

2010年单证员考试辅导：国际结算支付方式单证员考试 PDF
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letter of credit is a written undertaking (承诺，保证) issued by a bank given to the seller at the request and in accordance with the instructions of the buyer to effect payment at sight or at a determinable future time up to a stated sum of money and against stipulated (规定的) documents which are complied with(符合) the terms and condition of the credit. 信用证: (LETTER OF CREDIT, 简称为L/C) 是银行应买方要求和指示向卖方开立的、在一定期限内凭规定的单据符合信用证条款，即期或在一个可以确定的将来日期，兑付一定金额的书面承诺。 2.Remittance refers to a bank, at the request of its customer, transfer a certain sum of money to its oversea branch or correspondent bank instructing it to pay to a named person domiciled (定居的) in that country. 国际汇兑：又称国外汇兑，指的是通过银行的汇兑来实现国与国之间债权债务的清偿和国际资金的转移。 3.A letter of guarantee (L/G) is a written promise issued by a bank at the request of its customer, undertaking(承诺) to make payment to the beneficiary within the limits of a stated sum of money in the event of default (不履行责任) by the principal. A letter of guarantee (L/G) is a written promise by a bank at the request of its customer (the principal applicant), undertaking to payment to the beneficiary within the limits of a stated sum of money in the event of non-performance of the contractual obligations by the principal. 银行保证函 (bankers

letter of guarantee) , 简称为L/G) , 又称银行保证书、银行保函、或简称保函 , 它是指银行应委托人的申请向受益人开立的一种书面凭证 , 保证申请人按规定履行合同 , 否则由银行负责偿付债款。 4.Collection means an arrangement whereby the goods are shipped and the relevant bills of exchange are drawn on the buyer, and/or documents are sent to the seller ' s bank with clear instruction through one of its correspondent banks located in domicile (住所)of the buyer. 托收 (Collection) 是出口方委托本地银行根据其要求通过进口地银行向进口方提示单据 , 收取货款的结算方式。 5.Factoring is the purchase of claims, arising from sales of goods, by a specialized company known as factoring company or factor, who offers primary financial services such as export trade finance(出口贸易融资), maintenance of sales ledger(销售账务处理), collection of receivables(收取应收账款) and protection for buyer ' s credit(买方信用担保). Factoring refers to the purchase of claim by a financial institution from a business entity who has sold goods or provided services abroad to his trade debtor whereby the factor purchases his clients account receivables, normally without recourses, controls the credit extended to importer and administers his clients bookkeeping and collection. 保理是指出口商以商业信用形式出卖商品 , 在货物装船后立即将发票、汇票、提单等有关单据卖断给经营保理业务的财务公司或专门组织 , 收进全部或部分货款 , 从而取得资金融通的业务。保理业务是一项集贸易融资、商业资信调查、应收帐款管理及信用风险担保于一体的新兴综合性金融服务。 6.Forfeiting is a business in which the banks or their subsidiaries discount(贴现)

medium-term promissory notes or drafts related to an international trade transaction without recourse(无追索权). The promissory note or draft is accepted by the importer and guaranteed by an importer's bank ensuring the holder thereof that the importer will pay it at maturity (到期). 福费庭业务 (Forfaiting) 又称包买票据, 系指包买商从出口商那里无追索地购买已经承兑的, 并通常由进口商所在地银行担保的远期汇票或本票的业务。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