

金融英语阅读：整存零取定期储蓄 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a definite date of maturity, made for one time or by many times on schedule (during the appointed deposit term) , or withdrawn together with the interest in a lump sum or by installment.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 amp. withdrawal time deposit. The savings office will issue a deposit passbook (certificate) to him, with which the depositor can withdraw the principal by installment, or at a time by every month, 3 months or 1/2 year in the drawdown period, which can be negotiated between the savings office and the depositor. The interest is paid when the deposit is due. 3.Lump-sum saving for small withdrawal 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. 二、业务特点来源

：www.examda.com 1、整存零取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、存款金额由储户自定，每月存入一次，到期支取本息，其利息计算方法与整存整取定期储蓄存款计息方法一致。由储蓄机构发给存单（折），凭存单（折）分期支取本金，支取期分一个月、三个月、半年一次，由储户与储蓄机构协商确定，利息于期满结清时支取。 3、整存零取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。 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 his or her 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 Such deposit may be withdrawn fully or partly prior to maturity for once, or, upon authorization in advance, and handled on agency renewal of depositing upon maturity by the bank. 3.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、开立整存零取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