

<<商业银行柜面英语口语>>

图书基本信息

书名：<<商业银行柜面英语口语>>

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内容概要

随着金融国际化的日益发展，银行业务的国际化程度也越来越高，随着银行业务的不断拓展和银行服务的多元化，银行英语的内容也在不断丰富，从而要求银行从业人员不断进修相关的英语业务用语。

本书旨在通过对银行英语口语标准化、规范化的训练，提高银行临柜人员办理涉外个人金融业务的英语会话水平。

本书具有以下特点：（1）根据商业银行业务办理流程并结合高职高专教育的特点，收录了银行办理涉外业务的许多情景对话，让学习者仿佛身临其境；（2）体例安排上采用的是项目块，每个项目块由背景介绍、情景对话和练习等几部分组成，便于学习者边学边练；（3）书后还提供了各大金融机构名称、在华主要外资银行概览、相关业务的常用术语、世界各国货币名称及符号等。

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书籍目录

Business 1 Making Deposits Business 2 Handling Withdrawals Business 3 Loss Reporting Business 4 Operation of ATM Business 5 Credit Cards Business 6 Exchanging Foreign Currencies Business 7 Remittance Business 8 Opening a Letter of Credit Business 9 Making Loans Business 10 Investment and Finance 参考译文附录 1. 银行各部门名称 2. 银行业务常用术语 3. 国内主要银行名录 4. 合资银行和在华外资法人银行 5. 世界主要货币名称及符号 参考书目

章节摘录

Commercial bank deposits, including demand deposits, are subject to immediate withdrawal during regular banking hours at the request of the depositor with the exception of certain time deposits, discussed in this section. Demand deposits may be withdrawn in the form of currency or coin, or they may be transferred to another account at any, commercial bank. Demand deposits at commercial banks can be transferred by bank check and are sometimes called checking accounts. No money interest is paid on demand deposits. Checkable NOW accounts, or share drafts at credit unions, which are available to consumers but not business depositors. Technically they are savings accounts that are accessible by a negotiable order of withdrawal.

Savings deposits at commercial banks and thrifts can usually be withdrawn as currency or coin, or as a cashiers check of the bank (a check drawn against the issuing bank); they may be transferred into the depositors demand deposit account at the same bank, although technically the bank may refuse to withdraw or transfer a savings account for 30 days.

Time deposit accounts with specified maturities are exceptions to the convention that commercial bank deposits should be convertible to cash on demand. Prior to the date of maturity, the bank may refuse to exchange such a time deposit claim or may impose a penalty fee. The time deposit pays interest, giving it one of the characteristics of other private bonds.

commercial bank deposits?

What are the types of

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