

金融英语阅读：借记卡 PDF转换可能丢失图片或格式，建议
阅读原文

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The savings deposit is a method of deposit that sets no limit on maturity date, time and amount of deposit and withdrawal. According to the different methods of deposit and withdrawal, there are four types of savings deposit: current passbook deposit, current check deposit, time-demand optional deposit, debit card deposit and notice deposit.

活期储蓄存款是指不确定存期、客户可随时存取款、存取金额不限的一种储蓄方式。按其存取款方式，活期储蓄存款又可分为活期存折存款、活期支票存款、定活两便存款、借记卡及通知存款等。

I. Definition 一、定义 The debit card deposit is defined as one that does not have a definite term, which is based on the current passbook account opened in the bank. It can't be overdrafted. With one current passbook, only one debit card can be opened. You can apply for the debit card without any guarantee.

The functions of the card includes deposit or withdrawal, account transferring between the cards, inquiry of remaining amount, modification of password and consumption on the POS, etc. The cardholder can report loss, freeze, cancel the report of loss, cancel the freeze of the debit card . All these don't influence the use of the basic account. 借记卡存款是以在银行开户的活期存折为基本账户，没有存款期限的一种储蓄方式。借记卡存款不可以透支，每一个活期存折只允许开一个借记卡，客户申请借记卡不需要担保。其功能包括存取款、卡与卡转账、余额查询、

修改密码、POS机消费等。持卡任可以对借记卡挂失、冻结、解挂、解冻，不影响基本账户的使用。

II. Service Features 二、业务特点

Debit card deposit is the most basic and conventional method of bank deposit. A client may make deposits or withdrawals at any time. For its free and flexible use of funds, the debit card deposit is taken as the basis of clients financial asset managements. 借记卡存款是银行最基本、常用的存款方式，客户可随时存取款，自由、灵活调动资金，是客户进行各项理财活动的基础。

III. Functions 三、功能

Aside from the functions of deposit and withdrawal, a debit card deposit account also has the following functions: 借记卡账户除了具有存取款功能外，还有以下功能：

1. To apply for debit card with which you may handle such banking services as withdrawals and transfer on an ATM, and consumption at the specially engaged shops. 1、申办借记卡，可在ATM机上办理取款及转账等银行业务，可在特约商户购物消费；
2. To handle salary payment service on agency. 2、办理代发薪服务；
3. To apply for telephone banking service. 3、申请电话银行服务；
4. To make an automatic banking. 4、通存通兑。

A client with a debit card deposit account may handle the deposit or the withdrawal at any savings office with the debit card. 客户只要开立借记卡存款账户，便可以持借记卡在银行储蓄网点办理存取款业务。

IV. Procedures for Account Opening 四、开户手续

1. A debit card may be issued to you at the same time at any savings office after you transact the deposits and deposit a certain amount of cash (RMB 1 yuan at least) at the card issuing institution. 1、在银行发卡机构办理存款手续，存入一定数额现金（起存1元）

, 即可获得借记卡。 2. At the time of account opening, the client may choose the method of withdrawal by password. If the method of withdrawal password is chosen, the client shall put on the spot a six-digit password into your savings account. The password is put in through the password processor on the counter and is unknown to any other person including the teller of the bank. The password is the key with which you may make withdrawals and you must keep it in mind and not leak it to others. 2、开户时可选择凭密码取款或凭存折取款方式，如选择凭密码取款方式，客户须当场选择一个6位数字输入作为该活期储蓄账户的密码，在柜台上的密码器上输入，包括银行经办人员在内的其他人都无法知道密码。密码相当于您取款的一把钥匙，必须牢记，不可泄露他人。 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