

金融英语阅读：个人存单质押贷款 PDF转换可能丢失图片或格式，建议阅读原文

[https://www.100test.com/kao\\_ti2020/130/2021\\_2022\\_\\_E9\\_87\\_91\\_E8\\_9E\\_8D\\_E8\\_8B\\_B1\\_E8\\_c92\\_130378.htm](https://www.100test.com/kao_ti2020/130/2021_2022__E9_87_91_E8_9E_8D_E8_8B_B1_E8_c92_130378.htm) Personal loan pledged by certificates of deposit ( CD ) /treasury bonds is a kind of business combining deposit and loan in which the client gets a certain amount of Renminbi loan from the bank by pledging undue certificate ( s ) of time deposit and also repays the principal and interest accrued on schedule. CDs used for hypothecation are limited to certificates of time deposits issued by the savings outlets in the local administrated area of the tier-one branches of and branches under the Bank of China.来源：www.examda.com Any resident in China with full capacity for civil conduct, holder of undue certificates of time deposit in local or foreign currencies issued by the Bank of China or treasure bonds, may apply for a personal loan pledged by CDs/treasure bonds to the Bank. The length of maturity of a personal loan pledged by CDs/treasury bonds may not exceed the due date of the pledged CD. Besides, the longest maturity shall be one year. If multiple certificates of personal deposit are pledged, the length of maturity shall be set according to the nearest due date. For automatic renewal certificates of deposit, the length of maturity shall be set according to the length of automatic renewal. The interest rate for loans of the same grade announced by the Peoples Bank of China applies to the interest rate for personal loans pledged by CDs/treasury bonds. The interest rate shall not float beyond the ceiling rate specified by the Peoples Bank of China. If the length of

maturity is less than six months, the interest rate shall be that for the six month loan. For repayment before maturity date, the interest shall be calculated according to the originally set interest rate and the actual number of days of borrowing. In case the Peoples Bank of China adjusts the interest rate, the contracted interest rate is still adopted within the length of maturity.来源：www.examda.com

Borrowers may use the loans for purchases of houses, cars and expensive consumer durables, for house refurbishing, vacation and travel, education and other consumer demands, as well as for working capital demand in normal operations. The minimum amount of a personal loan pledged by CDs/treasury bonds is RMB1,000. The amount of the loan shall in principle not exceed 90% of the face value of the pledged CD ( for deposits in foreign currencies, calculated in Renminbi translated at the current day buying rate of foreign exchange [bank note] ). The maximum borrowing limit of a single loan shall in principle not exceed RMB3,000,000.来源：www.examda.com

The borrowers may use cash or deposits with the Bank of China for debt service. With the consent of the lender, the borrowers may repay the principal and interest of the loans ahead of schedule. 个人存单质押贷款是以客户未到期的定期储蓄存单做质押，从银行取得一定金额的人民币贷款，并按期偿还贷款本息的一种存贷结合业务。用于质押的存单仅限于中国银行一级分行及直属分行本辖区内各储蓄网点所开具的定期储蓄存单。来源：www.examda.com

凡具有完全民事行为能力之中国境内居民，持有中国银行开具的未到期本、外币定期储蓄存单者均可向我行申请办理个人

存单质押贷款。个人存单质押贷款期限不得超过质押存单的到期日，且最长不超过一年。若为多张个人存单质押，以距离到期日最近的时间确定贷款期限。办理自动转存的存单视自动转存期限长短确定。个人存单质押贷款利率按中国人民银行公布同档次贷款利率执行。利率上浮的最高比例不得超过中国人民银行的规定。借款期限不足6个月的按6个月贷款利率确定，提前还贷按原定利率和实际借款天数计算。如遇中国人民银行调整利率计息，在贷款期限内仍按合同利率执行。借款人可将贷款用于购买住房、汽车、大额耐用消费品和用于家居装修、度假旅游、教育助学等消费需求，以及用于正常经营的资金需求。来源：[www.examda.com](http://www.examda.com) 个人存单质押贷款额度起点为人民币1000元；贷款金额原则上以不超过存单面额80%的质押率计算（外币存款按当日公布的外汇（钞）买入价折成人民币计算）；贷款最高限额原则上单笔不超过10万元人民币。借款人可用现金或其在中国银行的存款偿还贷款本息。经贷款人同意，借款人可提前归还贷款本息。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](http://www.100test.com)