

国际商务师业务外语辅导：国际贸易结算中的三种基本方式
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class="mar10"> The methods of payment in foreign trade can be divided into three kinds, listed as follows: 国际贸易结算中的三种基本方式：1. Remittance. 汇付 2. Collection. 托收 3. Letter of credit. 信用证 Remittance and collection belong to commercial credit. Letter of credit belongs to banker ' s credit. The word “ credit ” means who takes the responsibility of paying money and surrendering the shipping documents which represent the title to the goods in handling over the transacted goods and paying the above-mentioned money. 汇付和托收属于商业信用，信用证属于银行信用。所谓“信用”意思是在对外贸易中货物的交换和货款的支付由谁来承担付款和提供货物所有权的责任问题。 In remittance or collection transaction, the buyer is responsible to make payment, the seller to surrender documents. 在汇付和托收项下，买方负责付款，卖方负责提交单据。 Telegraphic Transfer (T/T): At the request of the buyer, the local bank sends a trust deed for payment by cable to a respondent bank at the seller ' s end and entrusts him to pay money to the seller. This method is quicker than mail transfer. The seller can receive the money at an early date. 电汇 (T/T) 付款方式是进口地银行按买方 (客户) 要求，直接用电报发出付款委托书给出口地往来银行，委托其向卖方 (指定的外汇银行账号) 付款。这种方法比信汇快，卖方可以提

早收到货款。来源：考试大 Collection is the second mode of payment in foreign trade. The seller issues a draft, to which the shipping documents are attached, sends the draft to a bank in his place (i.e., the remitting bank) to collect the purchase price from the buyer through its correspondent bank abroad (i.e., the collecting bank). Collection can be divided into two kinds: 本文来源:百考试题网 托收是第二种国际支付方式，由卖方开具汇票并随附单据，交给当地银行（托收行或受托行）并提出申请，委托该行通过它在进口地的代理行（代收银行），代向进口人收款。托收可分为两种。

a. Documents against payment (D/P) Under this payment method, the exporter is to ship the goods ordered and delivered the relative shipping documents to the buyer abroad through the remitting bank and collecting bank with instructions not to release the documents to the buyer until the payment for the goods is made.

b. Documents against acceptance (D/A) Under this method, the collecting bank will release the shipping documents to the buyer without any payment but merely against a written promise of the buyer to honor the draft at a certain future date agreed upon between the seller and the buyer. Under D/A terms of payment, just time (usance) draft is used. The draft usually ranges from 30 to 150 days.

a. 付款交单 (D / P--documents against payment)。出口方在委托银行收款时，指示银行只有在付款人（进口方）付清货款时，才能向其交出货运单据，即交单以付款为条件，称为付款交单。按付款时间的不同，又可分为即期付款交单 (D / P Sight) 和远期付款交单 (D / P after Sight)

b. 承兑交单 (D / A---documents against acceptance)。承兑交单指出口

方发运货物后开具远期汇票，连同货运单据委托银行办理托收，并明确指示银行，进口人在汇票上承兑后即可领取全套货运单据待汇票到期日再付清货款。承兑交单和上面提及的“付款交单，凭信托收据借单”一样，都是在买方未付款之前，即可取得货运单据，凭以提取货物。一旦买方到期不付款，出口方便可能银货两空。因而，出口商对采用此种方式持严格控制的态度。 In L/C transaction, the banker is responsible to pay money and tender documents on behalf of both parties. 信用证(L/C---letter of credit)是一种有条件的银行付款承诺，承担第一付款责任，是一种银行信用，代替买卖双方负责付款和提交单据，对进出口双方（特别是彼此不熟悉的客户）的利益较有保障。 把国际商务师站点加入收藏夹 欢迎进入：2010年国际商务师课程免费试听 更多信息请访问：百考试题论坛 国际商务师 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