

金融英语阅读：存款账户 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\\_503255.htm](https://www.100test.com/kao_ti2020/503/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_503255.htm) Deposit accounts,

together with savings accounts, represent the simplest form of bank account. The customer deposits funds and withdraws them as required. No chequebook is issued on this type of account.

Therefore, the formalities of opening an account are simple, Often there is no need for a reference, the customers name, address and occupation, together with a specimen signature and an initial deposit being all that are needed. 存款账户，和储蓄账户一起，是银行账户的基本形式，客户按规定存、取款。此种类型的账户不能开支票，所以，开户的手续很简单。一般无需证明人，只需客户的姓名、住址、职业，连同签字样本和开户金额即可。

Payments into a deposit account, which can consist of cash, cheques, postal orders and so on, may be made at the branch where the account is maintained or at any other branch of the bank. Funds may be withdrawn to the amount of the credit balance on the account normally only at the branch where it is maintained, although some banks do permit limited withdrawals at other branches.

Withdrawals are subject to the required period of notice -- often seven days. But in practice, prior notice is not always insisted upon, provided that the amounts required are not too large. 客户可以用现金、支票、邮局汇款单等，在开户行或任何其他营业网点，向其存款账户上存款。客户一般只能从开户行有贷方余额的账户上取款，虽然有的银行确实允许在其他营业网点限额

取款。取款需事先通知，一般要提前七天。但在实际操作中，只要提取的金额不大，并不一定非要提前通知。 No overdrafts are permitted and a customer may generally not draw a cheque on a deposit account. When a deposit account customer has a large bill to pay and does not wish to carry cash, the bank can issue a cheque drawn on an account maintained. Especially for this purpose, the customer's deposit account is debited, the special account credited and a cheque issued to the customer for the amount required. When a customer maintains both a deposit and a current accounts at the same branch, funds can be transferred from one to the other freely, so that if the deposit account funds are required to pay a bill, the appropriate sum may be switched to the current account and a cheque issued. 存款账户不允许透支，客户一般也不开支票从存款账户上取款。当存款账户的客户需要支付一笔大额账单，又不想携带现金，银行可以签发一张从现有账户付款的支票。尤其在这种情况下，可以借记客户的存款账户，贷记专用账户并向客户开出所需金额的支票。当客户在一家营业网点既有存款账户又有往来账户，资金可以从一个账户随意地划拨到另一个账户上，以便在客户要求从其存款账户上支付账单的情况下，所需金额就可以转移到往来账户上，并开出支票。 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](http://www.100test.com)