ENGLISH DIALOGUES FOR FOREIGN ECONOMIC RELATIONS AND TRADE

Tang Derong, Chen Zhongpei & Fan Songhe

Lesson Three

(A) Export Financing

President: I thought you might give me some advice on how to finance exports.

Banker: Well, I may be able to help a little. We have correspondent banks in most other countries.

President: That's what I thought. Now, the first thing is my customer wants to deposit the full payment for the goods in his bank. Will that work out all right?

Banker: Oh, yes. Your customer's bank will forward a letter of credit to us.

President: That means I'll be paid when I've fulfilled the terms of the sales contract and the letter of credit.

Banker: Yes. You'll present to this bank a commercial invoice, an insurance certificate, and a set of on-board bills of lading or air waybills.

President: This would show that I've despatched the goods, and my customer may—upon presentation of the relative documents—take delivery of the goods upon arrival.

Banker: Yes. However, sometimes an inspection report or certificate of quality from an inspecting firm is also required.

President: My customer has agreed to give me an irrevocable letter of credit.

Banker: Good. That's the next best thing to cash in advance.

President: I sell to my domestic customers on open account. Would that work with my foreign customers?

Banker: Yes. That's often done if the customer's credit is good. and if his country's banking system is highly solvent. This is a problem today with many countries.

President: What about a sight draft?

Banker: This is a popular method of payment. It means that you can collect for the shipment as soon as you send it.

President: A time draft is different, I believe.

Banker: Yes. With a time draft, your customer may put off payment for 30, 60, 90, or 120 days as agreed beforehand, but he cannot get the relative shipping documents until the draft is retired on or before its maturity. However, if the customer's standing is sound and has good relations with his banker, he may take possession of the shipping documents against a Trust Receipt.

President: Oh, I see. Now, another matter. Can your bank give me a loan or credit to cover the cost of the goods exported?

Banker: Yes, we can do that. We may get export credit insurance as well.

president: What type of loss does that protect you against?

Banker: Loss due to war, revolution, civil insurrection, expropriation, currency inconvertibility, and cancellation of import licence.

(B) Packing and shipping

President: I wonder if I could get some help in booking freight space.

Freight Forwarder: Certainly. And if you wish, I can take care of some of your other problems, such as packing and marking of containers, marine insurance, and warehousing.

President: Yes. That would be fine. I'm especially concerned about the danger of damage to goods while they're being transported. My product is particularly subject to breakage and heat damage.

Freight Forwarder: You're right, packing is very important. All kinds of things can cause damage to shipments—atmospheric moisture, bilge, cargo shifting, corrosion, droppage, evaporation, pilferage, chemical reaction. But we can arrange for safe packing.

President: Good. Can I get lower transportation charges through slow or irregular transit time?

Freight Forwarder: Yes, but you must measure that saving against the advantages of getting the goods to the user more quickly.

President: That's true. I guess another advantage would be reduced storage and rehandling expense.

Freight Forwarder: You can reduce handling time by using piggyback.

President: Yes, I know about that. You can reduce packaging expense that way, and you get faster loading and unloading. It also does away with split deliveries and presorting according to destination and transfer points.

Freight Forwarder: That's right. You also have fewer problems with tracing shipments. You don't have so many losses and damage claims to file, and you have fewer multiple freight bills.

President: How are your fees estimated—on a per shipment basis?

Freight Forwarder: Yes, and on the value of a shipment and the services performed.

外经贸英语对话

唐德荣　陈忠培　范松鹤

第　三　课

（甲）出口融资

总　裁：我想你也许能给我一些启发，即如何为出口商品融资问题。

银行家：可以，也许我能够给予一些帮助。我们在大多数国家里都有代理银行。

总　裁：那是和我想的一样。现在我的第一个问题是：我的客户若把全部货物存在他的银行里，这样做行吗？

银行家：喔，行。你客户的银行会寄给我们一张信用证。

总　裁：那就意味着在我们履行了销售合同和信用证各项条款后，我们就能收到货物。

银行家：对。你们应向本银行提交一份商业发票，保险凭证和一套货物已装船的提单或空运货单。

总　裁：这将表明货已发出，我的客户可以在货物抵埠时凭有关单据提货。

银行家：是的。不过有时候还需要具备由检验机构签发的检验报告或品质证明书。

总　裁：我的客户已同意开给我一张不可撤销的信用证。

银行家：好呀！这种付款方法仅次于预付货款。

总　裁：我卖给国内客户是采用赊帐交易办法的。这种支付办法是否适用于国外客户？

银行家：适用。如果(国外)客户的资信好，该国的银行偿付能力强的话，这种(支付)方式可经常采用。这是当今许多国家所遇到的问题。

总　裁：即期汇票(付款)如何？

银行家：这是普遍采用的一种付款方法。这意味着货物一经发出，你即可收到货款。

总　裁：我猜想，远期汇票就不同了。

银行家：说得对。用远期汇票付款，你的客户可以按双方事先同意了的期限，如30天、60天、90天或120天推迟付款；但若在规定期间或在到期前未去赎票，他就不能取得有关装运单据。不过，如果客户的信誉佳且与他的银行有良好的业务关系，他可以凭信托收据取得装运单证。

总　裁：喔，我明白了。还有一件事我想了解一下，贵行能否给我们提供贷款或信贷来支付出口商品的货值？

银行家：可以，我们能提供。我们也能取得出口信贷保险。

总　裁：投保这种保险对哪类损失能使你获得赔偿？

银行家：由于战争、革命、民变、征用，货币不能兑换和撤销进口许可证所引起的损失。

(乙) 包装与装运

总　裁：不知道你们是否能帮我预订舱位。

运输商：当然可以。如果你愿意，我还可以帮你办理一些其他事情，如包装、集装箱上刷唛头、投保水险和仓库存放等。

总　裁：是啊，那很好。我特别担心货物在运输途中受损。我的产品特别易于破损和因热而受损。

运输商：你说得很对，包装是十分重要的。各种因素都会使船货受到损坏——空气潮湿、船底污水、货物移位、锈蚀、搬运摔损、水分蒸发、偷窃、化学反应。但我们能安排安全的包装。

总　裁：好。若采用慢件或无规定确实到货期的运输，我们是否可少付运费呢？

运输商：是的。但你必须在节约些费用和迅速地把货物运到用户场所这两者之间权衡利弊。

总　裁：那倒也是。我想，另一个好处是可以减少储存和重新装卸的费用。

运输商：你可以利用背负式运输来缩短装卸时间。

总　裁：对，我知道。这样，就可以降低包装费用并使装卸更为迅速。还可免去分批交货和按照目的地、转运点进行事先挑选货物的麻烦。

运输商：说得对。对寻找货物的麻烦也少了。你也不会有这么多损失和损坏需要提出索赔，而且各轮船公司送来要求支付运费的帐单也会少了。

总　裁：你们的费用是怎么计算的——是按每装一批货计算的吗？

运输商：是的。同时要看货物的价值以及所提供的服务。