

<<银行英语>>

图书基本信息

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前言

随着经济一体化、金融全球化时代的到来，中国经济日益融入世界经济之中。懂专业知识、会国际语言成为各个行业，尤其是作为服务业的金融业的首选目标。为使我国金融人才的培养更多地与国际接轨，为使金融从业人员更多地掌握国际银行业务，我们特编写此书。

《银行英语》一书的内容涉及出纳、存汇、贷款、贸易融资、资金业务、外汇买卖和支付系统，它基本上涵盖了国际银行业务的方方面面。

《银行英语》的写作采用了全新的方法。

它一改以往专业英语教材按课文、生词词组、注解、翻译练习、阅读理解的顺序编写的陈旧模式，取而代之的是以讨论、情景模拟、技能训练为一体的综合写作模式，使学生在讨论中学习、在情景模拟中掌握银行业务的具体做法，本书力求做到使学生听、说、读、写能力协调发展，全面提高。

本书可作为财经、金融类高等院校的专业英语教材，也可作为全国金融专业英语证书考试的培训教材，更可供金融系统从业人员自学使用。

为便于教学和自学，本书对所有练习都提供了答案。

作为立体化教材的一部分，该书的电子教案和助学软件亦在积极酝酿之中。

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内容概要

本书是行业英语系列教材中的一册。

本书的内容涉及出纳、存汇、贷款、贸易融资、资金业务、外汇买卖和支付系统，基本涵盖了国际银行业务的方方面面。

本书结构新颖，以讨论、情景模拟、技能训练为一体，力求使学生在讨论中学习新知识，在情景模拟中掌握银行业务。

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书籍目录

Unit 1 Financial Documents Unit 2 Foreign Exchange Unit 3 Remittance Unit 4 Collection Unit 5 Letter of Credit Unit 6 Factoring Services Unit 7 Personal Accounts Unit 8 Loans Unit 9 Inter-bank Electronics Reference Keys

章节摘录

How Does Your Invoice Factoring Work ?

Factoring works as follows: The factor fully manages your sales ledger and provides you with credit control and collection services of all your outstanding debts. The invoices you issue upon a sale are sent to the factor who typically advances up to 80% to 90% of the invoice amount to you. The balance, less charges, is paid when the customer makes payment directly to the factor. The service is disclosed to your customer who typically receives a letter from the factor, or attached note to your invoice, containing payment instructions to the factor. Funds are typically released to you within 24 hours of issuing the invoice. There are typically two costs involved: a service charge expressed as a percentage of sales factored and an interest charge for the cash advances. The service charge, covering sales ledger management, collections services and, if you wish, bad debt protection can range between 0.60% and 3.0% of turnover. The main considerations in determining the service charge are your annual turnover, number of invoices and number of customers. The interest charges calculated on the daily usage of funds is typically comparable to normal secured bank overdraft rates.

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