

金融英语阅读：存本取息定期储蓄 PDF转换可能丢失图片或格式，建议阅读原文

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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a definite date of maturity, made for one time or by many times on schedule (during the appointed deposit term) , or withdrawn together with the interest in a lump sum or by installment.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 & withdrawing, small savings for lump-sum withdrawal, interest withdrawal on a principal deposited, big money saving and small withdrawing time deposit, etc. 定期储蓄是在存款时约定存期,一次或按期分次(在约定存期)存入本金,整笔或分期支取本金利息的一种储蓄形式。按存取方式定期储蓄分为整存整取定期储蓄、零存整取定期储蓄、存本取息定期储蓄、整存零取定期储蓄等。 I. Definition来源: www.examda.com

Interest Withdrawal on principal deposited Time Deposit refers to savings deposit whose principal is deposited in a lump sum, whose interest is withdrawn by installment and whose principal is repaid upon maturity date. The minimum amount of the deposit is 5,000 RMB yuan and the maturities range from three grades: 1 year, 3 years and 5 years.

一、定义来源: www.examda.com 存本取息定期储蓄存款是指一次存入本金,分次支取利息,到期支取本金,起存金额为5,000元人民币,存期分一年、三年、五年的一种储蓄存款。 II.Service Features来源: www.examda.com 1.Interest

Withdrawal on principal deposited Time Deposit has the

characteristics of long maturity and high interest rate ,and suitable for depositing of savings that will not be used within a quite long period of time. 2.The savings office will issue a deposit certificate (passbook) to you and you will be paid the principal in a lump sum when the deposit is due. The deposit amount is set by the depositor and the accrued interests are paid by installment. 3.The interest is calculated at the same rate on time deposit in the deposit term. If there is no withdrawal upon maturity date, the interest, whose principal is post-dated, is calculated at the current deposit rate quoted 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 quoted on the redeposit day.

二、业务特点来源：www.examda.com 1、存本取息定期储蓄存款具有期限长、利率高的特点，适用于较长时期不用的节余款项的存储。 2、由储蓄机构发给存款凭证，到期一次支取本金。存款金额由储户自定，分期支取本息。 3、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。 III. Procedures for Account Opening来源

：www.examda.com 1.In opening an account of Time deposit of small savings for lump-sum withdrawal, the depositor shall present his or her ID card or other valid credentials Chinese residents. 2.Such deposit may be withdrawn fully or partly prior to maturity for one time, or, upon authorization in advance, 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 with a passbook or by password. 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、开立存本取息定期储蓄存款账户时，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