



新世纪高职高专
商务英语类课程规划教材

CENTURY BUSINESS ENGLISH

世纪商务英语

外贸英语实务 (第二版)

新世纪高职高专教材编委会组编

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CENTURY BUSINESS ENGLISH

International Trade Practice

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Reasons for International Trade

Uneven distribution of resources

The uneven distribution of resources around the world is one of the basic reasons why nations began and continued to trade with each other. For example, the difference in natural resources between countries has led to the development of trade. Some countries have abundant natural resources, while others have a shortage of them. This has led to the development of trade, as countries seek to acquire the resources they need for their own development.

Part I Case Lead-in

A Chinese company A wanted to push sales of his products to a Japanese company B and made an offer on L/C terms. B replied that he would accept the offer if A changed the term of payment into D/P after 60 days sight, and appointed Bank B as the collecting bank. Why did B make such a counteroffer?

Just as in domestic trade, any transaction in international trade, large or small, has to be settled through payment by the buyer. However, payment in international trade is often beset with more difficulties owing to the fact that either party to a business transaction has relatively limited knowledge of the financial strength and commercial reputation of his counterpart. Payment clause including such aspects as time, place, modes and instruments of payment is very important in an international sales contract.

Part II Reading

International Payment

Payment for international trade is difficult and complicated for a number of reasons. First, longer distance and more **procedures** are involved. Second, longer time is needed. Third, different regulations and laws may be involved. Fourth, currencies and financial systems are different in different countries. Payment must be handled with special care.

Instruments of Payment

Draft

Draft, also referred to as bill of exchange, is an **unconditional** written order issued by one person (the drawer) to another (the drawee), requiring the latter to pay on demand, or at a fixed time or **determinable** future time a sum of money to or to the order of a **specified** person, or to the bearer (the payee). The payee and the drawer are generally but not necessarily the same person, as the drawer can instruct the drawee either to pay "to the order of ourselves" or "to the order of someone else", for instance, the bank.

According to the time of payment, a draft can be a sight draft or a time draft (**usance** draft). The former calls for immediate payment on **presentation** to the payee while the latter is payable

at a later date, e.g. 30, 45, 60 or 90 days after sight or a certain date. According to the identity of the drawer, a draft can be either a commercial draft or a banker's draft. A commercial draft is drawn by a firm or a person, while a banker's draft is drawn by a bank. According to whether the draft is accompanied by shipping documents or not, a draft is either a clean draft or a documentary draft. A documentary draft is accompanied by the relevant documents such as the B/L, the invoice, the insurance policy, etc.

Check

Check is an unconditional order drawn by a **depositor** on a bank, requiring the bank to pay the sum of money to the payee. A check is always at sight and should be paid upon presentation. If a check is issued by a bank, it is called a banker's demand draft.

Promissory note

Promissory note is an unconditional written promise made by one person to another person, engaging to pay on demand, or at a fixed time or determinable future time a sum of money to or to the order of a specified person, or to the bearer. A promissory note can be issued by a person, a firm or a bank, but those issued by persons and firms are not widely used in trade today.

Terms of Payment

Remittance

Remittance means that the payer may on his own initiative remit money to the payee through banks or other institutions. In this case, the buyer gives money to his local bank, the local bank, in turn, issues a **trust deed** for payment and sends it for payment to its branch or **correspondent** bank in seller's country and instructs the bank to make payment to the seller.

According to the different means of sending the trust deed for payment, remittance can be divided into mail transfer (M/T), telegraphic transfer (T/T) and demand draft (D/D). M/T refers to the transfer made between banks by mail, with the advantages of low charges. T/T refers to the transfer made by telecommunication system such as telex or telegraph. Under D/D, the remitting bank, at the request of the buyer, draws a demand draft on its branch or correspondent bank, and instruct the latter to make a certain amount of payment to the seller on behalf of the buyer. The buyer will buy the demand draft from the remitting bank and send the draft to the seller who will present the draft to the paying bank to get money. D/D is transferable, which is different from M/T and T/T. Among these, T/T is very fast and SWIFT members are able to transfer funds within their own telecommunication network at a lower cost, which has made T/T very popular as most international banks are SWIFT members.

Letter of credit

In the practice of foreign trade, the importers prefer to gain control over the goods before paying the money while the exporters prefer to get paid before releasing the goods. A

period to make payment, say, 30, 45, 60 or 90 days after presentation of the documents, but he is not allowed to get hold of the documents until he pays. In the case of D/A, documents are handed over to the importer upon his acceptance of the draft drawn by the exporter. Payment will not be made until a later date. Then the collecting bank **deducts** the relative commissions and charges and remits the balance to the remitting bank which will transfer the sum into the exporter's current account.

New Words and Expressions

1. procedure [prə'si:dʒə] n. 程序, 过程, 步骤
2. unconditional [ˌʌnkən'dɪʃənəl] adj. 无条件的, 绝对的
3. determinable [dɪ'tə:mɪnəbl] adj. 可决定的
4. specified ['spesɪfaɪd] adj. 指定的
5. usance ['ju:zəns] adj. 远期的 n. 票据期限
6. presentation [ˌprezən'teɪʃən] n. 提示
7. identity [aɪ'dentɪti] n. 身份, 特性
8. depositor [dɪ'pɒzɪtə] n. 存款人, (银行的) 储户
9. remittance [rɪ'mɪtəns] n. 汇付, 汇款
10. trust deed 信托书, 委托书
11. correspondent [ˌkɒrɪ'spɒndənt] adj. 对应的
12. release [rɪ'li:s] vt. 释放, 放开
13. prescribe [prɪ'skraɪb] vt. 规定, 指定
14. tender ['tendə] vt. 提出
15. irrevocable [ɪ'revəkəbəl] adj. 不可撤消的, 不能改变的
16. revoke [rɪ'vəʊk] vt. 撤销, 取消, 废除
17. beneficiary [ˌbenə'fɪʃəri:] n. 受益人, 受惠人
18. assurance [ə'ʃʊərəns] n. 保证, 担保, 确信
19. revolving [rɪ'vɒlvɪŋ] adj. 循环的
20. expiry [ɪk'spaɪəri] n. 满期, 终止, 届期
21. forward ['fɔ:wəd] vt. 发送, 转寄, 转交
22. deduct [dɪ'dʌkt] vt. 扣除, 减去

Notes

1. SWIFT: 全称为 Society Worldwide Interbank Financial Telecommunication (环球同业银行金融电讯协会), 是一个国际银行间非盈利的国际合作组织, 为国际金融业务提供快捷、准确、优良的服务, 运营着世界级的金融电文网络。银行和其他金融机构通过它与

同业交换电文,从而完成金融交易。除此之外,SWIFT还向金融机构销售软件和服务。该协会成员银行都有自己特定的SWIFT代码,即SWIFT CODE。在电汇时,汇出行按照收款行的SWIFT CODE发送付款电文,就可将款项汇至收款行。

I. Answer the following questions.

1. What are the instruments of payment commonly used in international trade?
2. What is a draft? Explain the types of drafts.
3. What is the main advantage of L/C?
4. What are the types of L/C?
5. Under what conditions can collection be used in international trade?
6. Please describe D/A and D/P.
7. How can we decide which term of payment we shall use in real transaction?
8. Which term of payment does the exporter prefer to use? Why?

II. True or false questions.

1. There are three parties involved in a draft, while two parties in a promissory note.
2. The payee and the drawer of a draft used in international trade must be the same person, that is, exporter.
3. A check can be seen as a special draft.
4. Remittance involves four parties together.
5. An L/C is a conditional bank undertaking of payment, and refers to banker's credit.
6. An L/C is irrevocable if it does not stipulate whether it is irrevocable or revocable according to UCP 600.
7. The exporter prefers a confirmed L/C to an unconfirmed L/C.
8. Under D/A, it is the bank in exporter's country who makes acceptance to the draft and delivers documents to the importer.
9. In the case of D/P, documents will not be released to the importer until payment is made.
10. As to the exporter, the risk of D/A 60 days after sight is greater than D/P 60 days after sight.

III. Fill in the blanks with the best choice.

1. There is a draft whose drawer and drawee are both bankers. Which one is it in the followings?
 - a. Commercial draft.
 - b. Banker's draft.
 - c. Clean draft.
 - d. Documentary draft.
2. There are three parties to a draft. Which one is not included?
 - a. Drawer.
 - b. Drawee.

- c. Payee. d. Bank.
3. A Check is a kind of _____ drawn on a banker.
a. sight draft b. time draft
c. sight promissory note d. time promissory note
4. Which one of the following is not the means of remittance?
a. L/G. b. M/T. c. T/T. d. D/D.
5. Which means of international payment is a kind of banker's credit?
a. Remittance. b. Collection. c. L/C. d. D/D.
6. Which L/C means double guarantee for the beneficiary?
a. Revocable L/C. b. Documentary L/C.
c. Confirmed L/C. d. Transferable L/C.
7. As to confirmed L/C, the payment responsibility of confirming bank is _____.
a. primary b. secondary c. third d. fourth
8. The most important document in documentary collection is _____.
a. commercial invoice b. certificate of origin
c. bill of exchange d. certificate of inspection
9. As to the exporter, the risk of D/P, D/A and L/C can be arranged (from great to small) as followings: _____.
a. D/A, D/P, L/C b. L/C, D/P, D/A
c. D/P, D/A, L/C d. D/A, L/C, D/P
10. In the following terms of settlement, which is the most risky one for the exporter?
a. T/T in advance. b. D/A. c. D/P at sight. d. D/P after sight.

IV. Read and study the following contract clauses about payment.

- The buyer shall pay 100% of the invoice value in advance by M/T to reach the seller no later than July 15, 2012.
- The payment is made by D/P after 60 days sight. The buyer shall duly accept the documentary draft drawn by the seller at 60 days sight upon first presentation and make payment on its maturity. The shipping documents are to be delivered against payment only.
- The buyer shall open through a bank acceptable to the seller an irrevocable sight L/C to reach the seller 45 days before the date of delivery, valid for negotiation in China until the 15th day after the shipment date.
- Payment: by irrevocable L/C payable by draft at sight opened by the buyer through a bank acceptable to the seller to reach the seller 30 days before time of shipment and remain valid for negotiation until the 15th day after the date of shipment.

《外贸英语实务》内容摘要

《外贸英语实务》的编写着眼于将外贸知识和英语应用能力“融合”的形式，遵循专门用途英语教学的原则，注重“系统性”、“实用性”和“实训性”特色。

其主要特点如下：

1. 模拟业务流程。教材以进出口贸易（主要是货物贸易）的主要业务环节为主线，系统地介绍了国际贸易操作规程和惯例。共分为三大模块，第一模块简要介绍国际贸易的相关概念，第二模块根据合同磋商的基本步骤和合同条款编写，第三模块介绍了合同履行过程中的相关活动及注意事项。其章节安排紧紧围绕国际贸易流程进行，各章相互衔接，组成完整的外贸流程体系。

2. 强化技能训练。教材每章内容自成体系，简化理论叙述，改正面阐述为实例渗透，深入浅出、循序渐进。教材强调以真实的工作过程设计教学情境、重构教学内容，以任务驱动教学，其课后练习题型多样，学生边学边练、学练结合，注重所学知识在实践中的运用，为学生技能训练提供平台。

3. 贴合就业实际。教材着重培养学生的职业动手能力，将理论教学与实训教学有效融合，力争将就业岗位实际工作程序、先进的操作方法、有效的组织管理模式在教材中加以呈现，反映国际贸易真实工作过程。教材内容突出实践性，教师能够充分利用院校进出口业务流程模拟实验室、商务谈判模拟实验室等实训资源，提高学生动手操作能力。

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