

银行业务辅导：贷款相关词汇详解 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/502/2021_2022__E9_93_B6_E8_A1_8C_E4_B8_9A_E5_c92_502452.htm 金融英语：贷款相关

词汇详解 Fixed Rate Loan A loan in which the interest rate will remain the same during the term of the loan or specified period.

Borrowing Limit The maximum amount a bank is willing to loan a

borrower. Variable Rate Loan A loan in which the interest rate is adjusted periodically during the term of the loan based on a

pre-selected index and time adjustment. Guarantee To accept

responsibility for repayment obligations under a loan contract if the borrower is unable to meet the loan obligations. Security Assets

pledged by a borrower to secure a loan or other credit, and subject to seizure in the event of default. Credit Standing Certificate A record

of a customer's past borrowing and repaying behavior. It will also show credit lines currently in the customer's name. Interest Offset

Account A savings account attached to the loan earning the same interest rate as the loan. Any funds in the account reduce the loan

interest paid. Mortgage A loan to finance the purchase of real estate, usually with specified payment periods and interest rates. 固定利率

贷款 在贷款期间或确定期间利率保持不变的贷款。 借款额度 银行愿意贷款给借方的上限。 可变利率贷款 利率在贷款期间

按照预先确定的指标和时间不时调整的贷款。 保证 如果借方不能履行还款义务，保证承担贷款合同下的还款义务。 担保

借方用来担保贷款或其他信贷的资产赔偿。 资信证明 客户以往借贷和还款行为的记录。 它还显示目前客户的信用级别。

利息抵消账户 附于贷款的储蓄账户，其利率与贷款利率相同。该账户中的资金将减少应付贷款利息。按揭用于提供房地产买卖融资的贷款，通常有确定的还贷期间和利率。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