

# 银行英语

*EASY TALK*

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· 成 都 ·

# 前 言

随着社会的发展,人类文明的进步,通讯、交通、信息方法日新月异,世界各国政治、经济、生活联系日益紧密。一方面,越来越多的人走出国门,地球正成为一个现代的村落——“地球村”;另一方面,具有远见卓识的各国企业家也都立足国内市场,放眼世界,竞相开拓国外市场,提高其企业在世界的占有份额。银行家们也无一例外地不遗余力使其金融机构覆盖全球,适应人们需要各种金融服务的时代要求。

人们正越来越多地走进外汇或外埠金融机构,寻求服务或为其服务。而英语作为世界范围内最广泛使用的语言,也是银行业务中通用的工作语言。本书正是基于此形势,为读者提供了一份切实有用的口语学习材料。全书按银行实际业务操作及顾客最可能需要、经常发生的情景安排,并附有详尽的重、难点注释。为方便读者自学,全书均采用英汉对照形式。

由于时间仓促,本书疏漏、错误之处在所难免,欢迎专家及读者批评、指正。

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# Chapter 1 Establishing an Account

## 开立账户

### Useful Patterns

1. May I help you, sir?  
请问先生,我能帮您做些什么吗?
2. Yes, please.  
是的,谢谢,我正需要您的帮助。
3. Can you give me some information?  
请您给我提供一些有关的信息好吗?
4. I'd love to.  
我非常乐意告诉您。
5. I would work on it for you right now.  
我立即着手为您办理。
6. We won't have you wait long.  
我们不会让您久等的。

7. Could you tell me the difference?

请您告诉我它们之间的区别好吗?

8. Would you show me your ID card?

请您出示一下您的身份证好吗?

9. Would you please tell me how to operate this account?

您能告诉我该怎样使用这个账户吗?

10. Can you give me your application form?

请把您填的申请单给我好吗?

## Dialogue

Clerk Good morning. May I help you?

Julie Yes, please. I am an overseas student of Barkley College from Asia. I'd like to put aside some money in your bank. Could you give me some advice?

Clerk Oh, yes, I'd be very glad to help you. What type of accounts do you like to open?

Julie Well, I've no idea. What kinds do you have?

Clerk We've got current account and fixed account for individual savings.

Julie What's the difference between them?

此为试读, 需要完整PDF请访问: [www.](http://www.)

Clerk If you open a fixed account, you'll have a deposit certificate in the name of the depositor. The interest for this kind is higher.

Julie What about the current account?

Clerk The current account is in the form of a passbook. You can withdraw the deposit at any time. And you just need to bring your passbook and fill in a withdrawal slip.

Julie Oh. I see. I'd rather establish a current account.

Clerk OK. Please fill in this application form.

Julie Here is the filled out application form. Is that all?

Clerk Yes. That's almost Ok. But you have to deposit some money at the moment you open the account.

Julie Well, here is one hundred dollars.

Clerk Would you please show me your passport?

Julie Sure, here you are.

Clerk Good. Everything is finished. Here is your passbook and passport.

Julie Many thanks.

Clerk It's my pleasure.

职员 早安!需要我为您做点什么吗?

朱莉 是的,我是来自亚洲伯克利分校的一位留学生。我想在你们银行里存些钱,您能否给我提供些建议?

职员 哦,是的,我很高兴能为您服务。您想开立哪种账户呢?

朱莉 嗯,我不清楚,你们有哪几种账户呢?

职员 我们有活期和定期两种个人储蓄账户。

朱莉 请问它们之间有什么区别?

职员 如果开立定期存款账户,那就要一张以储户名字开立的定期存单。定期存款的利息要高一些。

朱莉 那活期存款怎么样?

职员 活期存款账户是开立存折,可以随时支取存款,而且也只需把存折带来并填写一张取款凭条。

朱莉 哦,我明白了,那我就开个活期账户吧。

职员 好的,请您填写这张申请单。

朱莉 填好了,是否就这些?

职员 是的,基本上可以了,不过您还得在开户的同时存些钱。

朱莉 好,给您一百美元。

职员 请您给我看一下您的护照好吗?

朱莉 好的,给您。

职员 好,一切都办好了,给您存折和护照。

朱莉 非常感谢。

职员 不客气。

## Notes

### 1. May I help you?

此为服务行业的服务员在顾客前来时的招呼语。  
其他意义相似的表达方式还有:

Can I help you?

Can I do anything for you?

What can I do for you?

回答时,若需要则用 Yes, please, I'd like to buy ... 等。如果不需要,仅仅是看看而已,则可说 No, thanks. I'm just looking.

### 2. I'd like to put aside some money in your bank.

(1) I'd like to, I would like to + 动词原形,语气委婉,用来回答注释 1 的提问。

(2) put aside = deposit 存钱,备用

### 3. What's the difference between them?

the difference 表示“不同之处”。若是表示两者之间则后接 between,三者或三者以上后接 among。

different 为其形容词形式,用于词组:

be different from ... 和 ..... 不一样

They are different from each other.

他们之间互不相同。

I can't tell the difference among them.

我说不出他们之间的区别。

tell something from some other things 把 ..... 和 ..... 区分开

和 ..... 区分开

Tom even could not tell wheat from rice.

汤姆甚至不能把麦子和稻子区分开。

4. We've got current account and fixed account for individual savings.

(1) We've got = We have

(2) current account 活期存款,往来账

类似用语还有:

current deposit 活期存款

current 形容词,表示“最新的”、“流通的”。

current money 现金,现行货币

current rate 最新汇率

current price 市场价

currency (名词) 货币

foreign currency 外币

passbook, depositbook, bankbook 都表示“存折”。

(3) fixed account 定期存款账户

类似用语有：

fixed deposit, time deposit, term deposit 定期存款

time/fixed/term certificate of deposit 定期存单  
certificate of fixed deposit 也作定期存单讲。

5. If you open a fixed account, you'll have a deposit certificate in the name of the depositor.

(1) open a fixed account = establish a fixed account 开定期存款账户

open a letter of credit = establish a letter of credit 开信用证

open a company; keep a company 开公司

(2) in the name of ... 以……的名义

He wanted to open an account in the name of his wife.

他要以他妻子的名义开个账户。

6. The interest for this kind is higher.

the interest 利息

the interest rate/the rate of interest 利率

其他类似用语有：

simple interest 单利

compound interest 复利

the exchange rate/the rate of exchange 汇率

discount rate 贴现率

interest return 利息收益

interest rate on loan 贷款利率

7. What about the current account?

What about + 名词或动名词(V + ing)?是习惯用法,表示顺接上文另提类似话题,意为“……怎么样?”“……呢?”与此相类似的用法还有 How about ...?

What about fixed account? = How about fixed account?

How about opening a fixed account?

开个定期账户怎么样呢?

8. The current account is in the form of a passbook.

be in the form of ... 以……的方式,采取……的形式,相当于 take the form of ...。

The current account takes the form of a passbook.

The appendicitis often takes the form of great

stomachache.

阑尾炎常常以腹部剧痛的形式出现。

9. You can withdraw the deposit at anytime.

withdraw 取款、提款,可与 draw 互换。

I withdrew (drew) some money out of the bank this morning.

我今天上午到银行提了些钱。

withdrawal; withdraw 的名词形式

drawing; draw 的名词形式

overdraw; overdraft 透支

withdrawal slip 取款凭条

10. I'd rather establish a current account.

I'd rather = I would rather 表示宁可、宁愿,与 I'd like to 相比具有较浓的比较意味。

I'd rather take soft drink (than alcohol).

我宁愿要软饮料(而非烈酒)。

11. Here is the filled out application form.

filled out 是过去分词短语作定语修饰 application form,表示填好的申请单, application form 亦可意译为存款凭条。

form 格式纸,表格

fill in/out 填写

fill up 填满,装满

12. But you have to deposit some money at the moment you open the account.

这是一个含有定语从句的复合句,定语从句 You open the account 修饰 the moment,意为“你开户的时候”,the moment 后省略了关系副词 when。定语从句修饰时间、地点等状语时,关系副词通常可以省略。

Please come at any time (when) you are convenient.

你方便的时候请随时过来。

I know of a place (where) we can swim.

我知道一个可以游泳的地方。

That's the reason (why) I did it.

那就是我这样做的原因。

## Chapter 2 Making Deposits

### 存 款

#### Useful Patterns

1. The interest rate for term deposits is much higher than for current deposits.  
定期存款利息要比活期存款利息高得多。
2. Term deposits bear a higher rate of interest than current accounts do.  
定期存款利息比活期存款利息高。
3. Our time deposits pay the highest interest rate of commercial banks.  
在所有商业银行中,我们的定期存款利息是最高的。
4. The interest rate varies with the time the money is kept in the banks.  
利率因钱存在银行时间的长短不同而高低不一。

5. The longer the maturities are, the higher the interest rates are.

存款期限越长,存款利率越高。

6. Do we get interest on the checking accounts?

请问支票账户有利息吗?

7. You can choose one kind from three-, six-, twelve-month and two-year maturities.

你可在三个月、半年、一年和两年期中选择一种。

8. You may choose one between fixed account and current account.

你可以选择活期存款或定期存款。

9. You have to decide what maturity you want when you make term deposit.

在你存定期款的时候,就必须决定你要哪种存期。

10. Can I withdraw my deposit on maturity?

请问到期时,我可以领取存款吗?

11. What is the annual interest rate?

请问年利率为多少?

12. Can I renew the certificate on maturity?

请问存款到期时我能再转存吗?

13. We can renew the contract under some circumstances.