

金融英语阅读：外币储蓄存款 PDF转换可能丢失图片或格式，建议阅读原文

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1. Prospective B-type Foreign Currency Depositors All foreigners, Chinese of foreign nationalities and overseas Chinese living in and outside the Chinese mainland and the regions such as Hong Kong, Macao and Taiwan, and compatriots in Hong Kong, Macao and Taiwan are permitted to open accounts of B-type foreign currency deposit in their own names.

1. 乙种外币存款的开户对象来源：www.examda.com 居住在中国境内外、港澳台地区的外国人、外籍华人、华侨、港澳台同胞，均可以本人名义开立本存款账户。

2. Prospective C-type Foreign Currency Depositors All Chinese residents holding foreign currencies are permitted to open accounts of C-type foreign currency deposit. The Bank adopts the principle of separate management for accounts of deposit in foreign exchange and foreign banknotes, i.e. accounts of foreign exchange and accounts of foreign banknotes.

2. 丙种外币存款的开户对象 凡持有外币的中国境内居民均可以开立丙种外币存款账户。银行对外汇或外币现钞存入采取不同账户管理原则，即区分外汇账户和外钞账户。

3. Accounts of Foreign Exchange (Foreign Exchange Accounts) All convertible foreign exchange remitted, brought or mailed into the territory from abroad may be deposited in the foreign exchange accounts. For foreign currency bills for which prompt payment may not be made, they are to be collected by the Bank, and, when collected, deposited in the Bank.

3. 外汇账户（简称外汇户）来

源：www.examda.com 凡从境外汇入、携入或寄入的可自由兑换的外汇可存入外汇账户。不能立即付款的外币票据，需经银行办理托收，收托后方可入账。

4.Accounts of Foreign Banknotes (Foreign Banknotes Accounts) All convertible foreign banknotes brought in the territory from abroad may be deposited in the foreign banknotes accounts. In opening an account of B-type foreign currency deposits, the depositor shall present his or her passport, the residence certificate or other valid credentials for all foreigners or Chinese of foreign nationalities. In opening an account of C-type foreign currency deposits, the depositor shall present his or her ID card or other valid credentials. The types of currencies that may directly be deposited in foreign bank-notes accounts include: U.S. dollar, Pound sterling, Euro, Japanese yen, and Hong Kong dollar, the types of currencies that may directly be deposited in foreign exchange accounts, aside from the above-mentioned five types, also include: Canadian dollar, Swiss franc, Belgium franc, Netherlands guilder, and Australian dollar. For other convertible foreign currencies, the depositor may choose any of the above-mentioned currencies and deposit after conversion according to the foreign exchange quotations on that day.

4、外钞账户（简称外钞户）来源：www.examda.com 凡从境外携入的可自由兑换的外币现钞，存入外钞账户。开立乙种外币存款账户时，外籍储户可凭其护照，居民证明或其他有效身份证件。开立丙种外币存款账户时，储户可凭其护照，居民证明或其他有效身份证件。可直接存入外钞存款账户的货币种类有：美元、英镑、欧元、日元、港币等货币；可直接存入外汇存款账

户的货币除上述五种外，还有：加拿大元、瑞士法郎、比利时法郎、荷兰盾、澳大利亚元等货币。其它可自由兑换的外币由存款人自由选择上述之一种，按当日外汇牌价折算存入。 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