

1)常用词汇

bank book/pass book 存折 open an account 开户

earn interest 赚取利息 savings account 储蓄存款帐户

current account 活期存款帐户 check/cheque account 支票帐户

deposit account 定期存款帐户 annual interest rate 年利率

monthly savings account 按月计息帐户 daily interest account 按天计息帐户

instant account 速成户头 service charge 服务费/手续费

signature card 签名卡 draw/withdraw 提款

order check/cheque 记名支票 rubber check/cheque 空头支票

blank check/cheque 空白支票 exchange rate 汇率

denomination=face value 面额 four in hundred 四张一百元面额

give the money in fives/tens 换成五元或十元面额

bill 钞票 change 零钱

cash 现金 password/code 密码

amount in figures 小写金额 amount in words 大写金额

credit card 信用卡 the balance of your bank account 帐户余额

traveler's check/chque 旅行支票 coin 硬币

penny 便士 nickel(美、加)的五分硬币

dime(美、加)的十分硬币 unit 货币单位

value/worth 面值 ounce 盎司 1/16 磅

commercial/merchant bank 商业银行 full refund 全额偿还

extension 延期 overdraw/overdraft 透支

rebate 回扣 payday 发薪日

pay slip/envelop 薪水单 a princely sum(an excessive amount)巨款

mortgage 抵押 by installment 分期付款

apply for/grant_____a loan 申请/批准贷款

debt 债务 collateral 担保物

fill out/in 填写 chquebook/checkbook 支票簿

loan 贷款 joint account 联名帐户

expense account 公款支付帐户 cashier 收银员

teller 银行职员 statement 对帐单

money order 汇票 accountant 会计

A.T.M 自动取款机

2)常用句型

I'd like to open a_____account.

I'd like to check the present balance in _____account.

I'd like to apply for a personal loan.

I'd like to change(兑换)_____for_____.

What's the current rate?

How would you like to receive your change(零钱)?

还有时常会考到银行的开放时间，一般是几点到几点?还有周末或许不同。