

Credit_Card(B)信用卡 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/128/2021_2022_Credit_Car_c92_128359.htm People spend a lot of money in their daily lives.

Working people spend their money on transportation to and from work, and on various expenses throughout the day. Most people enjoy shopping and buy many things that they need and want. They buy sports equipment, go to sporting events, and do many things that cost money. 人们在日常生活中花费大量的货币。有工作的人花钱乘车上下班，用于日常的各种消费。人们大都喜欢购物，购买他们想要的必需品。他们购买体育器材，参加体育比赛项目，从事许多花钱的活动。 However, many Americans dont pay cash or write checks for these things. More and more they pay for things with credit cards. Credit cards are small rectangular plastic cards. Banks give these cards to their customers. When a customer buys something at a store, he shows his card at the store. This authorizes the store to charge the bank for the customers purchase. The bank collects all the charges for each customer. Then once a month the bank requires the customer to pay all the charges for that month. The bank doesnt force the customer to pay the full amount. It allows the customer to pay for charges in several payments over a period of time. However, the bank requires the customer to pay interest on the unpaid part of the charges. In this way the bank allows customers to buy things that they can not afford at one time. People can use the cards to buy what they want and pay for it over a period of time. They also do not need to carry a lot of

money. 可是，许多美国人不用现金购物，也不用支票购物，他们越来越多地用信用卡来支付购物款。信用卡是小方形的塑料卡片，银行就把这些卡片给客户。当客户在商店购物时，只要出示本人的信用卡，这就授权商店向银行收取客户的购物款，银行向每一个客户收取所有费用，于是，银行每月一次要求客户支付当月的所有费用。银行并不强迫客户付清所有费用，允许客户在一段时期内分几次支付费用。然而，银行要求客户对未偿还费用支付利息，银行用这样的方法，允许客户购买他们一次付不起的东西。人们可以使用信用卡购买他们需要的东西，并在一段时期内付款，也不必随身携带大量的现金。 So, a credit card is a card issued by a bank, allowing the holder to obtain goods and services on credit. 如此说来，信用卡是由银行发行的卡，持卡人可以凭卡赊购商品和劳务。 100Test 下载频道开通，各类考试题目直接下载。详细请访问 www.100test.com