

( 双语版 )

# 进出口贸易结算

## Settlement for Imports and Exports

改革开放以来，随着中国加入世界贸易组织和外贸经营权放开，我国的对外进出口贸易发展突飞猛进。在此背景下，可以预见，我国企业的业务将日益国际化，更多的经营主体将会加入到进出口贸易的行列中来，更多的企业将会更加需要既具备娴熟的英语语言技能，又具备经贸专业知识的复合型、应用型人才。



傅 泳 ● 主 编



西南财经大学出版社  
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# 前言

随着改革开放，随着中国加入世界贸易组织和外贸经营权放开，我国的对外进出口贸易发展突飞猛进。在此背景下，可以预见，我国企业的业务将日益国际化，更多的经营主体将会加入到进出口贸易的行列中来，更多的企业将会更加需要既具备娴熟的英语语言技能，又具备经贸专业知识的复合型、应用型人才。本书是“以复合型为背景”的中英对照双语经贸类专业教材，旨在使读者掌握对外进出口贸易结算业务的专业知识，获得标准的、规范的相关专业理论及专业术语，帮助和提高读者运用英语处理进出口贸易结算业务的能力。本书的编写具有以下几个特色：

## 1. 中英对照，深层复合

结算业务是进出口贸易中非常重要的核心业务，涉及货物的出运和货款的收付，对进出口贸易能否顺畅运作至关重要。本书强调专业性和系统性，读者可通过本书的英文部分对相关理论进行系统的学习。本书的中文翻译部分能方便读者进行中英文对照和比较，更好地理解相关的专业内容，帮助读者将英语和结算业务专业知识进行深层次复合。

## 2. 注重实务，编排合理

本书分为引入篇、票据篇、结算篇和单据篇4篇共12章。引入篇介绍结算业务与对外进出口贸易的关系，帮助读者从宏观角度首先对结算业务在对外进出口贸易领域以及在整个国际商务领域的位置进行准确定位。票据篇、结算篇和单据篇按结算业务的构成分别成篇，使初入行的人能一目了然地了解结算业务的构成情况，进而一步步地掌握各部分的具体内容、其相互关系以及在实务操作中的整体配合，从而避免出现只见树木不见林、不能将理论知识运用于实际操作的情况。

## 3. 图文并茂，形象直观

本书把许多复杂的概念与结算步骤用实务样例和流程图表勾画出来，形象直观地阐释了概念的意义、概念与概念之间的逻辑关联以及结算业务的操作过程。

## 4. 单据标准, 格式规范

结算业务的核心是单据业务, 整个流程涉及纷繁复杂的单据。因此, 缮制格式规范、内容正确和组合正确的单据是顺利完成一笔进出口贸易业务的保证。基于此, 本书对重要的单据样例都逐条进行了阐释, 并选取了一些编者在实际结算业务操作过程中处理运作过的单据实例。

本书可作为高等院校商务英语专业以及商务类专业国际商务、国际贸易、国际结算的本科、研究生课程教材, 也可作为有志从事国际贸易、国际商务业务的从业者的辅助工具。

本书在编写过程中参阅了大量的文献资料, 对这些文献资料的提供者和编者以及单据样例所涉及的相关公司在此表示深深的谢意和敬意。由于编者水平有限, 敬请国内外专家、学者、同行和广大读者对书中不足之处给予批评指正。

傅泳

2013年7月



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Part 1 Introduction



# Chapter 1 Import & Export with International Settlement

## 1.1 Import and Export

Import and Export belong to international trade. International trade is the exchange of goods and services across national boundaries. On the one hand, it involves trade transactions of both import and export. On the other hand, it includes the purchase and sale of both tangible goods and intangible services. Exports are the merchandise that individuals, companies or nations sell whereas imports are the goods and services that individuals, companies or nations purchase. Export and import share many commonalities in terms of terminology, rationale and purpose and one can be considered as the mirror image of the other. Every trade transaction, be it a business of export or import, is to create accounts, debts and claims between the importer and the exporter and their respective countries, which are to be settled through international settlement.

## 1.2 International Settlement

International settlement refers to the money transfer via banks to settle accounts, debts and claims among different countries. It is originated from international trade transactions, including both tangible goods transactions and intangible service transactions, as well as international non-trade transactions such as international lending and investment, international aids and grants, cross-border personal remittance, etc. For this reason, international settlement is divided into two types: international commercial settlement, which is created for the settlement of international trade, and international non-commercial settlement, which is made for non-trade transactions.

While international non-commercial settlement is of equal importance in international business, international commercial settlement will constitute the core part in this book and it will be the major focus.

International settlement centers around payment methods. There are five payment methods in international settlement: remittance, collection, factoring, letter of credit and letter of guarantee, each with its own subdivisions. Among them, remittance, collection and letter of credit are the three most popular ones in international trade.

There are two important ingredients in a payment method: financial instruments and commercial documents. Without them, payment methods are not operational.

### 1.3 Documents

Documents form the basis of the international settlement and they are the two important ingredients in payment methods. Therefore, documents in international settlement are divided into two broad types: financial instruments and commercial documents.

Financial instruments mainly refer to bills of exchange, checks and promissory notes. The word "financial" implies that these instruments are made for the purpose of settling payments. In simple words, financial instruments are orders given to make or collect payments. When such orders are performed, payments are settled. Financial instruments are made to facilitate the payment settlement process in international trade. As international trade involves traders from different countries, to ship cash across national boundaries to settle payment is both inconvenient and dangerous for the traders. In the modern era, financial instruments have taken the place of cash and become the medium of exchange to settle payments. As a result, it is instruments, not cash that move throughout the settlement process in international trade. With the involvement of financial instruments, international settlement has moved from cash-settlement into the era of non-cash settlement.

The second ingredient in payment methods is commercial documents. Commercial documents are varied and they signify whether the responsibilities in a transaction regarding the production, packing, shipment, and/or insurance, etc. of the goods have been fulfilled by the traders. They are made to facilitate the delivery of