

Credit_Card(A)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_128363.htm

Today, more and more people in the United States are using credit cards instead of money to buy the things they need. Almost any one who has a steady income and a continuous work record can apply for a credit card. There are many credit cards available: American Express, VISA, and Master Charge are some of the most popular. 今天，越来越多的美国人流行用信用卡而不是用货币购买他们所需要的东西。几乎所有收入来源稳定，有持续工作记录的人都可以申请信用卡。可供选择的信用卡种类很多，其中有些信用卡很流行，如美国运通卡、维萨卡及万事达卡等等。 If you have a credit card, you can buy a car, eat a dinner, take a trip, and even get a haircut by charging the cost to your account. In this way, you can pay for purchases a month later, without any extra charge. Or you may choose to make your payments over several months and pay only part of the total amount each month. If you do this, the credit company, or the bank that sponsors the credit card, will add a small service charge to your total bill. This is very convenient for the customer. 如果你持有信用卡，只要记一下账，你就可以买汽车、旅行甚至理发。这样，你可以在一个月以后再支付货款，不收任何额外的费用。或者，你可以选择在几个月期间内进行支付，每个月只付其中的一部分。如果你这样做，信用卡公司，或发卡银行会在你的账单总额中加收一点手续费。这对客户是非常便利的。 With the credit card in your wallet or purse, you dont have to carry much

cash and worry about losing money through carelessness or theft. The card user only has to worry about paying the final bill. This, of course, can be a problem, if you charge more than you can pay for. In the recent years, credit cards also appear in China. The Great Wall credit card and the Peony credit card are the pioneer cards sponsored by the Bank of China and the Industrial and Commercial Bank of China, respectively. 你的皮夹里有信用卡，你就不必携带大量的现金，也不必担心由于疏忽大意或遭扒窃而丧失钱财。持卡人只须为最终结账而担忧。当然，如果你的账单金额超出了你的支付能力，这就成问题了。近年来，中国也有了信用卡。长城信用卡和牡丹信用卡是由中国银行和中国工商银行分别发行的早期信用卡。 Many of us believe that it will only be a matter of time before credit cards replace cash and checks for both individuals and businesses. 我们许多人相信，信用卡代替现金，取代个人支票和企业支票只是一个时间问题。

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