

2011年国际商务师考试辅导：进出口结算方式英文 PDF转换
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本文主要介绍进出口结算方式英文，供大家参考学习。碰到不是很懂外贸作业的意向性买家，可以使用下面的句意跟他解释。

Letter of Credit (L/C)
The most popular and a safe method of payment is by a confirmed irrevocable letter of credit at sight. Documents Against Payment (D/P) Documents Against Acceptance (D/A) Cheque and Bank Draft
In exporting to the offshore countries, payment by cheque and bank draft occur more often in a small order, ranging from a few hundred to a couple of thousand U.S. dollars. Cheques and bank drafts are often used in open account and consignment trade arrangements. Both large and small companies may default in their payments, regardless of the amount involved. In times of economic uncertainty, both large and small companies may go out of business. It is important to receive the cheque or bank draft before releasing the shipment. Unless the integrity of the importer is known, it is very important to wait until the cheque or bank draft has cleared before the shipment. International clearing of cheques and bank drafts takes 3 to 4 weeks usually (except in a sight draft with a paying bank in the sellers country) . Not all cheques and bank drafts are genuine, and not all genuine cheques carry a cash value (please refer to the Fly-By-Night Importers for related information) . Trade Arrangements Using the Cheque and Bank Draft
Cash In Advance (CID) The cash in advance, which is the safest term of payment,

most often is effected using the cheque or bank draft. In some cases, the CID term is paid using the telegraphic transfer (T/T) .

Telegraphic Transfer (T/T) The telegraphic transfer——cable transfer or wire transfer——is the equivalent of a cash payment that can be credited directly to the sellers account (the name and address of the sellers bank and the sellers bank account number are required by the buyers bank) . It is fast and safe. Unlike a payment by cheque or bank draft, in which the mailing time alone may take several days to few weeks, plus the clearing time of 3 to 4 weeks for a total of about 4 to 6 weeks before the seller may receive the cash, by means of T/T the seller may receive the cash in a few hours or days. It is important to wait until the T/T has been received before making the shipment, especially when the integrity of the buyer is unknown.

Combination of Letter of Credit and Telegraphic Transfer A combination of letter of credit (L/C) and telegraphic transfer (T/T) is a popular means of payment in the undervalue arrangement. The undervalue is an illegal way of reducing or avoiding the import duties and taxes by underdeclaring the price of imported goods. It is a sneaky way of bringing the landed cost of imported goods to a competitive level. The undervalue is being practiced in certain less developed countries, usually involving items whose import duties are relatively high. There is no need to undervalue the goods if the import duty is 10% or less. Sometimes, an item having a 15% rate of duty may not need to be undervalued too, depending on the method of import duty and sales tax calculations in the importing country. The undervalue arrangement

is highly risky. To avoid trouble the exporter should refrain from using this arrangement. Governments do not encourage exports by undervalue. If an exporter does not violate the foreign exchange control and tax laws of the exporting country and international laws such as copyright and patent, the government of the exporting country usually will not step into the exporters way in the undervalue arrangement. The undervalue arrangement uses two sets of documents. For example, an importer contracted 1,000 pieces of product X at FOB US\$8 each for a total of US\$8,000. The importer may want to declare 25% only (10% to 50% of contract price is declared usually in the undervalue arrangement) or at US\$2 each for a total of US\$2,000. One set of documents will show 1,000 pieces of product X at US\$2 each for a total of US\$2,000, while the other set shows the true value. The importer opens an L/C for US\$2,000 and remits the US\$6,000 balance by T/T. Following the foreign exchange control procedures on exports, the exporter must surrender a total of US\$8,000 inward remittances to the government. While at the destination port, the importer pays the duties and taxes based on US\$2,000, plus the ancillary expenses required in the arrangement. If the importer is caught at the port of destination, shipments may be seized by the customs. The importer has to buy the dollar from the black market and remit it by T/T through a third country. Most often the T/T will not reach the exporter on the agreed time. Quite often, the shipment date arrives before the T/T reaches the exporter. The undervalue arrangement hinges on mutual trust between exporter and importer. The importer has to be very careful because there is a

danger that the exporter may run off after receiving the T/T. In the event of a sour relationship, the importer may run the risk of being blackmailed by the exporter through threat of exposing the private arrangement. With the growing free trade around the world, the undervalue practice is diminishing. 专题推荐：#0000ff>2011年国际商务师执业考试冲刺专题 相关推荐：#0000ff>2011年国际商务师考试辅导：外贸商务函电常见10大类型 #0000ff>2011国际商务师考试辅导：报价版英语函电 #0000ff>2011年国际商务师考试辅导：商业信函 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