

金融英语阅读：FixedDeposits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_ti2020/499/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_499449.htm deposit, also referred to

as a time deposit, term deposit or Certificate of Deposit (CD), is a kind of savings deposit with a definite length of maturity. The principal or original investment amount is placed into a savings account and earns interest at a pre-determined rate. Generally, time deposits offer investment maturity terms from 3 months to 5 years where longer terms earn higher rates. Time deposits offer higher rates of return than most comparable investments because the invested money is "tied up" until the maturity of the time deposit. Money removed before maturity is subject to an early withdrawal penalty. Such withdrawals usually result in interest being calculated at the current or at-call deposit rate? Time deposits are low risk, low return investments and are generally available for a minimum investment amount of 50 RMB, without any upper limit. This type of deposit is suitable for customers who do not require access to their money for a certain period of time. 定期存款，也称为期限存款或定期存单

，是存款期限固定的一种储蓄存款。本金或初始投资金额被存入一个存款账户，按照预先设定的利率计息。通常定期存款的期间从三个月到五年不等，时间越长利息越高。定期存款比一般投资的回报率要高，因为投资的存款直到到期才能支取。提前支取需要支付罚金。这种提款通常造成利息按活期利息计算。长期存款是低风险、低回报的投资，50元起存，不设上限。这种存款对于一定时间内不需要使用存款的储

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