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https://www.100test.com/kao_ti2020/503/2021_2022__E8_AF_BB_E6_96_B0_E9_97_BB_E7_c85_503147.htm 中国内地信用卡发行量去年翻倍 今日将发布的一份报告显示，过去一年，中国的信用卡发行量增长了逾一倍，中国正在形成信用卡文化。

The number of credit cards in circulation in China has more than doubled over the past year to more than 40m as a credit culture begins to take shape in the country, according to a report released today. 咨询公司麦肯锡(McKinsey)发布的报告显示，中国内地的信用卡普及率仍然远低于台湾和香港等可比地区，从而为信用卡行业留下了巨大的发展潜力。到2013年，该行业利润将达130亿元人民币（合17.3亿美元）。 Penetration rates remain well below those in comparable societies like Taiwan and Hong Kong, leaving huge potential for an industry that should provide Rmb13bn (\$1.73bn) in profits by 2013, according to the report from McKinsey, the consultancy. 不过，跨国银行仍然被禁止在中国内地发行信用卡，而中国国内银行的信用卡业务也仍未实现盈利。 But international banks remain barred from issuing credit cards in China and the card business is still unprofitable for domestic banks. 该行业的增长潜力加大了中国政府的压力，迫使其出台外资银行期待已久的规定，允许它们在中国内地发行信用卡，从而兑现中国在加入世贸组织(WTO)时做出的在2006年底之前向外资提供“国民待遇”的承诺。 The sector's growing potential increases pressure on Beijing to implement long-awaited rules allowing foreign banks to issue cards,

in keeping with its World Trade Organisation accession commitment to provide “ national treatment ” by the end of 2006. 分析师表示，中国政府正在保护内地银行在这个初生行业中的利益，但预计很快就将向汇丰银行(HSBC)和花旗银行(Citibank)等外国银行业集团开放市场准入。目前，这些外资银行仅获准与中国内地合作伙伴发行联名信用卡。 Analysts say the government is protecting domestic banks in the fledgling sector but is soon expected to open it to foreign banking groups such as HSBC and Citibank, which are now only allowed to offer co-branded cards with domestic partners. 过去数年，中国政府一直鼓励发展消费信用行业，以促进私人消费，同时平衡中国严重依赖固定资产投资的快速经济增长。 For the last few years Beijing has encouraged the creation of a consumer credit industry to promote private consumption and rebalance China ’ s rapid economic growth, which relies heavily on fixed asset investment. 报告估计，过去4年，中国内地真正意义上信用卡的数量每年都实现了翻番，截至今年年中达到4300万张左右。 The report estimates the number of true credit cards in China doubled for each of the last four years to reach about 43m by the middle of this year. 随着必需的支付基础设施在全国迅速扩张，中国消费者使用信用卡购买商品和服务的数量正迅速上升。 As the necessary payment infrastructure expands rapidly across the country, Chinese consumers are using credit cards to pay for an increasing array of goods and services. 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