

Personal Notice Deposit 个人通知存款 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_PersonalNo_c92_128803.htm I. Product of Marketing 一、营销产品 Personal

Notice Deposit 个人通知存款 II. Client ' s Background

Information 二、客户背景 6. Wang Lin owns a clothing factory, with yearly income of about 10,000 RMB yuan, but the income is

often used as working capital. 1、姓名：王林 6、王林经营一家服装厂，每月收入近10,000元人民币，但每月收入经常用于资金周转。 III. Content of Speech 三、演讲内容 Hello! I am Hu Jin

, a bank clerk from ICBC North City Sub-branch, Wen Hui savings office. The product of marketing is Personal Notice Deposit. 您好！

我叫胡津，是工商银行城北支行文汇储蓄所储蓄员。我营销的产品是“个人通知存款”。 Welcome to our savings office. I

am No 2 clerk. It ' s my pleasure to give you some advice for your reference. 欢迎您光临文汇储蓄所，我是2号储蓄员。很高兴能

为您服务，给您提个建议，供您参考。 Personally, I do believe you ' d better open a notice deposit account, which is suitable for

you as you have a bit more income often used as working capital.

Personal notice deposit is a sort of savings deposit, the term of which is not determined on occasion of deposit, and which can be

withdrawn only after informing the bank of the withdrawal date and amount beforehand. Personal notice deposit is specifically designed

for the valued clients like you with a large sum of short-term deposit.

像您这种情况，每月收入较高，又经常用于周转，我建议您还是办理通知存款较为合适。个人通知存款是指存款人在存

入款项时不约定存期，支取时需提前通知金融机构，约定支取存款日期和金额方能支取的储蓄存款方式。个人通知存款是为了满足像您这样的有短期大宗存款的优质客户而设置的一种储蓄种类。 Despite of the actual term of personal notice deposit, there are two varieties of call deposit based on the terms for the withdrawal notified in advance: One-day notice deposit and seven-day notice deposit. As for one-day notice deposit, the notice must be made at least one day in advance for withdrawal of the deposit, and as for seven-day notice deposit, the notice must be given at least seven days in advance for withdrawal of the deposit. Personal call deposit can be registered for loss reporting. The minimum balance requirement of 50,000 RMB yuan is deposited in a lump sum., and the term is not determined upon deposit. It can be withdrawn in a lump sum or by several times with the minimum withdrawal sum not less than 50,000 RMB yuan each time. On occasion of partial withdrawal, the retained amount in the account is not less than 50,000 RMB yuan. 个人通知存款不论实际存期长短，按存款人提前通知的期限长短，划分为一天通知存款和七天通知存款两个品种。一天通知存款必须至少提前一天通知约定支取存款，七天通知存款必须至少提前七天通知约定支取存款。个人通知存款为记名式存款，可以挂失。起存金额50,000元人民币，须一次性存入，存入时不约定期限。个人通知存款可一次或分次支取，每次最低支取额为50,000元人民币。部分支取时账户留存金额不得低于50,000元人民币。 With a personal notice deposit account, you will enjoy a comparatively more favorable interest rate than with a demand

deposit account. The rate on a demand deposit is 0.72% while the rate on one-day notice deposit is 1.08%, which is 0.36 percent higher than the former. The rate on seven-day notice deposit is 1.62%, even higher than those mentioned above. So it has not only convenience of demand deposit but also interest of time deposit. 个人通知存款利率比活期存款利率高，活期储蓄利率只有0.72%，而一天通知存款的利率就为1.08%，高出活期利率0.36个百分点。七天通知存款利率就更高，为1.62%，具有活期之便，定期之息的功能。 Will you take my advice? For more details, please dial our office telephone number at 7323466 or our 24-hour service hotline at 95588 for consultation. You are welcome any time. 我的建议您是否可以考虑一下。欲知详情，请拨打我们储蓄所电话7323466，或拨打我行24小时客户服务热线95588咨询。随时欢迎您的光临。 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