

金融英语阅读：定活两便储蓄存款 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_130396.htm

The savings deposit is a method of deposit that sets no limits 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 deposits: 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 来源：www.examda.com

Time-demand optional deposit is defined as one that does not have a definite term with the minimum amount of 50 RMB yuan in the account. that depositors can make deposits or withdrawals at any time without subject to amount limits after you are issued a deposit certificate or deposit passbook by the savings office. The certificate of deposit has two kinds: registered or unregistered. The unregistered certificate cant be reported loss. The passbook must be registered.

The registered certificate or passbook can be reported loss. 一、定义来源：www.examda.com 定活两便储蓄存款是指不确定存期，起存金额为50元人民币，开户后由储蓄机构发给存单或存折，存户凭存单（折）存取款，存取金额不受限制的一种储蓄方式。存单有两种类型：记名存单和不记名存单。不记名存单不能挂失。存折必须记名，记名存单（折）可以挂失。

II. Service Features 来源：www.examda.com Time-demand optional 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 current passbook deposit is taken as the basis of clients financial asset managements. Such deposit boasts the flexibility of withdrawal at any time as a savings deposit, and also enjoys a preferential interest rate approaching that for time deposit. 二、业务特点 来源：www.examda.com 定活两便储蓄存款是银行最基本、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。该种储蓄具有活期储蓄存款可随时支取的灵活性，又能享受到接近定期存款利率的优惠。 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