

贷款相关词汇(详解)金融英语考试 PDF转换可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/563/2021\\_2022\\_\\_E8\\_B4\\_B7\\_E6\\_AC\\_BE\\_E7\\_9B\\_B8\\_E5\\_c92\\_563824.htm](https://www.100test.com/kao_ti2020/563/2021_2022__E8_B4_B7_E6_AC_BE_E7_9B_B8_E5_c92_563824.htm)

**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** 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.

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)