

Unit 2  
Lesson 12  
Banks and their customers  
银行和顾客

First listen and then answer the following question.  
听录音，然后回答以下问题。

Why is there no risk to the customer when a bank prints the customer's name on his cheques?

When anyone opens a current account at a bank, he is lending the bank money, repayment of which he may demand at any time, either in cash or by drawing a cheque in favour of another person. Primarily, the banker-customer relationship is that of debtor and creditor -- who is which depending on whether the customer's account is in credit or is overdrawn. But, in addition to that basically simple concept, the bank and its customer owe a large number of obligations to one another. Many of these obligations can give in to problems and complications but a bank customer, unlike, say, a buyer of goods, cannot complain that the law is loaded against him.

The bank must obey its customer's instructions, and not those of anyone else. When, for example, a customer first opens an account, he instructs the bank to debit his account only in respect of cheques drawn by himself. He gives the bank specimens of his signature, and there is a very firm rule that the bank has no right or authority to pay out a customer's money on a cheque on which its customer's signature has been forged. It makes no difference that the forgery may have been a very skilful one: the bank must recognize its customer's signature. For this reason there is no risk to the customer in the practice, adopted by banks, of printing the customer's name on his cheques. If this facilitates forgery, it is the bank which will lose, not the customer.

GORDON BARRIE and AUBREY L. DLAMOND *The Consumer Society and the Law*

New words and expressions 生词和短语

- current
- adj. 通用的，流行的
- account
- n. 账户
- cash
- n. 现金
- debtor
- n. 支票
- debtor
- n. 借方
- creditor
- n. 贷方
- obligation
- n. 义务
- complication
- n. 纠纷
- debit
- v. 把... 记入借方
- specimen
- n. 样本
- forge

- v. 伪造  
forgery
- n. 伪造（文件，签名等）  
adopt
- v. 采用  
facilitate
- v. 使便利

#### 参考译文

任何人在银行开一个活期账户，就等于把钱借给了银行。这笔钱他可以随时提取，提取的方式可以是取现金，也可以是开一张以他人为收款人的支票。银行与储户的关系主要是债务人和债权人的关系。究竟谁是债务人谁是债权人，要看储户是有结余还是透支。除了这一基本的简单的概念外，银行和储户彼此还需承担大量义务。其中许多义务往往引起问题和纠纷。但是储户不能像货物的买主那样来抱怨法律对自己不利。

银行必须遵照储户的嘱托办事，不能听从其他人的指令。比如，储户首次在银行开户时，嘱咐银行他的存款只能凭本世人签字的支票来提取。他把自己签名的样本交给银行，对此有一条非常严格的规定：银行没有任何权利或理由把储户的钱让伪造储户的支票取走。即使伪造得很巧妙，也不能付款，因为银行有责任辨认出其储户的签名。因此，某些银行已采用把储户印在支票上的作法。这种做法对储户毫无风险。如果因这种作法出现了伪造的话，受损失的将不是储户，而是银行。