

《会计与银行业务英语用语》

会计账目用语

会计报表 statement of account
往来帐目 account current
现在往来帐||存款额 current account
销货帐 account sales
共同计算帐项 joint account
未决帐项 outstanding account
贷方帐项 credit account||creditor account
借方帐项 debit account||debtor account
应付帐||应付未付帐 account payable
应收帐||应收未收帐 account receivable
新交易||新帐 new account
未决帐||老帐 old account
现金帐 cash account
流水帐 running account
暂记帐||未定帐 suspense account
过期帐||延滞帐 overdue account||pastdue account
杂项帐户 sundry account
详细帐单||明细表 detail account
呆帐 bad account
会计项目 title of account
会计簿||帐簿 account-book
营业报告书||损益计算表 account of business||business report
借贷细帐||交验帐 account rendered
明细帐 account stated
与... 银行开立一户头 to open an account with
与... 银行建立交易 to keep account with
继续记帐 to keep account
与... 有交易 to have an account with
作成会计帐||有往来帐项 to make out an account with
清算||清理债务 to make up an account
清洁帐目||与.....停止交易 to close one's account with
结帐 to close an account
清理未付款 to ask an account||to demand an account
结清差额 to balance the account with
清算 to settle an account||to liquidate an account||to square an account
审查帐目||监查帐目 to audit an account
检查帐目 to examine an account

转入A的帐户 to charge the amount to A's account
以记帐方式付款 to pay on account
代理某人||为某人 on one's account||on account of one
为自己计算||独立帐目 on one's own account
由某人收益并负风险 on one's account and risk||for one's account and risk
由某人负担 for one's account||for account of one
按某人指示||列入某人帐户 by order and for account of one
列入5月份帐目 for May account
编入某中帐项下 to pass to the account of||to place to the account of
寄出清算书 to send in an account||to send in render an account

支票用语

支票簿 cheque book
支票陈票人 cheque drawer
持票人 cheque holder
不记名支票 cheque to bearer||bearer cheque
记名支票||认人支票 cheque to order
到期支票 antedated cheque
未到期支票 postdated cheque
保付支票 certified cheque
未获兑现支票, 退票 returned cheque
横线支票 crossed cheque
普通横线 general crossing
特别横线 special crossing
空白支票 blank cheque
失效支票, 过期支票 stale cheque
普通支票 open cheque
打10%折扣的10000元支票, (即9000元) a cheque for \$10,000, less 10% discount
加10%费用的10000元支票, (即11000元) a cheque for \$10,000, plus 10% charges
支票换现金||兑现 to cash a cheque
清理票款 to clear a cheque
保证兑现 to certify a cheque
填写支票数额 to fill up a cheque
支票上划线 to cross a cheque
开发支票 to make out a cheque
签发支票, 开立支票 to draw a cheque||to issue a cheque
透支支票 to overdraw a cheque
背书支票 to endorse a cheque
清付票款 to pay a cheque||to honour a cheque
支票退票 to dishonour a cheque
拒付支票 to refuse a cheque
拒付支票 to stop payment of a cheque

提示要求付款 to present for payment
见票即付持票人 payable to bearer
支付指定人 payable to order
已过期||无效 out of date||stale
请给出票人 R/D||refer to drawer
存款不足 N/S||N.S.F.||not sufficient funds||I/F||insufficient funds
文字与数字不一致 words and figures differ
支票交换时间已过 account closed
更改处应加盖印章 alterations require initials
交换时间已过 effects not cleared
停止付款 payment stopped
支票毁损 cheque mutilated

汇款用语

汇款||寄钱 to remit||to send money
寄票供取款||支票支付 to send a cheque for payment
寄款人 a remitter
收款人 a remittee

汇票汇单用语

国外汇票 foreign Bill
国内汇票 inland Bill
跟单汇票 documentary bill
空头汇票 accommodation bill
原始汇票 original bill
改写||换新票据 renewed bill
即期汇票 sight bill||bill on demand
... days after date||... days' after date ... 日后付款
... months after date||... months' after date ... 月后付款
见票后.....日付款..... days' after sight||... days' sight
见票后.....月付款..... months' after sight||... months' sight
同组票据 set of bills
单张汇票 sola of exchange||sole of exchange
远期汇票 usance bill||bill at usance
长期汇票 long bill
短期汇票 short bill
逾期汇票 overdue bill
宽限日期 days of grace
电汇 telegraphic transfer (T.T)
邮汇 postal order||postal note (Am.)||post office order||money order
本票 promissory note (P/N)

押汇负责书||押汇保证书 letter of hypothecation
副保||抵押品||付属担保物 collateral security
担保书 trust receipt||letter of indemnity
承兑||认付 acceptance
单张承兑 general acceptance
有条件承兑 qualified acceptance
附条件认付 conditional acceptance
部分认付 partial acceptance
拒付||退票 dishonour
拒绝承兑而退票 dishonour by non-acceptance
由于存款不足而退票 dishonour by non-payment
提交 presentation
背书 endorsement||indorsement
无记名背书 general endorsement||blank endorsement
记名式背书 special endorsement||full endorsement
附条件背书 conditional endorsement
限制性背书 restrictive endorsement
无追索权背书 endorsement without recourse
期满||到期 maturity
托收 collection
新汇票||再兑换汇票 re-exchange||re-draft
外汇交易 exchange dealing||exchange deals
汇兑合约 exchange contract
汇兑合约预约 forward exchange contract
外汇行情 exchange quotation
交易行情表 course of exchange||exchange table
汇价||兑换率 exchange rate||rate of exchange
官方汇率 official rate
挂牌汇率||名义汇率 nominal rate
现汇汇率 spot rate
电汇汇率||电汇率|| T.T. rate||telegraphic transfer rate
兑现率||兑现汇率 demand rate
长期汇率 long rate
私人汇票折扣率 rate on a private bill
远期汇票兑换率 forward rate
套价||套汇汇率||裁定外汇行情 cross rate
付款汇率 pence rate
当日汇率||成交价 currency rate
套汇||套价||公断交易率 arbitrage
汇票交割||汇票议付 negotiation of draft
交易人||议付人 negotiator
票据交割||让与支票票据议付 to negotiate a bill
折扣交割||票据折扣 to discount a bill

票据背书 to endorse a bill

应付我差额51,000美元 a balance due to us of \$51,000||a balance in our favour of \$ 51,000

收到汇款 to receive remittance

填写收据 to make out a receipt

