

外币储蓄存款词汇(详解) PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/459/2021_2022__E5_A4_96_E5_B8_81_E5_82_A8_E8_c92_459906.htm Savings Deposits 活期存款 Foreign currency savings deposits may be kept in the account of deposit certificate or checking account. They may be deposited and withdrawn at any time. The minimum amount for such deposit is foreign currencies with a value not less than the equivalent of RMB 100 yuan for a B-type account of deposit, or foreign currencies 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人民币20元的等值外币。

Time Deposits 定期存款 Time Deposits of Lump-sum Deposit and Lump-sum Withdrawal 整存整取定期存款 Time deposits of lump-sum deposit and lump-sum 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: 1 month, 3 months, 6 months, 1 year or 2 years. The Bank issues registered certificates of deposit for such deposits. 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。 Foreign currencies with a value not less than the equivalent of 500 RMB yuan for a B-type deposit, or foreign currencies with a value not less than the equivalent of RMB50 yuan for a C-type deposit. Such deposit may be withdrawn fully or

partially prior to maturity for once, or, upon authorization in advance, handled on agency renewal of depositing upon maturity by the bank. 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。

Savings/Time Optional Deposits 定活两便存款 Savings/time optional deposit in foreign currency are registered deposit without fixed amount, without definite maturity, whose interest rate varies in line with the length of maturity. The minimum amount of deposit is the foreign currency with a value not less than the equivalent of 50 RMB yuan. The longest maturity is 1 year, and the interest is computed at a discount rate relevant to the corresponding grade of interest rate for time deposits of lump-sum depositing and lump-sum withdrawal according to the actual number of days deposited. The interest is computed with reference to interest rate of the RMB Time/Current Optional Deposits. 外币定活两便存款是一种不确定存期，利率随存期长短而变动的记名式不定额存款。起存金额不低于人民币50元的等值外币。存期最长为1年，按实存天数，符合整存整取定期存款哪个档次就按该档次利率打折计息。计息参照“人民币定活两便储蓄存款”。

Seven-day Notice Deposit 七天通知存款 The principal is deposited in a lump-sum for a maturity of not less than seven days. The minimum amount of deposit is the foreign currency with a value not less than the equivalent 5,000 RMB yuan. For the withdrawal of such deposit, the Bank shall be informed in writing seven days ahead of time. 一次性存入本金，存期不少于7天，起存金额不低

于5,000元人民币的等值外币。支取存款需在7天前书面通知银行。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