

金融英语词汇：定期存款 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__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_128834.htm Time/Term

Deposit Savings account held in a bank for a fixed term, or with the understanding that the customer can withdraw only by giving advanced notice. Early Withdrawal Penalty A penalty on money withdrawn prematurely from fixed term investments, such as time deposits. Certificate of Deposit A short to medium term investment held in a bank for a specified time. Also referred to as a time deposit. Maturity Date The date on which the fixed deposit term ends. Where the principal with interest is paid to the customer. Principal An original investment amount excluding interest or an initial amount borrowed excluding interest. Interest Option Choices for customers regarding which method used to calculate interest payments on investments. Compound Interest Interest which is calculated on the initial principal as well as the accumulated interest of prior periods. Reinvest at Maturity An option, where fixed deposits are reinvested at similar terms without needing to complete additional application forms. 定期存款 储蓄账户存在银行里一个固定的期间，或者与客户达成谅解，客户可以在提前通知后支取。提前支取罚金 定期存款在未到期时提前支取需要支付的罚金。存单 固定期间投资在银行的短期中期存款。亦指定期存款。到期日 固定存款期间结束的日期。到期本息一起支付给客户。本金 不包括利息的原始投资，亦指不包括利息的原始贷款。利息选择 客户对于利息计算方式的选择权。复利计利时不

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