

金融英语基础辅导：Opening Accounts开户 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\\_\\_E9\\_87\\_91\\_E8\\_9E\\_8D\\_E8\\_8B\\_B1\\_E8\\_c92\\_128417.htm](https://www.100test.com/kao_ti2020/128/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_128417.htm) Due Diligence来源：考试大

The process of getting sufficient information about a potential customer to determine their investment suitability.尽职调查来源：考试大取得某一潜在客户的充足信息以确定投资是否合适的过程。“ Know Your Customer ” Rule来源：考试大

Suitable recommendations must be made to a customer based on information obtained when the customer opens an account. “ 了解客户 ” 规则来源：考试大必须基于客户开户时取得的信息向客户进行合适的推介。Hypothecation Agreement来源：考试大

Allows a brokerage to use securities in an account as collateral when providing loans. Must be signed when opening a margin account.担保契约协议来源：考试大当提供贷款时允许经纪公司将账户内的证券作为抵押品。必须在开设空白账户时签署。

Discretionary Account来源：考试大 An account which allows a broker to act without the consent of the customer when buying and selling securities on their behalf.授权账户来源：考试大允许经纪人代表客户进行买入卖出操作而无须事先取得客户同意的账户。

Street Name来源：考试大 Describes securities held in the name of the brokerage instead of issuing physical certificates. More convenient when settling trades.转让记名来源：考试大用经纪公司的名称而不是具体的证书来描述所持证券，使得交易更加便捷。

Custodial Account An account opened for the benefit of a minor and managed by a custodian until the child reaches an age of

majority.保管账户来源：考试大由保管人为未成年人管理，直至其成年的账户。来源：考试大Joint Tenants in CommonAccount registration for two or more persons in which, upon the death of one JT, their portion is not transferred to the surviving JTs.共有人共同账户来源：考试大2人以上共有账户，一共有人死亡其份额不转让给存续的其它共有人。来源：考试大Joint Tenants with Right of SurvivorshipUpon the death of one joint tenant, ownership of the securities in the account passes to the surviving joint tenants. 共同账户一共有人死亡，证券所有权转让给存续共有人。 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](http://www.100test.com)