

EducationDeposit教育储蓄 PDF转换可能丢失图片或格式，建议阅读原文

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I. Product of Marketing 一、营销产品 Education

Deposit 教育储蓄 II. Clients Background Information 二、客户背景

1.Name : Yang Hua 2.Sex : Female 3.Age : Thirty eight years

old 4.Occupation : A management clerk at a store 5.Education :

College 6.Monthly income : 1 , 500 RMB yuan 7.She has a

daughter , who is reading in high middle school. 1、姓名：杨华 2

、性别：女 3、年龄：38岁 4、职业：某商场中层管理人员 5

、文化程度：大专文化 6、月收入：1500元人民币 7、她有一

女，在读高中。 III.Content of Speech 三、演讲内容 I am Wang

Hua , a bank clerk of the Industrial and Commercial Bank of China

, East City District Branch Savings Office. The product of

marketing in my speech is Education Deposit. 我叫王华，是工商

银行城东支行储蓄所储蓄员。我营销的产品是“教育储蓄”

。 Hello ! Welcome to East City District Branch savings office. I am

No. 8 clerk. Its my pleasure to serve you. 您好！欢迎您光临城东

支行储蓄所，我是8号储蓄员，很高兴能为您服务。 In the

light of your specific conditions , I advise you to open an education

deposit account for your daughter , which is introduced for the

purpose of encouraging residents to deposit a certain fund for their

childrens non-compulsory education expenditure in the future. Any

pupils of equal to or over fourth grade in primary schools can open

an education deposit account in his/her own name against a personal

household register booklet or ID card at any business offices of our

bank. The education deposit is one of the Time Deposit of Small Savings for Lump-sum Withdrawal with the minimum initial amount of deposit of 50 RMB yuan and the maximum limit of total capital sum of 20,000 RMB yuan. The provided terms are 1-year, 3-year and 5-year respectively. You may choose one in light of the pupils school age. 根据您的现状，我建议您为您女儿办理一份教育储蓄。教育储蓄是工商银行为满足广大中小学生在将来接受非义务教育而开办的一种储蓄品种。凡在校四年级（含）以上学生，均可凭本人户口簿或居民身份证，到本行网点以本人姓名开立教育储蓄账户。它是零存整取定期储蓄存款的一种，50元人民币就可起存，但本金合计有最高限额，不得超过20,000元人民币。存期有一年、三年、五年，可根据学龄选择存期。 The education deposit is characterized by flexible term, controlled sum, favorable interest rate and tax-free interest. Real-name system is required in handling the education deposit. 教育储蓄有很多优势，它不仅存储方式灵活、计划性强，而且利率优惠、税收优惠。办理教育储蓄业务，实行实名制。 The education deposit interest of 1-year or 3-year term will be computed at the same rate and the same term of lump-sum deposit and withdrawal time deposit quoted on the day of withdrawal from the account-opening day with presentation of certification. In due time, you may have the bank collect your deposit in different places against your passbook. 1年期、3年期教育储蓄按开户日同期同档次整存整取定期储蓄存款利率计息；6年期按开户日五年期整存整取定期储蓄存款利率计息，并免征20%的储蓄利息所得税。如急需用款可提前支取，利率也很优惠，有证明

时利息按开户日挂牌公告的整存整取定期储蓄存款同期同档次利率计息；到期后还可办理异地托收。 In your case , your daughter is in high middle school , and your monthly income is 1 , 500 RMB yuan , you may choose the 3-year term , deposit 555 RMB yuan every month. Three years later , you can gather 20 , 000 RMB yuan for education expense. 像您女儿正在读高中 , 您每月收入1 , 500元人民币 , 您可选择3年期 , 每月存款555元 , 三年后 , 您可为您女儿存储20 , 000元的教育经费。 At the time of withdrawal , with the valid certificate of student in non-compulsory education , you will enjoy the same interest rate as lump sum time deposit. 支取时凡能提供学校出具的非义务教育学生身份证明 , 均能享受定期整存整取同档次利率。 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