

ForeignExchangeDeposit外币储蓄 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_ForeignExc_c92_128797.htm I . Product of Marketing 一、营销产品 Foreign

Exchange Deposit 外币储蓄II. Client ' s Background Information

二、客户背景 1.Name: Wang Qian 6.She lives with her son. Her husband works abroad and remits 800 US dollars to her every month. 1、姓名：王倩 6、她带一儿子生活。丈夫在国外工作，每月给她汇800美元。 III. Content of Speech 三、演讲内容 I

am Hu Jing , a bank clerk of ICBC Developing District Sub-branch, Hua Yang Savings Office. The product of marketing in my speech is Foreign Exchange Deposit. 我叫胡静，我是工商银行开发区支行，华杨储蓄所储蓄员。我营销的产品是“外币储蓄”。

Hello! Welcome to Hua Yang savings office. I am Number 6 savings clerk. Since your husband is now working overseas and remits you 800 US dollars every month, I suggest you (should) open a foreign exchange account in our office to keep the money for your son ' s college education. Now let me explain what foreign currency deposit is. 您好！欢迎您光临华杨储蓄所，我是6号储蓄员，很高兴能为您服务。您丈夫在国外工作，每月给您汇来800美元，我建议您在我们的储蓄所将外币存储起来，将来您儿子上大学能派上大用场。我先给您介绍一下什么是外币储蓄。 Foreign exchange deposit refers to the savings account opened by the customer to deposit his cash or bill denominated in foreign currency and the bank repays the principal together with interest according to relevant regulations. The deposit account can be divided into two

categories as the foreign exchange fixed deposit and the foreign exchange demand deposit based on the use of funds. You can select one of them or both freely. 外币储蓄业务是指个人将外币现金以及外币票据存入储蓄账户，银行依据有关规定支付本金和利息的储蓄存款。根据资金的使用情况，外币储蓄可以分为定期、活期两种形式。您可以选择一种或两种存款形式。 Time deposits of lump-sum deposit and withdrawal are fixed deposits that are deposited by lump-sum and whose principal and interest are paid by lump-sum upon maturity. The terms of deposit are divided into five grades: one month, three months, six months, one year and two years. The bank issues registered deposit certificates for such deposits. The minimum amount for account opening is foreign currencies with a value not less than the equivalent of RMB500 for a B-type deposit, or foreign currencies with a value not less than the equivalent of RMB50 for a C-type deposit. Such deposit may be withdrawn fully or partly prior to maturity for once, or, upon authorization in advance, has the bank handle on agency renewal of depositing upon maturity. 整存整取定期存款为固定存期，一次存入，到期一次支取本息，存期分为1个月、3个月，6个月，1年，2年五个档次，银行出具记名式存单。乙种存款为不低于人民币500元的等值外币；丙种存款为不低于人民币50元的等值外币。本存款可允许全部或部分提前支取一次，也可预约由银行代办到期转期续存。 Foreign currency savings deposits may be kept in the account of deposit certificate and checking account. They may be deposited and withdrawn at any time. The minimum amount for account opening is foreign

currencies with a value not less than the equivalent of 100 RMB yuan for a B-type account of deposit, or with a value not less than the equivalent of 20 RMB yuan for a C-type account of deposit. 外币活期存款为存折户和支票户，可随时存取，开户起存金额：乙种账户存款为不低于人民币100元的等值外币；丙种账户存款为不低于20元人民币的等值外币。 The following 8 kinds of foreign currencies are available: US dollar, Japanese yen, Hong Kong Dollar, Euro, Pound sterling, Switzerland franc, Australian dollar, Canadian dollar. Both foreign exchange and cash are receivable. 目前我行有8种外币可以存储：美元、日元、港币、欧元、英镑、瑞士法郎、澳元、加元。现汇、现钞均可存取。 Will you think over my suggestions? I can handle it if you want to open an account right now or contact me later. Remember that I am No. 8 clerk. 您能考虑一下我的建议吗？如果可以的话，我今天就可为您办理。如果以后办理，到时可别忘了找我，我的工号是8。 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