

PersonalAutoloan个人汽车消费贷款 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_PersonalAu_c92_128795.htm I. Product of Marketing 一、营销产品 Personal

Auto loan 个人汽车消费贷款II. Client ' s Background

Information 二、客户背景 6.He has a family of three persons with income of eight hundred thousand. Now he wants to buy a car of middle grade valued about 200,000 RMB yuan. 1、姓名：孙韦 III.

Main Points of Marketing 三、营销要领 Good morning, everyone!

I am Jiang Xin from BIAN MIN Money Mate, now working as a wealth manager. Today, I will introduce personal auto loan to Mr. Sun according to his needs. 各位领导、各位评委，大家早上好！

我叫蒋鑫，来自“便民”理财室，目前的岗位是理财员。今天，我将根据孙先生的具体情况，向他营销我行的个人汽车消费贷款。IV. Content of Speech 四、演讲内容 Hello! Mr.

Sun. My name is Jiang Xin, a wealth manager here. Nice to see you and I hope I can serve you. You appears to be a boss, I dare to say. Is there anything I can do for you? As you want to buy a car at the price

of about 200,000 RMB yuan, I think our personal auto loan will meet your needs. Let me give you some details. 孙先生，您好！我叫蒋鑫，是这里的理财员。很高兴认识您，并希望有机会为您服务。

看您的外表一定是位老板，果然没猜错，请问有什么需要帮忙的？是到我行来贷款，我看您贷款不是买房就是买车，让我说中了吧。您需要买一辆20万左右的轿车？我来给您

介绍一下我行的汽车消费贷款。 Personal auto loan is referred to the RMB secured loan provided to borrowers by lenders used for

buying autos. It is based on the principle of “ partial self-financing, valid guarantee, special funds for special purpose and repayment on schedule ” . The guarantee is in three forms: pledge loan, collateral loan and guarantee loan. The loan quota shall be no more than 80% of auto value if the guarantee is made by means of hypothecation. if the colateral is made by means of mortgage of the auto or other properties, it shall be no more than 70% of auto value. if the guarantee is made by means of mortgage of the auto or other properties, it shall be no more than 60% of auto value. It usually lasts 3 years and is no longer than 5 years. The loan interest rate is implemented in accordance with the loan interest rate stipulated by the Peoples Bank of China. 我行开办的个人汽车消费贷款是指银行向申请购买汽车的借款人发放的人民币担保贷款。实行“ 部分自筹、有效担保、专款专用、按期偿还 ” 的原则。担保方式有质押担保、抵押担保、保证担保三种方式。如果您采用质押担保方式，我们可以贷到车款的80%，采用抵押担保方式，我们可以贷到车款的70%，采用保证担保方式，我们可以贷到车款的60%，我们的贷款期限一般为3年，最长不超过5年（含5年）。贷款利率：按照中国人民银行规定的同期贷款利率执行。 In your situation, I suggest that you pay 30% of the auto value at about 60,000 RMB yuan initially and take a 5-year term loan, totaled 140,000 yuan with the auto on mortgage. In this case, you are going to pay the bank 2,500 yuan per month. It won ' t press you so much. Also you are allowed to repay us ahead of schedule if you wish. By the way, being the largest bank in China, we have wide links with many auto distributors. We can recommend

you several of them with good reputations and reasonable price, and you can select one among them. 针对您个人的情况，我建议首付30%，约6万元人民币，以车辆做抵押，贷款14万元人民币，期限定5年，3年对您可能还款压力较大，5年月均还款约2,500元人民币，对您的生活影响不大。如果您发财了，贷款还可以提前归还，我行是全国最大的银行，我行与许多经销商有业务往来。我们可以给您推荐几家信誉好、价格优的经销商，让您货比三家。 Mr. Sun, are you interested in our product? If you have any questions or suggestions, please call our hotline on 010-7517198. I ' ll be very glad to serve you with convenience, quick and satisfaction at any time. We ' ll be good friends. Our philosophy is "Using tomorrow ' s money makes today ' s dream come true". I wish you have a car of your own as early as possible. 孙先生，您对个人汽车消费贷款产品是否感兴趣？如果您有什么问题或建议，可随时拨打我们的热线电话010-7517198，我将很高兴随时为您提供周到、快捷、满意的服务。希望我们能成为朋友。我们的口号是“用明天的钱，圆今天的梦”。祝您早日拥有一辆自己的汽车。 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