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balance transfer 余额代偿 Katherine made a balance transfer from her old credit card to her new one. 凯萨琳申办新卡代偿旧卡。
cancel v. 停（卡） What happens if I want to cancel my card? 如果我想停卡怎么办？
cash card 金卡 What do I need in order to apply for a cash card? 申办现金卡我需要准备些什么？
collateral n. 抵押品；担保品 Without collateral, Mr. Thomas wasn't able to get a loan. 由于没担保品，汤玛斯先生的贷款办不下。
credit card 信用卡 I need to report a stolen credit card. 我要报信用卡失窃。
credit limit 信用额度 Beware of outrageous credit limits, which may lead to uncontrollable spending. 要小心信用度订得太高，这可能会导致花费无度。
credit rating 信用评等 Bob's poor repayment history has really hurt his credit rating. 巴柏不良的还款记录对他的信用评等造成很大的伤害。
debit card 签帐卡 You can use this debit card almost anywhere in the world. 这张签帐卡你几乎全世界任何地方都可使用。
debt consolidation 负债整合 Before you consider debt consolidation, closely examine the proposal. 在考虑负债整合之前，要仔细检查其还款方案。
default n. 违约 The company is in default on its loan agreement. 该公司违反其贷款合约。
freeze v. 冻结（帐户） The bank froze my credit card account after I reported it stolen. 在我报失信用卡后，银行冻结了我的信用卡户头。
installment n. 分期付款 Penny will pay off her student loans in 60 installments. 潘妮分六十期偿还

她的助学贷款。 loan n. 贷款 I confirm that I have read and understood the terms and conditions of the loan agreement. 我确认已阅读并了解这份贷款协议的条件与规定。 minimum finance charge 每月最低应缴金额 Some credit cards have a minimum finance charge. 有些信用卡有每月最低应缴金额的限制。 mortgage n. 房贷；抵押借款 Rick has a twenty-year mortgage. 瑞克要二十年的房贷。 outstanding adj. 未清偿的；未付清的 Our records show you have an outstanding balance of \$6,0 我们资料显示您有一笔六千元的款项未付。 refinance v. 重新贷款 When deciding whether or not to refinance, there are many factors to consider. 在定是否重新贷款时，有许多因素要考量。 statement n. 账单明细 The fee for issuing a replacement card will be charged to your next statement. 信用卡补发用入您下个月的账单明细。 点击下载：[#0000ff>新东方沈昂BEC词汇例解.doc](#) 相关推荐：[#0000ff>BEC信件写作大全\(下载\)](#) [#0000ff>BEC新编剑桥商务英语难词解译\(经科版\)下载](#) [#0000ff>BEC高级真题第二辑word版下载](#) 点击进入：[#0000ff>2011年上半年BEC成绩查询入口](#) 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