

本书以会话的方式模拟真实情境，期望能用简单的英语会话，明白表达出需求，让你能说出漂亮流利的英语，在接触银行业务时能无往不利。

本书的编写特色

会话情境丰富实用：

本书分为八章，以不同的主题呈现银行业务的会话情境。从开户、存提款，到使用自动取款机、办理信用卡、转账、贷款等，让你轻松了解银行的各项业务，并学会正确使用银行英语。

配合 CD 效果倍增：

本书特聘美籍专业录音员，模拟实际的银行情境，录制各种对话内容，让你恍如身在银行现场办理各项业务。只要反复练习，相信你必能轻松处理银行业务，脱口说出流利的英语。

精选常用单词短语：

提供与银行洽谈时常用的英文单词及短语，让你能正确使用银行英语，顺利办理各项业务，同时又增加词汇量。短语除了提供译文之外，还附有活用范例，让你在学会

新短语的同时，更能将其有效运用，进而说出一口流利的英语！

要学会银行英语并不难，只要熟悉各种专业用语，套用在生活会话中，就能快速、清楚地表达所需。跟着本书精心设计的内容学习，让你对银行各种业务有完整概念，轻松沟通无障碍！

编者 谨识

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CHAPTER ONE

BANKING INFORMATION

账户资料

Unit One

Banking Hours 银行营业时间

TOP BOX

Banks try to *cut down* on costs by being open very few hours. The less they are open, the less money they spend in staff wages. Banks aren't open on Sundays or holidays. They're closed the same days **government departments** are closed.

提示 银行为了降低成本，营业时间很短。营业时间越短，越能省下薪资成本。
银行周日和假日不营业，和**政府部门**一样。

Conversation 1

A: Where are you going?

B: I have to go to the bank. I need to take out some money.

A: The bank's not open today.

B: Sure it's open. It's Monday. The banks are open on Mondays.

A: It's the Monday of a **long weekend**. Banks aren't open on **holidays**.

B: Oh. That's right. I forgot. Everything else is open. Why can't the bank be?

A: 你要去哪里?

B: 我要去银行一趟，取些钱出来。

A: 银行今天没开。

B: 当然开了，今天是星期一。星期一银行都会开。

A: 今天是长假的星期一，银行假日不营业。



B: 啊, 是的, 我忘了。大家都没有关店, 为什么银行不营业?

Conversation 2

A: I have to get to the bank. Can you *give me a ride*?

B: But it's only 8:30 in the morning. You'll have to go later.

A: The bank should be open by now, don't you think? The **post office** opens at 8:30.

B: It doesn't matter. The banks won't be open until 9:30.

A: All the government offices are open by 8:30.

B: Yes, but not the banks. They are closed the same days but, banks are open fewer hours.

A: 我要去银行一趟。可以载我一程吗?

B: 现在才早上八点半, 你该晚一点儿再去。

A: 银行现在应该开了, 你不觉得吗? 邮局八点半就开始营业了。

B: 那不重要, 银行是九点半才开。

A: 所有的政府机关都是八点半开始上班。

B: 没错, 不过银行不是。它们放假的天数一样, 但银行营业时间比较晚。

Conversation 3

A: Do you think the bank's open on Saturdays?

B: I think so. What time is it?

A: I don't know. I don't have my watch on. It's after noon. I'm sure of that.

B: You might be *out of luck*. I think the bank's only open until noon on Saturdays.

A: But people are out on Saturdays. That's when most people can do



their banking.

B: I know. I think they're trying to force us to use the bank machines.

A: 你觉得银行星期六开门吗?

B: 开吧。现在几点了?

A: 我不知道, 表没带。不过我确定现在已经是下午了。

B: 你运气不太好, 我想银行周六只开到中午。

A: 可是大家周六都会出门, 大部分的人那时候才会去银行。

B: 我知道。我想银行是想强迫大家使用自动柜员机吧。

Conversation 4

A: What time do you think the bank is open until today?

B: It's a weekend so they probably close around 4:30 in the afternoon.

A: What? By the time I *pick up* my daughter from school and get there, it'll be closed.

B: I know.

A: *What a pain.*

B: There's nothing you can do about it. Can't you use the bank machine?

A: 你觉得银行今天开到几点?

B: 今天是周末, 大概下午四点半关门。

A: 什么? 那等我去学校接完女儿再赶到那边就来不及了。

B: 我知道。

A: 真讨厌。

B: 你也没什么办法。不能用自动柜员机办理吗?

Conversation 5

A: I wonder if the bank is open.



- B: Let's see. It's Tuesday and it's not a holiday. No other businesses are closed.
- A: So it should be open, right?
- B: What time is it?
- A: It's noon. They don't close over lunch, do they?
- B: No, but *I bet* they'd like to.
- A: 不知道银行关了没。
- B: 我们想想。今天是星期二也不是假日，其他店也都没有关。
- A: 所以应该是开着的对吧？
- B: 现在几点了？
- A: 中午了。午饭时间银行不休息吧？
- B: 不休息，不过他们一定想休息。

Conversation 6

- A: I can't remember what time the bank is open until tonight.
- B: Don't they always close at 4:30?
- A: No. Different banks have different hours.
- B: I wish they'd all keep the same hours. It'd be so much easier to remember.
- A: They're open late at least one day a week. I can't remember if that's today.
- B: I don't know what time they'd be open even if it was today.
- A: 我不记得银行今晚开到几点。
- B: 银行不是四点半就关了吗？
- A: 不。每家银行时间不一样。
- B: 真希望银行营业时间都一样，那就好记多了。
- A: 银行每周至少有一天营业到较晚，可是不记得是不是今天。



B: 就算是今天, 我也不知道开到几点。

Conversation 7

A: Good Morning, North West Bank, how can I help you?

B: I don't know if I phoned the right number. Are you open?

A: Yes. We're open **extended** hours today.

B: What does that mean?

A: We're open until 8:00.

B: *Wow*. That's what they're calling extended hours? The stores are open until 9:00.

A: 早上好, 这里是西北银行, 有什么可以效劳的吗?

B: 我不知道这号码对不对, 你们还没关门吗?

A: 还没。我们今天会延长营业时间。

B: 什么意思?

A: 今天营业到八点。

B: 哇。这就是所谓延长营业时间吗? 商店都开到九点。

Conversation 8

A: Good Morning. What can I do for you?

B: **Explain** to me why I had to stand and wait outside while someone unlocked the doors.

A: Sir, we don't open until 9:30. We unlock the doors at 9:30.

B: Well, by the time the doors were unlocked, my watch said it was 9:35.

A: We go by that clock on the wall over there.

B: *That's funny*. In my business, once customers are waiting for us, we open the doors.

A: 早上好。需要什么服务吗?



B: 请你解释一下, 为什么银行开门时我还要站在外面等?

A: 先生, 我们九点半才开始营业, 所以九点半才开门。

B: 可是等门开好时, 我的表已经是九点三十五了。

A: 我们是以墙上那个钟为准。

B: 真是奇怪。我们公司如果有客户在等, 我们都会先开门。

Conversation 9

A: I can't believe it. Banks *drive me crazy*. They don't seem to care.

B: What's the matter?

A: They're closed already. The door's locked. Every other business in town is still open.

B: Are there people still inside?

A: Yes. I saw at least two bank tellers *finishing up*. I knocked and they just **ignored** me.

B: You'll have to wait until tomorrow. No wait. Tomorrow is Sunday.

A: 我真不敢相信, 快被银行气死了。他们好像一点儿都不在乎。

B: 怎么了?

A: 他们已经停止营业, 门也关了。城里其他店都还开着。

B: 里面还有人吗?

A: 有啊。我看到至少有两个出纳员在收拾。我敲门, 他们就是不理我。

B: 你只能等到明天早上。不对, 等一下, 明天是星期天。

Conversation 10

A: I have no idea if the bank is open today.

B: I know. It's really **confusing** around Christmas time.

A: Sometimes the post office is open and yet the banks aren't.

B: And it can be the other way around too.



A: I know. I better go to the bank and see.

B: Good idea. They will have their holiday hours **posted** on the door.

A: 不知道银行今天有没有开。

B: 没错。圣诞期间真的会让人搞不清楚。

A: 有时候邮局开着，银行却没开。

B: 有时候也会反过来。

A: 对啊。我最好跑一趟银行看看。

B: 好主意。他们会把假期营业时间贴在门上。

Useful phrases and idioms

常用短语和惯用语

Cut down 减少

make less; bring down

例句

Taking lunch to work will **cut down** on the number of times I eat out.

带盒饭去上班的话，就不用常去外面吃了。

Give a ride 开车载（某人）

to drive someone else in your car to some place

例句

Do you want me to **give you a ride** to work?

你要我开车载你去上班吗？

Out of luck 运气不好

a situation that can't be helped

例句

I'm afraid you're **out of luck** because there's no more bread.

你运气恐怕不太好，面包已经没了。



Pick up 开车接（某人）

to go get someone in your car

例句

My girlfriend is going to **pick me up** after work.

我女友下班后会开车来接我。

What a pain 讨人厌

causing unpleasantness; causing a problem

例句

A: My brother is screaming!

B: **What a pain.**

A: 我弟弟正在尖叫!

B: 真讨厌。

I bet 我肯定

I think

例句

I bet she takes him on a trip to Europe when she gets her bonus.

我肯定她拿到奖金后就带他去欧洲旅游了。

Wow 哇

an exclamation of surprise

例句

Wow! The cookies you baked are terrific.

哇! 你烤的饼干真好吃。

That's funny 真奇怪

that's strange or unusual

例句

It's funny that her boyfriend didn't come to the fancy dinner.



这么精致的晚餐她男朋友居然没来，真奇怪。

Drive me crazy 气死我

to bother or irritate me

例句

It **drives me crazy** when my boss calls me by the wrong name.

老板叫错我名字时，真把我气死了。

Finishing up (工作) 快做完

finishing an almost-done task

例句

I'm **finishing up** the dishes.

我碗筷快洗完了。

Vocabulary 词汇

government department 政府部门

long weekend 长假

holiday *n.* 假日

post office *n.* 邮局

force *v.* 强迫

extend *v.* 延长

explain *v.* 解释

ignore *v.* 不理睬

confuse *v.* 使困惑

post *v.* 贴
