

Banking



MARIA FEDOROVA, OMSK



Resources



- 1 Ashley Unit 9
- 2 [“How to write banking letters”](#) by Pradip Kumar Ray
- 3. www.careerRide.com (banking correspondence)
- 4. www.investopedia.com
- 5. <https://www.letterspro.com/letters/to-banks>

Vocabulary



- Отдельный файл в приложении (Banking and Money vocabulary)
- Файл по Unit 6 Payment (лексика повторяется)
- Ashley Unit 11 p. 161-162

Glossaries of banking terms:

- ✓ <https://www.tdbank.com/bank/glossary.html>
- ✓ <https://www.helpwithmybank.gov/glossary/index-glossary.html>

Important words

English	Russian	English	Russian
Bill	Счет, документ на оплату	Standing order	Постоянное поручение (указание) банку
B/e (bill of exchange)	Коммерческий (переводной) вексель, тратта	loan	
B/L (bill of lading)	Накладная (товарно-трансп.	credit / debit	Зачислять / списывать
To borrow, borrower		Issue a card (a checkbook)	
<u>Letter of credit</u>	Аккредитив	To handle transactions	
Account (to open/close an acc)		To withdraw money	
To overdraw an account	Превысить остаток средств	To honour a bill (check)	Оплатить счет (вексель), чек
invoice	Счет, счет-фактура	counterfoil	Талон, квитанция

Possible genres



Name possible topics or genres of banking letters:

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Possible genres



1 Applications to bank (заявки) or requests

- For lowering interest rate
- For refund
- For change of name/address
- For credit card limit increase
- For loan
- For waiving (отказ) bank charges

Possible genres



2. Warning of a customer

About credit suspension (приостановка)

Or penalization (штраф)

3. Reminder about

- credit card renewal
- Errors in charge (dispute)
- Card replacement / cancellation
- Account closing

Possible genres



- 4. Bank confirmation letters (BCL)

Confirms for existence of a loan or a line of credit that has been extended to a borrower (so he/she can borrow a specified amount of funds)

Text Format: <http://www.lettersandtemplates.com/account-confirmation-letter>

Account Confirmation Letter

[Bank Name]

[Bank Address]

[Date]

To Whom It May Concern:

This letter is to confirm that [Mr. John Smith] has an account with us since [some date]. The account number is [123456] and the current balance is [\$12356]. This letter has been given upon his request with no liability what so ever from our side.

Sincerely,

REQUEST LETTER FOR COPY OF BANK ACCOUNT STATEMENT

To: senior manager

Citizen bank, main branch

New York NY 35094

Subject: issuance of account statement

Date: 17 January 2015

Dear Sir,

I am running a current account and a savings account in your bank for more than 1 year. During this time, I have kept my own statement book at home in order to evaluate the account from time to time but it seems to have an error or mistake with the debt amount so I need you to issue me a detailed statement of my account.

It is very important for me to sort the mistake out within 48 hours before issuing any further checks so I hope you will understand my situation and start the process right away. I hope you will issue the account statement within 24 hours or better before the end of this day.

Please let me know if there is anything else that I am supposed to do.

Regards,

Jordan Mile

Account number: 23-14232-1423-098101-31

Signature

Homework



- To translate words from Ashley pp. 161-162,
- To make 5 sentences with these words or words from the attached files (Banking and money vocabulary and / or Payment)/
- Next time: translation practice **Banking letters**