

# 국제통상영어

## 제3장 조회



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# 제3장

## 조회

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## ■ 신용조사의 개념

신용조사  
(Credit Inquiry)

거래상대방의 계약의무의 이행능력을 사전에 조사하여 장래의 의무이행에 대한 확실성을 측정하는 것

향후 거래의 가능성을 판단함과 동시에 위험요소를 사전에 예방한다는 점에서 무역거래의 가장 기본적이고 중요한 사항

무역거래에서  
일어날 수 있는  
위험

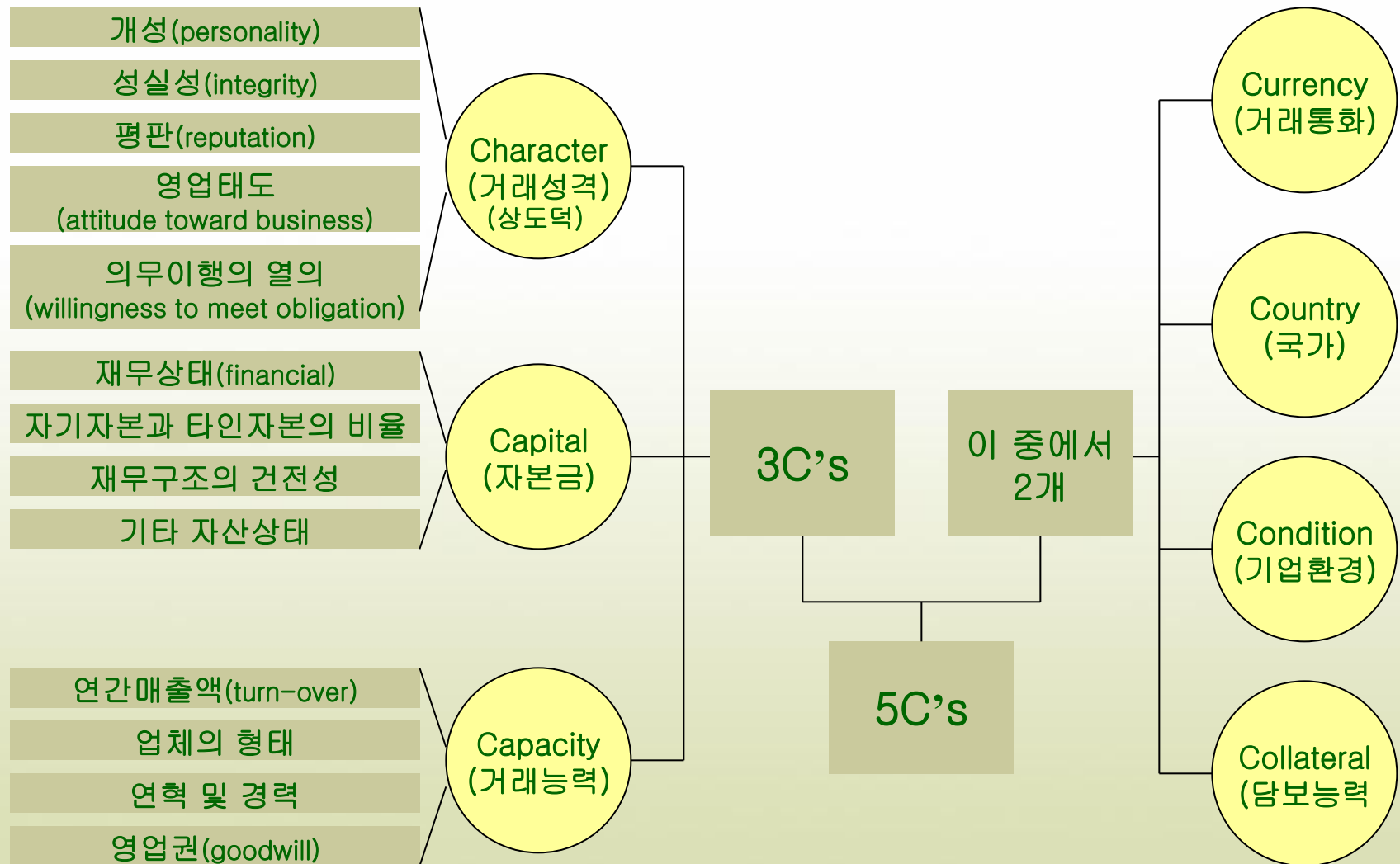
부도위험

비상위험

신용위험

# ■ 신용조사의 개념

## ■ 신용조사의 내용



## ■ 신용조사의 개념

### [예시 3-2]

안녕하십니까

200X. 7. 20

- ① 폐사는 다우닝 가의 월슨 무역 회사로부터 거래제의를 받았으며, 그들은 귀사를 신용조회처로 제공해 주었습니다.
- ② 폐사는 귀사의 그들과 오랫동안 거래관계를 가져왔는지의 여부 그리고 그들과의 거래에서 귀사는 항상 신속한 결제를 받아왔는지의 여부에 대해 알았으면 좋겠습니다. 그리고 그들에게 10,000달러까지 신용을 제공해도 좋을지요?
- ③ 귀사가 주신 어떤 정보도 엄격하게 비밀로 취급하겠습니다. 조속히 회신해 주시면 고맙겠습니다.

### [예시 3-3]

안녕하십니까

200X. 7. 20

- ① 폐사가 동봉해 보내는 상호의 회사에 대한 정보를 요청하는 귀사의 11월 25일 서신에 감사드립니다.
- ② 이 회사는 지난 5년 동안 매달 폐사에 주문을 해주는 정기고객의 하나였습니다. 부에 대해 알았으면 좋겠습니다. 그리고 그들에게 10,000달러까지 신용을 제공해도 좋을지요? 대금결제는 언제나 만기일 이전에 해주었으며, 모든 거래가 만족스러웠습니다.
- ③ 우리 회사라면 기꺼이 10,000달러의 신용을 제공할 용의가 있습니다
- ④ 이 정보는 귀사만 이용하시고, 우리 측에서는 어떠한 책임도 지지 않을 것입니다.

# 제1절 신용조회 및 회신

## 1. 신용조회

**We learned your esteemed name as a reference from the below firm in Seoul who would like to enter into business relations with us.**

**Kotex Co., Ltd., 532-5, Sinsa-dong Gangnam-gu, Seoul,  
CPO Box 333**

**We are interested in knowing their main items, your candid opinion on their financial responsibility, business mode, and general reputation in your country. We shall, therefore, be much obliged if you could give us enough information on them.**

**We assure you that all information will be kept strictly confidential and will be used for our files only.**

**We look forward to hearing from you soon.**

# 제1절 신용조회 및 회신

## notes

- Esteemed name **귀사의 존명**  
esteemed organization **귀사 esteemed**는 상대방을 존중하는 의미에서 사용
- financial responsibility **재정능력, 지불능력**  
=financial ability, financial standing(status, position)
- strictly confidential **극비로 (=in strict confidence)**
- for our files only **당사의 서류용으로만(즉, 비밀로)**
  - Any information you may give us on their financial status will be kept in strict confidence. **당사의 재정상태에 관하여 귀사가 당사에 제공할 수 있는 어떤 정보도 극비로 취급될 것이다.**
  - We request you to consider this information confidential/ **당사는 귀사에게 이러한 정보를 비밀로 취급할 것을 요청합니다.**
  - We will treat your information in strict confidence.
  - Your data will be treat as strictly confidential.
  - Any information you may give us will be kept as absolutely confidential.
  - Please inform us (in confidence, confidentially, privately, in strict confidence) of your opinion (about, as to, regarding, concerning) their financial standing(financial , reliability, reputation, mode way of doing business, business policy)

# 제1절 신용조회 및 회신



## 단어 및 어휘연구

**~를 알게 되다**

**learn=got**

**given=recommended=supplied**

= We learn(see, understand, know) that : ~이아를 알게 되다.

= Through A, we learn that you are ~

= be indebted to A for your name, 대에서 A에게 신세를 지다, 즉 A를 통해 귀사를 알게 되다.

= Through(from) the A we have learned(understand, known) B

= B has been given to us by A

= A has recommended B to us

= We owe your name to A

# 제1절 신용조회 및 회신



## 단어 및 어휘연구

### 귀사를 B를 통하여 알게 되다

- Your name has been given through B.
- We owe your name to B.
- We are indebt to B for your name.
- Through B, we have learned(god) your name.
- Your name and address have been given through the Chamber of Commerce of New York as one of the well-known importers handling various travel bags.
- We owe your name and address to the Chamber of Commerce of New York as one of the well-known importers handling various travel bags.
- We are indebted to the Chamber of Commerce of New York as one of the well-known importers handling various travel bags.
- Through the Chamber of Commerce of New York we have learned that you are one of the well-known importers handling travel bags,

### 잘못된 표현

We owe your name and address for the KITA of New York as one of the well-known importers handling chips.**(for-to)**

# 제1절 신용조회 및 회신



## 단어 및 어휘연구

### ~ 거래하다

- commence(open, set up, start, begin, take up) business, **영업을 개시하다.**
- open(enter into, start, establish) business (relations, connections) with, ~와 거래를 개시하다, open account with
  - We wish to do business with you,
  - We are desirous of doing business with you
  - We wish to have(establish, enter into) business relations(connections) with you.
  - We would like to open an account with you.
  - We are in business with them. We have trade relations with them
  - We are engaged in trade business with them.

# 제1절 신용조회 및 회신

## 2. 회신

**In response to your request of April 15, we are happy to inform you that Kotex Co, Ltd., has set up business in Seoul since 20-- as General Importers & Exporters, and has enough capital volume for their requirements.**

**For more than twenty-two years, they have kept a current account with us, and always given enough satisfaction to us and their customers. And their latest financial status show us a healthy conditions.**

**We trust that the above information, which is given for your confidential use and without responsibility on our part, will prove helpful to you. But we shall be pleased to be of any further services to you if you require more details.**

**The enclosed note show the charges which we have paid on your behalf, for which we ask you to settle soon**

# 제1절 신용조회 및 회신

## notes

- General importers & exporters 중합수출입상, (cf. 중합무역상사, General Trading Company)
- current account 당좌계정
- give satisfaction: 만족시키다, 배상하다,

# 제1절 신용조회 및 회신



## 단어 및 어휘연구

### 동봉하다

- We enclose(are enclosing) herewith our catalog.
- Enclosed (herewith) is our catalog
- Please find our catalog in the attached sheet.

### ~에 대한 응답으로

#### 10월 25일자 의 서안에 대한 응답으로

In response(reply, answer) to(=Replying to, Answering) your letter of October 25.

- ① In reply to your inquiry of November 15, we are glad to inform you that Kims & Co, are doing business on a sound basis and we have every confidence in them. 11월 15일자의 귀사의 조외에 대한 응답으로 김씨 상사는 건전한 기반 하에 사업을 영위하고 있고 당사가 동사를 전폭적으로 신뢰하고 있다는 것을 알리게 되어 기쁩니다.
- ② Replying to your letter of July 15, we are please to quote you as follow. 7월 15일자의 귀사의 서안에 대한 응답으로 당사는 다음과 같이 귀사에게 견적을 하게 되어 기쁩니다.

# 제1절 신용조회 및 회신

## 3. 신용조회

**Messrs. Watson & Jones of New York wish to open an account with us and have given us your name as a reference.**

**We should be grateful if you would supply us with what information you can about the firm's general standing and say whether in your opinion, they are likely to be reliable for credit up to £500, and whether, they settle their accounts promptly.**

**We enclose a stamped, addressed envelop and shall be only too glad to render you a similar service should the need arise.**

**It is hardly necessary to add that any information you supply will be treated in strict confidence.**

# 제1절 신용조회 및 회신

## notes

- Reference 조회, 문의
- as a reference(신용조회처로서), 조회처를 의미할 때는 a reference 또는 references와 같이 사용
- a stamped, addressed envelope 주소가 기재되고 우표를 붙인 봉투
- confidence 비밀, 신용

# 제1절 신용조회 및 회신



## 단어 및 어휘연구

- ~을 극비로 취급하다
  - treat ~ in strict confidence, treat(keep, held, deal, use) ~ as strictly confidential, in strict(absolute) confidence, as absolutely confidential, as private and confidential
- 동 회사의 재정상태에 관한 귀사의 의견을 극비로 당사에 알려 주십시오.
  - Please inform us(=in confidence, confidentially, privately, in strict confidence) of your opinion(=about, as to, regarding, concerning) their financial standing(=financial responsibility, trustworthiness, reliability, reputation, mode way of doing business, business policy)
- We will treat your information in strict confidence. 당사는 귀사의 정보를 극비로 취급하겠습니다.
  - Your data will be treat as strictly confidential. 귀사의 자료는 극비로 취급될 것입니다.
  - Any information you may give us will be kept as absolutely confidential. 귀사에서 제공하시는 어떤 정보도 극비로 다루어질 것입니다.

## 4. 회신

**We are pleased to state that the firm referred to in your letter of April 20 are a small but well-known and highly respectable firm, who have been established in this town for more than twenty-two years.**

**We ourselves have now been doing business with them for over five years on quarterly-account terms and although they have not as a rule taken advantage of our cash discounts, they have always paid their accounts promptly on the net dates.**

**The credit we have allowed the firm has at times been well above the £500 you mention.**

**We hope this information will be helpful and understand that you will treat it as confidential.**

# 제1절 신용조회 및 회신

## notes

- respectable 존경할 만한, 훌륭한 a small but well-known and highly respectable firm(소규모이나 유명하고 매우 존경할만한 회사)
- cash advantage 현금할인, 대금결제방식을 open account나 D/A 방식에서 송금방식이나 D/P 또는 L/ 방식으로 전환함에 따른 할인
- take advantage of ~을 이용하다 although they have not as a rule taken advantage of our cash discount(비록 동사가 당사의 현금할인과 같은 것을 이용한 예는 없지만), Our terms of payment are 5% off the invoice amount at 60 days after sight.(당사의 결제조건은 일람 후 60일 지급으로 송품장 금액의 5%할인입니다만, 귀사에 10%의 특별현금할인을 해 드릴 수 있습니다.)
- net 순, 정미의, 에누리 없는,
- They have always paid their accounts promptly on the net dates.(동사는 언제나 꼭 제 날짜에 신속히 결제를 해 주었습니다.)
- net price 정미가격, 할인이나 에누리 및 commission이 포함되지 않는 가격
- at time 이따금, 때때로(=occasionally, now and then), cf. on time(정각에, 꼭 맞게, 제때에), in time(시간에 맞게, 시간 안에, 늦지 않게)

# 제1절 신용조회 및 회신

## ● 5. 동업자를 통한 신용조회

**We have just received information to the effect that you have a business relationship with The Hong Kong Importing Co., Inc. It is our wish to enter into business connections with the aforementioned company.**

**We therefore request that you give us any accurate information you have about that company in regard to productivity, efficiency, credibility and so on.**

**We would greatly appreciate any assistance you may be able to provide. We undertake to keep all information strictly confidential.**

**We are looking forward to receiving your favorable reply.**

# 제1절 신용조회 및 회신

## notes

- **business relationship 거래관계**
- **aforementioned 전술한**
- **accurate 정확안**
- **in regard to – 에 관하여**
- **efficiency 능률**
- **credibility 진실성**
- **assistance 지원 ; 도움**

# 제1절 신용조회 및 회신



## 단어 및 어휘연구

### ~와 관련하여

- 1월 15일자 귀사의 서안과 관련하여
  - with(in) regard(respect, reference) to (=regarding to, respecting to, concerning to, referring to, relating to, in connection with, as regards) your letter of July 15.
- In reference to your order the 2nd of this month, we have to tell you that we find it impossible to, obtain the cloths at (for) the moment. 이번 달 2일자의 귀사의 주문과 관련하여 당사는 지금은(당분간) 옷감을 입수하는 것이 불가능하다는 것을 알게 되었다는 귀사에게 알려드립니다.

### ~에 거래처를 가지고 있다.

- connections 거래처=customer, client, buyer, patron
- have connection in ~에 거래처를 가지고 있다.
- have connection with ~와 거래관계가 있다.
- in your market(district, area, region, zone, block) : 귀 시장(지역)에
- They have connection in ~ 동 당사는 ~에 거래처를 가지고 있다.
- We have connection in your country. 당사는 귀국에 거래처를 가지고 있습니다.
- They have no connections with traders in your market. 동 당사는 귀 시장에 있는 무역업자와 거래관계가 없습니다.
- Do you have any connections in our city? 귀사는 당 도시에 거래처를

## 6. 회신

**Your letter of Sept. 10 was received yesterday and the contents were well understood.**

**We therefore wish to inform you that The Hong Kong Importing Co., Inc. is a company of high standing.**

**They have business connections not only with us but also with X. Y. Z., U. A. C. and Johnson Co., Ltd. The success of their products and branches throughout the world speaks for itself.**

**While we can not be held responsible for any problems, we are happy to offer our services to you anytime.**

# 제1절 신용조회 및 회신

## notes

- contents 내용
- therefore 그러므로
- success 성공
- product 제품
- branch 지점
- throughout the world = all over the world 전 세계적으로
- make ourselves responsible for ~에 대해 책임을 지다.(take responsibility for, be accountable for ~, take charge of, be in charge of, answer for)

## 제2절 무역조회 및 회신

### ● 1. 전기제품에 대한 카탈로그 요청

**Thank you very much for your letter of June 10, proposing to do business with us in Electronic Machinery.**

**From your letter we are glad to learn that you are specially interested in shipping Electronic Machinery, and in these lines we may say that we are specialists.**

**We are prepared to accept your proposal so long as your goods prove suitable for our market in price and quality. Will you be good enough to send us a copy of your latest catalog and a price-list?**

**As to settlement of account, we are agreeable to your terms.**

**We thank you for your courtesy in marking the proposal and hope we may soon be able to work with you to our mutual advantage.**

## 제2절 무역조회 및 회신

### notes

- specialists 전문가
- be prepared to ~알 준비가 되어 있다.
- suitable for our market 당 시장에 적합한
- the latest catalogue 가장 최신의 카탈로그(=the most up-to-date catalogue)
- Good enough 적당한 충분한
  - be enough to: ..알 수 있는, ..알만한,
  - be good enough to: ..에게 친절한, 동정심 있는
- settlement of account 지급(=payment)
- be agreeable to your terms 귀사의 조건에 동의하다
- In making 적중안
  - wide of the mark 과녁을 빗나간, 엉뚱한, 부정확한(= far from the target, inaccurate) .
- to our mutual advantage 상호의 이익을 위해(=to our mutual benefit)

## 제2절 무역조회 및 회신

### ● 2. 회신

**We acknowledge with thanks your letter of July, in which you expressed your willingness to open an account with us.**

**As requested, we have sent you separately one set of our complete catalog and enclose herewith our price list giving our lowest possible prices.**

**Before starting actual business, however, we should like to know if you would fall in with our general terms and conditions which we are enclosing.**

**If you have no objection to any of the clauses, you are requested to sign it and return the duplicate to us, keeping the original with you.**

**We congratulate ourselves upon having opened relations with you and look forward to doing business for a long time.**

## 제2절 무역조회 및 회신

### notes

- **acknowledge** 승인하다, 확인하나 수령하였음을 통지하다
- **acknowledge receipt of** ~의 접수를 확인하다
- **acknowledge upon your receipt**; 수령즉시 통지하라  
We would like to acknowledge(receipt of) your letter. 당사는 귀사의 서신을 수취하였다는 것을 통지하고자 합니다.
- **acknowledge(accept) an order**, 주문을 확인(승낙)하다.  
They refused to sign the acknowledgement. 당사는 승낙서에 서명하는 것을 거절하였습니다.
- **willingness** 바램, 소망
- **went you separately** 별봉으로(=under separate cover)
- **fall in with** 찬성하다(=agree, accept)
- **duplicate** 부분, to make out in duplicate(정부 2통을 작성하다),
- cf. **original**(원본), **duplicate**(2통), **triplicate**(3통), **quadruplicate**(4통), **quintuplicate**(5통), **sextuplicate**(6통), **septuplicate**(7통), **octuplicate**(8통), 9 copies(9통), 10 copies(10통)
- **Nine figures**(1-9djr) **low nine figures**(1-2억), **moderate nine figures**(3-억), **medium nine figures**(5-6억), **high nine of figures**(7-9억)
- **five figures**(1-9만), **low** ~(1-2만), **moderate** ~(3-4만), **medium** ~(5-6만), **high** ~(7-9만)

## 제2절 무역조회 및 회신



단어 및 어휘연구

### ~한 바와 같이

- as requested    • as advised    • as instructed    • as specified
- as pointed out    • as suggested    • as recommended    • as proposal

## 제2절 무역조회 및 회신

### 3. 면제품에 대한 상품조회

**Having heard from The New York Chamber of Commerce that company is a leading firm specializing in Cotton Goods, we wish to make a purchase of Men's Cotton Shirts from you.**

**We would appreciate receiving your best CIF New York with earliest delivery schedule.**

**We would also like to have two samples with Color Swatches by air mail.**

**If your goods are satisfactory in quality and delivery, we will place an order of 500 dozen on a trial basis and can make repeat orders with you in the near future.**

**We look forward to your early reply.**

## 제2절 무역조회 및 회신

### notes

- having heard from : 소식을 듣고(=hearing from, receive a letter from)
- best(lowest, minimum, rock-bottom) price 최저가
  - cf. retail(wholesale) price 소매(도매)가격, contract price(계약 가격), fixed price(정찰가), invoice price(송장가격), quoted price(견적가격)
- color swatches 색상 견본 조각
- specializing in ~을 전문으로 하다.
- CIF New York 뉴욕항 도착 운임 · 보험료포함 가격조건
- on a trial basis : 시험으로(cf initial(trial) order, 시험주문)

### ● 4. 회신

**Thank you very much for your letter of August 5, 200– along with your excellent purchasing proposal.**

**As requested, we have already dispatched Silk Samples and Silk Swatches by Fed Express Speed Post.**

**From the enclosed price list you will notice that our prices are exceptionally low and this sacrifice is entirely due to our recognition of the necessity of price cutting in order to develop our sales in your market.**

**Since the market is now slow and prices are generally low, this is a good opportunity for you to buy. European buyers, however, seem to be picking up in activity.**

### ● 4. 회신

**Therefore, we advise you to buy the goods before the recovery reaches a peak.**

**Consequently, we can not keep the price effective more than two weeks from the date of this letter and we wish to receive your order by return mail.**

**We hope that this will meet with your immediate approval.**

## 제2절 무역조회 및 회신

### notes

- your excellent purchasing proposal : 귀사의 훌륭한 구매제안
- as requested 귀사의 요구에 따라서(=according to your request)
- be entirely due to : 전적으로 기인하다.
- price cutting : 가격 인하(가격할인)
- recognition of the necessity of pricing cutting : 가격인하의 필요성에 대한 인식
- market is slow : 시황이 부진하다. 침체되다
- picking up in activity : 활동력이 회복되고 있다.

## 제2절 무역조회 및 회신



### 단어 및 어휘연구

#### meet

- We will meet your requirements.(=satisfy, 충족시키다), meet the requirement, meet your request, meet the demand
- I can not meet your price.(=cover)
- This will meet with a ready sale(=face, 대응하다)
- We will meet the claims with counter-claim.(맞서다)
- We will meet all our debts(=pays, 지불하다, 갚다)
- We will meet the promissory notes.
- We will meet the premium for the insurance.

## 제2절 무역조회 및 회신

### ● 5. 견본 무료제공 요청

**We are pleased to inform you that we have received your letter of July 3 and sample No. PJG-0015, PJS-0215, ARS-3100, ARS-3200 and ARS-3300.**

**The samples you sent are passed over to our customs for their perusal and they informed us that they are satisfied with your quality and prices.**

**Also they want to ship the goods before the end of september by direct vessel from Korea to Las Palmas.**

**Beside of this, we sincerely request you to treat this samples in gratis for sample charges for this case only. ‘**

### ● 5. 견본 무료제공 요청

**We have announced to our client that all sample are free of charge due to our misunderstanding of your price list which indicated all samples are free of charge except sample No. PJG-0015 and PJS-0215.**

**As your know it is common practice to supply samples free of charge in International transactions.**

**Looking forward to hearing good news from you soon, we remain.**

## 제2절 무역조회 및 회신

### notes

- for their perusal 그들이 숙독하도록, 그들이 상세히 검토하도록
- by direct vessel 직항선에(완전 없이 목적항까지 운송)
- beside of this 이에 더하여
- in gratis 무료로, 대금을 바치지 아니하고
- client 고객, cf.잠재고객(potential/prospective) client
- common practice : 일반적이다, 보통이다.

### ● 6. 견본대금 청구

**Thank you very much for your letter of July 3 showing your interest in our an paper samples. We are proud of our high quality paper refined through several decades to the point of perfection,**

**We have not received, however, the charges for two samples, namely PJG-0015, PJS-0215. All other samples are free of charge, but PJG-0015 and PJS-0215 are, as clearly stated in the price list, not free.**

**It is because these two are the most expensive products of our producer, who cannot furnish us with them free of charge.**

**If we cannot receive your payment, we must pay out of our account. As this is the first time for us to consider exporting direct to your country, we billed you with a 45% special discount.**

### ● 6. 견본대금 청구

**Therefore, would you make the payment for PJG-0015 and PJS-0215 by the end of August? If you have further questions on this point, please fax us/**

**We are looking forward to your payment as well as your order for our high quality paper.**

**With best regards.**

## 제2절 무역조회 및 회신

### notes

- art paper 아트지
- several decades 수 년간, 대체로 4-50년간
- point of perfection 완벽이라는 점에서, 완벽을 기한다는 관점에서
- pay out of our account 우리의 계정에서 지급된다. 우리가 지급하다.  
귀사가 견본대금을 지급하지 않으면 우리가 대신 지급하여야 한다.
- furnish(provide/supply) A with B A에게 B를 공급하다
- looking forward to ~을 기대하다. to 다음에는 동사가 와서는 안되며,  
동명사나 명사가 와야 함

## 제2절 무역조회 및 회신



### 단어 및 어휘연구

#### A에게 B를 제공하다

- furnish(supply, favor, provide) A with B
- Would you please furnish us with information for their business company? 동 상사의 거래능력에 대한 정보를 제공해 주시겠습니까?
- Please favor us with information on their financial standing. 동 상사의 금융 상태에 대한 정보를 알려 주시기 바랍니다.

## 제2절 무역조회 및 회신

### ● 7. 견본대금 지급거절에 대한 회신

**Your facsimile memo of July 3, 20— on the payment for the 2 samples.**

**We have studies your memo of July 3 carefully. Your stated, in the memo, that you refuse to pay for the two samples we have sent because you accepted them free of charge.**

**We have checked the copy of our letter and the price list we sent you on June 3 together with the samples. The letter and price list show that, in addition to the footnote on the price list, we stated as follow :**

**“We are sending you this letter with three sample sheets of art paper for free and two other at 45% reduced price.**

## 제2절 무역조회 및 회신

1.

**This is because those two items have highly intricate transparent patterns and dusted with gold and silver. and are so expensive that our producer cannot supply them free of charge.”**

**We have decided to wait for your payment until April 31. You can mail us your check or remit the amount to our bank account shown in the price list.**

**Since established in 1926, we have had direct contact with the first class pater producers here. We shall be happy to send you any other samples (free or billed) you are interest in.**

**Please let us know any time.**

## 제2절 무역조회 및 회신

### notes

- free of charge 무료
- price list 가격표
- show 보여주다, ~로 확인되다.
- as follows 다음과 같이, follows는 비인칭 동사로서 항상 복수로 사용되어야 함
- intricate transparent patterns 복잡한 투명도안
- dusted with gold and silver 금가루와 은가루가 뿌려진
- established 설립하다, 회사를 세우다(=commence, organize)
- free or billed 무료이거나 또는 대금을 받는
- 무역거래에서는 견본이더라도 고가인 경우에는 대금을 청구한다. 다만 계약이 체결되면 그 금액을 공제에 주기도 한다.

감사합니다

