

金融英语阅读：活期账户 PDF转换可能丢失图片或格式，建议阅读原文

https://www.100test.com/kao_ti2020/503/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_503252.htm This is the most popular kind of account in a bank. Funds are paid in by the customer, who may also ask his employer to pay his wages or salary direct into the account by means of a bank giro credit. The customer is usually issued with a cheque book although some customers use their accounts solely for the payment of standing orders or direct debits. Funds may be withdrawn on demand either by drawing cash by cheque at the branch where the account is maintained or by writing cheques in favour of another person. 活期账户在银行是最常见的账户，资金由客户交纳，客户也可以要求老板以银行贷记划款单的方式把他的工资或薪金划入账内。虽然有些客户只是把账户以约期付款授权书或以直接借记方式作办理付款之用，但客户一般还是用支票付款。资金可以随时提取,或者在账户行用支票提款,或者签发支票给别人。 Current accounts should always be maintained in credit unless overdraft arrangements have been previously made. These arrangements will include an agreed “ limit ” on the account beyond which the customer should not draw. 活期账户应一直保持贷方余额，除非预先作了透支安排。这些安排包括账面上双方商定的“ 限额 ”，提款时不得超过这个限额。 Interest is calculated on the amount of overdraft on a daily basis and charged to the account half-yearly, at a rate based on the percentage over the banks base rate. Where facilities for an overdraft are granted, the bank may also make a special charge for

arranging them and committing the banks money, whether the facilities are used or not. Security may be required to back an overdrawn account. 利息是根据银行基准利率加上百分点，按逐日的透支金额计算，每半年借记账户。凡是授权透支，不管是否使用，银行对安排透支与资金的承诺也可以收取特别费用。透支的账户可能要求提供担保。 Interest is not paid by banks when a current account is in credit. Instead, charges are made on the basis of the number of transactions passing through the account. If any charges are to be made they are debited either quarterly or half-yearly. 活期账户有贷方余额时，银行不支付利息。相反，银行还要根据该账户办理业务的笔数收取费用。如果收取费用，这些费用按季度或半年借记账户。 Most banks do not charge for payments into the accounts but operate a charge for debits such as cheques paid, standing orders and direct debits. The cost of these items is calculated quarterly or half-yearly by the banks computer and against this is set off “ notional ” rate of interest on the customers average credit balance during the period. Where the “ notional ” interest exceeds the cost of the debit items no charge is made, although no interest is credited to the account. 大多数银行对划入账户的款项不收费用，但对借记的款项，如付款支票、按期付款和直接借记要加收费用。这些项目的费用由银行的计算机按季度或半年计算一次，按照该期间内客户平均贷方余额的“名义上”的利率抵消这些费用。尽管账户上没有贷记利息，但凡是“名义上”的利率超过借记项目的费用，就不收取费用。 Nowadays all the major banks either publish their scale of charges or will explain them to a customer or

potential customer on request. 如今，所有的银行都公布收费标准，或者向客户说明收费标准，或者有潜在客户询问时予以说明。 Current account holders are entitled to make use of most services of the bank. 往来账户的客户享有办理银行大部分服务项目的权利。 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