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Wells Fargo Simplified Chinese Glossary

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齐心同创 富足未来



About the Simplified Chinese Glossary

Before using this glossary, please take a moment to understand its construction and limitations.

This glossary was compiled from a list of English terms from different Wells Fargo business lines. During the development process, more than 12 participants reviewed and edited the words and definitions, followed by a secondary review by an outside consulting team, and a final review by an external in-language legal counsel. With so many eyes looking at the same terms, you may be tempted to think this Glossary is perfect - it isn't. It is, however, a very good list based on a broad consensus about the terminology used in our businesses.

Most English terms have a single Chinese equivalent. Many terms have options based on context. Be sure to read any notes associated with a term. Chinese can be written in two major formats, Traditional and Simplified. Traditional Chinese is used outside Mainland China, such as Taiwan and Hong Kong, and in overseas Chinese communities in the United States. Simplified Chinese is mostly used in Mainland China. Traditional Chinese is generally used in written communications in the United States, to avoid alienating readers from Taiwan and Hong Kong. Chinese readers from Mainland China generally accept the usage of Traditional Chinese as a standard practice in the overseas Chinese communities.

Caution: This glossary is not a substitute for Simplified Chinese fluency or translation skills. If you are referencing this glossary from a store or a business line that doesn't have a defined translation process, you are strongly encouraged to contact the Wells Fargo Translation Team at translationhelp@wellsfargo.com for assistance.

The **September 2015 update** includes a review of existing terminology and the addition of new terms.

English – Simplified Chinese
Glossary of Banking Terms

English	Simplified Chinese	Notes
\$	美元	
© 2013 Wells Fargo Bank, N.A. All rights reserved	© 2013 Wells Fargo Bank, N.A. 保留所有权利	
(Monday – Friday, 8:00 a.m. to 5:00 p.m. Pacific Time)	(星期一至星期五, 太平洋时间上午 8 时至下午 5 时)	
@	@	
“Write Your Own” insurance company	自定义保险公司	
1031 “like kind” exchange property	1031 同类资产交换	
1-4 family rider	1-4 户条款	
401(k) plans	401(k) 退休金计划	
529 College Savings Plans	529 大学生储蓄计划	
abandonment	放弃; 委付 (insurance)	
above	以上	
above-referenced	上述	
abstract (of title)	产权契约摘要	
acceleration	加速	
acceleration clause	加速偿付条款	
access	登入 / 访问 (权)	登入 or 访问 (权) (when used with respect to account, internet websites etc.); 查阅 (when used with respect to books, records and other documents etc.); 使用 (权) (which means to use something, in a general sense.)
access card	准入卡, 通行卡	
access fee	使用费	
accession number	登录号码	
accident and health insurance	意外与健康保险	
accidental death insurance	意外死亡保险	
accommodation maker	通融票据出票人	
accompanying notes	附件 附注	
according	依据	
account	帐户	Consistency issue, use 帐 consistently instead of 账
account agreement	帐户协议	
account alerts	帐户提示	
account balance	帐户余额	
account closing fee	帐户关闭费	Consistency issue, use 帐 consistently instead of 账
account computation year	帐户核算年	

English	Simplified Chinese	Notes
account conversion	帐户转换	
account display	帐户显示	
account holder	帐户持有人	
account is delinked	取消帐户连接	
account manager	客户经理	
account number	帐号	
account protection	帐户保护,帐户保障	
account reconciliation plans	帐户调整计划	
account statement	帐户结算单	
account status	帐户状态	
account type	帐户种类	
account value	帐户值	
accountant	会计师	
accounting	会计	
accrual	应计的/应计项目	
accrued	已累积的	
accrued interest	已累积利息	
ACH	票据自动交换所	
ACH bill payment	票据自动交换付帐	
ACH transactions	票据自动交换	
acknowledged and subscribed	确认并签名	
acknowledgement	确认, 确认通知	
acquire	获得	
active account	启用的帐户 / 活动帐户 / 活跃帐户	启用的帐户 or 活动帐户 (which means an account that has been activated and is in use); 活跃帐户 (which means a brokerage account that makes many transactions)
activity fee	帐户使用费	
actual payment amount	实际付款金额	
addendum	附录	
additional cards	副卡	
additional collateral	额外抵押品	
additional debt-reduction tips	其它减债窍门	
additional discounted services	额外优惠服务	Culture difference of "discounted"
additional spending categories	额外支出类别	
additional stake	额外股份	
addland	土地面积增加	
add-on contract	附加合同	
address	地址	
adjustable interest rate	浮动利率	
adjustable rate	浮动利率	
adjustable rate note	浮动利率借贷契约	

English	Simplified Chinese	Notes
adjustable rate rider	浮动利率附则	
adjustable-rate mortgage (ARM)	浮动 / 可调利率抵押贷款	
adjustment interval	调整周期	
advance	借款/贷款	
advanced disclosure	预先披露声明	
adverse action	反向行动 不利行动	
adverse claims	对立权利主张 / 不利权利主张	
advisor	顾问	
affidavit	宣誓书	
affiliate bank	银行附属机构	
affiliate(s)	附属机构	
affordability	可负担性	
affordable	可负担的	
affordable housing	低价住房	
agency	中介；代理商；公司；机构	
agent	代理	
agree	同意	
agreed	同意	as in "as agreed"
agreement	协议	
agreement of sale	出售协议	
AHELP, Affordable Housing Energy Loan Program	低价住房能源贷款项目	
AHFC	低价住房贷款部	
air travel	航空旅行	
airfare	机票费	
airline incidental fee	航空杂费	
alimony	赡养费	
all fees	所有费用	
all rights reserved	保留所有权利	
allocate	分配	
allocation	分配	
allonge	流通票据等的附笺,补笺(供背书之用)	
allowable debt payments	可允许的债务抵消	
alterations	修改	
alternative investment	另类投资	
alternative lending specialist	其他类型贷款专员	
amend	修正	
American Depositary Receipt	美国存托凭证 (ADR)	a negotiable security that represents securities of a non-US company that trade in the US financial markets
American Society of Home Inspectors	美国房屋检验师协会	

English	Simplified Chinese	Notes
AML - anti money laundering	反洗钱 (AML)	
amortization	分期付款; 摊销	
amortization schedule	分期付款时间表	
amount	金额	
amount due	应付金额	
amount financed	融资金额	
annotated statute	附注释法典	
annual	年度	
annual caps	年度上限	
annual card fee	卡的年费	
annual fee waived	免除年费	
annual fee; no annual fee option	年费, 无年费选择	
annual financial statement	财务年报	
annual income	年收入	
annual membership fee	会员年费	
annual percentage rate	年利率	
annual percentage yield (APY)	年收益率	
annual percentage yield earned (APYE)	已实现年收益率	
annuity	年金	
app	应用程序	
appear	出庭	e.g. "appear in court"
appearing	显示	
appellant	上诉人	
appellee	被上诉人	
applicable law	适用法律	
applicant	申请人	
application (credit/loan)	申请表 (信贷 / 贷款)	
application fee	申请费	
apply (v.)	申请 (动词)	as in "apply for credit" or "apply for a loan"
appointment of agent	指定代理人	
appointment of receiver	指定收受人	
appraisal	评估, 估价, 房产估价 于房产估价结果 房产估价费 房产估价通知 房产估价意见通知书	
appraisal contingency	估价附带条件	
appraisal fee	房屋评估费	
appraisal notice	评估通知	
appraisal opinion letter	评估意见通知书	
appraisal report	估价报告, 房产估价报告	
appraised valuation	评估价值	

English	Simplified Chinese	Notes
appraised value	评估得出的价值	
appraiser	评估人	
appreciate (in value)	增值 (价值)	
appropriation	拨款	
approval	批准	
APR	年利率	
arbitration	仲裁	
arbitration agreement	仲裁协议	
ARM	浮动利率之房屋抵押贷款	
ARM option	浮动利率之房屋抵押贷款的选择	
arrearage	逾期未付	
articles of incorporation	章程	
asking price	索价	
assert (against)	(对于) 声明	
assessed value	估价	
assessments	评估	context: taxes and property
assessor's parcel no.	估价人土地认证号码	
asset allocation	资产分配	
asset class	资产类别	
asset management	资产管理	
asset management account	资产管理帐户	
Asset Under Administration	管理资产总值	
Asset Under Management	资产管理规模	
assets	资产	
assets and liabilities	资产与负债	
assignee; transferee	受让人	
assignment	转让	
assignment of claim	权利转让, 债权转让	
assignment of mortgage	房屋抵押贷款转让契约	
assignment of wages	工资转让	
assignor; transferor	转让人, 承交人	
assumable mortgage	可转让房贷	
assume	承担	in the sense of "presume"
assume (a loan; an identity)	承担 (一笔贷款), 假冒 (一个身份)	"assume an identity" in the sense of identity theft
assumption (n.)	承担	as in "assumption of a loan"; legal term
assumption fee	承担费	
at its option	由其选择	
at our option	由我们选择	
at the bank's discretion	由银行酌情决定	
at your expense	自付费用	
ATM	ATM 自动柜员机	When ATM (the machine) is mentioned for the first time;

English	Simplified Chinese	Notes
		please use ATM 自动柜员机; for ATM that repeats, please translate to 自动柜员机 or ATM 机 for short.
ATM & check card	ATM 和支票卡	ATM should appear before its Chinese translation
ATM access fee	ATM 使用费	ATM should appear before its Chinese translation
ATM card	ATM 卡	ATM should appear before its Chinese translation
ATM cash tracker	ATM 现金交易记录	1. In some cases, the word "tool"(工具) needs to be added to make the message more clear. 2. ATM should appear before its Chinese translation
ATM locations	ATM 所在地	ATM should appear before its Chinese translation
ATM statement	ATM 收据	ATM should appear before its Chinese translation
ATM transfer	ATM 转帐	ATM should appear before its Chinese translation
at-risk populations	高危人群	
attachment	附件	
attain	取得	
attest	作证	
Attn.	敬启	
attorney fees	律师费	
attorney general	总检察长 / 首席检察官	
attorney in fact	法律代理人	
audit	审计	
auditing	审计	
authority	权限	
authority and power	权限和权力	
authority control	权限控制	
authority file	权限文件	
authorization	授权	
authorization to draft	授权起草	
authorized	授权的	as in "authorized signor"
authorized limit	授权范围	
auto	汽车	
auto loans	汽车贷款	
auto security plan	汽车安全计划	
auto transfer	自动转帐	
automated	自动化	
automated check	自动付款支票	

English	Simplified Chinese	Notes
automated check reversal	撤回自动付款支票	
Automated Clearing House (ACH)	票据自动交换所	
Automated Clearing House payments (ACH)	票据自动交换付帐	
automated credit	自动转帐	
automated debit	自动借记	
automated line	自动借项通知单	
automated memo debit	自动借记备忘录	
automated touch-tone banking service	自动化电话银行服务	
automatic debit payment	自动借记付款	
automatic dialer	自动拨号机	
automatic mortgage payment	自动抵押房贷付款	
automatic payment	自动付款	
automatic savings plan	自动储蓄计划	
automatic transfer	自动转帐	
automation	自动化	
available balance	可供使用的余额	
available credit	可用的信贷额	
available funds	可供使用的款项	
available immediately	即时可用	
average	平均	
average balance	平均余额	
average book balance	平均帐面余额	
average daily balance	平均每日余额	
average daily collected balance	平均每日托收余额	
average equity	平均房屋净值	
average ledger balance	平均分类帐结余额	
average payment	平均付款额	
average rate	平均利率	only refers to interest rate
award (for damages)	赔偿 (损失)	
award to settle	赔偿解决	as in claim
back-end ratio	每月偿债费用与总收入之比率	
back-office	后勤部门; 后台	
back taxes	拖欠税金	
backlog	积压	
backup	备份	
backup procedures	备份程序	
backup tape	备份磁带	
backup withholding	代扣	
backup withholding requirements	代扣要求	
balance	结余, 余额	
balance alerts	余额提醒	
balance in full	全部余额	

English	Simplified Chinese	Notes
balance inquiries	余额查询	
balance inquiry	余额查询	
balance of payments	付款余额	
balance of trade	贸易平衡	The balance of trade (or net exports, sometimes symbolized as NX) is the difference between the monetary value of exports and imports of output in an economy over a certain period. It is the relationship between a nation's imports and exports. A favorable balance of trade is a trade surplus and consists of exporting more than is imported; an unfavorable balance of trade is a trade deficit or, informally, a trade gap.
balance reporting	余额报告	
balance sheet	资产负债表	
balance summary	余额总结	
balance transfer	余额转帐	Used in credit card transfer
balloon	期末整付贷款	as in payment
balloon loan	期末整付式贷款	
balloon note	期末整付式契约	
balloon payment	期末整付最末期还款	
balloon payment mortgage	期末整付式抵押贷款	
balloon rider	期末整付式贷款附则	
bandwidth	带宽	
bank	银行	
bank account	银行帐户	
bank affiliate	银行分支机构 银行附属机构	
bank assisted transfer	银行辅助转帐	
bank by mail	邮递银行业务	
bank by mail (deposits only)	邮递银行业务 (仅限存款)	
bank credit	银行信用	
bank custodial account	银行保管人帐户	
bank deposit	银行存款	
bank footprint	银行服务区域 银行分行据点	
bank holding company	银行控股公司	
Bank Holding Company Act	<i>Bank Holding Company Act</i> (银行控股公司法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in language.
bank holiday	银行假日	
bank loan	银行贷款	
bank manager	银行经理	
bank officer	银行人员	

English	Simplified Chinese	Notes
bank rate	银行利率	
Bank Secrecy Act (BSA)	<i>Bank Secrecy Act (BSA)</i> (美国联邦银行保密法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in language.
bank statement	银行结单 / 银行对帐单	
bank teller	银行营业员	
bank's home page	银行主网页	
banker	银行专员	
banker unavailable	银行专员不方便	
bankers acceptance	银行承兑	
banking	银行业; 银行业务, 银行服务	
banking business	银行业务	
banking kiosk	银行业务便利台	
banking needs	对银行业务的需要	
banking stores	银行营业部, 银行分行	
banking system	银行系统	
bankruptcy	破产	
bankruptcy proceeding	破产诉讼程序	
bankruptcy rates	破产率	
barcode reader	条码阅读器	
bargains	特价商品(n) 达成协议 (v)	
barter exchange	以物易物/易货贸易	
base rate	基本利率	
Basic Business Checking®	Basic Business Checking®	
basis point	基本点数	
basket	一篮子	
batch	一批	
be lessened	降低利率, 精简债务	mortgagee's interest, also "to impair an interest"
be released (from obligation)	(从责任中) 解脱	
bear (v.)	带息	e.g. interest
bearing on	意义; 关联	e.g. bearing on something
beneficial interest	实益权益/实质权益	
beneficial owner	股息受益人(银行) 受益屋主(房地产)	
beneficiary	受益人; 收款人; 收款人	
beneficiary's bank account number	受益人银行帐号	or 收款人银行帐号
benefit	优点; 福利; 益处; 好处; 得益于 (v.)	
benefit request form	权益要求表	
best practice	最佳实践	
bibliographic citation	文献引用	
bilingual financial services representatives	双语金融服务代表	

English	Simplified Chinese	Notes
bill	帐单 纸币 票据	
bill consolidation	帐单整合/汇总	
bill pay	付帐	To be used when referring to WF Online Bill Pay
bill payment	付帐	
billing cycle	结算周期	
billing statement	帐单表	
billion	十亿	
binder	暂保契约, 定金收据	
binding (v.)	约束	e.g. terms of contract
binding arbitration	约束仲裁	
biodiversity	生物多样性	
biweekly payment	双周定期付款	
biweekly payment rider	双周定期付款附则	
biweekly-payment mortgage	双周定期付款房贷	
blackout period	禁售期 / 限制买卖期(stock transaction); 封锁期 / 管制期间 (general)	
blank	空白	
blank space	空白空间	
blanket policy	一揽子政策 (politics), 总保单 (insurance)	
board of directors	董事会	
bond	债券	
bond purchase	债券购入	
bond; contract for deed	债券, 契据形式的合同	
bonus	红利/花红/奖金	
bonus interest rate	奖励性利率	
bonus points	奖励积分	
bonuses	奖励	
book (a loan)	帐簿	
bookkeeping	记帐	
booklet	手册	
boot	启动	as in boot your computer
borrow (v.)	借贷	
borrow capital	借贷资本	
borrower	借方; 借贷人	
borrowing power	借贷能力	
bounced check	跳票/空头支票	
branch	分行	
branch code	分行代码	
branch locator	分行地址查询	
branch manager	分行经理	
branch or store	分行或 网点	

English	Simplified Chinese	Notes
brand recognition	品牌识别	
breach	违背	
bridge loan	过渡性融资	
bridge note	过渡性融资契约	
bring suit	提出诉讼	as in "brought to court"
broadband	宽带	
broker	经纪人, 经纪人, 中介商	
broker dealers	自营经纪人	
Broker Price Opinion (BPO)	经纪人价格参数	
brokerage	佣金; 经纪; 经纪商	
brokerage account	经纪帐户	
brokerage account agreement	经纪帐户协议	
brokerage account statement	经纪帐户报表	
brokerage fees	代理佣金	
brokerage fees and loans	佣金和贷款	
brokered	被代理的	
broker-out the loan	将贷款代理出去	
browser	浏览器	
buckets; accounting groups	剩余到期时间; 会计部门	
budget	预算	
budgeting	做预算	
budgeting tools	预算工具	
buffer	缓冲	computer terminology (Information Security Docs)
build equity	房屋净值积累	
builder's lien	建筑商之留置权	
building code regulations	建筑法规条例	
building inspection services	建筑物检验服务	
built-in WellsProtect® program	内含富国银行保护计划	
bulk purchase	大批量购入	
bulletin board	告示栏	Used as in the place in an office where all posters and notices (HR & Legal) are placed.
bundle (n.) (of money)	一大笔钱	
business	商业, 业务, 企业, 公司	
business account	商业帐户	
business ATM card	ATM 商业卡	
business ATM/check card	ATM 商业卡/商业支票卡	
business card services	商业卡服务	
business cash management account	商业现金管理帐户	
business checking account options	商业支票帐户选项	
business continuity	业务连续性	
business credit cards	商业信用卡	
business customer(s)	商业客户	

English	Simplified Chinese	Notes
business day	工作日	
business dividend checking account	商业盈利支票帐户	
business entity	商业实体	
business financing options	商业融资选择	
business for self	个体商业	
business online banking	商业网上银行业务	
business owner	企业主	
Business Platinum Credit Card with Rewards	商业白金奖励信用卡 (Business Platinum Credit Card with Rewards)	
business practice	商业实践	
business purchase	业务消费	
business register	业务注册	
business savings	商业储蓄帐户	
business services	商业服务	
business; deal	商业; 交易	
button	按钮	
buy	购买	
buy down	买降式贷款	
buy down option	买降式贷款选择	
buyer	买方; 购房者	
buying power	购买能力	
by proxy	通过代理人	
by virtue of	凭借	
calendar	日历	
calendar day	日历天	
California Community Banking	California Community Banking	Region proper name, it should remain in English
California Housing Finance Agency Program Manual	加利福尼亚州房贷机构项目手册	
can obtain	可获取	
cancel	取消	
cancellation	取消	insurance
cancelled check	付讫支票 / 已注销支票	
cap	上限	
capped interest rate	锁定上限利率	
capital commitment	资本承担	
capital finance	资本融资	
capital gains deferral	资本增值迟延	
capitalized cost reduction	资本化成本减低	auto leases
caps and floors	上限和下限	
caps interest	利息上限	caps: max interest
caps payment	付款上限	caps: max interest
captions	说明	
car loans	汽车贷款	

English	Simplified Chinese	Notes
card services	银行卡服务	
cardholder	持卡人	
cardholder agreement	持卡人协议	
cardholder application	持卡人申请	
carry over a balance	结转余额	(from one statement to the next in credit cards)
case	个案	
case by case	个别情况	
cash	现金	
cash & cash equivalents	现金与现金等价物	
cash a check	支票兑现	
cash advance	现金预支	
cash advance check	兑现预支支票	
cash application	现金管理	
cash back	现金返还	management of cash flow
cash collection c/l	现金追收 呆帐追收	
cash concentration	现金集中	
cash deposited fee	现金存储费	
cash flow	现金流 (量)	
cash management services	现金管理服务	
cash projection	现金预测	
cash rebate	现金回馈	
cash reserve	现金储备	
cash rewards	现金奖励	In credit cards
cash secured credit card	以现金保证付款的信用卡	
cash settlement	现金结算	
cash sweep	现金替换 现金变更帐户	
cash tracker	现金交易记录	
cash value	现金值	
cash vault	现金保险库	
cash withdrawal	现金提取	
cashback	返现	
cashiering	贷款收款部门 出纳	
cashier's check	银行本票	
CD-ROM; video disk	光盘; 影盘	
cell	栏目	as in Excel
Central California Region	Central California Region	Region proper name, it should remain in English
certificates	证书	
certificates of deposit or CDs	定期存款	
certified check	保付支票	
chairman	主席	
change	变化, 变更	
change date	变更日期	

English	Simplified Chinese	Notes
change of loan servicer	变换贷款服务商	
changes to fees	收费变化	
charge	收费	
charge off (v.)	注销	
chargeback fee	信用卡拒付费	
charged off accounts (n.)	注销帐户	
chargeoff fee	注销费	
charitable contribution	慈善捐赠	Syn: donation
charitable trust	慈善基金	
chartered corporation	注册公司	
check (n.)	支票	
check (v.)	检查	
check card	支票卡	
check cashing	支票兑现	
check collection	支票托收	
check enclosure fee	支票退还手续费	
check legends	支票栏目表	
check postings	支票过帐	
check printing fee refund	支票印刷费退款	
check register	支票登记簿	
check return options	支票退还选择	
check safekeeping	支票妥善保管	
check stub	支票存根	
check transactions	支票交易	
check writing	开具支票	
check writing privileges	开具支票之特权	
check, document photocopy	支票, 文件影印	
check, items paid	支票, 付款项	
checkbook; check book	支票本, 支票本	
checkbox	支票箱	
checking account	支票帐户	
checking and saving accounts	支票帐户和储蓄帐户	
checking sub-accounts	支票分帐户	
checking, savings and more	支票帐户, 储蓄帐户及其他	
checklist	清单	
checks discounted	打折支票	
child support	子女抚养费	
Chinese companies doing business in the U.S.	美国中资企业	
chip, micro	芯片, 微机	
choose	选择	
christmas bonus	圣诞奖金	
city	城市	
claim (n.);(v.)	索赔, 申索, 理赔	claim department - 理赔部门

English	Simplified Chinese	Notes
claiming party	索赔方	
claims	索赔	
class	集体	
class action	集体起诉	
clean check	光票	
clear the title; clear title	明确产权, 清晰产权	
clearance officer	报关员	
clerical error	笔误	
clerk of the county commission	县委员会书记员	
clerk of the superior court	高等法院书记员	
client	顾客	
client base	顾客群	
client country	顾客所在国	
close and fund	成交并付款	
closed stacks	封闭区域	
closed-end	封闭式	
closed-end credit	固定限额信贷	
closing	结算 (银行) 过户 (房地产)	
closing balance	期终余额 (银行) 过户余额 (房地产)	
closing cost	手续费	
closing cost credit	过户费用抵免	
closing cost discounts	手续费折扣	
closing date	结帐日期 (银行) 过户日期 (房地产)	
closing fee	过户费用	
closing price	收盘价	
closing the sale	销售成交	
closing your account	关闭您的帐户	
clue	提示	
co-applicant	共同申请人	
Coast and Geodetic Survey	美国海岸和大地勘测署	
co-borrower	共同借贷人	
co-buyer	共同购买人	
code	守则; 代码	
Code of Federal Regulations (CFR)	美国联邦法规	
coin	硬币	
coin sorting/counting	硬币分类/计算	
collateral	抵押品	
collateral loan	抵押贷款	
collateralized mortgage obligations	担保抵押贷款债权凭证	
collect	托收; 追收	
collected balance	托收余额	

English	Simplified Chinese	Notes
collecting bank	托收银行	
collection	托收	-
collection costs	托收成本	
collection fees	托收费用	
collection items	托收项目	
collection rights	托收权	
collection risk	托收风险	
college credit card	大学生信用卡	
column	栏目	
co-maker	共同出票人	Used in some Loan Sets in the U.S. (State requirement)
combined	合并	
combined balances	合并余额	
combined daily balance	合并每日余额	
combined loan to value	综合贷款与价值比率	CLTV
combined statement	综合结单	
command	指令	
command driven	指令驱动式	
commercial bank	商业银行	
Commercial Electronic Office®	Commercial Electronic Office® (在线商务电子办公室)	
commercial entity	商业实体	in credit bureau manuals
commercial real estate loans	商业地产贷款	
commission	佣金	
commissioner	专员	
commit waste	制造浪费	
commitment	承付款; 承诺; 决心	
commitment amount	承付金额	
commitment fees	委托费用	
commitment letter	委任书	
common law	普通法 (系)	
common questions	常见问题	
common stock	普通股	
Community Bank Aggregate	Community Bank Aggregate (社区 银行总合)	
community commitment	社区承诺	
community group	社区团体	
Community Home Buyer's Program (CHBP)	低收入社区购房项目	
Community Land Trust Mortgage Loan	社区地产基金房贷	
community outreach	社区推广 (活动)	
community property	夫妻共有财产	
community property state	承认夫妻共有财产州	

English	Simplified Chinese	Notes
comparative market analysis (CMA)	市场比较分析	
competitive advantage	竞争优势	
competitive exchange rates	有竞争力的汇率	
competitive pricing	有竞争力的价格	
competitive rates	有竞争力的利率	
compliance	合规	
compound interest	复利	
compounded daily	每日复计	
compounding and crediting	复利与贷计	
comprehensive income	综合收入	
comptrollership	主计职务	
computer language	计算机语言	
computer science	计算机科学	
computer-generated	计算机生成	
conclusions of law	法律结论	
conclusive proof	确证	
condemnation	征用/定罪	
condemnor	征用者/宣判者	
condition precedent	先决条件	
condominium	共度房	
condominium fee	共度房费用	
condominium rider	共度房附则	
confession of judgment	承认判决	
confirm (n.)	确认书	
confirmations	确认	
conflicts with	相抵触	
conforming loan	合格贷款	
consideration	对价	used in a contractual sense, not to be used in "in consideration of"
consolidate	合并	
consolidate bills	合并帐单	
consolidated statements	合并报表	
constituent documents	组合文件	
construction draw	建筑贷款启动	
construction loan	建筑贷款	
consultation	咨询/磋商	
consumer	消费者；消费性	
consumer account agreement	消费者帐户协议	
consumer checking accounts	消费者支票帐户	
Consumer Credit Protection Act	Consumer Credit Protection Act (消费者信用保护法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in language.
consumer credit reporting agency	消费者信用报告机构	

English	Simplified Chinese	Notes
consumer customer(s)	个人客户	
consumer discretionary	非必需消费品	
consumer loan	消费者贷款 消费性贷款	
consumer report	消费者报告	
consumer reporting agency	消费者报告机构	
consumer savings accounts	消费者储蓄帐户	
consumer staples	必需消费品	
consummation	完成	
contact	联系 (络) (v.); 联系 (络) 人, 联络处	
contact us	联系我们	
contest (a last will)	争议 (最终遗嘱)	
contingency	偶发事项	
contingency clause of sale	销售偶发事项条款	
contingency funds	应急基金	
contract	合同	
contract for deed	契约合同	
contract language	合同语言	
contract type	合同种类	
contractor	订约人/承包商	
contractual maturities	合同期限	
contractually delinquent	未执行合同	
control log	控制记录	
controlled disbursements	有控制的发放	
controlling interest	控制股权	
convenient	方便	
conventional loan	传统贷款, 常规贷款, 一般贷款	
conventional mortgage loan	传统抵押贷款, 常规抵押贷款, 一般抵押贷款	
conversion	转换/兑换	
conversion fee	转换/兑换费用	
conversion rate	转换率/兑换率	
convert	转换/兑换	
convertible	可转换	
convey	转让	
conveyance	转让 (契据)	
convincing value	确切价值	
cooling off period	冷却期	
cooling system	冷却系统	
cooperative; co-op	地产合作	
co-owner of an account	帐户共同持有人	
copies	副本; 影印本	

English	Simplified Chinese	Notes
corporate	公司	
corporate bonds	公司债券	
corporate governance	公司监管 (条例)	
corporate governance and compliance	公司监管及合规	
corporate name	公司名称	
corporate purpose	公司宗旨	
corporate trustee	公司受托人	
correspondent banking	代理银行业务 (服务)	
co-signer	共同签字人	
cost	成本	
cost of borrowing money	借贷成本	
cost of living; cost-of-living	生活指数, 生活成本	
counsel	律师, 顾问	
counseling	咨询; 辅导	
counter check	复核 银行取款单	
counter deposit	柜台存款	
counter documents	柜台文件	
counter withdrawal	柜台提款	
counterclaim	反索赔, 反申索	
counteroffer	还价, 还盘	
country	国家	
coupon	息票 单据 优惠券	
coupon book	息票簿 单据簿	
coupon redemption	息票赎回 单据赎回 使用优惠券	
court agreement	法庭协议	
court order	法庭命令	
covenant	契约	
cover sheet	封面	
cover the item	支票支付	
coverage	保险给付范围 (when used in the context of insurance), 信贷准备金 (loans)	

English	Simplified Chinese	Notes
covering positions	轧平头寸	<p>One definition and an example:</p> <p>To "cover" a position is to Buy stock to Closeout a Short position. The Purchase of a Contract to Offset a previously established short position.</p> <p>Position Orders</p> <p>Position Orders (PO) are directly related to individual positions. These orders are only active for as long as the position remains open. The ability to associate an order with a position offers clients the ability to place an order that will cover a position even as it changes.</p> <p>If the 'Auto Order Prompt' check box upon the 'Logon/Profile' tab is checked then upon entering into a new position or reversing a position, the client is automatically prompted to enter a Position Order to cover the new position.</p>
crash	暴跌	
credit	信用, 信贷, 记入, 优惠额	
credit accrued interest adjustment	应计信贷利息调整	
credit adjustment	信用调整	
credit advisor	信用顾问	
credit analysis	信用分析	
credit balance	贷方余额	
credit bureau	信用局	
credit bureau report	信用局报告	
credit card	信用卡	
credit card customer service	信用卡客户服务	
credit card issuer	信用卡发行公司	
credit card rewards program	信用卡奖励计划	
credit-challenged buyer	信用欠佳的买主 / 购房者	
credit counseling	信用咨询	
credit exposure	信用风险额	
credit facility	信贷融通	
credit for returns	退货所获得信用额度	

English	Simplified Chinese	Notes
credit history	信用记录	
credit information	信用信息	
credit inquiry	信用查询	
credit institution	信用机构	
credit limit	信贷限额	
credit line	信贷额度	
credit memo	付款通知 贷款凭单	
credit options	信贷选择	
credit rating	信用评级	
credit ratio	信贷比率	
credit report	信用状况报告	
credit reporting agency	信用报告机构	
credit risk	信贷风险	
credit score	信用评分	
credit services	信贷服务	
credit solutions	信贷解决方案	
credit union	信用合作社	
credit-challenged buyer	信用欠佳的买主	
creditor	债权人	
creditworthiness	信用可靠性	
critical competencies	关键技能	
cross-default provision	交叉违约防范条款	
cross-selling	交叉销售	
cumulative value	累计价值	
cure	对策	
cure (v.)	解决	
currency	货币	
currency conversion fee	货币兑换费用	
currency orders	购买外币 外币购入订单	
current	流动的	
current	现有的	
current (in payments)	短期 (在付款中)	
current account	往来帐户	
current index	当期指数	
current interest rate	现行利率	
current market value	市场现值	
current monthly expenses	目前月开支	
current mortgage balance	当前抵押贷款余额	
current price	时价	
current rate	现行利率	
current yield	本期收益率	
custodial fee	保管费,监管费	

English	Simplified Chinese	Notes
custodian	托管方	
customer	客户	
customer life cycle	客户生命周期	
customer education group	客户教育团体	
customer service	客户服务	
customized	定制	
cutoff time	截帐时间；收市时间；截止时间	
daily	每日	
daily APR	年利率之日率	
daily collected balance	每日托收余额	
daily collection worklists	每日托收明细表	
daily rate	当日利率	
damages	损害赔偿	
DAP, down payment assistance programs	头款援助计划	
data	数据	
data bank	数据库	
data entry	数据输入	
database	数据库	
database management system	数据库管理系统	
date	日期	
date of death letter	死亡日期证明书	
date of issue	签发日期	
date of loan closing	贷款放款日，贷款交割日	
dated of even date herewith	与此同日	
day	天	
DE Underwriter (Direct Endorsement Underwriter)	直接背书承保人	
deadline	最后期限	
deal (v.)	交易	
dealer	交易员	
dealer master	总交易员	
death certificate	死亡证明书	
death of lessee	承租人死亡	
death or incompetence	死亡或无能力	
debit	借方	
debit accrued interest adjustment	负债应计利息调整	
debit adjustment	负债调整	
debit balance	债务余额	
debit card	借记卡	
debit memo	借项通知单	
debiting your account	从您的帐户提取	

English	Simplified Chinese	Notes
debt	债务	
debt consolidation	债务合并	
debt instruments	债务工具	
debt offerings	待售债务, 债券发行	
debt pay down chart	还债报表	
debt ratio	负债比率	
debt securities	债务证券	
debtor	债务人; 借方	
debt-to-income ratio	负债与收入比率	
debug	排除故障, 修改错误	
Deceptive Mail Prevention Enforcement Act - DMPEA	<i>Deceptive Mail Prevention Enforcement Act - DMPEA</i> (邮件诈骗防范法案)	US Act and legislation references should be left in English in italics with a parenthetical clarification in language.
deck	甲板; 平台	
decrease (n.)	降低	
decryption	解密	
deductible (adj.)	可扣除的	
deductible (n.)	自付额	
deduction	减少	
deed	契约	
deed in lieu of foreclosure	取消押赎权之代契约	
deed of trust	信托契约	
default (adj.)	拖欠; 违约	e.g. values
default (n.)	违约	
default APR	违约年利率	
defective	缺陷	
defendant	被告	
deferment	延期	
deferral	延期	
deferred dividend	递延股息	
deferred interest	递延利息	
deferred payment	延期付款	
deficiency	亏损; 未缴税额; 债务余额	
deficiency judgment	补税判决 (tax) / 清偿债务余额判决 (debt)	
defined contribution pension plan	详细雇员参与养老金计划	
delegated investment management	委托投资管理	
delete	取消	
delinquency	逾期 拖欠	
delinquency lists	拖欠列表	
delinquent account	逾期未付的帐户	
delinquent note	逾期未付票据	

English	Simplified Chinese	Notes
delinquent notes	逾期未付票据	
delinquent obligation	逾期未付之债务	
delinquent payments	逾期未付款	
delinquent	逾期 拖欠	
deliver	送交	
deliverables	可交付的	
delivery	送交	
delivery date	送交日期	
demand	需求	
demand deposit account (DDA)	需求存款帐户 (DDA)	
demand feature	需求特征	
demands (n.)	需求	
denial letter	否决书	
Department of Housing and Urban Development (HUD)	美国住宅和城市发展部	
Department of Treasury	财政部	
Department of Veterans Affairs	退伍军人部	
department, section branch	部, 下属部门	
dependable	依赖 附属	
deposit	存款, 订金, 保证金	
deposit (v.)	存入	
deposit corrections credit	存款更正贷记	
deposit corrections debit	存款更正借记	
deposit credit adjustment	存款贷记调整	
deposit currency	存款货币	
deposit debit adjustment	存款借记调整	
deposit rate	存款利率	
deposit services	存款服务	
deposit slips	存款单	
deposit ticket	存款单	
deposit total	存款总额	
depository institution	存放款机构	
deposited items returned	被退回的存款款项	
deposits (n.)	存款	
deposits and withdrawals	存款和提款	
deposits of non-U.S. Dollar items	非美元货币存款	
depreciation	折旧 (工业) 贬值 (货币)	
derivation clause	衍生条款	
designated money market fund	指定货币市场基金	
designed for	设计用于	
desktop deposit	桌面存款	Wells Fargo service, it features some of the latest advances in

English	Simplified Chinese	Notes
		online banking technology, allowing businesses to deposit checks quickly and easily, using a computer, Wells Fargo Business Online® and a special check scanner.
destroyed check	损坏的支票	
devisee	不动产受遗赠人	
direct billing	直接发帐单 直接帐单	
direct deposit	直接存款	
Direct Deposit Advance Service	直接存款预支服务	
direct endorsement lender	直接背书贷(款)方	
direct mail	直销函件	
director	主管	
disability	伤残	
disability insurance	伤残保险	
disability payments	伤残福利金	
disadvantaged group	弱势团体	
disaster relief	赈灾	
disaster response	救灾回应	
disburse	发出; 支付	
disbursement	发出; 支付	
disbursement funding	支付基金	
discard	丢弃	
discharge	清偿, 免除	
disclosing information	披露信息	
disclosure	披露声明	
disclosure statement	披露声明	
disclosures	披露声明	
discount	折扣, 差价, 贴现	差价: an amount deducted from the usual list price price difference.
discount broker	折扣经纪商	
discount brokerage	折扣经纪商	
discount points	贴现点数	
discretionary expenses	可自由支配的费用	
disease	疾病	
dishonor	被拒付的	
dishonored	拒付	
dismissal	辞退	
disparate impact	差别待遇影响	
disparate treatment	差别待遇	
display (n.);(v.)	展示	

English	Simplified Chinese	Notes
disposable income	可自由支配的收入	
dispositive motion	处理动议	
dispute resolution program	争议解决方案	
distributions	分配, 配销, 分发	
dividend	股息; 红利	
dividend reinvestment	股息再投资	
dividend reinvestment program	股息再投资计划	
doc stips; document stipulations	文件协议	
document	文件	
document delivery	文件递交	
document retrieval	文件提取	
Documentary Credit Specialist	跟单信用证专员	
documentary stamp tax	文书印花税	
documentary tax	文件印花税	
documentation center	文件中心	
documents	文件	
dollar cost averaging	基金定期定额	
domestic incoming wire transfer	国内电汇进款	
domestic outgoing wire transfer	国内电汇出款	
done	完成	
dormant accounts	闲置帐户	
dormant and unclaimed accounts	闲置及无人认领帐户	
DOS	DOS	
double date (n.)	双重日期	
down a page	下一页	
down payment	首付款	
down payment assistance program	头款援助计划	
download	下载	
downloadable summaries	可下载汇总表	
downtime	停工时间	
draft (n.)	汇票	
draft access savings accounts	允许兑现汇票的储蓄帐户	
Draft loan	汇票借款	
draw	提取	
draw (v.)	提取	
draw (v.) (a check upon an institution)	提取/支收 (机构支票)	
draw inspector	提取监管	
draw period	提取时间	
draw request	提取要求	
draw specialist	提取专员	
drawn (a check)	开出 (一张支票)	

English	Simplified Chinese	Notes
drilling fees	开采费	
drive line; drive train	动力转换	
Driver Services Division	车行服务部	
dropped	中断	
due (adj.)	到期	
due and payable	到期应付	
due date	到期日	
dues, fees and assessments	会费, 费用和收费	
dump (v.)	丢弃	
duties	责任	
early withdrawal fee	提前支取罚款	esp. a 10% penalty for early withdrawals from your 401k plan.
earn interest	赚取利息	
earned income	劳动所得	
earned interest	已得利息	
earned premium	已得保费	
earnest money	保证金	
earnest money deposit	保证金储蓄 支付保证金	
earnings	收益	
ease of access	便捷访问	
easement	地役权	
E-check	电子支票	
E-check reversal	电子支票撤回	
eco-friendly	善待生态	
e-commerce	电子商务	
ecommerce company	电子商务公司	
ecommerce solutions	电子商务方案	
economical	实惠的	
edit	编辑	
educational expenses	教育费用	
EEIRR, Energy Efficiency Interest Rate Reduction Program	节能低息贷款项目	
effective April 1, 2002	自 2002 年 4 月 1 日起生效	
effective date	生效日期	
effective rate	实际利率	
efficiency	效率	
EFT	电子汇款	
EFT transactions	电子汇款交易	
eject	弹出	
Electronic Benefits Transfer (EBT) card	电子福利转帐卡	EBT card is a debit card allowing access to public assistance allowance.
Electronic Data Interchange (EDI)	电子数据交换	

English	Simplified Chinese	Notes
Electronic Fund Transfer Disclosures	电子汇款交易披露	
Electronic Funds Transfer (EFT)	电子汇款	
electronic payment	电子付款	
electronic retail processing	电子零售交易处理	
electronic transfer	电子转帐	
eligibility for services	符合服务之条件	
eligibility requirement(s)	资格要求	
eligible checking account	符合资格支票帐户	
eligible savings account	符合资格储蓄帐户	
e-mail	电子邮件	
embossed check	压纹支票	
emergency response	紧急回应	
eminent domain	支配权, 征用权	
employee	雇员	
employee benefit services	雇员福利服务	
employee benefits	雇员福利	
employee stock ownership plans	雇员股票持有计划	
employer	雇主	
employer contributions	雇主分担部分	
Employer Identification Number (EIN)	雇主辨别码	
employer tax	雇主税	
employer-sponsored pension plan	雇主赞助的养老金计划	
employment	就业	
employment taxes	就业税	
enact	立法	
enacted	已立法的	
enactment	立法	
encryption	加密	
encumbrance	产权负担	
encumbrances	产权负担	
end user	最终用户	
endorse a check	支票背书	
endorsement	背书	
endorsement-for-title	产权背书	
endorsements	背书	
endorser	背书人	
endowment	捐赠	
energy conservation	能源节约	
energy rating	能源等级	
ENERGY STAR® products	节能产品	

English	Simplified Chinese	Notes
energy-efficient	节能	
energy-efficient appliances	节能电器	
enforce	强制实施	
enforceable	可强制实施的	
enforcement	强制执行	
engage in	涉入	
engaged to	致力于	
enhance	改善提高	
Enhanced Access SM Visa [®] Credit Card	Enhanced Access SM Visa [®] 信用卡	
enhancement	增强, 增值	as in "enhancement to a property" or updating a version
enjoy the 100% money back guarantee	享有 100%原款奉还的满意保证	
enroll	登记, 加入	
enter into	输入, 项目, 进入	
Enterprise Information Management	企业信息管理 (EIM)	
entire agreement	整个协议	
entitlement	命名	
entry	输入	e.g. made in system
entry of judgment	做出判决 做出债务判决	
entry procedures (to safety box)	进入程序 (到保险箱)	
entry prohibited	不得进入	
environment	环境	
environmental hazard notice	环境危害通知	
environmental law	环境法	
Equal Credit Opportunity Act (ECOA)	<i>Equal Credit Opportunity Act (ECOA)</i> (平等信用机会法案)	US Act and legislation references should be left in English in italics with a parenthetical clarification in language.
equal housing	平等住房权利	
equal housing lender	平等房贷公司	
equipment and vehicles financing	设备和车辆融资	
Equipment Express Loan	设备快捷 (Equipment Express) 贷款	
equities	权益 产权	
equity	权益 产权 (一般) 房屋净值 (房地产)	
equity enhancement	股权 权益 产权 (一般) 房屋净值 (房地产)	
equity instruments	股权工具 (一般) 房屋净值工具 (房地产)	

English	Simplified Chinese	Notes
equity investments	股权投资（一般）房屋净值投资（房地产）	
Equity Line with FlexAbility SM Accounts	Equity Line with FlexAbility SM 帐户	
equity loan	产权贷款（一般）房屋净值贷款（房地产）	
equity method	权益方法（一般）房屋净值方法（房地产）	of amortization
equity of redemption	可赎回房屋净值（房地产）	
equity order routing	权益指令流程（一般）房屋净值指令流程（房地产）	
equity securities	产权证券 股本证券（一般）房屋净值债券（房地产）	
erected	安装的	
escrow	托管；代管	
escrow account	托管帐户	
escrow agreement	托管交易协议	
escrow analysis	托管分析	
escrow companies	托管公司	
escrow deposit account	托管存款帐户	
escrow funds	托管基金	
escrow items	托管物品	
escrow payment	托管付款	
ESO - Exception & Settlement Operation	例外与和解业务	
establishing “primary” accounts	建立“主要”帐户	
estate	财产（property）； 地产（land and building）； 遗产（legacy）	
estate planning	财产继承计划	
estate planning and trust	财产继承计划和信托	
estimate (n.)	估计	
et seq.	以及下列	
ETA financial agency agreement	ETA 金融机构协议	
eviction	迫迁	
EVP, Head of Global Expansion Initiative	环球拓展计划资深执行副总裁	
examiner	检查员	
example	例子	

English	Simplified Chinese	Notes
excess	多余；超额	depends on context; generally has to do with quantity i.e. an excess number of transactions on the account; excess number of signers on an account, etc.
excess activity fee	超额运行费	
exchange	交换；兑换交易	
exchange	交换	context: exchange of materials or funds/Money
exchange	互换	context: exchange of personnel
exchange rate	汇率	
exchange-traded funds	交易所买卖基金	
exclusive (special) interest rates and (exclusive) discounts on loans	专属（特殊）利率和（专属）贷款折扣	
excussio	依法追债	definition: right to require creditor to exhaust all remedies against debtor before proceeding against guarantor
execute (a loan)	执行（一笔贷款）	
executive compensation	管理层薪酬	
executor	执行人	
executory proceeding	执行过程	
existing customers	现有客户	
expected maturities	预期到期日	
expenses	开支	
expenses of suit	诉讼费	
expert system	专家系统	
expiration	到期，失效	
expiration date	到期日	
expiration dates	到期日	
Express Equity® loan	产权快捷 (Express Equity®) 贷款	
ExpressSend® Service	‘全球汇达’服务 (ExpressSend® Service)	
ExpressSend Sweepstakes	‘全球汇达’汇款服务抽奖	
extend warranties	延长保修期	
extended coverage	延长保险范围	
extended warranty	延长保修期	
extended warranty protection	延长保修期保护	
extension	延期	
extension (telephone)	分机（电话）	
extension of credit	信用延期	
extent (to the)	程度	
extenuating	情有可原；可减轻的	

English	Simplified Chinese	Notes
extinguish	废除	
face amount	面值	
facsimile signature	传真签字	
factoring	保理业务	
fail (v.)	失败 未能	
failure to supply signature	未能提供签字	
Fair and Accurate Credit Transactions Act (FACTA)	<i>Fair and Accurate Credit Transactions Act (FACTA)</i> (公平准确信贷交易法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
Fair and Responsible Lending	公平负责的贷款	
Fair Credit Lending Act	<i>Fair Credit Lending Act</i> (公平信贷法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
Fair Credit Reporting Act	<i>Fair Credit Reporting Act</i> (公平信用报告法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.e
Fair Debt Collection Practices Act	<i>Fair Debt Collection Practices Act</i> (公平债务收取实施法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
Fair Housing Act	<i>Fair Housing Act</i> (公平住房法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
Fair Lending	公平贷款	
fair market value	公平市场价值	
fair value	公平价值	
false	虚假	e.g. information
Fannie Mae	房利美	
Farmers Home Administration, FmHA	农家信贷管理局	
fax	传真	
FDIC insured accounts	FDIC 保险帐户	
feasible	可行的	
features (n.)	特征	
Fed reconciliation credit adjustment	联邦对帐贷方调整	
Fed reconciliation debit adjustment	联邦对帐借方调整	
Federal Arbitration Act	<i>Federal Arbitration Act</i> (联邦仲裁法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
federal benefit payments	联邦福利付款	

English	Simplified Chinese	Notes
Federal Consumer Credit Protection Act	<i>Federal Consumer Credit Protection Act</i> (联邦消费者信用保护法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in language.
Federal Credit Union	联邦信贷联盟	
Federal Deposit Insurance Corporation (FDIC)	Federal Deposit Insurance Corporation (FDIC)	do not translate
Federal Emergency Management Agency (FEMA)	Federal Emergency Management Agency (FEMA)	Name of a US government agency, it should remain in English
Federal Equity Home Act	<i>Federal Equity Home Act</i> (联邦房屋净值法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in language.
Federal Functional Regulator	联邦职能监督机构	
federal holidays	联邦法定节日	
Federal Home Loan Bank (FHLB)	联邦家庭房屋贷款银行	
Federal Housing Administration	联邦住房管理局	
Federal Housing Commissioner	美国住房与城市发展部助理部长	
federal laws	联邦法	
federal regulations	联邦规定	
Federal Reserve	联邦储备局	
Federal Reserve Board	联邦储备委员会	
Federal Reserve Board Regulation D	联邦储备委员会 D 项规定	
Federal Trade Commission	联邦贸易委员会	
Federal Truth-In-Lending Disclosure	联邦真实贷款披露声明	
Federal withholding adjustment	联邦税代扣调整	
Federal withholding tax	代扣联邦税	
Federal Work-Study	联邦工读计划 (Federal Work-Study)	
federally insured program	联邦保险项目	
fee	费用	
fee schedule	费用表	
fee simple	继承者有绝对处理权的不动产 (权)	
fee-based professionals	收费的专业人员	
fees (attorney)	律师费	
FHA Direct Endorsement Underwriting	联邦住房管理局直接背书承保(包销)	
FHA Homebuyer Summary	联邦住房管理局购房指南	
FHA loan	联邦住房管理局贷款	If the term repeats many times in one piece, we can translate it to 联邦住房管理局贷款 (简称 FHA 贷款) for the first mention, then keep FHA 贷款 only.

English	Simplified Chinese	Notes
FHA Mortgage Insurance	联邦住房管理局房贷保险	
FHA Title 1 loan	联邦住房管理局一类房屋贷款	
FHA/VA Amendatory Clause	联邦住房管理局/退伍军人修正条款	
FHLBB (Federal Home Loan Bank Board)	联邦家庭贷款银行委员会	
FHLMC (Federal Home Loan Mortgage Corporation)	联邦家庭房屋贷款抵押公司	
FICO Score (Fair Isaac Company)	FICO Score (Fair Isaac Company)	do not translate
Fidelity and Surety Bonds	忠诚与保证保险	
figure	数字	
file (n.)	文件	
file (v.)	呈交	
file a tax return	报税	
file of record	文件存档	
filing fee	申请费 (application) /存档费 (recordal)	
filled in	填写	as in "filled in contract"; loan application, etc.
filter	过滤	depends on context
final loan application	最终贷款申请	
final settlement	最终解决 最终清偿	depends on context: generally this is the final settlement on a mortgage, loan, promissory note.
finance	金融, 财务; 融资, 筹钱	
finance charge	信贷收费	
finance companies	财务公司	
finance receivables	应收财政; 应收款	
financial advisor	财政顾问	
financial aid	财务援助	
financial consultant	财务咨询师	
financial decision	理财决定, 金融决策, 财务决策	
financial freedom	经济有余, 无经济负担的	
financial goals	财务目标	
financial goals and needs	财务目标和需求	
financial holding company	金融控股公司	
financial institution	金融机构	
financial institutions	金融机构	
Financial Intelligence Unit (FIU)	金融情报组	
financial management	财务管理	
financial management package	财务管理组合	
financial market	金融市场	

English	Simplified Chinese	Notes
financial planner	财务规划师	
financial privacy notice	财务隐私声明	
financial protection	财务保护	
financial security	财务保障	
financial service provider	金融服务供应商	
financial services	金融服务, 理财服务	
financial services company	金融服务公司	
financial specialist	金融专家	
financial statement	财务报表	
financial status	财务状况	
financially secure	经济上自主	
financing	融资	
financing charges	融资收费	
financing solutions	融资解决方法	
financing terms	融资条件	
FinCEN (Financial Crimes Enforcement Network)	打击金融犯罪网络	
finder	代理商	as in insurance; aka agent/broker
findings of fact	事实确凿	legal term
fine	罚款	
finances	罚款	
firewall	防火墙	
First Home® Purchase Plan	First Home® 首购计划	
first interest payment date	首次利息偿还日	
first mortgage	优先抵押权	
first mortgage loan	优先抵押贷款	
first-lien debt	优先受偿债务	
first-time buyer	首次购房者	
first-time home buyer	首次购房者	
fiscal/financial responsibility	财政/金融责任	
fixed annuity	固定年金	
fixed APR	固定年利率	
fixed assets	固定资产	
fixed committed expenses	固定必付费用	
fixed expenses	固定开支	
fixed income	固定收入	
fixed interest	固定利息	
fixed interest rate	固定利率	
fixed payment	固定付款	
fixed rate conversion option	固定利率转换选择	
fixed rate loan	固定利率贷款	
fixed rate mortgage	固定利率房贷	

English	Simplified Chinese	Notes
fixed term	固定期限/定期	
fixed term certificate of deposit	定期存款	
fixtures	固定装置	
flat cancel	免费注销	Context: Cancelling an insurance policy without any premiums, as if it never took effect.
flat rate	统一利率 (interests) /统一费率 (fees)	
flood (n.)	水灾	
Flood Disaster Protection Act	<i>Flood Disaster Protection Act</i> (水灾防御法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
flood elevation	洪水水位	
flood insurance	水灾保险	
flood zone	洪水区	
floodplain	洪泛区	
floodway delineations	泄洪道划定	
flow chart	流程表	organizational flow chart
FNMA - Federal National Mortgage Association	联邦国家抵押贷款协会	
folder	文件夹	
follow-up (n.)	跟进,后续行动	
follow-up (v.)	跟进,后续行动	
font	字体, 字型	
food stamps	粮食券	
for assistance	如需帮助	
for further details	详情	
for more information call:	详情请致电	
forbear (v.)	延期还债	
forbearance	偿债延期	
foreclosure	止赎, 取消/丧失赎回权, 法拍	usually refers to a foreclosed home, when the owner is unable to make his mortgage loan payments and the bank repossessed the home. It is usually translated to 法拍屋 though a judicial foreclosure process sometimes is not required.
foregoing	前述	
foreign beneficiary bank	外国收款银行	
foreign cash letter adjustment	国外现金调整函	

English	Simplified Chinese	Notes
foreign checks purchased	外币支票购买	Regarding foreign checks purchased/returned. Please translate it literally, that is what we did in Spanish and I am told from our line personnel that there is no difference in the name i.e. it's always called foreign check whether it is in US denomination from a bank overseas or if it's from a domestic bank with a foreign denomination both are considered foreign checks.
foreign checks returned	外币支票退还	See above
foreign collections	海外托收	
foreign currency	外币	
foreign currency conversion fee	外币兑换费	
foreign draft	外币汇票	
foreign draft fee	外币汇票费	
foreign exchange	外汇	
foreign exchange credit	外汇贷记	
foreign exchange debit	外汇借记	
Foreign Remittance Network Member bank	外国汇款系统成员行	
foreign transaction fee	境外交易手续费	
Forest Stewardship Council	森林管理委员会	
forfeit(ed)	丧失权利的	
forfeiture	权力丧失	
forgeries or missing signatures	伪造或空白签字	
forgiveness	宽减	(in foreclosure) principle forgiveness
form	表格(n), 组成(v)	
form of ownership	所有权的类型	
format	格式	
forms	表格	
forward-looking	前瞻	
foundations	基金会	
fraction	分数	
fractional shares	股票分票	
fraud	欺诈	
fraud prevention	欺诈之防范	
Freddie Mac	房地美	
free	免费	
free checking	免费支票帐户	
free notary public service	免费公证服务	

English	Simplified Chinese	Notes
free of charge	免收费	
free small safe-deposit box	小型免费保险箱	
friendly bankers	亲切的银行专员	
from 6:00 a.m. to 10:00 p.m.	由早上 6 时至晚上 10 时	
FSC stock	森林管理委员会批准用纸	
FTHB, First Time Home Buyer Program	首次购房者项目	
fulfillment organization	执行机构	
full payout leases	全部收回租赁	
full rate loan	全费贷款	
full-service banking	全面的银行服务	
full-service brokerage	全面的经纪服务	
fully	完全；充分地	
fully diluted	完全稀释了的	
function keys	功能键	
functional illiteracy	半文盲	Basic literacy for every day life: the level of skill in writing and reading that a person has to be able a person to cope with everyday adult life. Loan officers often have to ascertain whether a customer has functional literacy to be able to understand the terms of the loan.
fund	基金 (n). 出资 (v)	
fund transfer	资金转帐	
funding	出资	
funding of deposits	储蓄集资	
funds	资金；基金	
funds availability	可用资金	
funds availability policy	可用资金政策	
funds available	可用资金	
funds mgmt, investment activity	资金管理，投资活动	
funds on hold	资金待命	
funds transfer	资金转帐	
funds transfer credit	资金转帐贷记	
funds transfer debit	资金转帐借记	
funds transfer system	资金转帐系统	
furnish	配备	
furnishings	室内陈设	
furniture	家具	
furniture and equipment	家具和设备	

English	Simplified Chinese	Notes
garnishment	转票 (to appear) 扣押令 (eg.properties)	
gender	性别	
general counsel	法律总顾问	
general limitations and exclusions	一般限制和排除条款	
general loan acknowledgement	一般贷款确认	
general monies	一般资金	
gift	礼物	
gift card	礼品卡 / 代金卡	
gift letter	送礼信	
gift of money	金钱馈赠	
gift-tax; gift tax	礼品税; 礼品税	
give notice	给出通知	
global bank	全球性银行	
Global Remittance Customer Service	全球汇款客户服务	
Global Remittance Services Agreement	全球汇款客户服务协议	
GNMA - Ginnie Mae	吉利美	
goal	目标	
Good Faith Estimate (GFE)	贷款费用与还款估算单	it can also be used for insurance not related to mortgage.
govern	辖制	
governing documents	基础文件	
governing law	适用法律	
government loans	政府贷款	
government revenues	政府收入	
government trade	政府贸易	
government-insured loans	政府保险之贷款	
government-issued identification	政府颁发之身份证	
government-owned companies	政府拥有之公司	
grace period	宽限期	
graduated payment	累进付款	
graduated payment mortgage	累进付款抵押贷款	
grand fathered product	原有产品	
grand opening	开业	
grand opening celebration	开张庆祝	
Gran-St. Germain Depository Institution Act	<i>Gran-St. Germain Depository Institution Act</i> (格恩圣乔曼存款机构法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
grant	赠款, 补助金, 援助金	
grantee	受让人	

English	Simplified Chinese	Notes
grantor trust	资助人基金	
Greater Bay Area Region	大湾区地区	
Green Challenge	绿色挑战	
green power	绿权	
green remodeling tips	绿色装修窍门	
grocery vouchers	食品券	
gross added value	增值总额	
gross capitalized cost	资本化成本总额	
gross domestic product (GDP)	国内生产总值	
gross earnings	总收益	
gross income	总收入	
gross monthly income	月收入总额	
ground lease	场地租赁	
ground rent	地租	
grounds	地 地面	
guarantee	担保	
guaranteed loan authority	贷款担保权威机构	
guarantor	担保人	
guardian	监护人	
guidance	指导	
guide to homeownership	购屋指南	
guideline	指引	
halt	中止	
hard drive	硬盘	
hard hold	冻结资金	funds will not be released
hardship withdrawl	提款济急	Loan you can obtain from your savings in a 401(k) account when you have economic issues
hardware	硬件	
have access to	有权使用/有权访问	
hazard insurance	灾害保险	
headset	耳机	
health	医疗保健; 健康	
heating	供热 取暖	
heir	继承人	
held	掌握 留置 判决	first used in bank account, second in mortgage and third in leagal
held in custody	照看/保管中(being taken care of), 在押(detained)	
HELOC; home equity line of credit	房屋净值信贷额	
Help Center	协助中心	
hereafter	此后	

English	Simplified Chinese	Notes
hereby	在此	
hereditaments	可继承的财产	
herein	即此	
hereinafter	以下	
hereinbefore	以上	
hereof	关于此点	
hereto	在此	
heretofore	迄今为止	
hereunder	此后	
hereunto	至此	
hereupon	于此	
herewith	同此	
hidden text	隐藏内容	
high-touch services	“高接触、高关怀”服务	
high volume deposit	高额存款	
highest bidder	最高出价人	
highlighted	突出的	
Hispanic Heritage Month	西裔传统月	
history	历史	
hit (n.)	对上, 匹配	
HOA; Home Owner Association	房屋业主协会	
hold	掌握 留置 判决	first used in bank account, second in mortgage and third in leagal
hold statement	持有表 银行月结单的保管	
holdback	暂时扣发	
holder	持有者	
holdings	持有 保有 控股	the context is as an investment holdings, real estate holdings
home	家/房屋	
home-based business	住家企业	
Home Affordable Modification Program (HAMP)	房贷可负担贷款调整	
Home and Auto Security Plan	房屋和车辆安全计划	
Home and Consumer Finance Group (HCFG)	房屋及消费者财务组织	
home buyer	购房者	
home buyer education	购房者教育	
home equity	房屋净值	
home equity account	房屋净值帐户	
home equity line; home equity line of credit	房屋净值信贷额	
home equity loan	房屋净值贷款	
home financing	购屋融资	

English	Simplified Chinese	Notes
home improvement program	房屋装潢计划	
home inspector	房检员	
home loans	房屋贷款	
home look up	寻房	
home mortgage	房屋抵押贷款	
home mortgage consultant	房贷顾问	
Home Mortgage Disclosure Act (HMDA)	<i>Home Mortgage Disclosure Act (HMDA)</i> (房屋抵押公开法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
home mortgages	房屋抵押	
Home Owner's Association Dues (HOA dues)	房屋业主协会会费	
home page	主页	
Home Preservation Workshop	房屋保有讲座	
home regulator	所在地监管机构	
home security plan	房屋保安计划	
homebuyer education	购屋者教育	
home-buying fair	购屋展销会	
home-buying power	购屋者购买力	
homeowner	屋主	
Homeowner Warranty (HOW)	屋主担保	
homeowner's insurance	屋主保险	
homeowners' association (HOA)	屋主协会	
homeowner's association fee (HOA fee)	屋主协会费	
Homeowners Protection Act	<i>Homeowners Protection Act</i> (屋主保障法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
homeowner's warranty	房屋业主担保	
homeownership	购屋置业；房屋业主所有权	
homestead exemption	宅地豁免	
Homestead Law	宅地法	
homestead rights	宅地权	
honor (v.)	承付	
house	房屋	
household	家庭	
household balances	家庭结余	
Housing and Community Development Act	<i>Housing and Community Development Act</i> (房屋与社区发展法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
Housing Authority interest debit	房屋委员会利息借记	
Housing Authority ser fee credit	房屋委员会利息贷记	

English	Simplified Chinese	Notes
housing counseling	购屋咨询	
housing development	房屋发展	
housing expense	房屋开支	
housing expenses	房屋开支	
housing expenses-to-income ratio	居住费用与收入之比率	
housing providers	房屋供应商	
HUD	住宅和城市开发部	
HUD Handbook	住宅和城市开发部手册	
HUD-1 Settlement Statement (See also Settlement Statement)	住宅和城市开发部过户收费清单	
identity theft protection	身份盗用防护	
if any	如有任何	
illiteracy	文盲	
illness	疾病	
image services	影像服务	
impair	损害	
impairment	损害	
implementation	实施	
import/export letters of credit	进/出口信用证	
impound account	税费代扣代交帐户	
imprint (n.)	印记	
improvement	改善	
IMSS	信息管理系统和服务	
in accordance	依据	
in connection	(与...) 有关	
in consideration of	考虑到	
in contempt; in default	无视; 违约	the context is generally in contempt of an injunction, in default of the loan or in default of an agreement customer has with the bank.
in default	违约	
in effect	生效	
in good repair	维修状态良好	
in lieu of	取代	
inaccurate	不准确	
incidental expenses	附带费	
income	收益, 收入	
income statement	收益表	
income tax refund	所得税退税	

English	Simplified Chinese	Notes
income tax return	所得税申报表	
income taxes	所得税	
incorporators	公司创办人	
indebtedness	债务	
indefeasible title	不容废除的产权	
indemnify	赔偿	
independent provider	独立供应商	
index	指数；索引	
index rate	利率指数	
indexed annuity	指数年金	
Indian Housing Act (IHA)	<i>Indian Housing Act (IHA)</i> (印第安人住房法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
Individual Retirement Account (IRA)	个人退休帐户	
individual savings	个人储蓄	
individuals	个人	
inflation index	通胀指数	
inflation rate	通货膨胀率	
information required:	所需资料	
informed decision	充分了解后的决定	
initial cash amount	初始现金额	
initial draw period	初始提取期限	
initial interest rate	初始利率	
initiative	倡议，倡导，计划；主动，进取	
injunctive relief	禁制令	
injury	伤害；损害	
in-language	母语	
inordinate	无节制的	
input your PIN	输入您的个人密码	
inquiry	询问	
insert	插页	
insolvency	无力支付	
inspection	检查；验测；检验费	
installment	分期付款	
installment debt	分期付款债务	
installment sales contract	分期付款销售合同	
in-store only	仅限店内	
insufficient funds	存款不足	
insufficient funds fee refund	存款不足收费退款	
insufficient funds, overdraft fee refund	存款不足及超额提款退款	

English	Simplified Chinese	Notes
insufficient, uncollected funds fee, chrg	存款不足及未存款收费	
insulation	绝缘; 隔热	this is generally used in mortgage appraisal i.e. building insulation.
insurance	保险	
insurance and non-deposit investment products	保险及非储蓄投资产品	
insurance commissioner	保险局长	
insurance coverage	保险范围	
insurance policy	保险单 保险契约 条款	
insurance proceeds	保险赔款	
insurance rate	保险费率	
insurance services	保险服务	
insurance:	保险	
integration	融合	Context is anti-money laundering: the provision of apparent legitimacy to criminally derived wealth.
interest	利息	
interest accrual	应计利息	
interest accrued	应计利息	
interest adjustment	利息调整	
interest bearing account	有息帐户	
interest calculation	利息计算	
interest compounded daily	利息每日复计	
interest earning checking account	有息支票帐户	
interest expense	利息费用	
interest forfeiture	利息放弃; 丧失利息	
interest income	利息收入	
Interest-only loan(s)	无本金贷款; 只付息贷款	
interest only payment	只付利息	
interest only period	只付利息期间	
interest paid	已付利息	
interest payment	利息付款	
interest rate	利率	
interest rate cap	利率封顶	
interest rate hedging	利率保值	provided that hedging in this case means protecting certain assets value from depreciating correct

English	Simplified Chinese	Notes
interest rate increase	利率提高	verb or noun? Noun as in ' your interest rate increase will become effective October 1, 2009.'
interest transfer	利息转换	
interest-only loan	只付利息贷款	
interim activity fee	临时业务活动手续费	
interlibrary loan	图书馆际合作	
intermediary bank	中介银行	
internal code	内部号码	
Internal Revenue Service (IRS)	美国国税局	
International Accounting Standard	国际会计准则	
international credit	国际贷记	
international debit	国际借记	
international draft	国际汇票	
International Item Collection	国际款项托收 国际呆帐托收	
International Trade Services	国际贸易服务	
international wire credit	国际电汇贷记	
international wire debit	国际电汇借记	
internet	互联网	
internet processing	网上结算; 网上处理	
internship	实习	
interstate banking	跨州银行业务	
interstate compact	州际契约	
interstate settlement	州际结算	
introductory annual percentage rate	初始年利率	
introductory period	初始利率期	
introductory rates	初始利率	
inventory	存货	
investing	投资	
investing fundamentals	投资基础知识	
investment	投资	
investment accounts	投资帐户	
investment advisory	投资顾问, 投资咨询	
investment banking	投资银行业务	
investment election	投资决定投票 投资选择	
investment fund	投资资金	
investment grade	投资等级	
investment management	投资管理	
investment objectives	投资目标	
investment plan	投资计划	
investment property	投资物业	
investment risk	投资风险	

English	Simplified Chinese	Notes
investment seminar	投资讲座	
investment services	投资服务	
investment strategy	投资策略	
investment vehicle	投资工具	
investment/rental property	投资/出租物业	
investor	投资者	
invoice	发票	
involuntary employment insurance	强制性就业保险	
IRA	个人退休帐户	
IRR - Internal Rate of Return	内部收益率	
irrevocable trust	不可撤销信托	
IRRLIB, Interest Rate Reduction for Low-Income Borrowers	给低收入者的利率减低	
ISPT (Worker's income tax)	雇员个人所得税	
issue (v.)	发行 发放	
issue date	发行日	
item	项目	"Item" in context of finances, not a physical item.
item against insufficient available funds	超出可用资金的交易	
item value	项目价值	
itemize (v.)	分项说明	
job position	职位	
job posting	招聘	
jobless claim	申请失业救济人数	
joint	联合; 共同	
joint account	联名帐户	
joint and several liability	连带(赔偿)责任	
joint debtor	共同债务人	
joint liability	共同责任	
joint tenancy	共有财产	
joint tenancy interest	共有财产利息	
joint venture	合营企业	
jointly and severally	连带(赔偿)	
judgment	判决	
judicial costs	法律费用	
jumbo loan	巨额贷款	
junior encumbrance	等级较低的产权负担	
jurisdictions	管辖权 裁判权 司法管辖区	
just (adv.)	公正的	
just cause	公正条款	
justify (text)	正当	

English	Simplified Chinese	Notes
key (v.)	键盘输入	as in "to key in information"
key facts	概况	
key or combination deposit	附加密钥或密码的存款	
keyboard	键盘	
keyword	关键词	
kickback	回扣	
kit	资料包; 套件	
knowingly	明知	
knowledgeable	知识丰富的	
label (n.)	标签	
labor dispute	劳资纠纷	
lack (v.); (n.)	缺少; 缺乏	
land	土地	
land contract	土地合同	
landlord; lessor	房东, 出租人	
landscape	地势 地形 园艺	
last period	最后期限	
late charge	逾期费用	
Late Fee	迟付金; 滞纳金	
late payment	逾期付款	
law enforcement agency	执法部门	
law firm	法律事务所; 律师行	
lawsuit	诉讼	
layering	离析	Context is anti-money laundering: separating illicit proceeds from their source by creating complex layers of financial transactions designed to disguise the audit
layoff	裁员	
lease	租赁	
lease financing	租赁融资	
lease with purchase option	带有购买选择权的租赁	
leasehold	租赁权	
leasehold improvement	租借地完善	
leasehold interest	租赁利息	
leasehold lender	出租人	
leasehold payment	租赁款项	
leasing (adj.)	租赁	

English	Simplified Chinese	Notes
leave	未成交部分	Used in the context of general equities. What remains of an order after a partial execution. For example, if an investor makes an order to a broker to sell 1,000 shares at a certain price and the broker is able to immediately sell 600 shares, the remaining 400 are said to be leaves.
ledger card	分类帐卡	
legacy trust	遗产信托基金	
legal action	法律行动	
legal adviser	法律顾问	
legal description	法定描述	
legal effect (time); effect; term (time)	法定生效（时间），生效，条件（时间）	
legal proceeding	法定程序	
legal process	法律程序	
legal resident	合法居民	
legal resident card	合法居民身份证 合法居民证	
legal services	法律服务	
lendable equity	可供借贷的净值	
lender	贷方/房贷商	
lenders loss payable endorsement	贷方应付亏损背书	
lending authority	借贷当局 借贷权限	
lending institution	贷款机构	
lending lead arranger	贷款总协调银行	
lesbians, gays, bisexuals, transgenders (LGBT)	男女同性恋/双性恋/跨性别者 (LGBT)	
lessee	承租人 房客	
lessor	出租人 房东	
less-than-perfect credit	信用欠佳	
letter and spirit of the law	法律的字面意义和精神实质	
letter of credit	信用证	
Letter of Map Amendment (LOMA)	地区地图更正文件	
Letter of Map Revision (LOMR)	地区地图修正文件	
levy	征收；税金	
liabilities	负债；责任	
liability waiver	债权豁免	
LIBOR	伦敦同业拆借利率	
librarian	图书管理员	
librarianship	图书管理员职位	
library	图书馆	

English	Simplified Chinese	Notes
license plate number	牌照号码	
licensed (adj.)	持照	
licensed affiliates	持照附属机构	
licensee	执照持有人	
licenser	执照颁发人	
lien	留置权；抵押权	
lien and sale	抵押并销售	
life annuity	终身年金	
life estate	终身财产；终身不动产；终身产业	
life events	重大事件	
life insurance	人寿保险	
life of loan	贷款年限	
lifestyle concierge services	生活礼宾服务	
lifetime cap	终身使用期上限；终身最大限额	
likeness	相似	
limited draft (check) access	有限的支票开出能力	
limited equity credit union	有限资产的信用合作社	
Limited Liability Corporation	有限责任公司	
Limited-Purpose Financial Institution	营业范围有限的金融机构	
Line of Business	业务范围，业务部门	
line of credit	信用额度	
line of credit account	信用额度帐户	
link	链接	链接 (when used with respect to internet link) 联系 or 连接 (in a general sense)
link your account	连接您的帐户	
link your ExpressSend Service	连接您的富国全球汇达®服务	
linked account	联结帐户	
linked deposit accounts	联结存款帐户	
linking accounts	联结帐户	
linking; unlinking	联结，不再联结	
liquid savings account	流动储蓄帐户	
liquidate	变现	
liquidated amount	变现数额	
liquidations	清算；清盘	
liquidity	变现能力；流动性	
listing	房屋上市	

English	Simplified Chinese	Notes
listing agent	售房经纪人	
literacy	受过教育的	
livability	可居住性	
livable	可生存的	
living expenses	生活费	
living trust	生前信托	
LLC, Limited Liability Company	有限责任公司	
load (v.)	装载; 注入	depends on context
load fund	有佣金的基金	
loan (n.); (v.)	信贷; 贷款	
loan account	贷款帐户	
loan agreement	贷款协议	
loan application	贷款申请	
loan closing	贷款放款, 贷款交割	
loan officer	贷款专员 贷款顾问	
loan origination	贷款发放	
loan origination fee	贷款发放费	
loan portfolio	贷款组合	
loan pricing disclosure	贷款费用声明	
loan proceeds	贷款发放额	
loan processing	贷款处理 贷款批核程序	
loan program	贷款方案	
loan risk	贷款风险	
loan servicer	贷款服务商	
loan servicing	贷款服务	
loan set	贷款组合	
loan specialist	贷款专家	
loan syndication	银团贷款	
loan term	贷款期限	
loan terms	贷款条件	
loan underwriter	贷款承贷人 贷款核准专员	
loan-to-value ratio (LTV)	贷款与估值比率	
located	位于	
location	位置	
lock option addendum	利率锁定选择附录	
locked-in rate	锁定利率	
lock-in (v.)	锁定	as in "to lock-in an interest rate"

English	Simplified Chinese	Notes
lockout	停工 / 关闭; 封锁 / 锁定	停工 or 闭厂 (which refers to a work stoppage in which an employer prevents employees from working.); 封锁 or 锁定 (when used with respect to computers, electronic and mechanical devices for example)
logo	标志; 图徽	
logon (v.)	登录	
long term gain/loss	长期收益/亏损	
long-term	长期	
long-term goals	长期目标	
long-term investment	长期投资	
look-back date	回溯日期	
Los Angeles Metro Region	Los Angeles Metro Region	This is a proper name and should remain in English
loss of life	死亡	
lost or stolen checks	遗失或被盗支票	
lot	地块	
loved ones	至爱	
low interest	低利率	
low monthly maintenance fee	低廉每月维持费 低廉月费	
low transaction fee	低廉交易费	
low wages	低工资	
low-interest loan	低息贷款	
LPO, loan processing office	贷款审查中心	
lump sum	总额	
magnetic disk	磁盘	
magnetic tape	磁带	
maid	佣工	
maintenance fee	维护费	
majority equity	多数股权	
maker	制造人; 出票人 (negotiable instruments, etc)	
Managed IRA	托管个人退休帐户	
management committee	管理委员会	
management fees	管理费	
manager of bank	银行经理	
manufactured home	预制房	
margin	保证金	
margin account	保证金帐户	
margin call	追加保证金通知	
margin disclosure statement	保证金披露声明	

English	Simplified Chinese	Notes
margin privileges	保证金特权	
margin terms and conditions	保证金条款及条件	
margin trading	保证金交易	
marital community property joinder	夫妻共有财产合并诉讼	
marital property	夫妻共有财产	
marital status	婚姻状况	
market center	市场中心	
market conditions	市场状况	
market price	市价	
market quotes	市场报价	
market risk measurement	市场风险计量	
market share	市场份额	
market ups and downs	市场起伏	
market value	市价	
market volatility	市场变动	
marketability	适销性	
marketable equity securities	有价股本证券	
marketable securities	有价证券	
marketing	市场行销 营销	
marketplace	市场	
master policy	总保险单	
matches	搜索结果	as in computer hits for a search
materialmen	材料供給人	
matter (n.)	事项	
matter of law	法律问题	
maturity date	到期日	
maturity notice	到期通知	
maximum credit limit	最高信用额度	
may lose value	可能损失价值	
mechanical breakdown insurance	机器故障保险	
mechanic's lien	技工留置权	
meeting of creditors	债权人会议	
Member FDIC	FDIC 会员银行	
Member SIPC	SIPC 会员银行	
Membership Banking	会员制银行服务	
merchant card processing	商业信用卡结算	
merchant services	商家刷卡服务	
merchantability	适销性	
merge	合并	
mergers and acquisitions	并购	
microcomputer	微型计算机	
microfiche	微缩胶片	

English	Simplified Chinese	Notes
minimum	最低 最小	
minimum APR	最低年利率	
minimum balance requirements	最低余额要求	
minimum daily balance	最低每日余额	
minimum finance charge	最低信贷收费	
minimum monthly payment	每月最低付/还款	mortgage, credit card
minimum open deposit	最低开户储蓄额	
minimum opening deposit	最低开户储蓄额	
minimum payment	最低付款额	
minor-by accounts	监管账户	
minority neighborhoods	少数族裔社区	
MIP, mortgage insurance premium	不动产抵押借款保险费	
MIS, monthly income scheme	月收益总额计划	
miscellaneous	杂项	
miscellaneous credit	杂项贷记	
miscellaneous debit	杂项借记	
miscellaneous fees	杂费	
miscellaneous proceeds	杂项收益	
misleading	失实 误导	
misrepresentation	失实; 虚假陈述	
mobile banking	移动银行服务	
mobile device	移动设备	
mobile home	活动房屋; 移动房屋	
modification agreement	调整协议	
modular vs. mfg	模块化生产相对于制造	
money	金钱	
money laundering	洗钱	
money management	理财	
Money Management Accounts	资金管理帐户	
money market	货币市场	
money market accounts	货币市场帐户	
money market mutual fund	货币市场共同基金	
money market mutual fund shares	货币市场共同基金股份	
money market yields	货币市场收益	
Money Matters for Teens	《青少年理财教育》	
money order	汇款单, 汇票	
Money Services Business	货币服务业务/企业	
money transfer	转帐; 汇款	
monograph	专著	
month	月份	
monthly	按月; 每月	
monthly billing	按月收费; 收月费	

English	Simplified Chinese	Notes
monthly card fee	用卡月费	
monthly disability benefit	每月残障补助	
monthly fee	月费	
monthly finance charge	每月信贷收费	
monthly installments	每月分期付款	
monthly mortgage payment	每月房贷还款	
monthly payment	每月付费, 每月付/还款	每月付/还款 (context: mortgage, credit card)
monthly payments	每月付费, 每月付/还	每月付/还款 (context: mortgage, credit card)
monthly statement cycle	月结单周期	
monthly withdrawal target	每月提款目标额	
moral depravity	道德沉沦	
mortgage	房贷; 抵押贷款	
mortgage bank	房贷银行	
mortgage banker	房贷银行专员	
mortgage banking institutions	房贷银行机构	
mortgage broker	房贷经纪人	
mortgage clause	房贷条款	
mortgage companies	房贷公司	
mortgage deed	房贷契据	
mortgage default	房贷违约	
mortgage financing	房贷融资	
mortgage guaranty insurer	房贷保证保险人	
mortgage insurance	房贷保险	
mortgage insurance company	房贷保险公司	
mortgage insurer	房贷保险人	
mortgage lender	房贷借方	
mortgage loan	房贷	
mortgage loan account(s)	房贷帐户	
mortgage loan application	房贷申请	
mortgage note	房贷票据	
mortgage payments	房贷还款	
mortgage preapproval	房贷预先审核	
mortgage process	房贷手续	
mortgage review board	房贷审核委员会	
mortgage shopping	房贷比价	
mortgage specialist	房贷专员	
mortgage term	房贷期限	
mortgage underwriting	房贷审核	
mortgage; security instrument	抵押贷款; 担保工具	
mortgage-backed securities	房贷类证券	

English	Simplified Chinese	Notes
mortgagee	贷款人	
mortgagor	房屋抵押人	
motion	动议	legal petition
motorbank	得来速银行	
mouse	鼠标; 滑鼠	
MRB, Mortgage Revenue Bond Program	抵押贷款收入债券计划	
Multiple Listing Service (MLS)	房屋中介信息共享服务 (MLS)	
municipal bond redemption	市政公债赎回	
municipal securities	市政债券	
must	必须	(any requirement)
mutual fund	共同基金	
my commission expires	我的委任/授权到期	
My Money Map	My Money Map (我的资金规划)	
My spending report®	My spending report®	This is a registered product name that should not be translated
N/A	不适用	
name	姓名; 名称	
name of the receiving bank	受理银行名称	
National American Indian Housing Council	美国全国印第安人住房事务委员会	
National Association of REALTORS® (NAR)	全国房地产经纪人协会	
National Business Banking Center	全国银行商业中心	
National Flood Insurance Program (NFIP)	全国洪水保险计划	
National Foundation of Credit Counseling	全国信用咨询基金会	
national network	全国性网络	
nationwide bank	全国性银行	
Native American	美国印第安人	
natural person	自然人	
natural resources	自然资源	
ne varietur	不得更改 不可改变	
negative amortization	负摊销	
negative balance	负值; 负余额	
negotiable order of withdrawal (NOW) accounts	支付利息的支票帐户	
negotiation	谈判; 押汇	谈判(general); 押汇(in the context of loan, such as "negotiation under reserve ")
neighborhood	小区	

English	Simplified Chinese	Notes
net	净值	
net amount	净额	
net assets	净资产	
net book value	帐面净值	
net cash value	现金净值	
net deferred tax asset	递延税额净资产	
net earnings	净收益	
net effective income	有效净收入	
net fees	净收费	
net income	净收入	
net present value	净现值	
net rental income	租金净收入	
net worth	净值	
network	网络	
new account transfer debit	新帐户转帐借记	
New York Stock Exchange	纽约证券交易所	
newsletter	时事通讯	
next day available deposit	次日可用存款	
next task	下一任务	
night drop keys	夜间留匙处	
night-drop customer(s)	使用夜间无人服务的客户	
night drop depository	夜间存款保管箱	
no bank guarantee	无银行担保	
no fee incoming wires	免费接收电汇	
no load fund; no-load fund	免佣金的基金	
nominal accounts	名义帐户	
nominal fee	象征性收费	
nominal price	名义价格	
no-money-down programs	免首期项目	
non-account holders	非帐户持有人	
non-appealable	不可上诉的	
non-assumption clause	无假定条款	
non-bank affiliates of	非银行附属机构	
non-banking business	非银行业务	
non-cash item	非现金物品	
non-conforming loan	非标准型房贷	
non-controlled plan sponsor	非控制计划之赞助人	
non-court mutual agreement	庭外共同协议	
non-disclosure agreement	保密协议, 非公开协议	
non-electronic activity	非电子活动	
non-filing insurance	未呈保险	
non-homestead property	无人居住物业	

English	Simplified Chinese	Notes
non-interest income	非利息收入	
non-judicial resolution of disputes	非司法方式的争议解决方案	
non-owner occupied	非屋主居住	
non-profit	非营利	
non-profit group	非营利团体	
nonprofit organizations	非营利性组织	
non-qualified deferred compensation plans	不合格的报薪酬? 酬延迟计划	
non-recourse sale	无追索出售	
non-refundable	无退赎 不可退还	
no-obligation consultation	无需承担责任的咨询	
Northern California Region	北加利福尼亚地区, 北加地区	
not applicable	不适用	
not eligible	不符合资格	
not FDIC insured	未经 FDIC 保险的 未受 FDIC 保障的	
not governed by Regulation E	不受制于法规 E	
notarize	公证	
notary fee	公证费	
notary public	公证人	
note	借贷契约	
note and security instrument	票据和担保工具	
note holder	票据持有人	
notice	通知	
notice of acceleration	加速到期通知	
notice of default	违约通知	
notice of dishonor	拒付通知	
notice of grievance	唁告	
notice of placement of insurance	保险承保通知	
notices of postdating	延期通知	
notification	通知	
notional principal contract	名义本金合同	
notwithstanding	尽管	
novation	债务更新; 新契约取代旧契约	
now or hereafter	从此之后	
object code	目标代码	
occupancy	占用, 居住	
occupant	占用人, 居住人	
occupation	职业	
offer	报价; 发盘; 出价	
Office of Foreign Asset Control (OFAC)	外国资产管制办公室	

English	Simplified Chinese	Notes
officers	(高级) 主管, 员警	
official (n.); (adj.)	官员; 官方的	
offline	离线	
offset	抵消	
omissions	遗漏/不作为(not acting)	
on appeal	上诉中	
on order file	订单文件	
one-year treasury index	一年国库券指数	
ongoing costs	持续成本	
ongoing interest rates	持续利率	
ongoing operations	持续营业	
online access service fee	上线服务费	
online account alerts	网上帐户提示	
online banking	网上银行服务	
online banking with bill pay	网上银行服务之付帐功能	
online bill pay	网上付帐	
online bill payment	网上付款	
online fee refund	网上交易费偿还 网上服务费退还	
online free banking service	网上免费银行服务	
online payroll service	网上工资发放服务	
online proprietary POS networks	网上特约销售点网路	
online search	网上搜寻	
online security guarantee	网上安全保证	
online services	网上服务	
on-line; online	上线 在线	
open account	赊销帐款	
open stacks	开放协议栈	
open-end credit	循环信贷	
open-end sales finance contracts	开放式销售融资合同	
opening balance	期初余额	
opening requirements	开户要求	
operating system	操作系统	
operation	营业, 经营, 业务, 运作, 运营	
opposing party	反对方; 对方(当事人)	
opt out	选择退出 主动不参与	
optical disk	光盘	
optical storage	光盘存储	
option	选择 期权	
option for cash back	选择现金回馈	
optional rewards program	选择性奖励计划	

English	Simplified Chinese	Notes
optional Wells Fargo Enhanced Rewards® program	选择性 Wells Fargo Enhanced Rewards® 计划	
Orange County Region	Orange County Region	Proper name. It should remain in English
order of attachment	附件的顺序 附交法令	
order of posting	过帐命令	
order slip	订购单	
ordinary care	正常关照 一般维护	
organized and existing	已组建并存续	
origination fee	放款费	
other benefits	其他益处	
other income	其他收入	
other payroll choices	其他工资发放之选择	
other services	其他服务	
otherwise	否则	
out-of-pocket expense	直接费用 实付费用 病人自付费用	
outreach	推广	
outside agency	外部机构	
outsourcing; outsource (v.)	外包, 外判	
outstanding	未偿	
outstanding accounts	未偿帐户	
outstanding balance	未结余额 / 未清余额	
outstanding loan balances; outstanding loan payments	未偿贷款余额 未偿贷款付款	
outstanding principal	未偿本金	
outstanding principal balance	未偿本金余额	
overage	过剩/超额	
overall	整体, 综合	
overcharge (n.)	多收费	
overdraft	透支	
overdraft and returned item fees	透支和退还项目费	
overdraft protection	透支保护	
overdraft protection fee	透支保护费	
overdraft protection transfer	透支保护转帐	
overdraw	透支	
overdue	逾期	
overdue charge	逾期收费	
overdue payment	逾期付款	
overland stage line	陆上交通路线	
overlap (v.)	重复	
overlimit	超限	
overlimit fee	超限费	

English	Simplified Chinese	Notes
overpayment	多付款	
over-the-counter cash disbursement	柜台现金交付	
over-the-credit-limit-fee	超逾信贷额收费	
overtime	加班	
overtime pay	加班费	
overweight	增持	A situation where a portfolio holds an excess amount of a particular security when compared to the security's weight in the underlying benchmark portfolio.
overview	概述	
owe (v.)	欠债	
owner	业主	
owner financing	业主融资	
owner-occupied	屋主自住	
ownership	主权; 所有权	
ownership interest	业主权益 (一般) 所有权利息 (房地产)	
P & I payment	本金与利息付款	
P.O. Box	邮政信箱	
package	(交易) / 组合 / 套件 / 包裹	一揽子 (交易) / 组合 (which refers to a set of items that must be bought or accepted together); 包裹 (which refers to a small parcel that is wrapped in paper so that it can be sent by mail, etc.); 套件 (which refers to a set of things, esp. computer software)
packing slip	装箱单	
pager	传呼机	
paid outside of closing loan (POCL)	结算以外的支付贷款	
paid-in-full	付清	
paper statement service	书面月结单	
paperwork	书面文件	
par value	面值	
paraprofessional	辅助专职人员的人	
parcel number	包裹号 地块号	
parent company	母公司	
parent corporation	母公司	
Parish	教区	
partial invalidity	部分无效	
Participant Account Services	参与者帐户服务	

English	Simplified Chinese	Notes
partnership	合伙	
part-time job	半工兼职	
pass through screen	从银幕上闪过	
password	密码	
past due	逾期	
past due account	逾期帐户	
path	路线 道路	
pathfinder	路程寻找 探路者	
pay	支付	
Paycheck	薪金; 薪资	
pay in full	付清	
pay off a mortgage	付清房贷	
pay stub	工资单	
payable on death	死亡时即付	
payee	收款人	
payment	付款, 还贷	还贷 (context: mortgage, loan)
payment amount	付款额	
payment by mail	邮寄付款	
payment due date	付款到期日	
payment history	付款历史	
payment instruction	付款说明	
payment on site	现场付款	
payment order	付款指令/委托书	
payment period	付款期限	
payment schedule	付款日程表	
payoff	付清	
payoff amount	付清额	
pay-on-death (POD) account	死亡时即付帐户	
payroll deposit	工资储蓄	
payroll services	工资发放服务	
penalty	罚款	
penalty interest	罚款利息	
penalty tax	罚款税	
pending	未决 待批	
pension	退休金	
pension and profit sharing plans	退休金及利润分享计划	
pension plan	退休金计划	
percent	百分比	
percentage	百分比	
percentage points	百分比点数	

English	Simplified Chinese	Notes
perfect a security interest	担保权益设置完毕	Perfecting a security interest means that you have taken all the necessary legal steps and filed all the required papers to establish a lien against someone's property. If you borrow money against your house and sign a promissory note, the lender's security interest is perfected when the mortgage or deed of trust is recorded.
performance	业绩, 绩效	of job/of obligation
performance bond	履约保函	
period	时期	
periodic statement	定期月结单	
periodical	定期的	
periodical library	期刊图书馆	
personal attention	亲力而为 专人关注	
personal banker	个人银行专员	
personal checks	个人支票	
personal finance	个人理财	
personal finance representative	个人理财代表	financial life
personal financing services	个人理财服务	
personal identification number ("PIN")	个人密码	
personal line of credit	个人信贷额	
personal loan	个人贷款	
personal loan/line of credit	个人贷款/信贷额	
personal money orders	个人汇票	
personal service	私人服务 个人服务	
personal trusts	个人信托基金	
personalized temporary checks	个人暂用支票	
pest	虫患	
pest inspection	虫患检查/虫患检验	
phone	电话	
phone banker-assisted calls	电话银行专员协助服务	
pick-up	小卡车 提取	
place	地点 安排	
place a trade	下单	
placement	配售/配股, 处置	处置 Context is anti-money laundering: the physical disposal of cash proceeds derived from illegal activity.
plaintiff	原告	
plan participant	计划参与者	

English	Simplified Chinese	Notes
plan prospectus	计划说明书	
plan year	计划年度	
planimetric features	平面特征	
Planned-Unit Development (PUD)	住宅单元规划开发	
planning	规划 计划	
plat	地区图	
Platinum Reward Card	Platinum 奖励计划卡	
Platinum Visa® Debit Card	Platinum Visa® 借记卡	
platting restrictions	地区规划之限制	
pleadings	答辩	
please	恭请	
pledge	质押/保人	
pledged assets	质押资产	
pledgee	质押权人	
plot plan	地产规划	
plug	堵塞	context: tire repair
plumbing	水管	
Plus Savings	Plus Savings	(product name)
PMA Investment Account	PMA 综合理财投资帐户/PMA 投资帐户	
PMA Package	PMA 综合理财组合/PMA 组合	
PMA Package Statements	PMA 综合理财组合月结单/PMA 组合月结单	
PMA Prime Checking Account	PMA 综合理财主要支票帐户/PMA 主要支票帐户	
PMI (Private Mortgage Insurance)	私人房屋贷款保险	
point of sale (POS) purchases	销售点购买	
point of sale transfer	销售点转帐	
point-of-sale	销售点	
point-of-sale purchases outside the U.S.	美国境外销售点购买	
point-of-sale terminals	销售点收银机	
points; loan discount points	点数; 贷款折扣点数	
police report; police file	警察报告 警察档案	
policies and procedures	政策及程序	
policy	政策/保单	
policy face value	保险面值	
Politically Exposed Persons (PEPs)	政治公众人物 (PEP)	
popular retailers	流行的零售商	
portfolio	投资组合	
POS fee	销售点费用	
POS purchase fee	销售点购买费用	

English	Simplified Chinese	Notes
position	位置/职务	
positive	积极的, 正向的	
post	缴纳	as in "post a payment"
post draw period	提款后时期	
postage	邮资	
postage prepaid	邮资预付	
post-dated	远期	
post-dated check	远期支票	
posting the notice	发布通知	
power of attorney	委托书 授权书	
power to foreclose	止赎权	
pre-approval	预先批准	
preauthorized credits	预先认可信贷	
preauthorized debit	预先认可债务	
precede	在前 优先于	
preceding; precedent	在前	
predictable monthly payments	每月预期付/还款	mortgage, credit card
predictive dialer	预测拨号器	
preliminary	初步的	
premier	优选	
premises	场地	
premium	保险费	
prepaid phone card	预付电话卡	
prepaids	预付金	
prepay	预付	
prepayment	预付金	
prepayment charge	预付收费	
prepayment clause	预付条款	
prepayment penalty	预付罚金	
pre-qualification	预先核准资格	
pre-qualified	通过预先核准	
prescription savings program	购药节省计划	
present valid identification	提供有效身份证	
presentment	大陪审团的报告	legal term
presentment warranties	汇票交兑保证	
pre-tax contribution	税前供款	
pre-trial diversion	审前分流 有条件撤销	Synonym: conditional dismissal
previously occupied	曾居住的	
price	价格	
price range	价格范围	
prima facie	表面的	
primary borrower	主要借贷人	

English	Simplified Chinese	Notes
primary mortgage market	初级抵押市场	
primary residence	主要居住地	
primary vs. other accounts	主要帐户相对于其它帐户	
prime brokerage account	主要经纪帐户	
prime rate	最优惠利率	
prime rate index	最优惠利率 指数	
principal (n.)	本金	
principal and interest	本金和利息	
principal balance	本金余额	
principal indebtedness	本金负债	
principal paydown	本金赎回	
principal residence	主要居所	
principal, interest, taxes, and insurance (PITI)	本金, 利息, 税金, 保险费	
printed name	以正楷填写姓名	
printed on recycled paper	以再生纸印刷	
prior notice	事先通知	
Priority Buyer® preapproval	PriorityBuyer® 预先批准	
privacy	隐私	
privacy policy	隐私保障政策	
privacy statement	隐私保障声明	
private banking	私人银行业务	
private client services	私人客户服务帐户	
private mortgage insurance (PMI)	私人抵押保险	(see also mortgage insurance)
probate (n.)	试用; 遗嘱认证	
proceedings - as in court	程序 - 用于法庭	
proceeds	收入	
proceeds of principal	本金收入	
process server	司法文书送达人员	
processing bank	结算银行	
processing day	结算日	
processing services	结算服务	
processing time	结算时间	
processing wait times	结算等待时间	
product specialist	产品专家	
professional education	专业教育	
profile	客户资料	
profit	利润	
profit sharing	利润分享	
profit sharing plan	利润分享计划	
profits	利润	
profits and loss statement	损益表	

English	Simplified Chinese	Notes
program	项目 计划	
prohibited transfer	禁止转帐	
project	项目	
promissory note	期票	
promotional rate	促销利率	
promotional rate period	促销利率时限	
proof (of loss)	(损失) 证明	e.g. Insurance
property	财产; 地产; 产业; 房产; 物业	
property address	房产地址	
property appraisal	房产评估	Property appraisal: Agree, remove the reference to a fee.
property insurance	房产保险	
property interest	房产利息	
property owner	房产业主	
property taxes	房产税	
property title	房产所有权 (契据)	
prorate	按比例	
prospect	潜在客户	
prospective	预期的, 可能的	
prospectus	招股说明书 / 招股章程	
protective advances	保护性预支	
provided that; so long as	前提是	
provision	条文 规定 准备	
provisional credit deposit	临时性信用储蓄	
provisional safe (n.)	临时保险箱	
public adjusters	公共理算师	
public assistance funds	公共援助金	
public library	公共图书馆	
public service	公共服务	
punishable	可判罚的	
purchase	购买	
purchase (v.)	购买	
purchase fee	置产费	
purchase money	置产资金	
purchase money security interest	置产资金担保权益	
purchase order	订单	
purchase price	买价	
purchase protection	购买保障	
purchaser-debtor	买方债务人	
purchases	购买	
purchasing cards	购物卡	
purchasing power	购买力	

English	Simplified Chinese	Notes
pursuant	根据	
Qualified default investment alternative	合格默认投资备选	
qualified direct deposit income	合资格直接存款收入	
qualified monies	合资格资金	
qualify	符合资格	
qualifying accounts	合资格帐户	
qualifying balances	合资格余额	
qualifying direct deposit	合资格直接存款	
qualifying personal accounts	合资格个人帐户	
qualifying purchase	合资格购买	
qualifying ratios	合资格比率	bank cards
quantity	数量	
quarter	季度	
quarterly	每季度	
query	询问	
question	问题	
quota	名额; 配额	
quote (v.)	报价	
quotes online	网上报价	
range	范围	
ranked	排序	
rate	利率	Use only in connection with interest or APR.
rate %	利率%	
rate buy down	付费以降低利率	
rate cap	利率上限	
rate interest	利率利息	
Rate Lock Option	锁定利率选择	
rate lock/interest rate commitment	利率锁定/利率承诺保证	
rate of interest	利率	
ratio	比率	
raw data	原始数据	
RD; Rural Development	乡村开发	
RE:	关于	
reader	读者	
reading room	阅览室	
ready to be ordered file	文件备供	
real estate	房地产	
real estate agent	房地产经纪	
real estate attorney	房地产律师	
real estate owned (REO)	银行回收屋	

English	Simplified Chinese	Notes
real estate professional	房地产专员	
real estate secured loans	房地产受担保贷款	
Real Estate Settlement Procedures Act	<i>Real Estate Settlement Procedures Act</i> (房地产交收流程条例)	US Act and legislation references should be left in English in italics with a parenthetical clarification in language.
real estate taxes	房地产税	
realtor	房地产经纪人	
realty	房地产	
rebate	回赠; 退款	
recapture	收复 归公	
receipt	收据	
receivables	应收帐款	
receivables lending	应收帐款借贷	
receive amount	收款额	
receive payment date	收款日期	
recitals	陈述	A heading in a non-loan contract, e.g., service agreements, lease, etc. giving background info on contracting parties.
reconciliation	调解 对帐	
reconveyance	归还产权	
record (n.)	记录	
recording	记录 录音	
recording fee	记录费	
recording of	对.....的记录	
recording tax purposes	记录税收目的	
records	记录	
recovery	恢复 追索	
recovery specialist	追索专家	
recurring monthly direct deposit	每月重复直接储蓄	
recurring payments	循环式付款	
recurring transfer	循环式转帐	
red flag	警示	
red tape	官僚作风	
redeem	兑换, 换取	redeem rewards
redeemable toward	可用以换取	
redemption	赎回	
redemption fee	赎回费	
re-deposited check	再次存入支票	
reduced (discounted) rates	减低 (折扣) 利率	
reference room	参考室	
reference work	参考性工作	

English	Simplified Chinese	Notes
referral	顾客转介	as in customer referral
refinance	重新贷款, 再融资	重新贷款 for home mortgage
refinance loan	重新贷款	
reflected	反映出	
reformat	重订格式 重排序	
refund	退款	
refund (v.)	退款	
refundable	可退款	
refuse (v.)	拒绝	
regional boards	地区委员会	
register	注册	
register (sign-up)	报名	
registered land surveyor	注册土地勘测员	
register's office	注册办公室	
regular United States mail	美国邮政平邮	
regulated entity	受监管机构	
regulation	法规	
Regulation B	法规 B	
Regulation D	法规 D	
Regulation E	法规 E	
Regulation O	法规 O	
Regulation X	法规 X	
Regulation Z	法规 Z	
regulations	法规	
rehabilitation	翻修	
rehabilitation cost	翻修成本	
rehabilitation mortgage	翻修贷款	
reimbursement	对帐, 偿付, 报帐, 报销	
reinstate	恢复	
reinstatement	恢复	
reinsurance	再保险	
reinvestment	再投资	
reissue	重新发行	
related fees	相关费用	
relationship	关系	
relationship number	关系号	
relatives	亲戚	
release	推出, 发行, 释放, 免责, 解除	
relieve (v.)	解救 解脱	
relinquish	放弃/让予	
RELP, Rural Enhanced Loan Program	乡村优化贷款项目	

English	Simplified Chinese	Notes
remain fully	整存	
remaining	现存	payments
remaining amount	现存数额	
remaining balance	现存余额	
remedies	赔偿, 补偿, 补救	
remedies cumulative	累积补偿	
remedy (n.)	补救	see also: cure
remittance	汇款	
remittance account	汇款帐户	
remittance fee	汇款收费	
Remittance Network Member Bank	汇款服务网会员银行	
remittance processing center	汇款结算中心	
REMM, Regional Emerging Markets Manager	新兴地区市场经理	
remodeling industry	房屋整修行业	
renegotiable rate mortgage	可重议利率贷款	
renewable energy	再生能源	
renewal	更新	
renovation(s)	创新 (一般) 房产改建 (房地产)	
rent	租金 出租	
rent and related fees	租金和相关费用	
rental	出租 供出租之地产	
rental value	可租出价值	
renter; tenant; lessee	承租人	
renters	承租人	
reordering checks	续订支票	
repairs	修理	
repay	还款, 偿还	
repayable	可付还	
repayment	还款	
repayment period	还款期限	
replacement card fee (for lost cards)	补发卡费用 (以替代遗失卡)	
replacement value	替代价值	
repossession	收回	
representative; agent; proxy	代表 经纪 代理	
reprice	再定价	
request (n.); (v.)	要求	
request for notices	要求通知	
request inquires (on credit)	提出要求 (在信用方面)	
required	必需的	

English	Simplified Chinese	Notes
requirement	要求	
rescission	撤销申请	
research	调查/研究	
research credit	研究活动免税额	
research library	研究图书馆	
research report	研究报告/调查报告	
reset	重新设定	
residence	居住地	
residential loan application	住宅贷款申请	
residue	剩余	
resource sharing	资源分享	
resources	资源	
responsibly	负责任地, 理性地	
restraining order	禁制令	
restrictions	限制	
restrictions apply	有限制条件	
retail banking	零售银行业务	
retail originator	消费性贷款发放机构	
retail store	分行, 分店	
retailer	零售商	
retailer and appliance discounts	零售商和电器折扣	
retirement	退休	
retirement accounts	退休帐户	
retirement plans	退休计划	
retirement time accounts (certificates of deposit or CDs)	退休定期帐户 (定期存款)	
retraction	撤回	
retrieval	检索/索回	
retrospective conversion	追溯转换	
return on equity (ROE)	股权收益	
return receipt requested	须有回执	
returned check	退票	
returned check chargeback	退票收费	
returned items	退还项目	
returned mail fee	退邮费	
returned statements	退还对帐单	
reversal	变更 推翻	
reverse annuity mortgage	房屋净值转换抵押年贷	
reverse mortgage	房屋净值转换抵押贷款	房屋净值转换抵押贷款 or 反向抵押贷款 or 逆向抵押贷款(These three terms are all acceptable)
reverse mortgage consultant	房屋净值转换抵押贷款顾问	

English	Simplified Chinese	Notes
review	审核 审查	e.g. summary, overview
revision	修订	
revitalization	振兴 注入活力	
revocable for cause	有理由撤销	
revocable living trust	可撤销生前信托	
revoke	撤销 废止 吊销	
revolving	循环	
revolving charge	循环收费	
revolving credit	循环信用	
revolving credit account(s)	循环信贷帐户	
revolving debt	循环债务	
revolving loan	循环贷款	
revolving sale	循环销售	
reward	回馈, 奖励, 回报	
reward program; rewards program	奖励计划	
rewards points; bonus points	奖励点数	
RFD (reason for delinquency)	拖欠理由	(YOM materials)
rider	附则	
right of action	诉权	
right of entry	进入权	
right of homestead/homestead rights	宅地豁免权	
right of rescission	撤销权 解约权	
right of setoff	抵消权	
right of survivorship	生存者取得权	
Right to Financial Privacy Act of 1978	<i>Right to Financial Privacy Act of 1978</i> (1978 年私人财务保密权法案)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
right to reinstate	恢复权	
right to reverse erroneous credits	撤销错误信用评定权	

English	Simplified Chinese	Notes
rights in the property	财产权	<p>The law of property is a branch of private law which regulates the relationship between persons and things, or property. This branch of law provides rules prescribing the manner in which someone acquires rights in property, the manner in which these rights can be transferred, and it provides the remedies available in the event of an infringement on such rights.</p> <p>There are two main types of right that a person may hold in property, namely: real rights and personal rights.</p> <p>The only real right recognised in our law is the right of ownership. This is where a person has complete title (or control) over a thing or property. It is important to note that a person may also hold a limited real right in relation to property. This is a subcategory of real rights but an important distinction is that they are held by a person in relation to someone else's property. One can never have a whole real right in relation to someone else's property.</p>
rights of curtesy	鳏夫财产继承权	<p>The spouse's legal right, upon the death of his wife (or her husband), to a life estate in all lands she (or he) owned.</p> <p>Warning: It is important to check with Legal on your use of these terms. Legal will need to see context. While they are rights pertaining to a widow or widower, they do apply if there are no offspring. So we need to understand the context so we can decide the degree of the precision that is necessary.</p>

English	Simplified Chinese	Notes
rights of dower	寡妇财产继承权	Warning: It is important to check with Legal on your use of these terms. Legal will need to see context. While they are rights pertaining to a widow or widower, they do apply if there are no offspring. So we need to understand the context so we can decide the degree of the precision that is necessary.
risk management	风险管理	
risk takers	冒险者	
risk tolerance	风险承受力	
role play	扮演角色	
rollover; roll over	延至 / 转至	
routing number	银行代码	
rule of thumb	经验法则	
rule or regulation	规则或规定	
rules of construction	建筑法规	
rules of fund transfer systems	资金转帐系统法规	
ruling (n.)	判定	
safe deposit box lease terms	保险箱租赁条款	
safe harbor provisions	安全港规定	
safekeeping activity	托管行为	
salability	销售力	
salaried	领薪的	
salary	薪资本 (n); 支薪(v)	
sale	销售; 出售	
sale of note	票据销售	
sales charge	销售中介服务费	A fee charged by a broker or agent for his/her service in facilitating a transaction, such as the buying or selling of securities or real estate. In the case of securities trading, brokers can be split into two broad categories depending on the sales charges they charge. Discount brokers charge relatively low sales charges, but provide no services beyond executing trades. Full service brokers charge higher sales charges, but provide research and investment advisory services. also called commission.

English	Simplified Chinese	Notes
sales contract	销售合同	
sales finance contracts	销售融资合同	
sample savings	抽样储蓄	
SAR - Suspicious Activity Report	可疑活动报告	
satisfy	满足	
save	节省	
savings	储蓄	
savings account	储蓄帐户	
savings account options	储蓄帐户选择	
savings and loan association	储蓄及贷款协会	
savings and time account	储蓄和定期帐户	
Savings Incentive Match Plan for Employees (SIMPLE)	雇主鼓励雇员节省配对计划	
SBA programs	美国联邦小企业署项目	
scan (v.)	扫描	
scenario	设定 方案	
schedule (n.)	日程表	on certificates of insurance/other
schedule of exemptions	免税表	
scheduled	预定日期	e.g. payments
scheduled monthly loan payment	每月定期偿还贷款	
scholarship	奖学金	
screen	屏幕 筛选	
scrub	取消	
scrub service	选择不受打扰的服务	bank's do not mail - do not phone service - names and phone numbers can be submitted so that people no longer receive mail and phone calls
scrutinize	详细检查	
search (n.); (v.)	查询 寻找 搜索	
search engine	搜索工具	
search mode	搜索状态/搜索方式	
search warrant	搜查令	
seasonal	季节性	context: seasonal occupation
seasonal income	季节性收入	
second home	第二居所	
second home financing	第二居所融资	
second home rider	第二居所附件	
second mortgage	第二抵押	
section	部分	
Section 125 Cafeteria Plans	第 125 条自选福利计划	
Section 457	第 457 节	
Secured by	有担保, 以.....抵押	

English	Simplified Chinese	Notes
sector	行业, 部门	
secure session	安全时段	
secured by	被担保	
secured card	有抵押信用卡	
secured card collateral account	受担保的信用卡抵押帐户	
secured credit	受担保信用	Secured credit: it is not relevant whether it's a loan, line or credit card a line of credit.
secured credit card	受担保信用卡	
secured line of credit	受担保信贷额	
secured personal loans and lines	受担保私人贷款及信贷额	
securities	证券	
Securities Exchange Commission (SEC)	证券交易委员会	
securities transaction	证券交易	
security	证券担保	e.g. for a loan
security deed	证券契约 担保契据	
security devices	证券工具 担保工具	
security instrument	证券投资 担保文书	
security interest	证券利息 担保权益	bank cards
seizure	扣押	
selective rate loan	选择性利率贷款	
self-employed	自雇; 自营业者	
self-employed individuals	自雇人士	
self-management	自我管理	
seller	卖方; 售屋者	
seminar	研讨会	
send	发送	
sender	寄件人	
separate maintenance	分居赡养费	
separate maintenance income	分居赡养费收入	
serial publication	期刊	
service	服务	
service (v.)	服务	
service charge assessed	服务收费评估	
service charge calculated	服务收费计算	
service charge waived	免除服务收费	
service fee	服务费	
service fee refund	服务费退款	

English	Simplified Chinese	Notes
service of process	法律文件的送达	Service of process is the procedure employed to give legal notice to a person (such as a defendant) of a court or administrative body's exercise of its jurisdiction over that person so as to enable that person to respond to the proceeding before the court, body or other tribunal. Usually, notice is furnished by delivering a set of court documents (called "process") to the person to be served.
service schedule	服务时间表	
Servicemembers Civil Relief Act (SCRA)	<i>Servicemembers Civil Relief Act (SCRA)</i> (军人民事救济法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in language.
servicer	服务商	
servicing	服务	
servicing fee	服务费	
servicing representative	服务代表	
servicing transfer disclosure statement	收款服务转移披露声明	
session	时段, 期间	
set (n.); (adj.)	一套 订立的	
set (v.)	订立 设立	
set forth	阐述	
set-off	抵销	
settle (v.)	理赔/了结/和解	as in "settle a claim"
settlement	了结, 和解, 结算	
settlement account	结算帐户	
settlement agent	结算人	real estate
settlement charge	结算费	
settlement day	结算日	
settlement services	结算服务	
settlement statement	结算报告	
severability	可分割性	
severally	可分割性	
sewage system	排污系统	
shared appreciation mortgage, SAM	分享增值房屋抵押贷款	
shared resources	共享资源	
shareholder	股东	
shares outstanding	已发行股票	
sheetrock	石膏灰胶纸夹板	

English	Simplified Chinese	Notes
shelflist	现成名单	
shell bank	空壳银行	
Shining Star	卓越奖	meaning Brilliant Work award
short sale	短售; 抛空	
short term gain	短期收益	
shortage	短缺	
short-term	短期	
shredder (cross-cut shredder)	碎纸机	
sickness	疾病	
siding	壁板 侧线	
sign	签字	
sign-up; register; enroll	报名/登记/注册	
simple interest	单利	
simple solutions	简单解决方案	
Simplified Employee Pension Plan (SEP)	简易雇员退休金计划	
single	单个, 单身	Use the first term to refer to the number one, "a single option", the second to refer to marriage status, "she is single, as in, unmarried".
Single Family Mortgage Foreclosure Act	<i>Single Family Mortgage Foreclosure Act</i> (独立屋房贷止赎权法案)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
single premium annuity contracts	一次缴清年金合同	
single-family home	独立屋	
single-family home (1 - 4 units)	独立屋 (1-4 单位)	
Single-signer American Express® Travelers Cheques	单一签字人 American Express®旅行支票	
site plan	平面图	
small business	小型企业	
small business website	小型企业网站	
smart choice	明智选择	
smart tips	精明秘诀	
smart ways	明智方式	
SmartPay Home Financing	SmartPay Home Financing	
snapshot (memo) statement	简易帐单	a short version of a bank statement designed to give the viewer a "snapshot" of the account and recent activity
social media portal	社交媒体门户网站	
Social Security	社会安全 (福利)	
Social Security benefits	社会安全福利计划	
social security number	社会安全号码	

English	Simplified Chinese	Notes
Social Security statement	社会安全福利报表	
software	软件	
sold	售出	
Soldiers and Sailors Civil Relief Act	<i>Soldiers and Sailors Civil Relief Act</i> (士兵和海员民事救济法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in-language.
sole proprietor	独资经营者	
sole proprietorship	独资拥有	
solicitation	招揽	
solicitation lists	招揽名单	
some restrictions may apply.	可能有限制条件	
sort	分类	
sorted bag	硬币分类机	
soundness	稳固性	
source code	收款方银行代码	
SPA, Special Program Administration	特殊项目管理	
Spanish is spoken	讲西班牙语	
Spanish servicing available	设有西班牙语服务	
special discounts	特别折扣	
Special Flood Hazard Area (SFHA).	特别洪水灾区	
special late warning	特别晚期警告	
special pricing	特别价格	
special services	特别服务	
special step	特别步骤	
special warranty of title	特别所有权保证	
specialist	专员; 专家	context: Wells Fargo Phone Bank: title given to a Phone Bank sales banker
spine	书脊	as in "the spine of a book"
split on amount	数额分配	
split on term	期限分开	
split rate	双(多)轨税率	
sponsoring business	赞助商	
spreadsheet	表格; 报表	
SSN	社会安全号码	
stable housing costs	稳定房屋成本	need clarification - is this from a builder's perspective (building cost), or the cost for living in a house?
stagecoaches	驿马车	
staged evacuation	分期撤迁	
stalking (v.)	潜行追踪	

English	Simplified Chinese	Notes
standard	标准	
standard operating procedures	标准作业程序	
standard safe deposit box	标准保险箱	
standard service fees apply	收取标准服务费	
stated income	声明的收入	
statement	报表; 帐单, 对帐单	
statement	陈述/声明	a statement made by a person
statement ending balance	月结单期末余额	
statement fee	月结单收费	
statement of account	帐户报表	
statement of account; billing statement	帐户报表 收费表	
statement of assets and liabilities	资产负债表	
statement of work	工作陈述	
statement options	报表选择	
statements	结帐单 报表	
state-of-the-art	最先进的	
statute	法规 条例	
statute annotated	附注释法典	
statutory	法定	
steering committee	筹划指导委员会	
step 1:	步骤 1	
step rate	渐进利率	
stick-built	在工地现场盖的房子	
stipulations	约定 协议	
stock	股票	
stock exchange	股票交易	
stocks and bonds	股票和债券	
stop order	证券停止交易通知书	
stop payment	止付	
stop payment fee	止付费用	
stop payment order	止付指令	
storage	储存	
store personnel generating wire	由行员操作的汇款	
storyboard	脚本 故事画板	
straight rate	无担保利率	
strategic planning	策略计划	
straw buyer	伪装买主 托儿	
streamline refinancing	精简重新贷款	
street address	街道地址	
strict liability	绝对责任	
student loans	学生贷款	

English	Simplified Chinese	Notes
subadvisor	外聘顾问	
subject	题目, 主旨, 主题	
subject cataloging	题目分类	
subject heading	事项题目	
subject matter	有关事项	
subject to credit approval	须经信贷批准	
subject to credit qualification	须符合信用资格	
subject to qualification	须符合有关资格	
subordinate financing	次级融资	
subordination	次级	
subpoena	传讯 传票	
subprime loan	次级贷款	
subrogation	代位权 权益转让	
subscribing notary	签字的公证员	
subsection	条/款	In legislation
subsidiary	下属部门 子公司	
subsidy	补助	
substitute trustee	接替信托人	
succeed	继承	
successor entity	继承实体	
successor in interest	权益继承人	
successors	继承人	
successors and/or assigns	继承人和/或受让人	
such	如此, 这样, 此等	
suit	法律诉讼	
summary judgment	即决审判	
summary of accounts	帐户摘要	
summons	传唤	
supplemental income	补充收入	
supplier	供应商	
supply and demand	供需	
Supply Chain Finance	供应链融资; 供应链金融	
Surcharge fee	附加费; 手续费	
surety	担保; 抵押品	
surety contract	担保合同	
surplus	盈余	
surprise cash count	现金抽查	(audit)
surrender possession	放弃拥有权	
survey	调查 测量	
survey of property	物业调查	
survivor	幸存者	
swap	调换 互换	

English	Simplified Chinese	Notes
sweep	清扫	
sweep accounts	清理帐户 流动帐户	used as a paragraph heading
swings	过渡 起伏	
swipe your card	刷卡	
syndicated columnist	联合专栏作家	
table of contents	目录	
tag	标签	e.g. computer, url
tags	牌照年月签	sticker for license plate with date
take-home pay	扣税后实得工资	
taking	取得	as in "taking of property"
target audience	针对对象	
targeted area	针对地区	
targeted industries	针对行业	
task	任务	
tax	税	
tax account information	税务帐户信息	
tax account number	税务帐号	
tax advisor	税务顾问	
tax assessed value	税务估计价值	
tax assessment	税务评估	
tax benefit(s)	税务优惠	
tax bill	税单	
tax code	税务代码 税收法规	
tax collector	收税人 税务员	
tax consultant	税务顾问	
tax credit	抵税额	
tax deductible	可抵税	
tax deduction	抵税	
tax escrow	税务预付	
tax ID	税务登记编号, 税务识别号码	
tax identification number certification	税务登记编号证明	
tax levy	税务征收	
tax liability	税务责任	
tax map reference #	地图税号索引	literally, the reference number on a tax map
tax payments	税款, 缴税	
tax period	纳税期限	
tax preparer	报税代办人	
tax rate	税率	
tax refund	退税	
tax return	纳税申报表	

English	Simplified Chinese	Notes
tax serial number	税务编号	
tax services	报税服务	
tax solutions	税务方案	
tax time	征税时间	
tax withholding	税金预扣	
taxable income	应税收入	
tax-deductible	可减税	
tax-deferred retirement account	延税退休帐户	
taxes	税	
tax-exempt municipal securities	免税地方债券	
taxpayer	纳税人	
taxpayer identification number	纳税人登记号码	(see also NIT, RFC)
tax-sheltered annuity	避税年金	
tax-time preparation	报税	
TDD (relay services for the hearing impaired)	失聪人士电话通讯服务	
team member	团队成员	
telegraphic money transfer	电汇转帐	
telephone call recording and monitoring	电话录音和监听	
telephone transfers	电话转帐	
teller	出纳员	
teller window	出纳员窗口 出纳员服务台	
tenancy	租赁	
tenant	房客 租客	
tenant at sufferance	逾期租客	
tenants in common	未分股的共同产权享有人	
tentative	暂定	
term	条款	condition of loan
term life	定期人寿	
term loans	定期贷款	
term settlement	定期结算	
termination	终止	
termite inspection	白蚁检验	
terms and conditions	条款和条件	
terms of contract	合同条款	
Thank you for banking with Wells Fargo.	衷心感谢您使用富国银行业务。	
The Dodd-Frank Act	《多德-弗兰克法案》	
The Next Stage®	The Next Stage®	
theft (of auto)	汽车偷窃	
then	当时	

English	Simplified Chinese	Notes
thereafter	在此以后	
therefore	因此	depends on context
therein	其中	depends on context
thereof	所以	depends on context
thereto	从此	depends on context
thereunder	以下	
thereupon	至此	depends on context
therewith	同此	depends on context
third party payer	第三方付款人	
tickle	回授 反馈	as in "tickle an account"
tiered rates	多重利率	
time accounts	定期帐户	
time sharing	分时	
timeline	时间表	
TIN, Tax Identification Number	税务登记编号, 税务识别号码	
tip	提示; 窍门; 建议; 秘诀	as in a suggestion. Avoid using the word Advice since it has legal liability implications from the compliance point of view
title	产权 职称	as in a house title, or on an account, or the title of a person
title company	产权公司	
title evidence	产权证据	
title insurance	产权保险	
title page	扉页	
title report	产权报告	
title search	产权查询	
to-account	汇至帐户	ExpressSend: to-account option means the recipient must have an U.S dollar account at the receiving bank to get the transferred money.
to-cash	现金提款	ExpressSend: to-cash option means the recipient must cash out the transferred money.
to be eligible	具有资格	
to have and to hold	获得并持有	
to know (learn) more about	欲知更多有关	
to supplement income	补充收入	
to whom it may concern	敬启者	
to wit	即 就是	
together with	与之一起	
token	象征式费用 (Financial term)	computer term
toll free	免费电话	

English	Simplified Chinese	Notes
tort	侵权	
total assets	总资产	
total compensation package	总补偿金组合	
total finance charge	总财务收费 信贷收费总额	
total write-off	注销总数	insurance
touch-tone banking services	按键电话银行服务	
townhouse	连排房屋	
track business expenses	检视业务费用	
track credit card charges	检视信用卡使用	
track your spending	检视开销	
trade balance	贸易差额	
trade finance	贸易融资	
trade journals	行业刊物	
trade lines (credit report)	信用记录	<p>A trade line is another term for a Line of Credit.</p> <p>A Line of Credit is a predetermined amount of funds your company can draw on to finance short-term need, such as a build-up of inventory for your busy season. Typically, a commercial line of credit must be paid to zero for some part of the year. It is not designed to be long-term credit.</p> <p>A seasoned line of credit or seasoned trade line is one that has been in existence long enough that the lender is comfortable you will pay as agreed based on your actual payment history.</p> <p>For many banks, a line of credit or trade line, paid as agreed for two years or more, is seasoned.</p>
trade name	商号	
Trade-A-Rate® Option	Trade-A-Rate®选项	
trade-in (n.)	折价贴换	Context: cars. Appears in auto leases.
trading	交易/下单	
trading securities	证券交易	
training	培训	
transact	办理/交易	

English	Simplified Chinese	Notes
transaction account	交易帐户	
transactions	交易	
transfer (n.); (v.)	转帐 转让 过户	
transfer date	转帐日期	
transfer fee	手续费(ExpressSend®); 转帐费 (general)	
transfer funds	转帐资金	
transfer on death	死亡后转移	
transfer tax	转让税	
transferee	受让人	
transferor	转让人	
travel & entertainment	旅游及娱乐	
treasurer's check	银行本票	
treasury	国库 国债券	
treasury index	国债券指数	
treasury management	财资管理	
treasury securities	国库券 国债券	
tribal inspector	部落督察	
trust	信托	
trust accounts	信托帐户	
trust certification	信托证明	
trust fund	信托基金	
trustee	受托人	
trustee liability	受托人责任	
Truth in Lending	诚实借贷	
Truth in Lending Act	<i>Truth in Lending Act</i> (诚实借贷法)	US Act and legislation references should be left in English in italics with a parenthetical clarification in language.
Truth in Lending disclosure	诚实借贷声明	
Truth in Lending statement	诚实借贷说明	
tuition	学费	
turndown (v.); (n.)	驳回	
turn-in (car leases)	交回	
Two Step® mortgage	Two Step® 抵押贷款	
two-party check	双名支票	
two-way sweep	资金预设双向流动	Two-Way Sweep: Not only transfers money into your checking account when it drops below a certain level, it also transfers money out of your checking account when it exceeds a pre-determined amount and uses it to pay down any

English	Simplified Chinese	Notes
		outstanding principal on your line of credit.
U.S. Government Agency Securities	美国政府机构债券	
U.S. Treasury Regulations	美国财政部法规	
U.S. Treasury Securities	美国国库券/美国债券	
unauthorized items	未经批准项目	
unauthorized transaction	未经批准交易	
under age 18	18 岁以下	
under applicable law	根据相关法律	
undercharge	收费不足	
underlying contract	基础合同	
underlying insurance	第一保险 基本保险	
underrepresented	未被充分代表的	
undersigned	签名	
undertaking	承担 担保 许诺	
underweight	减持	A situation where a portfolio does not hold a sufficient amount of a particular security when compared to the security's weight in the underlying benchmark portfolio.
underwrite	承保 承贷	
underwriter	承保人 承销商	
underwriting	承保	
underwriting fee	承保费	
underwriting ratios	承保比例	
undue hardship	陷入困境	
unearned	未获利润	
unearned premium	未到期保费 预收保费	
unemployment	失业	
unencumbered	无产权负担的	
unforeseen financial circumstances	无法预计的财政状况	
uniform covenants	统一承诺 标准契约	
Uniform Residential Loan Application (URLA)	标准民居贷款申请	
Uniform Secured Note	标准担保票据	
Uniform Transfers/Gifts to Minors Act Accounts	未成年人赠与统一法案帐户	

English	Simplified Chinese	Notes
unimpaired	未受损害的	
union catalog	联合目录	
unique goals and situation	独特目标及情况	
United States Treasury securities	美国国库券/美国债券	
universal reporting sheet	通用报告表	
unknown security plan	未知安全计划	
unlimited POS purchases	无限制销售点购买	
unlisted debt securities	未列债务证券	
unmatured time account	未到期帐户	
unpaid	未付	
unpublished	未发表的	
unrealized gain/loss	未实现盈利/亏损	
unreasonable withheld	无理扣押	
unsecured credit card	不受担保的信用卡	
unsecured personal loans and lines	不受担保的个人贷款及信贷额	
upfront costs	预付成本	
upfront mortgage insurance premium	预付房贷保险费	
upkeep expenses	维修保养费	
URAR (Uniform Residential Appraisal Report)	标准住宅评估报告	
US Treasury Securities	美国国库券/美国债券	
user	用户 / 使用者	These two terms are both acceptable, as the case may be
utilities	公用事业	
VA Automatic Underwriting	退伍军人自动承保	
VA Lender's Handbook	退伍军人贷款人手册	
VA Loan	退伍军人贷款	If the term repeats many times in one piece, we can translate it to 退伍军人贷款 (简称 VA 贷款) for the first mention, then keep VA 贷款 only.
VA Mortgage Funding Fee	退伍军人抵押贷款基金费	
VA rider	退伍军人附则	
VA, Veterans Administration	退伍军人署	
vacation home	度假屋	
valid power of attorney	有效授权书	
valuable consideration	有效对价	
valuation	估价	
valuation fee	估价费	
value	价值	
value-added products	增值产品	
vanilla box	毛坯房	on leases

English	Simplified Chinese	Notes
variable- and fixed-rate accounts	浮动和固定利率帐户	
variable APR	浮动年利率	
variable capital	可变资本	
variable rate	浮动利率	
variable rate index	浮动利率指数	
vendee	买方	
vendor	供应商	
venture capital	风险投资	
verification fee	验证费	
Verification of Deposit	存款证明	
Verification of Employment	就业证明	
verification research fee	验证查询费	
verified combined loan to value (CLTV)	已核实的合并贷款/房屋价值比率	There's no official Chinese translation of this term. Our recommended term is a more precise and understandable Chinese translation of CLTV
vested interest	利息已付	Vested interest: Use previous translations; it is interest paid which could be withdrawn by customer because it's fully vested.
veteran	退伍军人, 行家(n.); 经验丰富的 (adj.)	
vicarious liability doctrine	转承责任原则	source: reliable lawyer
video library	录像图书馆	
Visa® SavingsEdge Program	Visa® SavingsEdge 计划	
Visa Signature Card	Visa Signature 信用卡	This is the name we found from visa's website
voluntary act and deed	自愿行为	
Volunteer Income Tax Assistance (VITA)	义务协助报税服务	
voter registration number	选民登记号码	
volatility	波动性	
Vice President	副总裁	
W-2 Form	W-2 表	
wage level	工资水平	
wages	工资	
waive	弃权 免除	
waive conditions	弃权条件; 免除条件	
waived rights	已弃权	
waived with minimum balance	达最低余额即可免除 (费用)	
waiver	弃权书	
wall street journal	华尔街日报	

English	Simplified Chinese	Notes
warrant (v.)	担保; 授权; 逮捕令	
warranties	担保条款	
warrantor	担保人	
warranty	保证; 担保	
warranty deed	担保契据	
we	我们	
webinar	网络研讨会	
wealth replacement	财富重置	
web beacon	网站信标	
web site	网站	
weeding	清除	tech
week	星期	
weekly average yield	每周平均收益	
Wells Asset Management Account®	富国资产管理帐户 (Wells Asset Management Account®)	
Wells Fargo & Company	Wells Fargo & Company (富国集团公司)	
Wells Fargo Accelerated Ownership Plan SM	富国加速拥有房产计划 (Wells Fargo Accelerated Ownership Plan SM)	
Wells Fargo Account and Services	富国帐户及服务	
Wells Fargo Advisors	Wells Fargo Advisors (富国投资顾问公司)	applies equally to 'Wells Fargo Advisors, LLC'
Wells Fargo Advisors, LLC	Wells Fargo Advisors, LLC (富国投资顾问公司)	
Wells Fargo Advantage Plus SM Checking	富国 Advantage Plus 支票帐户 (Wells Fargo Advantage Plus SM Checking)	
Wells Fargo Advantage® Checking	富国 Advantage 支票帐户 (Wells Fargo Advantage® Checking)	
Wells Fargo ATM & Check Card	富国自动柜员机卡和支票卡	
Wells Fargo ATM Card	富国 ATM 卡	
Wells Fargo Audit Services	Wells Fargo Audit Services (富国银行审计部, 简称 WFAS)	
Wells Fargo Banker	富国银行专员	
Wells Fargo Banking Store	富国银行分行	
Wells Fargo Business Banking	富国银行商业业务	
Wells Fargo Business Banking Services	富国银行商业服务	
Wells Fargo Business Online® Banking	富国商业网上银行业务 (Wells Fargo Business Online® Banking)	
Wells Fargo Business Services SM Packages	富国商业服务组合 (Wells Fargo Business Services SM Packages)	
Wells Fargo Cards	富国卡	
Wells Fargo Cash Back	富国现金回馈	

English	Simplified Chinese	Notes
Wells Fargo Cash Back SM Visa Card	富国现金回馈 Visa 卡 (Wells Fargo Cash Back SM Visa Card)	
Wells Fargo Checking Account	富国支票帐户	
Wells Fargo checking or savings	富国支票或储蓄帐户	
Wells Fargo Checking Package SM	富国支票帐户组合 (Wells Fargo Checking Package SM)	
Wells Fargo Club SM Account	富国银行 Club 帐户 (Wells Fargo Club SM Account)	
Wells Fargo Club SM Checking	富国 Club 支票帐户 (Wells Fargo Club SM Checking)	
Wells Fargo College Checking SM	富国大学生支票帐户 (Wells Fargo College Checking SM)	
Wells Fargo College Visa [®] Card	富国大学生 Visa 卡 (Wells Fargo College Visa [®] Card)	
Wells Fargo Complete Advantage [®] Checking	富国 Complete Advantage 支票帐户 (Wells Fargo Complete Advantage [®] Checking)	
Wells Fargo Corporate Card	富国公司卡	
Wells Fargo Credit and Loan Options	富国信用及贷款选择	
Wells Fargo Credit Card	富国信用卡	
Wells Fargo Credit Solutions	富国信用管理方案	
Wells Fargo Custom Checking SM	富国自定支票帐户 (Wells Fargo Custom Checking SM)	WF Note (03.29.10) Grandfathered product. We could potentially have reference to Custom Checking in disclosures. It shouldn't be used in any current collateral materials.
Wells Fargo Custom Management [®] Checking	富国自定管理支票帐户 (Wells Fargo Custom Management [®] Checking)	
Wells Fargo Electronic Transfer Account (ETA SM)	富国电子转帐帐户 (ETA SM)	
Wells Fargo EquityLine [®] Line of Credit	富国房屋净值信贷额 (Wells Fargo EquityLine [®] Line of Credit)	
Wells Fargo ETA SM Brochure	富国 ETA 手册 (Wells Fargo ETA SM Brochure)	
Wells Fargo ExpressSend [®] (Global Remittance) Service Agreement	富国"全球汇达"服务协议 (国际汇款服务) (Wells Fargo ExpressSend [®] (Global Remittance) Service Agreement)	
Wells Fargo ExpressSend [®] Remittance Transfer Record	富国"全球汇达"汇款记录 (Wells Fargo ExpressSend [®] Remittance Transfer Record)	

English	Simplified Chinese	Notes
Wells Fargo ExpressSend® Service - Account-Based Service Option	富国"全球汇达"服务- 帐户式汇款选择 (Wells Fargo ExpressSend® Service - Account-Based Service Option)	
Wells Fargo ExpressSend® Service - Cash-Based Service Option	富国"全球汇达"服务- 现金式汇款选择 (Wells Fargo ExpressSend® Service - Cash-Based Service Option)	
Wells Fargo Free Checking	富国免费支票帐户 (Wells Fargo Free Checking)	
Wells Fargo Funds®	富国 Funds 基金服务 (Wells Fargo Funds®)	
Wells Fargo Global Remittance Services	富国国际汇款服务 (Wells Fargo Global Remittance Services)	
Wells Fargo Goal Savings Account	富国目标储蓄帐户 (Wells Fargo Goal Savings Account)	
Wells Fargo Home Equity Financing	富国房屋净值贷款	
Wells Fargo Home Financing Checkup	富国房屋融资检订	
Wells Fargo Home Improvement Kit	富国住房装潢优惠计划套装	
Wells Fargo Home Improvement Rebate	富国房屋装潢回扣	
Wells Fargo Home Mortgage	Wells Fargo Home Mortgage (富国房贷公司)	
Wells Fargo Home Mortgage consultant	富国房贷顾问	
Wells Fargo Home Mortgage, Inc. loan (in California)	富国房贷公司贷款 (加州)	
Wells Fargo Home Mortgage, Inc. loan (in Texas)	富国房贷公司贷款 (德州)	
Wells Fargo Home Rebate Card SM	富国房屋回扣卡 (Wells Fargo Home Rebate Card SM)	
Wells Fargo Indexed® Savings	富国指数型储蓄帐户 (Wells Fargo Indexed® Savings)	
Wells Fargo Insurance	Wells Fargo Insurance (富国保险公司)	
Wells Fargo Investments Brokerage Account	富国投资经纪帐户	
Wells Fargo Membership Basic® Checking	富国会员基本支票帐户 (Wells Fargo Membership Basic® Checking)	
Wells Fargo Membership® Checking	富国会员支票帐户 (Wells Fargo Membership® Checking)	

English	Simplified Chinese	Notes
Wells Fargo Membership SM Banking	富国会员银行业务 (Wells Fargo Membership SM Banking)	
Wells Fargo Mobile [®] Banking	富国移动银行服务 (Wells Fargo Mobile [®] Banking)	
Wells Fargo Online [®] Bill Pay	富国网上付帐服务 (Wells Fargo Online [®] Bill Pay)	
Wells Fargo Personal Credit Account	富国个人信用帐户	
Wells Fargo Personal Loan	富国个人贷款	
Wells Fargo Phone Bank Calls	富国电话银行通话	
Wells Fargo Plus Savings SM	富国 Plus Savings SM (Wells Fargo Plus Savings SM)	
Wells Fargo PMA [®] Package	富国 PMA 综合理财组合 (Wells Fargo PMA [®] Package)	
Wells Fargo Portfolio Management Account SM (PMA [®])	富国 PMA 综合理财帐户 (Wells Fargo Portfolio Management Account SM (PMA [®]))	
Wells Fargo Premium Savings SM	富国 Premium 储蓄帐户 (Wells Fargo Premium Savings SM)	
Wells Fargo Products and Services	富国产品和服务	
Wells Fargo Relationship ARM	富国关系型可调整利率抵押	
Wells Fargo Retirement Indexed SM Savings	富国退休指数型储蓄帐户 (Wells Fargo Retirement Indexed SM Savings)	
Wells Fargo Rewards [®] Program Renewable Energy Certificates	富国奖励计划再生能源证书 (Wells Fargo Rewards [®] Program Renewable Energy Certificates)	
Wells Fargo Rewards [®] programs	(富国奖励计划)Wells Fargo Rewards [®] programs	
Wells Fargo Savings Account	富国储蓄帐户	
Wells Fargo Small Business Advantage [®] Line of Credit or Term Loan	富国 Advantage 小型企业信贷额或定期贷款 (Wells Fargo Small Business Advantage [®] Line of Credit or Term Loan)	
Wells Fargo small business retirement plan	富国小型企业退休计划	
Wells Fargo unsecured personal loan	富国不受担保个人贷款	
Wells Fargo Value Service SM Checking	富国银行 Value Service 支票帐户 (Wells Fargo Value Service SM Checking)	
Wells Fargo Value SM Checking	富国 Value 支票帐户 (Wells Fargo Value SM Checking)	
Wells Fargo [®] ATM Statements	富国 ATM 收据 (Wells Fargo [®] ATM Statements)	

English	Simplified Chinese	Notes
Wells Fargo® Business Credit Card	富国商业信用卡 (Wells Fargo® Business Credit Card)	
Wells Fargo® Business Platinum Credit Card	富国商业白金信用卡 (Wells Fargo® Business Platinum Credit Card)	
Wells Fargo® Consumer Credit Card	富国消费者信用卡 (Wells Fargo® Consumer Credit Card)	
Wells Fargo® Credit Card and Check Card	富国信用卡及支票卡 (Wells Fargo® Credit Card and Check Card)	
Wells Fargo® ExpressSend Service	富国“全球汇达”®服务 (Wells Fargo® ExpressSend® Service)	
Wells Fargo® Home Equity/Personal Loan Line of Credit	富国房屋净值/个人信贷额 (Wells Fargo® Home Equity/Personal Loan Line of Credit)	
Wells Fargo® Market Rate Savings	富国市场利率储蓄帐户 (Wells Fargo® Market Rate Savings)	
Wells Fargo® Membership Savings	富国会员储蓄帐户 (Wells Fargo® Membership Savings)	
Wells Fargo® Regular Savings	富国储蓄帐户 (Wells Fargo® Regular Savings)	
Wells Fargo® Retirement Market Rate Plus Savings	富国退休市场利率优惠储蓄帐户 (Wells Fargo® Retirement Market Rate Plus Savings)	
Wells Fargo® Retirement Market Rate Savings	富国退休市场利率储蓄帐户 (Wells Fargo® Retirement Market Rate Savings)	
Wells Fargo® Visa® Credit Cards	富国 Visa 信用卡 (Wells Fargo® Visa® Credit Cards)	
Wells Fargo's account alerts	富国帐户提示	
WellsProtect® Program	富国保障计划 (WellsProtect® Program)	
WFB	富国银行	
whereas	但是/鉴于	
whichever occurs later	以后发生者为准	
who declares; declarer; deponent witness	该声明人, 声明人, 宣誓目击人	
wholly owned subsidiary	全资子公司	
willful	故意的	
wind power	风力	
wind storm	风暴	
wire transfer	电汇	
wire transfer fees	电汇费	
withdraw	提取 撤出	
withdrawal	提款	
withdrawal fee	提款费	
withholding agent	扣缴义务人	

English	Simplified Chinese	Notes
withholding of tax at source	于收入来源扣税	
within	在内	depends on context
without further demand	没有进一步要求	
without notice to you	恕不另行通知	
witnesseth	证明 作证	
work (v.)	操作	as in "work an account"
worker's compensation insurance	劳工赔偿保险	
workers' compensation	劳工赔偿	
working capital	营运资金 / 流动资本	
working day	工作日	
workload demands	工作量要求	
workmanship	手工	
works	工作	
worksheet	工作单	
workshop	讲座, 座谈会	
would be repayable	可偿还的	
wraparound	重迭贷款	
wrap-around financing	重迭贷款融资	
write off (n.)	注销	
write Your Own (WYO)	自定义	
writedown	资产减记	
write-offs	(可) 注销	
written notice	书面通知	
written off	(已) 注销	
year to date	本年度迄今	
year-end balances	年底余额	
yield	收益	
your agreement to cooperate	您同意合作	
zero balance accounts	零余额帐户	
zip code	邮政编码	
zone	地区	