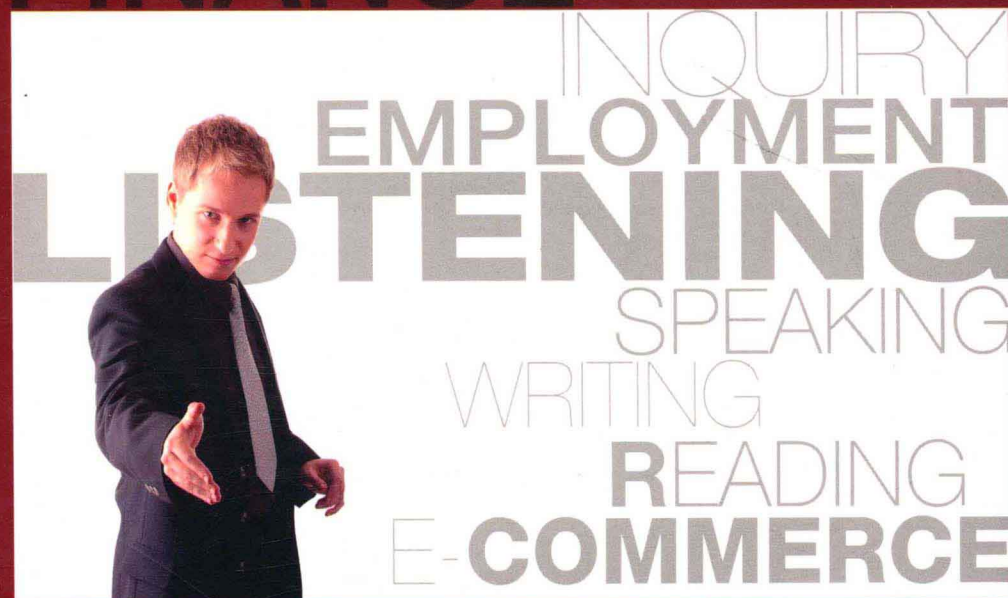


FINANCE



PRACTICAL ENGLISH ON BANKING

银行临柜英语

主 编 汪卫芳 徐冯璐

副主编 朱慧芬 张万里 林艳琼



ZHEJIANG UNIVERSITY PRESS

浙江大学出版社

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Preface

金融业的国际化合作与发展对于从业人员综合素质的要求越来越高,既懂得国际银行运作规范又能以熟练的英语与外国同行交流的复合型人才更是各商业银行可持续发展的关键所在。语言作为一种交流工具,在国际化业务快速发展的今天,其重要性不言而喻。

本书以银行临柜业务为主线,通过有趣的热身活动、实用的业务对话及丰富的课后训练将银行业务知识学习和语言运用能力提高有机结合,在注重加强金融专业知识学习的同时,强调银行柜面业务双语交流能力的提高,使培养的人才更好地适应金融业务国际化的要求。

本书的编写遵循高等职业教育“做中学、学中做”的教学理念,运用项目教学、任务驱动等教学模式提高学习者的职业能力,具有趣味性、实务性、实用性的特点,生动形象、图文并茂。

1. 趣味性。本书在编写的过程中融入了导入活动、背景知识、情景对话、课后活动及轻松一刻等环节,使英语学习不再枯燥、单调,而是充满乐趣。努力打造“English learning is not a pressure, but a pleasure”

的效果。

2. 实务性。本书的十个项目以银行临柜业务为主线, 贴近实务, 使学习者在提高英语交际能力的同时, 熟悉和掌握银行的日常业务。

3. 实用性。本书在注重业务对话及柜面语言交际能力的培养和提升的同时, 设置了丰富的课后活动, 并结合语言学习听说读写等要素, 补充写作技巧、公文写作及业务表格的填制, 既符合国内学习者倾向读写的学习习惯, 又鼓励他们敢说、多说和乐说, 从而全面提高语言综合运用能力。

本书适合作为高职高专院校的国际金融、国际贸易、金融、电子商务等经济管理类专业的教科书或辅导用书, 也适合作为金融系统专业人员的培训或英语自学教材。在编写过程中, 编者参考了大量的同类教材、商业银行网站资料, 学习借鉴了国内主要商业银行柜面业务操作的相关要求和流程操作规范, 同时也得到了浙江大学出版社对本书编写和出版的大力支持, 在此表示衷心的感谢。

现代银行业的发展日新月异, 编者虽反复斟酌, 力求与时俱进, 但是由于水平有限, 书中难免存在不足和疏漏, 敬请广大读者批评指正。

编 者

2011年4月于杭州

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Deposits (存款业务)

Learning Objectives:

1. Be familiar with the types of deposits and accounts
2. Get to know the interest rates of time deposits with different terms
3. Make dialogues under different business situations
4. Gain knowledge about the account, deposit certificate and deposit application

PART ONE Lead-in Activity

Use the sample *passbook* below to practice recording transactions. The first three sets of lines show you how to record a *deposit*, a withdrawal, and an interest payment. Can you explain the information shown on the passbook in simple English?

A Sample Passbook

DATE	DEPOSIT	WITHDRAWAL	INTEREST	NOTE	BALANCE
01/01/20XX	\$5.00			Savings from piggy bank	\$5.00
02/01/20XX		\$2.00		Money to buy a toy	\$3.00
03/01/20XX			\$1.00	Interest from the bank	\$4.00

PART TWO Background Knowledge

In commercial banks, deposits are usually classified into different types.

Demand Deposit

Demand deposit may be withdrawn in the form of **currency** or coin, or they may be transferred to another account at any commercial bank. They can be withdrawn at any time without notice. Demand deposits at commercial banks can be transferred by bank **check** and are sometimes called checking accounts. Little money interest is paid on demand deposits.

Checking Account

A checking account is money that a customer deposits in order to use that money to write checks. Checking accounts are simply those funds left with the bank by firms or individuals for the convenience of making payment by the bank check process. Savings accounts pay the **depositor** interest but checking accounts do not. In fact, checking account customers sometimes pay the bank a service charge for the bookkeeping involved in administering the account. Checking account customers receive a monthly statement from the bank. The statement lists all the checks that the bank paid and all deposits that the account holder made during the month.

Time Deposit

Time deposit is usually called **savings deposit**, term deposit, or **fixed deposit**. Usually, there are six kinds of time deposit with different terms, three-month, six-month, one-year, three-year and five-year time deposits. Theoretically speaking, the bank should be advised thirty days prior to the intended date of withdrawal, but in practice, however, withdrawals are almost always permitted without notice. However, if time deposit is withdrawn before the **maturity**, the interest paid for it would be current one only, which means the depositor would lose some interest return. An entry is normally made in a passbook at the time when funds are deposited, and the passbook must be presented for withdrawal. However, there is another type of time deposit, known as a **certificate** of deposit(CD).

Certificate of Deposit(CD)

CD is a fixed-term, an interest-bearing debit instrument offered by

commercial banks. Money removed before maturity is subject to a penalty. CDs are low risk and are also known as “time deposits”, because the account holder has agreed to keep the money in the account for a specified period of time.

A negotiable CD is simply a time deposit that is negotiable. Because the receipt is negotiable, it can be traded any number of times in the secondary market prior to its maturity. The face value of a negotiable CD ranges from \$100,000 to \$10 million.

Negotiable Order of Withdrawal(NOW)

NOW accounts are very similar to checking accounts but they pay interest. The depositor can write withdrawal orders against the balance in the account. These withdrawal orders look like checks, and depositors receive a monthly statement summarizing deposits and withdrawals. There is often no service charge if depositors keep a minimum balance in their accounts.

NOW accounts have the same features as a regular checking account except that interest is paid on balance of account. However, there may be a high minimum balance required. Fees are usually higher than that for a regular checking account.

PART THREE Situational Dialogues

Dialogue One: Opening a Current Account

(B: Bank Clerk C: Customer)

B: May I help you, Ma'am?

C: Yes, I'd like to open a savings account, but I don't know which account it should be. Would you please give me some information?

B: Sure, my pleasure. Usually we offer current or fixed accounts for individuals. What kind of account would you like to open?

C: What's the difference between them?

B: If you open a fixed account you'll have a **deposit certificate** in the name of the depositor and the **interest rate** is higher.

C: How about the **current account**?

B: The current account takes the form of a passbook. You may **withdraw**

the money at any time. You just need to present your passbook.

C: Thank you for your help. I think I'll open a current account.

B: OK. I'll handle this for you. Do you have any means of **identification**?

C: Will my ID card do?

B: Of course. Please **fill in** the **deposit slip** with your name, address, ID card number, the **amount** and the date.

C: No problem. Is there a minimum deposit for opening an account?

B: Yes. But 100 yuan is OK for opening a current account.

C: I see. Here is 100 yuan, the slip and my ID card.

B: Please wait a moment. Well, everything is done. Your passbook and ID card.

C: Thank you.

B: You are welcome.

Dialogue Two: Open an All-In-One Account

B: Good afternoon. What can I do for you?

C: Yes, I come from UK and I am going to work here for some years. Suppose I need to use two or more currencies, how can I open an account?

B: You can have an all-in-one passbook, a very **convenient** product.

C: What is that? Can you explain it to me?

B: Actually it is a current account in which you can deposit a few currencies, such as RMB, US dollars, Japanese yen.

C: It sounds attractive. What is the **procedure** for it?

B: The Chinese citizens need to provide their valid ID cards, and foreigners should present their valid passports.

C: How about time deposit?

B: It is the same for a time deposit. The minimum term is three months, and the longest term is five years.

C: Thank you for your information.

Dialogue Three: Open a Checking Account

B: Good morning, Sir. Can I help you?

C: Yes, please. I'd like to open a checking **account**.

B: No problem. Please show me your ID card and fill in this form. Don't forget to **sign** your name.

C: By the way, what is the **minimum** deposit for opening a checking account?

B: It's 1,000 yuan.

C: Can I write a check now?

B: Sorry. I am afraid you can't. Your **checkbook** will be ready in two days.

C: I see. I will get my **checkbook** the day after tomorrow.

B: Yes, Sir. I am looking forward to seeing you again. Good-bye.

C: Good-bye.

Dialogue Four: Handling Deposits

C: Hello, Miss. I want to deposit RMB ¥10,000 with your bank.

B: Yes. How long do you want to keep it in our bank?

C: One year, please.

B: Oh, you want a time deposit. Then you have to fill in this form with your name, ID card number, address, telephone number, deposit **term** and the amount you want to deposit.

C: OK. By the way, what if I need the money for an **urgent** need before the maturity date?

B: Don't worry. You can draw your money at any time. But you would not receive the stated **interest return**.

C: You mean I would lose all my interest?

B: No, not all. What we can offer is a current one.

C: I see. What if I forget to cash my money when the maturity comes?

B: In that case, we'll just regard your account as a current account from then on. If you like, you can select **automatic renewal**.

C: Automatic renewal?

B: That means your time deposit will be automatically renewed on maturity date when you don't cash your certificate.

C: I got it. Thank you very much.

B: My pleasure.

Words and Expressions

1. account [ə'kaunt] n.	账户
2. amount [ə'maunt] n.	金额
3. automatic renewal [ɔ:tə'mætɪk ri'nju:əl]	自动更新
4. certificate [sə'tɪfɪkeɪt] n.	证书; 执照, 文凭
5. check [tʃek] n.	支票
v.	检查
6. checkbook [tʃekbuk] n.	支票本
7. checking account/deposit	支票账户/存款
8. convenient [kən'vi:njənt] adj.	便利的
9. currency ['kʌrənsi] n.	货币
10. current account ['kʌrənt ə'kaunt]	活期账户/存款
11. demand account/deposit	活期账户/存款
12. deposit [dɪ'pɒzɪt] n.	存款
v.	存进
13. deposit certificate	银行存款单
14. deposit slip	存款申请单
15. depositor [dɪ'pɒzɪtə] n.	储户
16. fill in/fill out	填写(表格)
17. fixed account/deposit	定期账户/存款
18. identification [aɪ'dentɪfɪ'keɪʃən] n.	身份的证明
19. interest rate	利率
20. interest return	利息收入
21. maturity [mə'tjʊərɪti] n.	到期日
22. minimum ['mɪnɪmə] adj.	最小
23. passbook ['pɑ:sbuk] n.	存折
24. procedure [prə'si:dʒə] n.	程序, 手续; 步骤
25. savings account/deposit	储蓄账户/存款
26. sign [saɪn] v.	签名
27. term [tɜ:m] n.	期限
28. time account/deposit	定期账户/存款
29. urgent ['ɜ:dʒənt] adj.	紧急的
30. withdraw [wɪð'drɔ:, wɪθ-] n.	取款
v.	取出

PART FOUR Practice and Progress

Practice One: Practical Writing—Format of Banking Letters(1)

A banking letter, if in complete form, consists of fourteen parts. They are: (1) Letter Head, (2) Date, (3) Reference, (4) Inside Address, (5) Attention Note, (6) Salutation, (7) Subject, (8) Body of Letter, (9) Complementary Close, (10) Signature and Designation, (11) Identification Marks, (12) Enclosure Notation, (13) Carbon Copy Notation and (14) Postscript.

一封完整的现代银行信函一般包括 14 个组成部分, 即:

- (1) 信头 (Heading)。在银行信函中, 信头通常是预先打印在信纸顶部的中央, 包括行名、地址、电话、电报或传真号码。如果没有事先打印好的地址, 则在信纸的右上方依次打印行名、房间号、街道、城市名、国名及写信日期。对于一封银行信函, 这样的情况比较少见。
- (2) 日期(Date)。日期的写法通常是“Month-Date-Year”或“Date-Month-Year”。注意月份不能用数字表示, 而年份和具体日期可以用数字。如: September (Sept.) 9th (9), 2010 或 9th (9) September (Sept.), 2010。
- (3) 参考号(Reference)。参考号是为了方便银行存档, 也可以便利机构或个人保持联系。参考号并非必要项目, 有参考号时通常写在日期后 2~4 行。
- (4) 信内姓名地址(Inside Address)。即写收信人的姓名和地址(左上角)。
- (5) 注意事项(Attention Note)。当发信人指名要求某人注意或某人亲阅此信时, 可注明 Attention 一词, 或其缩写 Attn, 如 Attention: Outward Remittance Section。
- (6) 称呼(Salutation)。即写对收信人的尊称, 如 Dear Mr. ..., Gentlemen 等。称呼直接写在收信人地址的正下方, 中间空 1~2 行。
- (7) 标题(Subject)。为了方便繁忙的收件人读信时一目了然, 可在信文前注明信文要旨。
- (8) 正文(Body)。即信件内的主要内容。
- (9) 信尾客套语(Complimentary Close)。即写信人在信的右(或左)下角, 写上表示礼貌的谦称。一般有 Sincerely, Sincerely yours, Yours sincerely 等。
- (10) 信尾签名(Signature)。即亲笔签上写信人自己的姓名或写信人单位。如果是用打字机或电脑写的信, 在写信人签名的上方, 同样应该打上写信人的姓名。
- (11) 信件主办人(Identification Marks)。也就是供参考的经办人姓名首字母缩写。
- (12) 附件(Enclosure Notation)。这一部分也非必要组成部分, 主要是随信附上的一些内容, 可在信末用“Enc.”“Encl.”或“Encs.”字样表示。
- (13) 复写抄送(Carbon Copy Notation)。这一部分主要是写信人希望收信人知道此信

抄送的对象，一般有 3 种形式，如：

A. Copy to John Smith

Copies to John Smith

Nancy Hill

B. cc: John Smith

cc: John Smith

Nancy Hill

C. c/c: Bank of China, Beijing

(14) 附言(Postscript)。该部分出现得较少，主要是写信人要强调某一点或补充某一点的时候可以在信末用“P.S.”或“p.s.”表示，再接要增加的内容。

Sample

AAA BANK OF CHINA
BEIJING MAIN OFFICE
20 HUANGFUJIN AVENUE
BEIJING, P.R.C.

March 10, 2010

John A. Renyi

Chairman and Chief Executive Officer

AAA Bank

Wall Street, New York

N. Y. 10286, U.S.A.

Dear Mr. Renyi,

It was a great pleasure to host you and your colleagues during your recent visit to China, which gave us an opportunity to show our appreciation for the friendly and mutually beneficial relationship we have over the years.

We will be delighted to see the business growth of AAA Bank in China and to find more opportunities where we could work together. With more convenient communication and ready resources in place, we are convinced that cooperation between our two banks will be expanded in possible areas.

Thanks for your kind invitation and looking forward to meeting you on some other occasions.

Yours sincerely,

Wang Bin

(Handwriting Signature)

Practice Two: Go for It

Individual Work

1. Complete the dialogues according to the given information.

1) A: Good morning. _____ (我想开个账户), but I don't know what account it should be.

B: Do you often _____ (存取钱吗)?

A: Yes.

B: So it will be a good idea to _____ (开个活期账户).

2) A: What can I do for you, Sir?

B: _____ (我想开个储蓄账户).

A: Very well, Sir. _____ (您想开什么账户), please?

B: I'm not sure. What kinds of account are there?

A: _____ (我们有活期账户和定期账户).

B: What's the interest rate for current account?

A: 0.4%.

B: It's too low. _____ (我还是开个定期账户吧).

A: OK. _____ (请填写凭条, 并出示您的身份证明).

2. Identify the main items of the following application form for opening a personal account of Bank of China.

Customer Data:

Name _____ Gender _____ Nationality _____

Type of Identification: ☐ Citizen ID ☐ Passport ☐ Others

ID No. _____

ID Issuing Agency _____ ID Maturity _____

Address _____

Postal Code _____ Career _____

Fix Number _____ Mobile Phone _____

Email _____

I hereby certify that the above information provided for opening account is true and valid, and declare to be legally liable for any counterfeit or fraud under the laws of P.R.C.

I have read and understood the items of "contract for opening a personal account of BOC" in this form and guarantee to comply with the relevant regulations, instructions, service agreement and updated banking articles, and business rules of the contract to go through relevant transaction.

Signature of Applicant _____ YYYY MM DD

Seal of Bank _____ YYYY MM DD

Handled by _____

Savings Product

☐ All-in-one Current Account

☐ All-in-one Fixed Account

☐ Time Deposit of Lump-sum Deposit and Withdrawal

☐ Call Deposit

☐ Savings Deposit

☐ Time or Savings Optional Deposit

☐ Time Deposit of Small Savings for Lump-sum Withdrawal

☐ Principal-receiving and Interest Withdrawing Time Deposit

☐ Educational Deposit

☐ Certificate T-bond

☐ Others

Withdrawal Methods: ☐ By Password ☐ Others

Automatic-Deposit: ☐ Yes ☐ No

3. Fill out the CD according to the given information.

A sample CD:

Amount: \$2,000,000 Issuing date: December 1, 2007

Maturity: December 31, 2010 Payee: ABC Company

Issuing bank: XX Bank Interest rate: 5%

The president of XX Bank: John Smith

Negotiable Certificate of Deposit

XX Bank

New York 1) No.1456

This certificate shows that there has been deposited with this bank the sum of 2) dollars payable on 3) to the order of 4) together with interest at the rate of 5) percent per annum (calculated on the basis of a 365-day year) from the date hereof to maturity only upon return of this certificate, properly endorsed. No interest will be paid on this deposit after maturity.

6)