

金融英语阅读：通信存款 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_130402.htm

1.The Meaning of Deposits by Correspondence Deposits by correspondence refer to the way in which overseas Chinese, Hong Kong, Macao and Taiwan compatriots, Chinese of foreign nationality and domestic residents approved to settle down or study abroad authorize domestic banks to handle savings deposits for their funds abroad.

1、通信存款的含义来源：www.examda.com 通信存款是指华侨、港澳台胞、外籍华人及批准出境定居或留学的国内居民，将其在国外的资金委托国内银行办理储蓄存款的一种方式。

2.Handling Procedures A client sending a letter authorizing the bank to handle the deposits by correspondence may go through the account opening procedures by attaching duplicates of his or her ID card, passport or exit pass and other valid credentials, filling out the Application Form for Opening Account of Deposits by Correspondence, choosing the type of deposits according to the types of services already transacted by the bank (say, current deposit, time deposit and current-time optional deposits, etc.) , and also pre-assign the method of withdrawal later. After account is opened, the bank, as agent, will keep the passbook (certificate) , and mail or issue the Depository Certificate by Agency. The deposit can be withdrawn only against the Depository Certificate, and such depository certificate may be reported loss and brought out of the territory.

2、办理手续来源：www.examda.com 来信委托银行

办理通信存款开户的客户，须附身份证、护照或出境通行证等有效证件的影印件，填写“通信存款开户申请书”，根据银行已开办的业务种类（如活期、定期、定活两便等）选择存款种类，并约定日后的支取方式，即可办理开户手续。开户后，银行将代保管存折（单），寄给或发给客户“代保管寄存证”。支取存款时凭“寄存证”办理，此证可挂失或携带出境。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