



# 무역영어

## 제10장 대금 결제와 신용장

유 하상



## 제7장 주문과 승낙

### Model letter 1 L/C 개설요청

We regret very much to inform you that we have not yet received your credit opening advice, though your order has been confirmed on July 25, 200\_\_.

We would very much appreciate it if you could expedite L/C opening by this week. Otherwise, due to price increase in raw material offer, we may be forced to add additional 5 percent to our previous offer.

Please understand our difficulties and open a credit soon.

Expedite 진척하다. 촉진하다. 급송하다(dispatch)  
 otherwise 그렇지 않으면  
 Due to ~ 때문에, ~의 이유로

~ 하여 주시면 고맙겠습니다 의 표현  
 We shall(should) be please(grateful, glad, happy) if you will(would)~  
 We shall appreciate your ~ing  
 We shall appreciate it if you will~  
 It will be appreciate if you will~  
 We shall feel grateful if you will~

## 제7장 주문과 승낙

### Model letter 2 L/C 개설독촉

The letter of credit you promised to send us through Korea Exchange Bank, Busan has not reached us yet.

The time of shipment is fast approaching, and you will readily see how inconvenienced we are. Your order has already been with us and is ready to dispatch to Yokohama for scheduled loading on SS Puma.

In order to save time for mailing, please electronically send your L/C direct to our bankers as previously instructed.

Your speedy arrangements will be much appreciated.

Readily see 쉽게 알 수 있다.  
Inconvenience 불편, 폐를 끼침  
S/S steam ship, steel ship 선박  
Previously 전에

Arrangement 정돈, 배치, 수배, 준비

## 제7장 주문과 승낙

Model letter 3 L/C 개설통지

Thank you very much for your confirmation of our order for 50 units "Quick" Brand Golf Cart Model WMC-9.

We are very happy to import it as an initial order, and are sure that it will prove to be comfortable and convenient for golf players in this country.

As contracted, we have just completed the procedures at our bank to open an irrevocable L/C in your favor.

As to the Sales Note, we have already returned to you the duplicate with our signature.

We look forward to your punctual shipment, and are also waiting for the safe arrival of the goods here.

**As contracted** 약정한대로  
매약서와 관련하여

We have received your letter of November 1, informing us of your prospective bank which would open the letter of credit.

Although we thank you for prompt attention to this matter, we have to say that the bank you mentioned in the letter is not acceptable.

When your representative came to Korea for negotiation, we were told that you would arrange an L/C through a mutually acceptable bank.

We understand that a mutually acceptable bank connotes a meaning that the opening bank should be appointed on our approval.

**Connote 암시하다. 내포하다**

## 제7장 주문과 승낙

Model letter 4 L/C 조건변경 요청

Under the circumstances, would you kindly ask one of the banks listed on the enclosed sheet of paper, cancelling the bank you mentioned?

Or we recommend you that the letter of credit to be opened by Second Rate Bank of Indonesia be confirmed at your cost by our bank.

We trust that you as a reputed house of international trading will surely accept this favor.

We would appreciate your prompt attention.

**Cancelling 취소**

With respect to the subject letter of credit, we would like you to extend its validity from March 31 to April 30.

The manufacturers we assigned to process your order have reported to us with an apology that the order would take a couple of more weeks for an unexpected delay of schedule on the part of their subcontractors.

The subcontractors seem to have incurred an extraordinary delayed delivery of material to be applied as a vital ingredient to the product, and our expected shipment will be correspondingly delayed.

We judge the cause somewhat beyond their control and permissible as well.

Assigned 양도하다  
To process 진행하도록  
Subcontractors 하청업자  
Incur 초래하다 걸머지다

Extraordinary 특별한. 임시의, 비상한  
Vital ingredient 중요한 성분  
Correspondingly 상대적으로, 상응하여

## 제7장 주문과 승낙

Model letter 5 L/C 연장신청

We would be much obliged if you would understand the situation we are put in and extend both the time of shipment and validity of the L/C accordingly.

Interest cost and other charges incidental to the extension will be borne by us on receipt of your bill.

Your kind arrangement will be much appreciated.

Be put in 처해 있는  
Accordingly 그러므로, 따라서,  
적절하에  
Incidental 부수하여 일어나는

Be borne 태어난, 생긴, 야기된  
Bill 청구서



## 제7장 주문과 승낙

Model letter 6 L/C의 접수

We have received with thanks the letters of credit covering your orders Nos. 10 and 11.

Upon examination, however, we have found that the L/C No. 7340 for Order No. 10 to be shipped during this month, expires on 15th August.

On the other hand, the only available vessel to your port during August is S/S "Yamato Maru" leaving Kobe on or around the 20th.

So we have cabled, as per copy enclosed, asking you to extend the validity and the shipment time of the L/C to the end of August and cable us to that effect by the 18th.

Upon examination **조사한 결과**  
On the other hand **다른 한편으로**  
On or around **~경**

To that effect **그러한 취지, 내용**

## 제7장 주문과 승낙

Model letter 6 L/C의 접수

We trust that you will comply with our request, since the contract stipulates "during August" and the goods are ready for shipment.

Stipulate 계약 조항

## 제7장 주문과 승낙

Model letter 7 L/C의 취소

We thank you very much for your president's visiting our office and kindly accept our deepest apology for not having extended our warm reception to him because his schedule was very tight.

Today, our bank informed us the L/C No. 9RH2-02765/ 471-U442 is invalid and asked us to cancel it.

We are so sorry for being unable to accept your shipment of hair dryer.

Indeed, this quality can not meet our requirements.

Later, if you can produce this article with the better quality, please do not hesitate to tell us, we will not fail to place our order with you soon,

Thanking you, we remain,

Extend 베풀다  
Invalid 무효가 되는

Not fail to 꼭 ~하다  
Remain 남아있다 기다리겠다.

## 제7장 주문과 승낙

Model letter 8 확인은행의 지정요구

We have received your recent letter informing us of an opening of a letter of credit.

We were surprised at the same time that the L/C would be opened by a bank whose name is totally unknown to us.

It has been an agreement between you and us that the L/C would be opened by a mutually acceptable bank.

It is regrettable that you did not comply with what has been agreed upon despite our repeated reminder.

We, therefore, ask you to let us appoint one of our bankers here to have them confirm the L/C in particular.

This would be the most appropriate method thinkable under the circumstances where time is most important.

**Comply with 동의하다**  
**Repeated reminder 반복되는 독촉장**  
**동의했음에도 불구하고**

**Appoint 지정하다**  
**In particular 특별히, 각별히**

## 제7장 주문과 승낙

Model letter 8 확인은행의 지정요구

Since the opening of the credit was done without our consent and against the good faith, we would request that the confirmation fee be borne by you.

Please let us hear from you by the end of this week.

If not, we will assume that request for confirmation was accepted.

Thank you very much for your attention.

Consent 동의  
Against good faith 선의에 반하다  
Assume 간주하다

## 제7장 주문과 승낙

### Model letter 9 확인료의 분할 요청서

With respect to the confirmation of the L/C for our order, we would like you to understand that the bank we approached for the opening of the credit is the most locally accessible bank to us of all commercial banks in this country.

The other reasons why we used the Second Bank of People was that, firstly being our bankers they would take far lesser time until the credit is opened and secondly their credit is one of the best among banks of compatible credit standing.

With respect to ~에 관하여 Approach 접근하다, 교섭을 시작하다

Locally accessible 지역적으로 접근하기 쉬운

Our banker 당사의 거래은행 Far lesser 훨씬 더 적은

Firstly Secondly 첫째/둘째로는 Compatible 양립하는, 모순이 없는 ~에 걸맞은  
당사가 XX은행을 이용하는 다른 이유는 다음과 같다. 첫째로는 당사의 거래은행은  
신용장 개설에 훨씬 시간이 적게 걸리며, 두 번째로는 그들이 개설한 신용장은 최상급  
은행들 사이에서의 신용상태에 적합한 것이기 때문이다.

## 제7장 주문과 승낙

### Model letter 9 확인료의 분할 요청서

We would admit, however, that the Second Bank of People may not fully satisfy such a rigid credit status of the internationally qualified banks as we initially agreed.

We will therefore accept your request as is proposed in your recent correspondence on condition that half of the confirmation fees that your bank will charge will be borne by you.

**Rigid credit status** 굳건한 신용상태

**Qualified** 자격이 있는 간주되는

**Initially agreed** 초기에 합의한

**Correspondence** 통신

**Half of** 절반

**On condition that ~**이라는 조건아래서

그러나 XX은행이 우리가 최초로 합의한 바와 같이 국제적으로 인정된 은행의 확고한 신용상태를 충분히 만족시키지 못할 것이라는 점을 인정합니다.

그러므로 당사는 귀사에 의해 발생된 귀사 거래은행에서의 확인수수료의 절반을 부담하는 조건으로 귀사의 최근 교신에서 제의된 요청을 수락합니다.

## 제7장 주문과 승낙

### Model letter 9 확인료의 분할 요청서

We hope that you would accept our counter-request  
appreciation extremely inconvenient locality we are located  
and good profit potentials that our business will bring.

#### Appreciation 인정하다, 감사

당사가 지역적으로 대단히 불편한 곳에 위치해 있다는 점을 인정하고, 우리들의 거래가 가져올 많은 잠재 이익을 고려하여 당사의 반대 요청을 수락해 줄 것을 희망합니다.



## 제7장 주문과 송낙

Model letter 10 대변표 송부

We acknowledge receipt of your letter of September 23 together with credit note.

But we regret to have informed you that a mistake has been discovered in our invoice number A424 of July 10.

The exact change for the goods is \$1,500 and not \$1,350 as stated.

So we are enclosing a debit note for the amount undercharged, \$150.

We are sorry that it was not noticed before the invoice was sent.

**Credit note 대변표 환어음을 매입한 은행에 대하여 수입대금을 지급할 때, 지정된 예치금 계정에 대기(입금)한다는 증표를 말함**

**Discover 발견하다**

**상품의 정확한 액면 금액이 1350달러가 아니라 1500달러이다.**

**그래서 부족 청구된 150달러에 대한 대변표를 동봉합니다. 당사가 송장을 발송하기 전에 주의를 기울이지 않았음을 사과드립니다.**

<b>1) THE FIRST PACIFIC BANK OF CHICAGO</b> (Mid-Continental Plaza Wabash at Adams Chicago, ILL., 60603 Cable address : Telex No. : PO box :		<b>3) <u>IRREVOCABLE LETTER OF CREDIT</u></b>	<b>4) Credit No.</b> (Issuing Bank's No.)FPB96904892
<b>2) <u>Place and date of issue</u></b> Chicago, USA 30 Aug 1998 <input type="checkbox"/> Confirmation of our brief teletype transmission of		<b>5) <u>Date and place of expiry</u></b> 10. SEP. 1998 at counter of Bank in Seoul	
<b>6) <u>Applicant</u></b> WAIKKI CO., LTD. 5002 North Clark Street Chicago, ILL., 60603, USA		<b>7) <u>Beneficiary</u></b> KOREA TRADING CO., LTD. Jungkok-dong Sungdong-ku, Seoul, KOR-EA	
<b>8) <u>Advising Bank</u></b> Korea Exchange Bank Seoul, Korea Advising Bank's No.		<b>9) <u>Amount</u></b> USD20,000.00(USDollars Twenty Thousand only)	
<b>12) <u>Partial Shipment</u></b> <input type="checkbox"/> allowed <input type="checkbox"/> not allowed	<b>13) <u>Transshipment</u></b> <input type="checkbox"/> allowed <input type="checkbox"/> not allowed	<b>10) <u>Credit available with</u></b> THE FIRST PACIFIC BANK OF CHICAGO (Mid-Continental Plaza Wabash at Adams Chicago, ILL., 60603 by	
<b>14) <u>Loading on board</u></b> from Busan, Korea <u>not later than 10 SEP 1998</u> for transportation to Hong Kong		<b>11) <input type="checkbox"/> sight payment/</b> <input type="checkbox"/> deferred payment/ <input type="checkbox"/> acceptance/ <input type="checkbox"/> negotiation against the documents detailed herein. <input type="checkbox"/> and your drafts( <input type="checkbox"/> at sight/ <input type="checkbox"/> at days) drawn on us for full invoice value of goods.	

<p>1) THE FIRST PACIFIC BANK OF CHICAGO  (Mid-Continental Plaza Waba-sh at Adams Chi  cago, ILL., 60603  Cable address : Telex No. : PO box :</p>	<p>3) <b><u>IRREVOCABLE  LETTER OF CREDIT</u></b></p>	<p>4) Credit No.  (Issuing Bank's No.)  FPB96904892</p>
8	9) Amount	
14) <u>Loading on board</u>	10) <u>Credit available with</u>	
<p><b>15) <u>Documents required</u></b></p> <ul style="list-style-type: none"> <li>. Invoice(s) in quadruplicate</li> <li>. <input type="checkbox"/> <u>Full set of original clean "On Board" bill of lading made out to the order of shipper endorsed in blank</u></li> <li><input type="checkbox"/> Original airwaybill marked "for the consignor" signed by the carrier of his agent. marked "Freight <input type="checkbox"/> Prepaid / <input type="checkbox"/> Collect" and "Notify KOREA TRADING Co., Ltd, Seoul, Korea.</li> <li><input type="checkbox"/> mentioning this DC number evidencing despatch to</li> <li>. <input type="checkbox"/> <u>Marine / <input type="checkbox"/> Air Insurance Policy or Certificate</u> for full CIF value plus 10% covering</li> <li><input type="checkbox"/> Institute Cargo Clauses(A) / <input type="checkbox"/> Institute Cargo Clauses(Air),</li> <li><input type="checkbox"/> Institute War Clauses(<input type="checkbox"/> Cargo/ <input type="checkbox"/> Air Cargo) and Institute Strikes Clauses(<input type="checkbox"/> Cargo / <input type="checkbox"/> Air Cargo).</li> </ul>		

. Packing List in quadruplicate

.  Insurance covered by  Applicant /  ultimate buyer,

16) 1,000pcs LEATHER GARMENTS at USD20.00 per pc CIF

17) Each  claim for payment/  draft accompanying documents must state: "Drawn under credit NO. FPB96904892 The First Pacific Bank Of Chicago, Chicago"

18) Documents to be presented for negotiation within 10 days after the date of issuance of the transport document(s) but within the validity of the credit

19) Special conditions (*These shall prevail over all printed terms in case of any apparent conflict*)

All banking charges outside U.S.A are for account of beneficiary

to be continued on next page

20) We hereby issue this irrevocable documentary credit in your favour which, except so far as otherwise expressly stated herein, is subject to "Uniform Customs and Practice for Documentary Credit (1993 Revision), International Chamber of Commerce Publication No. 550"

21)  We hereby engage that payment will be duly made against presentation of documents which conform with the terms of this credit.

We hereby engage that drafts drawn in conformity with the terms of this credit will be duly accepted on presentation and duly honored at maturity.

We hereby agree with the drawers, endorsers, and/or bona-fide holders that drafts drawn and negotiated in conformity with the terms of this credit will be duly honored on presentation so long as there has been strict compliance with the terms and conditions (including special conditions) of this credit save to the extent that the same have been amended in writing and signed on our behalf.

Documentary evidence will be required of compliance with all conditions of this credit. This document consists of one signed pages.

Your faithfully

**THE FIRST PACIFIC BANK OF CHICAGO**

22) We cannot make any alterations to this credit without the opener's authority. Should any of its terms or conditions be unclear or unacceptable, the beneficiary of this credit must contact the opener directly. We shall insist on strict compliance with all the terms and conditions of this credit unless and until they have been formally amended in writing signed on our behalf or by tested telex or by such other method as shall have been agreed from time to time. The beneficiary of this credit is not entitled to rely on communications or discussions with us, the advising bank or the opener as in any way amending this credit. The attention of the beneficiary is also drawn to Articles 3 and 4 or UCP500.

23) Advising Bank's notificati



감사합니다.

## 제5-2장 무역조회 및 회신

Model letter 6 스포츠용품의 가격에 대한 조회

### 청구의 표현

~하여 주시겠습니까의 표현

Will you~

Would you

Will you please~

Will you please send us a copy of your catalog?

Would you please send us a copy of your catalog?

~를 통하여 알게 되다 의 표현

귀사를 B를 통하여 알게 되다.

Your name has been given through B.

=We owe your name to B

=We are indebted to B for your name.

=Through B, we have learned(got) your name.

Your name and address have been given through the B as one of the Well-known importers handling various travel bags.

We are indebted to the B for your name and address as one of the~

We owe your name and address to the B as one of the ~

Through the B, we have learned that you are one of the~

## 제5-2장 무역조회 및 회신

Model letter 6 스포츠용품의 가격에 대한 조회

**희망하다, 요청하다의 표현, hope, request**

**We hope to hear from you.**

**We ask you to send us a copy of your catalog.**

**~하게 되어 기쁘다 의 표현**

**We are pleased(glad, delighted) to+동사원형**

**We have the pleasure of ~ing**

**It gives us pleasure to+동사원형**

**Hope 구문**

**Hope + to 부정사(that 절)**

**Hope for + 명사**



## 제5-2장 무역조회 및 회신

Model letter 6 스포츠용품의 가격에 대한 조회

### 감사하다 의 표현

Thank A for B(동) 명사 : A에게 B에 대해 감사하다

Be obliged(grateful) to A for B :

Appreciate one' s +(동)명사 : 귀사가 ~한 것에 감사하다

~에 만족하다, 승인하다, ~에 관심이 있다 등의 표현

Be please(satisfied) with ~에 만족하다

Be content with

Be grateful with + 사람(at 사물)

Meet(with) one' s approval 승인을 얻다.

Be interested in ~에 관심을 가지고 있다.

Have interest in ~에 이해관계를 가지다