

Traveler ' sCheck旅行支票 PDF转换可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/129/2021\\_2022\\_Traveler\\_E2\\_80\\_c92\\_129005.htm](https://www.100test.com/kao_ti2020/129/2021_2022_Traveler_E2_80_c92_129005.htm) Many of the banks and travel services in the western countries provide convenience for the travelers by issuing traveler ' s checks. Travelers, while buying the checks, have to make signatures on the checks to the face of the bank or service clerks. During the trip, travelers can cash the checks from the agencies of the bank or the travel service whenever they need after their counter-signatures are recognized. A lot of travelers like to buy such checks for they dont have to take along much cash and worry about counterfeit signature. The agencies will take back the money they have paid by sending the checks to the issuing offices. 西方国家的许多银行和旅行社办理旅行支票业务，为旅客提供方便。旅客在购买旅行支票时，必须当着银行职员或旅行社职员的面，在支票上签字。在旅行途中，旅客在需要时，可以在复签得到确认后，向银行和旅行社的代理机构兑现旅行支票。许多旅客喜欢购买此类支票，因为他们不必携带大量现金，也不必为冒签而担忧。代理机构通过将旅行支票寄送给发行机构收回所付款项。 Travelers checks are generally of small face value, such as ten or twenty dollars, five or ten pounds, for miscellaneous payments. There is no time limit of their circulation period. It is very profitable for the issuing offices to finance the funds they collect by issuing travelers checks because they not only receive service charge from the check buyers, but they also dont need to pay any interest no matter how long the cheeks remain in circulation before clearing.

This is why the banks and the travel services are willing to provide such convenience. 旅行支票通常是小额，比如十、二十美元，五、十英镑，用于零星支付，在流通中没有时间限制。对发行机构来说，发行旅行支票提供融资便利是有利可图的，因为发行机构不但可以向支票的购买者收取费用，而且对发行的支票无论在外流通多久，在清算之前可以无息占用所吸收的资金。这就是银行和旅行社愿意提供此类便利的原因。

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