

专业术语：活期账户(词汇详解) PDF转换可能丢失图片或格式，建议阅读原文

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Funds may be withdrawn on demand either by drawing cash by cheque at the branch where the account is maintained or by writing cheques in favour of another person. 资金可以随时提取，或者在账户行用支票提款，或者签发支票给别人。(1) on demand 按需求，按需要 要求：拥有一种商品或使用一种服务的要求，与购买力密切相关 (2) draw cash by cheque 用支票提款 (3) (branch) where the account is maintained 是定语从句，修饰前面的branch，意为“开立账户的（银行）”。(4) write cheques in favour of another person 开出以另外一个人作为收款人的支票 in favour of... 以...为受益人，以...为收款人 2. Interest is calculated on the amount of overdraft on a daily basis and charged to the account half-yearly, at a rate based on the percentage over the banks base rate. 利息是根据银行基准利率加上百分点，按逐日的透支金额计算，每半年借记账户。(1) on a daily basis 按每天 (2) (interest is) charged to the account (利息) 借记账户 charge v. (与to, up to连用) 记账；在帐册等上记入... 例：Dont forget to charge the money of the shoes to my account. 别忘了把鞋钱记在我帐上。(3) (at a rate) based on the percentage over the banks base rate 过去分词短语，作后置定语。 Base rate 基准利率，即中央银行或银行业同业协会公布的参照利率。(1) facilities for an overdraft are granted 授予透支额度 (便利) facility n. (融资) 便利 (2) (make a special charge for) committing the banks money "对银行资金的承诺 (收

取特别费用)”，因为银行承诺的资金在承诺期间，处于“闲置状态”，要随时应付企业提款，所以不管企业是否提取，都将对企业收取一定的费用。(3) whether the facilities are used or not让步状语从句 4.The cost of these items is calculated quarterly or half-yearly by the banks computer and against this is set off "notional" rate of interest on the customers average credit balance during the period.这些项目的费用由银行的计算机按季度或半年计算一次，按照该期间内客户平均贷方余额的“名义上”的利率抵消这些费用。(1) against this is set off "notional" rate of interest...此句为倒装语序，正常语序为""notional" rate of interest is set off against this(cost)" (2) set off抵销 (3) against prep.to the account or debt of兑换；提取：作为帐上的应收款项或作为...的借项 例：drew a check against my bank balance. 开支票支取自己的银行结余 5.Where the "notional" interest exceeds the cost of the debit items no charge is made, although no interest is credited to the account.尽管账户上没有贷记利息，但凡是“名义上”的利率超过借记项目的费用，就不收取费用。(1) Where ... conj.引导状语从句，意为“在那种情况，那样，但是”。(2) debit items贷记项目 (3) although... conj.引导让步状语从句。(4) credit vt.an entry or the sum of the entries on this side贷记：在这一方的记入或记入总数 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)