

金融英语阅读：整存整取定期储蓄 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_130390.htm The time Deposit is a method of bank deposit with a definite date of maturity, made for one time or by many times on schedule (during the appointed deposit term) , or withdrawn together with the interest in a lump sum or by installment. According to the way of deposit and withdrawal, the time deposit has the following categories: lump-sum deposit amp. withdrawal time deposit refers to savings deposit whose principal is deposited at a time with the minimum amount of 50 RMB yuan and whose term is set by the depositor at the time of account opening. The maturities range from three grades: 3 months, 1/2 year, 1 year, 3 years, 5 years. A deposit certificate (passbook) is issued to you after the principal is deposited. When the deposit falls due, the depositor can withdraw the principal and accrued interest with the certificate (bankbook) . 一、定义来源

： www.examda.com 整存整取定期储蓄存款是指一次存入本金，起存金额为50元人民币，开户时确定存期的一种储蓄形式。存期分三个月、半年、一年、三年、五年，由储蓄机构发给存单（折），到期凭存单（折）支取本息。 II.Service

Features来源： www.examda.com 1.Lump-sum deposit & withdrawal time deposit has the characteristics of long maturity and high interest rate, and the longer the period, the higher the interest rate, which is suitable for depositing of savings that will not be used within a quite long period of time. It will satisfy the depositor ' s

needs of accumulated funds with plans for a definite purpose. 2. In the deposit term, the interest is calculated at the same rate on time deposit. If there is no withdrawal upon maturity date, the interest, which is post dated, is calculated at the current deposit rate declared on the day of withdrawal. If the depositor agrees, the bank can manage a promissory or an automatic renewal time deposit. Then the interest will be calculated at the rate declared on the redeposit day. 3. Partial or full amount withdrawal in advance and collection from other places are permitted. For the withdrawal amount in advance, the interest is computed at the current rate quoted on the day of withdrawal.

二、业务特点来源：www.examda.com 1、整存整取定期储蓄存款具有期限长、利率高的特点，而且存期越长利率越高，适用于较长时期不用的节余款项的存储，可以满足人们为一定用途而有计划存取的需要。 2、存期内按存入时同档次定期利率计息，到期未支取，超过存期部份按支取日公布的活期利率计息。也可根据储户意愿，办理定期存款到期约定或自动转存，存款到期转存，按转存日挂牌公告的利率计息。 3、整存整取定期储蓄存款可以部分或全部提前支取，也可以办理异地托收。提前支取按支取日挂牌公告的活期储蓄存款利率计息。 III.Procedures for Account Opening

来源：www.examda.com 1.In opening an account, the depositor shall present his ID card or other valid credentials. 2.Such deposit may be withdrawn fully or partly prior to maturity for once, or, upon authorization in advance, and handled on agency renewal of depositing upon maturity by the bank. 3.At the time of account opening, the client may choose the method of withdrawal by

password or with a passbook. If the method of withdrawal by password is chosen, the depositor shall enter on the spot a six-digit password into your savings account through the password processor on the counter.

三、开户手续来源：www.examda.com

- 1、开立存款账户时，储户可凭其身份证或其他有效身份证件。
- 2、本存款可允许全部或部分提前支取一次，也可预约由银行代办到期转期续存。
- 3、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，储户须当场在柜台上的密码器上输入一个6位数字作为账户的密码。

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