

<<国际商务英语函电>>

图书基本信息

书名：<<国际商务英语函电>>

13位ISBN编号：9787566301062

10位ISBN编号：7566301063

出版时间：2011-8

出版时间：对外经济贸易大学出版社

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页数：272

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内容概要

《国际商务英语函电》按国际贸易流程以一笔鞋子交易为主线展开，根据工作流程呈现了order inquiry（客户询盘），container loading（装柜要求）等公司信函实例，每个环节收进了业务常用的最新术语与词汇，例如OEM，MOQ，leading time，HQ，TNT，Pay bal等，并分环节对国际贸易语言点进行介绍。

其次《国际商务英语函电》表格形式多，有询盘单、报价单、估价单、装船通知等，新颖实用。练习题结合了托业考试的最新题型，实训内容紧跟业务员的实际操作，附有公司真实信头、名片、图片等，实现了与外贸业务零距离的接触，从多方面训练学生的贸易实战能力。

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The major advantage of collection is the low cost, compared with an L/C. However, this is offset by the risk that the importer might for some reason or other reject the documents. Since the cargo would have already been loaded, the exporter has little recourse against the importer in cases of non-payment. Therefore the D/A or D/P arrangements involve a high level of trust between the exporter and the importer. The fundamental difference between letter of credit and collection arrangements is that the former is bankers' credit, under which the bank is fully responsible for payment as long as the buyer has done exactly what is prescribed under the L/C; the latter is commercial credit, under which banks only act as agents to collect payment from the drawee of the bill of exchange. Banks bear no responsibility if the buyer dishonors (refuses to pay) the bill. Therefore whether the seller can get payment all depends on the creditworthiness and commercial integrity of the buyer. 3.

Remittance As the simplest method of payment in international trade, remittance means that the payer (usually the buyer) remits a certain sum of money in accordance with the parties' agreement to the payee (usually the seller) through a bank. This method of payment is often used for downpayment, payment of commission and for sample, settlement of claim, or as performance bond, etc. Based on the means of transferring funds, a remittance usually falls into the following three types: a. Mail Transfer (M/T) b. Telegraphic Transfer (T/T) c. Demand Draft (D/D) Mail transfer and telegraphic transfer both refer to the movement of money from one bank account to another and differ in that the former is made by airmail while the latter by cable, telex or SWIFT. Mail transfer is cheap but slow, so it is typically used for remittances of small sums or of little urgency. While telegraphic transfer is safe and fast, thus it is currently the most popular way of remitting funds. Demand draft is a draft drawn by the importer's bank on its branch or correspondent bank in the exporter's country and is payable immediately the exporter or holder demands payment. Thus, the procedures of demand draft are quite different from M/T and T/T, and it is also called reverse remittance. Such a demand draft is a type of bills of exchange. This means that the payee can transfer the draft before it is presented to the paying bank for payment. T/T and M/T do not have the same property as D/D.

Time of payment is also an important aspect for a sales transaction. It may be earlier or later than, or the same as the time of delivery.

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