

金融英语阅读：活期支票存款 PDF转换可能丢失图片或格式，建议阅读原文

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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 deposit: current passbook deposit, current deposit with check, 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

Current deposit with check is defined as one that does not have a definite term with the minimum amount of at least 5,000 RMB yuan in the account. that is guaranteed by clients own standing, and the depositors can make deposits and withdrawals by a current check from the check account at any time after you are issued with a check book by the savings office. 一、定义来源：www.examda.com

活期支票存款是指不确定存期，起存金额为5,000元人民币，以个人信用为保证，开户后由储蓄机构发给支票簿，凭活期支票在支票账户中支取款项的一种储蓄方式 II. Service Features

Current deposit with check 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. 二、业务特点 来源：www.examda.com 活期支票存款是银行最基本、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。 III.

Functions Aside from the functions of deposit and withdrawal, a current passbook deposit account also has the following functions: 1.To apply for supportive electronic debit card with which you may handle such banking services as withdrawals and transfer on an ATM, and consumption at the specially engaged shops. 2.To handle salary payment service on agency. 3.To apply for telephone banking service. 4.To make an automatic banking.A client with a current passbook deposit account may handle the deposit or the withdrawal at any banking institution with the current check. 三、功能 来源

：www.examda.com 活期支票存款账户除了具有存取款功能外，还有以下功能：1、申办与之配套的电子借记卡，可在ATM机上办理取款及转账等银行业务，可在特约商户购物消费；2、办理代发薪服务；3、申请电话银行服务；4、通存通兑。客户只要开立活期支票存款账户，便可以持活期支票在任一银行机构办理存取款业务。 IV. Procedures for

Account Opening A checkbook may be issued to you after you fill out a deposit slip and deposit a certain amount of cash (5,000 RMB yuan at least) at any banking outlets. 四、开户手续 来源

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