

外销员外贸外语辅导：Terms of Payment 支付条款 外销员考试
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https://www.100test.com/kao_ti2020/645/2021_2022__E5_A4_96_E9_94_80_E5_91_98_E5_c28_645407.htm Brief Introduction 目前

，国际贸易中常用的付款方式 (payment terms) 有：汇付 (Remittance)、托收 (Collection)、信用证 (Letter of Credit) 三种方式。大金额交易时主要是用到信用证，小买卖当然是用托收和汇付来完成。作为国际结算中的一个重要组成部分，对外贸易货款的支付一般是利用汇票这种支付凭据通过银行进行的。汇票中的跟单汇票 (Documentary Draft) 是对外贸易中最常用的一种支付工具。汇票按付款时间的不同，分为即期汇票和远期汇票两种。

Basic Expressions

1. Our terms of payment are by a confirmed irrevocable letter of credit by draft at sight. 我们的支付方式是以保兑不可撤消的、凭即期汇票支付的信用证。

2. Since the total amount is so big and the world monetary market is rather unstable at the moment, we can not accept any terms of payment other than a Letter of Credit. 因为这次交易额大，而且目前国际金融市场很不稳定，所以我们除接受信用证付款外，不能接受别的付款方式。

3. We would suggest that for this particular order you let us have a D/D, on receipt of which we shall ship the goods on the first available steamer. 此次订货，我们建议你们使用即期汇票。收到该汇票后，我们将把货物装上第一条可定到的船。

4. In order to conclude the business, I hope you 'll meet me half way. What about 50% by L/C and the balance by D/P? 为了做成这批生意，希望双方都各让步一半。百分之五十以信用证付款，百分之五十按付款交单怎

么样？ 5. For such a large amount, a L/C is costly. Besides, it ties up my money. All this adds to my cost. 开这样大数额的信用证，费用很大，再说资金也要积压，这些都要使成本增加。 6. I ' d like to discuss the terms of payment with you. I wonder if you would accept D/P. 我想同你讨论一下付款条件。不知你能否接受付款交单的方式。 7. Since we are old friends, I suppose D/P or D/A should be adopted this time as the mode of payment. 咱们是老朋友了，我想这次应该用D/P或者D/A付款方式吧。 8. As we must adhere to our customary practice, we hope that you will not think us unaccommodating. 由于我们必须坚持我们的一贯做法，我们希望你不要认为我们是不肯通融的。 9. We regret we cannot accept Cash Against Documents On Arrival Of Goods At Destination. 非常遗憾，我们无法接受“货到目的地后凭单付款”这一条件。 10. We wish to reiterate that it is only in view of our long and friendly business relations that we extend you this accommodation. 我们重申，正是鉴于双方长期友好的业务关系，我们才做出此项调和。 11. We have instructed our bank to open an irrevocable documentary letter of credit in your favor. The amount is \$ 1,300.00. 我们已通知我方银行开立以你方为受益人的、不可撤消的、跟单信用证，其金额为一千三百美金。 12. We ' d like you to accept D/P for this transaction and future ones. 我们希望你们对这笔交易和今后的交易接受付款交单方式。 13. Your proposal for payment by time draft for Order No.1 is acceptable to us. 对于你方一号订单，我们可以接受你们远期汇票支付的提议。 14. We shall draw on you at 60 days sight the goods have been shipped. Please honor our draft when it falls due. 货

物装运后，我们将向你方开出见票六十天内付款的汇票，请到期即付。 15. The bank has just advised us that our Draft No.2 was declined (rejected, refused). 我们刚收到银行通知，我们的第二号汇票被拒付了。 16. Under the installment plan, 20% of the contract value is to be paid with orders. 根据这个分期付款计划，合同总值的百分之二十应在订货时付讫。 17. Please indicate that the L/C is negotiable in our country. 请注明信用证在我国可以议付。 18. We shall open an irrevocable letter of credit in your favor, payable in Hong Kong against shipping documents. 我方将开立以你方为受益人的、不可撤消的信用证，在香港付款交单。 19. Your request for D/P payment has been considered and we agree to grant you this facility. 我们已经考虑过了你方付款交单的要求，并同意给予你们这个方便。 20. The time draft is to be countersigned by the Bank of Hong Kong, certifying that your signature is true and valid. 远期汇票要由香港银行回签，以证明你方签字是真实、有效的。

Conversations Dialogue 1
W: Well, we've settled the question of price, quality and quantity. Now what about the terms of payment?
B: We only accept payment by irrevocable letter of credit payable against shipping documents.
W: I see. Could you make an exception and accept D/A or D/P?
B: I'm afraid not. We insist on a letter of credit.
W: To tell you the truth, a letter of credit would increase the cost of my import. When I open a letter of credit with a bank, I have to pay a deposit. That'll tie up my money and increase my cost.
B: Consult your bank and see if they will reduce the required deposit to a minimum. -- 好吧，既然价格、质量和数量问题都已谈妥，现在来谈谈付款方式怎么

样？ -- 我们只接受不可撤消的、凭装运单据付款的信用证。
-- 我明白。你们能不能破例接受承兑交单或付款交单？ -- 恐怕不行，我们是坚决要求采用信用证付款。 -- 老实说，信用证会增加我方进口货的成本。要在银行开立信用证，我得付一笔押金。这样会占压我的资金，因而会增加成本。 -- 你和开证行商量一下，看他们能否把押金减少到最低限度。 W: Still, there will be bank charges in connection with the credit. It would help me greatly if you would accept D/A or D/P. You can draw on me just as if there were a letter of credit. It makes no great difference to you, but it does to me. B: Well, Mrs. Wang, you must be aware that an irrevocable letter of credit gives the exporter the additional protection of the bank's guarantee. We always require L/C for our exports. And the other way round, we pay by L/C for our imports. W: To meet you half way, what do you say if 50% by L/C and the balance by D/P? B: I'm very sorry, Mrs. Wang. But I'm afraid I can't promise you even that. As I've said, we require payment by L/C. -- 即便那样，开立信用证还是要支付银行手续费。假如你能接受承兑交单或付款交单，这就帮我大忙了。你就当作是信用证一样向我开汇票。这对你来说区别不大，但是对我来说就大不一样了。 -- 王小姐，你应该也知道，不可撤消的信用证给出口商增加了银行的担保。我们出口一向要求采用信用证；反过来讲，我们进口也是信用证付款。 -- 我们都各让一步吧，货价的百分之五十用信用证，其余的采用付款交单，你看怎么样？ -- 对不起，王小姐。即便那样，我恐怕也不能答应。我都说过了，我们要求用信用证付款。 Dialogue 2 A: Well, Mr. Brown, we've settled everything in

connection with this transaction except the question of payment in yen. Now can you explain to me how to make payment in yen? B: Many of our business friends in England, France, Switzerland, Italy and Germany are paying for our exports in Japan currency. It is quite easy to do so. A: I know some of them are doing that. But this is new to me. I ' ve never made payment in yen before. It is convenient to make pay- ment in pound sterling, but I may have some difficulty in making payment in yen. B: Many banks in Europe now carry accounts in yen. They are in a position to open letters of credit and effect payment in yen. Con- sult your banks and you ' ll see that they are ready to offer you this service. A: Do you mean to say that I can open a letter of credit in yen with a bank in London or Bonn? B: Sure you can. Several of the banks in London, such as the National Westminster Bank and Barclays Bank are in a position to open letters of credit in yen. They ' ll do so against our sales confirmation or contract. A: I see. -- 布朗先生，除了日元付款问题外，我们已经谈妥了有关这笔交易的所有事项。现在，能不能请你解释一下如何用日元付款？ -- 我们在英国、法国、瑞士、意大利及德国的许多商界朋友都用日元支付我们的出口货物。这很容易做到。 -- 我知道有些人是这么做。但对我来说，这是新做法。我从来没用过日元付款。用英镑付款很方便,但用日元付款可能会有些麻烦。 -- 现在欧洲许多银行都可以开立日元账户。他们可以开立信用证并且用日元支付。你去银行咨询就可知道，他们会替你办理这项业务的。 -- 你是说我可以 在伦敦或者波恩的银行开立日元信用证吗？ -- 当然可以。在伦敦有好几家银行，如国家威斯敏斯特银行和巴克莱银行等都

可以凭我们的销售确认书或合同开立日元信用证。 -- 我知道了。 Dialogue 3 W : To get around your difficulty, Mr. Brown, I ' d suggest that you reduce your order by half. You can send in an additional order later. B: Well, I ' ll consider the possibility. By the way, when do I open the L/C if I want the goods to be delivered in June? W: A month before the time you want the goods to be delivered. B: Could you possibly effect shipment more promptly? W: Getting the goods ready, making out the documents and booking the shipping space -- all this takes time, you know. You cannot expect us to make delivery in less than a month. B: Very well, Mrs.Wang. I ' ll not reduce my order. I ' ll take the full quantity you offer. And I ' ll arrange for the Letter of Credit to be opened in your favor as soon as I get home. W: When will that be? B: Early next week. In the meantime, I should be very pleased if you would get everything ready. I hope that the goods can be dispatched promptly after you get my Letter of Credit. W: You can rest assured of that. We ' ll book your order and inquire for the shipping space now, so that shipment can be effected within two or three weeks of receipt of your L/C. B: That ' ll be fine. I appreciate your cooperation. -- 布朗先生，我建议你把订单数量削减一半以摆脱你的困难。你可以以后再下追加订单。 -- 喔，我考虑一下这种可能性。顺便问一下，如果我想要你们六月份交货的话，我需要在什么时候开立信用证呢？ -- 交货期前一个月。 -- 你们能否再提前一点交货呢？ -- 你瞧，备货、制单证、订舱位所有这些都要花时间。你总不能要求我们在不到一个月的时间内交货吧。 -- 好吧，王小姐，我不打算减少订单的数量。你提供的数量我

全部都要。我一回去马上着手办理开立以你方为受益人的信用证。 -- 那将是什么时候？ -- 下周初。与此同时，如果你们能将所有的事情准备好，我会非常满意。我希望你们收到我的信用证后能马上发货。 -- 这点我们可以保证。我们这就下单生产、订舱位，这样在收到你方信用证的两、三星期内就能安排装运。 -- 好，谢谢你们的合作。 W: Very good. Well, thanks to your cooperation, our discussion has been very pleasant and fruitful. I sincerely hope that the volume of trade between us will be even greater in the future. B: By the way, Mrs. Wang, we have a mind to do joint participation with you on Japanese arts and crafts in our market. Would you entertain this proposal? W: Well, this is something new. A few of our friends from Europe have also suggested that we participate in joint enterprise with them dealing in some of our goods. We think there are a lot of details to go into. B: If you feel our proposal is attractive, it is estimated that business to the extent of over twenty million marks can be done in this manner. W: Naturally, I appreciate your efforts in pushing the sale of Japanese arts and crafts. But I ' m not in a position to discuss your proposal today. I must first talk to our director, and discuss it with you some other time. B: All right. Anyway, I ' ll be staying here for another two weeks. But I ' m looking forward to having something done in this respect. W: We ' ll talk about it next time. Now that everything is settled, let ' s have a cup of tea, and take our minds off business for a change. -- 太好了。由于你们的合作，我们之间的谈判很愉快而且富有成果。我真诚地希望今后我们之间的贸易额会进一步扩大。 -- 王小姐，顺便提一句，我们有意与你方合作，在

我国市场上合资经营日本工艺品。你们愿意接受这个提议吗？ -- 这是一个新做法。有些欧洲朋友也建议我们与他们一起合资经营我们的一些产品。不过，这个需要进行详细地讨论。 -- 如果你们觉得我方提议值得考虑采纳，估计以这种方式，贸易额可以达到二千万马克以上。 -- 当然，我们很感激贵方为推销日本工艺品所作的努力，但是我今天无法与你方讨论这一问题。我得先和我们主管商量一下，然后和您找个时间再谈。 -- 好吧，反正我还会再呆两个星期。不过我期望在这方面能够取得进展。 -- 我们下次再谈吧。既然所有的问题都解决了，我们喝杯茶，抛开业务问题休息一下。 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