

尚德机构

SUNLAND



外贸函电

嘉嘉老师

Lesson 11 Terms of Payment

支付条款

支付条款是最为关键的条款之一。

Terms of Payment

1. 预付款 **advance payment**
 2. 信用证 **letter of credit, L/C**
 3. 付款交单 **document against payment , D/P**
 4. 承兑交单 **document against acceptance, D/A**
 5. **Open account, O/A**
- ★ 支付条款要根据客户的信誉、贸易金额大小、出口商融资能力等具体情况来决定。

活学活用

D/P:

L/C:

D/A:

O/A:

活学活用

D/P: documents against payment 付款交单

L/C: Letter of credit, L/C 信用证

D/A: documents against acceptance 承兑交单

O/A: open account, O/A 记账

提议比较容易接受，采用平铺直叙式；

提议不容易被接受，采用迂回曲折式。

例1： 进口商要求光票托收

Dear Mr. Li,

Many thanks for your firm offer for a hundred leather bags. If our connoisseur coincides with our consumers, the attractive designs and the superior quality will surely find a promising market in our local areas.

We can understand your requirement for payment by irrevocable letter of credit, which is also our usual practice.

If the exhibition at our coming trade show proves successful, you can rely on growing imports of your leather bags.

Please ship the samples before the end of this month and draw on us at 30 days' sight.

例2： 出口商同意光票托收

Dear Mr. Hoffman,

Your 100 leather bags are on the way to you.
We shipped by Fedex and you can track the
whereabouts of this parcel on the internet,
tracking number 3523 2345 9823.

We agree to clean collection for this order as an exception. For future normal orders,
L/C will be required. We wish you a great success at the show and looking forward to your repeat orders.

Cordially,

Word Bank

1. **coincide with...** 符合，和...一致
2. **giveaway** n. 免费样品
3. **formality** n. 手续（信用证从申请、审核、批准、开证、通知，需要相当时间，一般为两周）
4. **insist** v. 坚持
5. **exhibition** n. 展览会
6. **rely on** 依靠，相信

Word Bank

7. **Fedex** 联邦快递（美国快递公司）

8. **whereabouts** n. 行踪，下落

9. **track** v. 追踪

重点短语

1. irrevocable letter of credit 不可撤销信用证
revocable L/C 可撤销信用证

2. clean collection 光票托收

托收一般分两种： 跟单托收和光票托收

（光票托收： 单据只有汇票， 没有其他单据； 跟单托收： 除了汇票还包含发票、 装箱单据、 商检单据、 保险单据和运输单据等）

Eliminate Redundant Words

去除多余的词

例如：

Collaborate together

Connect together

Cooperate together

Early beginnings

Final completion

练习题： **Put the following letter into Chinese**

Dear Sirs,

we would like to place an order for 500 sets “Lenova” brand Model 262 notebook computers at price of US \$ 550 each, CIF EMP, for shipment during July/ August.

We used to pay for all our orders by sight L/C. This order amounts US \$ 275 000 in total and , since we have only moderate cash reserves for the time being, tying up funds for three or four months. Would cause problems for us.

We appreciate the support you have given us in the past and would be most grateful if you could extend this favor to us and agree to 50% by L/C and 50% by D/P at sight. If you are agreeable, please send us your contract. On receipt, we will establish the relevant L/C immediately.

**Improve the following phrases by eliminating
the redundant words:**

Collect together

Consequent result

Couple together

Entirely complete

Final ending

Joint cooperation

Plan in advance

Write a letter according to the information given below:

来函收悉， 贵公司认为我们已报去成套设备很适合于当地的各种条件， 拟予采用， 甚慰。至于价格和付款方式问题， 先答复如下：

(1) 付款方式： 我公司在出口贸易中均接受信用证付款， 这是历来的习惯做法， 贵公司大概早已知道。现贵公司既提出分期付款的要求， 经考虑改为**50%**货贷信用证在第一批货物付运时付清；余下**50%**分两期在运完毕后**1**年内末批货物交付清。

Write a letter according to the information given below:

(2) 价格方面： 我公司肯定地说，所报的价格是经过全面考虑仔细核算的，是符合目前市场水平的。我们在付款方式方面已作出如上让步，对贵公司已非常有利，所以，对贵方要求降价一事，我们实难照办。

以上意见请再予研究考虑，对其他条款如无不同意见，请即寄来订单，以便制订合约。

Lesson 12 Credit

信用

Credit Card 信用卡



常见的支付方式

(1) 付款交单 D/P , Documents Against Payment

(2) 承兑交单 D/A Document Against Acceptance

由于承兑交单和记账贸易中买方可以在未支付货款的情况下取得单据或货物，实际上这两种支付方式是一种短期信用销售。

一般情况下，我们假定买方不肯轻易接受赊销的，这类信函属于
 型？

一般情况下，我们假定买方不肯轻易接受赊销的，这类信函属于说服型，要用迂回曲折法。

例 1： 买房要求**O/A**或**D/A** 支付方式

O/A

Open Account 记账

Dear Mr. Liu,

Thanks to your close cooperation, we have successfully concluded a number of deals.

As you know, we are operating in a very competitive market. ...many local and international suppliers are offering credits up to 90 days. ...We would ask you to change the terms of payment to D/A 60 days. ...

例2： 回复D/A的请求

Dear Mr. Kretchmer,

Thanks for your e-mail yesterday. We are glad that you have succeeded in obtaining large orders.

Yes, it is a common practice for the sellers to offer credits to buyers. We can understand your position as an importer in face with such fierce competition.....So we usually compensate our customer by offering a more competitive price.

Word Bank

1. **conclude** v. 达成(交易)
2. **expand** v. 扩展
3. **operating in a very competitive market**
在高度竞争的市场运营
4. **lure** v. 吸引
5. **chain stores** 连锁店
6. **compensate** v. 补偿
7. **bill** n. 单据, 票据

Word Bank

8. **sensitive** adj. 敏感的

9. **factor** n. 保理机构，即购买企业的收账款并催收账款的金融机构

Avoid Dangling Element

避免悬垂修饰语

(Dangling modifier 或 Dangling element)

悬垂修饰语

悬垂修饰语是函电写作中的常见 错误之一。

每个句子中有一个逻辑主语，这个逻辑主语如果缺位，就 必须和主句中的主语一致。逻辑主语缺位而又和主句中的主语不一致，这种结构叫做悬垂修饰语。

例：

Having rotted in the cellar during the winter, we were not able to sell the apples.

如果任已经在地窖里腐烂，就不可能再讨论销售苹果的事情了，所以腐烂的只能是苹果。

应改写为：**Having rotted in the cellar during the winter, the apples could not be sold.**

练一练： 中译英

1. 我们的生意受到经济萧条的严重影响，一旦市场转机，我们一定会考虑给予你们更优惠的支付方式。
2. 如果贵方能将他的信用状况、财务情况以及付款方面的信誉等情况告知我们，我们将非常感激。
3. 我们今天已由伦敦的中国银行开出了一张以你方为抬头人的信用证，计**50**万美元。

练一练： 中译英

1. 我们的生意受到经济萧条的严重影响，一旦市场转机，我们一定会考虑给予你们更优惠的支付方式。

Our business has been hit rather hard by the recession. We would offer you better terms of payment once the market improves.

练一练： 中译英

2. 如果贵方能将他的信用状况、财务状况以及付款方面的信誉等情况告知我们，我们将非常感激。

We shall greatly appreciate it if you can inform us his reliability, financial standing and reputation for paying bills.

练一练： 中译英

3. 我们今天已由伦敦的中国银行开出了一张以你方为抬头人的信用证，计**50**万美元。

We have issued a letter of credit through Bank of China London in your favor for USD500 000.

改写： 避免悬垂修饰语

1. **While walking down Madison Avenue, a bright idea popped into my head.**

While I was walking down Madison Avenue, a bright idea popped into my head.

改写： 避免悬垂修饰语

2. Working as fast as possible, the budget was soon ready.

Working as fast as possible, the committee soon had the budget ready.

改写： 避免悬垂修饰语

3. After proofreading every word, the memo was ready to be signed.

After proofreading every word, the manager was ready to sign the memo.

Lesson 13 L/C Establishment

提示开证（催证）

合同签署，支付条件为信用证。

应催促客户及时开出信用证，以免在合同执行过程中出现问题。此类函电用于提醒对方，属于中心信息，应采用平铺直叙法。

例1： 提示客户及时开证

Dear Antonio,

We thank you for your letter together with counter-signed Sales Contract No.1459FD45, covering 10 000 metric tons of metallurgical coke.

... To ensure smooth execution. Please open the relative credit as soon as possible so that we can ship your consignment without delay... terms and conditions in the L/C are exactly the same as those in our contract so that there is no need for amendment, which is costly and time consuming.

Thank you for your cooperation.

写作采用平铺直叙法，语气要有紧迫感，可以适当暗示一下迟开信用证可能带来的后果。

例2： 催促客户赶快开证

Dear Antonio,

Subject: L/C Under Contract No. 1459FD45

We are glad to tell you that we have already started sending coke to Tangu. If everything goes smoothly, we can expect to have all the goods ready in a month.

... As you know, we can continue the dispatch of more coke to loading port only if your L/C arrives in time.

The price of metallurgical coke is rising owing to brisk demand. We have good reasons to believe that the trend will continue. ...

If your L/C is already on the way, please accept our thanks. Or else, please rush to establish the credit. We assure you timely shipment if L/C is received within 10 days.

Word Bank

1. **sales contract** 销货确认书
2. **covering** 关于= **dealing with**
3. **coordinate** n. 协调
4. **consolidate** v. 集货； 集港
5. **loading port** 装运港
6. **execute** v. 执行
7. **terms and conditions** 条款和条件
8. **amendment** n. （信用证的） 修改

Word Bank

9. trend n. 趋势

10. metallurgical coke 冶金焦

11. ensure v. 保证

12. consignment n. (一批)货

13. establishment of L/C 开信用证

14. applicant 申请人

15. beneficiary n. 受益人

不卑不亢

函电写作中，礼貌（**courtesy**）是
通常的准则，但礼貌不是奉承、卑
躬屈膝。

例 1:

Gentlemen,

Our most sincere apologies for the foolish error we made in handling your last order. Our distribution coordinator, our driver, and myself, all wish to say we're extremely sorry.

We are so very thankful, too, for the renewed opportunity your good company is giving us to serve your needs. We shall continue trying, to the limits of our ability, to justify your faith in our efforts.

(道歉没有错，但如果道歉和赞美过了就会适得其反。)

例 2:

We are extremely and sincerely sorry for the error and ask that you accept our humble and sincere apology for the undue inconvenient suffered by you.

We beg to acknowledge receipt of your letter dated 11th December.

We beg to enclose herewith our invoice.

（以上的写作中不是“礼貌”而是“卑恭”，商业信函没必要低三下四。）

正确写作姿势：

We are concerned about the inconvenience you have suffered, and apologize sincerely.

**We have received your letter of Dec.11.
Our invoice is enclosed. Or: We are pleased to enclose our invoice.**

练习题： 中译英

1. **6月12日**来函收到，获悉你方已经开出以我方为受益人的信用证。
2. 一经本公司确认之后，我们马上开一份不可撤销信用证给贵公司。
3. 我们同意将即期信用证付款方式改为即期付款交单。

练习题： 中译英

1. 6月12日来函收到，获悉你方已经开出以我方为受益人的信用证。

We thank you for your letter of the 12th June from which we note that you have established the L/C in our favor.

练习题： 中译英

2. 一经本公司确认之后，我们马上开一份不可撤销信用证给贵公司。

We will open a irrevocable L/C in your favor right after our confirmation.

练习题： 中译英

3.我们同意将即期信用证付款方式改为即期付款交单。

We'll agree to change the terms of payment from L/C at sight to D/P at sight.

练习题： 英译中

- 1. The amount of this credit shall be restored automatically twice after negotiation.**
- 2. The amounts paid under this credit are again available to you automatically until the total of the payments reaches US\$100 000.**
- 3. The amount shall be reinstated after each negotiation only upon receipt of Issuing Bank's notice stating that the credit is renewed.**

练习题： 英译中

- 1. The amount of this credit shall be restored automatically twice after negotiation.**

本信用证项下金额于每次议付后自动循环两次。

练习题： 英译中

2. The amounts paid under this credit are again available to you automatically until the total of the payments reaches US\$100 000.

本信用证项下支付金额， 于每次议付后自动回复循环， 直至所用金额达到**10**万美元为止。

练习题： 英译中

3. The amount shall be reinstated after each negotiation only upon receipt of Issuing Bank's notice stating that the credit is renewed.

于每次装货议付后，须待收到开证银行通知，方可恢复到元金额使用。

Lesson 14 L/C Amendments

信用证的修改

L/C Amendments

以银行信用代替了商业信用。虽然是根据进出口双方的买卖合同开出来的，但又不受买卖合同的约束，出口商收到信用证以后，第一要务就是审核信用证，看其中的条款是否与合同一致。

装运期是合同和信用证中非常重要的条款，千万不能马虎！

要求修改信用证的信函属于要求类信息，

一般采用平铺直叙的布局。

例1： 信用证船期提前， 要求修改

Dear Antonio,

We thank you for L/C No. 1459FD45 covering your order of 10 000 metric tons of metallurgical coke.

On going over the terms and conditions, we found, that the date of shipment is not extended as we have agreed. ...ask you to extend the shipping date to May 15 and the validity of the credit by the beginning of June, thus enabling us to effect shipment of the goods in question.

Yours truly,

例2： 出口商未能按合同要求及时开出信用证 导致
出口商不能及时备货，订舱，合同推迟，要求修改
信用证

Dear Mr. Mandala,

We thank you for your Letter of Credit No. DTH094
covering the 200 sets of Butterfly sewing machines. ...

The ship on which we booked space left without your
consignment. Without your L/C, we did not know how to
supply all the shipping particulars. So we had to cancel
our booking. The next direct steamer from Shanghai to
your port sails at the beginning of next month. So please
extend the shipment date of your L/C to October 15 and
validity to October 30.

Sincerely yours,

Word Bank

1. **expedite** v. 加快，加紧办理
2. **advance** v. 提前
3. **extend** v. 展期
4. **validity** n. 有效期
5. **in question** 谈论的事
6. **effect shipment** 装船
7. **find a stead market** 畅销
8. **booking** n. 所订舱位

Word Bank

9. shipping particulars 发货详情

10. consignment n. 一批交付的货, 货物

11. consignee n. 收货人

Avoid Long-Winded Expression

长话短说

例：

(1) **And contents duly noted**

如果信函的内容不知道，肯定是不可能回复的。

(2) **Permit me to say**

似乎有点儿虚伪，没有人等到大家的同意
你不是就说了么

练习题： 中译英

1. 信用证会增加我们进口的成本。
2. 第**1986**号合同项货物现已备妥待运， 请赶快开立信用证。
3. 我们要求用不可撤销的、允许分批装运、金额为全部货款、并以我方为抬头人的信用证，凭即期汇票支付。

练习题： 中译英

4. 信用证上还用写明“保兑”吗？
5. 开证得交押金，因此花费较大
6. 香港的许多银行能够开立信用证，而且用人民币支付。

练习题： 中译英

1.信用证会增加我们进口的成本。

A letter of credit would increase the cost of my import.

练习题： 中译英

2. 第**1986**号合同项货物现已备妥待运， 请赶快开立信用证。

As the goods under Contract No. 1986 are now ready for shipment, please rush your L/C.

练习题： 中译英

3. 我们要求用不可撤销的、允许分批装运、金额为全部货款、并以我方为抬头人的信用证，凭即期汇票支付。

For payment we require 100% irrevocable L/C available by draft at sight in our favor with partial shipment allowed.

练习题： 中译英

4. 信用证上还用写明“保兑”吗？

**Is the wording of “confirmed”
necessary for the letter of credit?**

练习题： 中译英

5. 开证得交押金， 因此花费较大。

It's expensive to open an L/C because we need to put a deposit in the bank.

练习题： 中译英

6. 香港的许多银行能够开立信用证，而且用人民币支付。

Many Banks in Hong Kong can open L/C's and effects payment in Renminbi.

改写句子

- 1. He is here for the purpose of working.**
- 2. In answer to your enquiry of June.2, we would say that we are not permitted to quote your prices to unauthorized dealers.**
- 3. In order that sufficient time be allowed...**

改写句子

1. He is here for the purpose of working.

He is here to work.

改写句子

2. In answer to your enquiry of June.2, we would say that we are not permitted to quote your prices to unauthorized dealers.

About your enquiry of June. 2, we are not permitted to quote your prices to unauthorized dealers.

改写句子

3. In order that sufficient time be allowed...

To allowed sufficient time...

学习是
一种信仰



THANK YOU

IN LEARNING WE
TRUST