



Financial Vocabulary Review

Banking • Credit • Investment • Insurance



WELCOME
to Our Bank

Banking Vocabulary

Your future
grows with
smart choices.

1. teller
2. account
3. demand deposit account
4. savings account
5. checking account (current account)
6. time deposit account
(term deposit account)
7. withdraw (withdrawal)
8. make withdrawal (withdraw)
9. interest

10. p.a. (per annum)
11. ATM (automatic teller machine /
automated teller machine)
12. ATM card
13. write checks (cheque)
14. make payments
15. fill out (fill in)
16. ID (identification) card
17. transfer

ATM

Welcome!
Please insert
your card.

TELLER

SAVINGS
ACCOUNT

CHECKING
ACCOUNT

TIME DEPOSIT
ACCOUNT

PASSBOOKS

ACCOUNT OPENING FORM

We're here
to help!

Loan Vocabulary

We're here
to help you
reach your
dreams.

Your future
is our priority.

Good plans
make great
futures.

1. loan officer
2. loan
3. lend
4. borrow
5. credit score (credit records)
6. appraisal
7. collateral

8. default
9. payment
10. principal
11. guarantor
12. mortgage rate (mortgage / mortgage loan)
13. floating rate

LOAN SERVICES

LOAN APPLICATION

Name
Address
Phone
Email
Employment
Income
Loan Amount
Purpose

HOME LOANS

AUTO LOANS

PERSONAL LOANS

BUSINESS LOANS

HOME APPRAISAL

Estimated Value \$ 350,000
Condition Good
Appraiser *J. Smith*

MORTGAGE LOAN AGREEMENT

Payment Slip

Date
Amount
Balance

Payment Slip

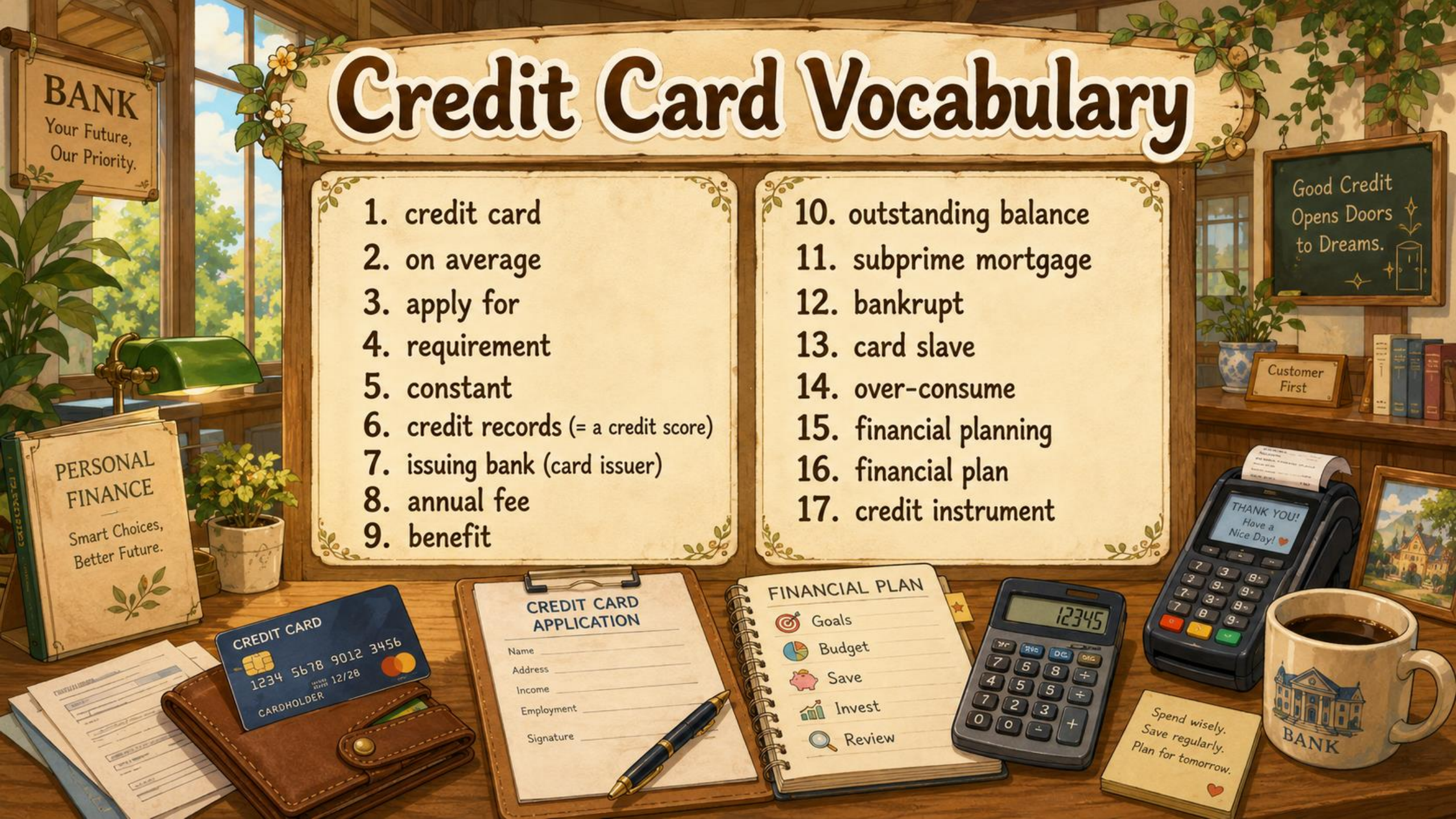
Date
Amount
Balance

PAYMENT SLIPS

NOTES

Credit Card Vocabulary

1. credit card
2. on average
3. apply for
4. requirement
5. constant
6. credit records (= a credit score)
7. issuing bank (card issuer)
8. annual fee
9. benefit
10. outstanding balance
11. subprime mortgage
12. bankrupt
13. card slave
14. over-consume
15. financial planning
16. financial plan
17. credit instrument



Foreign Exchange Vocabulary

1. US dollar (USD or US\$)
2. cash
3. traveler's check
4. NT dollar (NTD or NT\$)
5. exchange rate (FX rate)

6. remit (noun: remittance)
(in the U.S. often use wire)
7. convert
8. euro (£)
9. remittance fee

Today's Exchange Rates

USD / NTD	32.35
EUR / USD	1.0850
JPY / USD	0.0063

Thank you!

We're here
to help!

CUSTOMER FIRST

USD

NTD

EURO

REMITTANCE FORM

From: _____
To: _____
Amount: _____
Currency: _____
Purpose: _____

RECEIPT

Date: _____
Transaction: _____
Amount: _____
Fee: _____
Total: _____

Thank you! ♥

123456

SEND MONEY
ACROSS BORDERS
WITH CARE
AND CONFIDENCE.

Trust Vocabulary

1. trust
2. arrangement
3. property
4. transfer
5. trustee
6. administer
7. for the benefit of...
8. beneficiary

9. reliable
10. hold
11. on behalf of
12. trust company
13. mutual fund
14. custodian bank
15. real estate investment trusts (REITs)

Customer
First

Secure
Futures

TRUST COMPANY

TRUST
AGREEMENT

PROPERTY
DOCUMENTS

TRANSFER FORM

From: _____

To: _____

Description: _____

Date: _____

MUTUAL FUND
STATEMENT



Assets	\$1M
Liabilities	\$1M
Equity	\$0M
Income	\$0M
Expenses	\$0M
Net Income	\$0M

CUSTODIAN BANK



REAL ESTATE INVESTMENT TRUSTS
(REITs)

Investment Vocabulary

1. invest
2. stock
3. trading account
4. stockbroker
5. research
6. preference

7. blue chip
8. growth stock
9. dividend
10. earnings
11. equity
(stock / equity / shareholder's equity)

Knowledge
Today
Wealth
Tomorrow

Invest
Learn
Grow

INVESTING BASICS

SECURITIES MARKETS

FINANCIAL ANALYSIS

STOCK
CERTIFICATE

TRADING ACCOUNT APPLICATION

Name: _____
Address: _____
Date of Birth: _____
Email: _____
Signature: _____



RESEARCH REPORT

Company Analysis



- Industry Outlook
- Financials
- Valuation
- Risks

MARKET NOTES



Key Points

- Trends
- Opportunities
- Risks



DIVIDEND STATEMENT

Shareholder: _____

Company: _____

Record Date: _____

Payment Date: _____

Dividend Per Share
\$ _____

Thank you for
your investment.

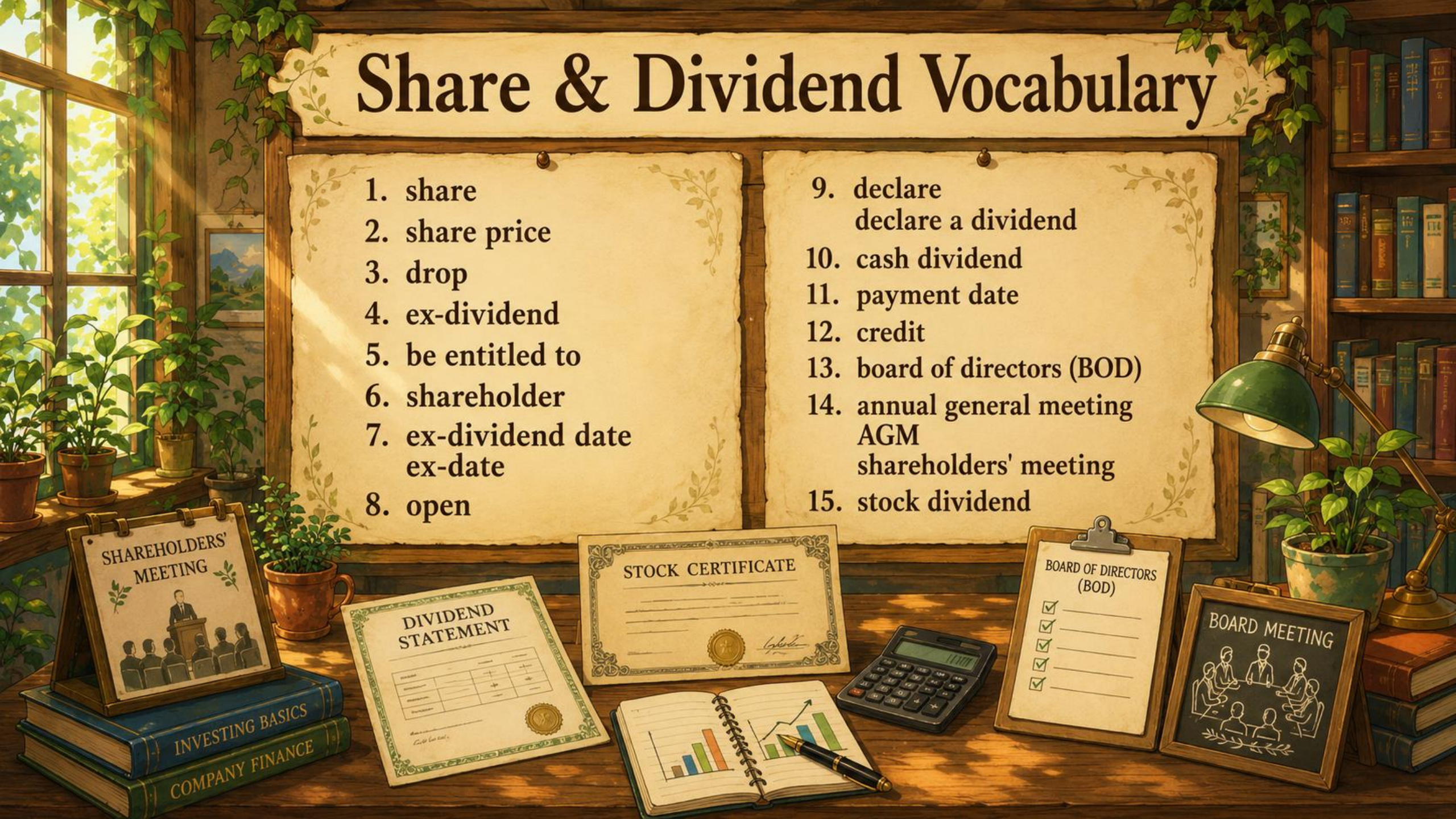
BULL MARKET
STAY INVESTED

12345678

Plan. Invest.
Build a better future.

Share & Dividend Vocabulary

1. share
2. share price
3. drop
4. ex-dividend
5. be entitled to
6. shareholder
7. ex-dividend date
ex-date
8. open
9. declare
declare a dividend
10. cash dividend
11. payment date
12. credit
13. board of directors (BOD)
14. annual general meeting
AGM
shareholders' meeting
15. stock dividend



Stock Index & Economic Vocabulary

1. TAIEX (Taiwan Stock Exchange Capitalization Weighted Stock Index)
2. close
3. economic data
4. GDP (Gross Domestic Product)
5. CPI (Consumer Price Index)
6. soft landing
7. unemployment rate
8. Dow Jones Industrial Average (DJIA, Dow)
9. Nikkei (Nikkei 225 Stock Average)
10. Hang Seng Index
11. benchmark
12. record high (record low)



Market Vocabulary

DISCIPLINE
• PATIENCE
• PERSPECTIVE
= SUCCESS

1. downward price limit
2. negative news
3. post
4. earnings
5. decrease
6. year-on-year
7. decline
8. significantly

9. correction
10. unavoidable
11. sector
12. trend
13. short-term (long-term)
14. position
15. rebound
16. monitor

Stay
Informed

Think
Long Term

MARKET SNAPSHOT

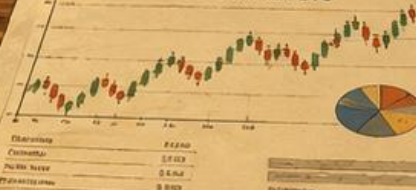


Notes

- Analyze
- Plan
- Monitor
- Grow



MARKET ANALYSIS



SECTOR PERFORMANCE



MARKET TREND



Insurance Vocabulary

1. life insurance
2. policy
3. term life insurance
4. permanent life insurance
5. insured person
6. premium

7. medical insurance
(health insurance)
8. National Health Insurance
9. health care
10. accident insurance
11. insurance company
12. insurance agent

INSURANCE
is love in
action.

