摘　要

随着中国经济的发展，越来越多的美国英国公司试图与中国进行贸易合作。但是我们与其他英语国家的语言文字互不相同，法律也不一致。于是就有了信用证，信用证英语的翻译也就同时出现了。信用证英语有其特殊的语言特征，它的措辞和专业程度都很高。因此，对信用证条款进行分析、理解和翻译是十分必要的。在查找资料过程中发现，目前对信用证的语言特点和翻译技巧方面的研究还较少，大多是对信用证本身的功能和风险的研究。因此，信用证的翻译就尤为重要。基于以往对信用证的研究，本论文着重分析信用证英语的语言特征和翻译的研究，归纳出信用证英语翻译中的几个技巧。笔者从词汇，句法，语法等方面，通过大量的例子，对信用证英语的语言特征进行了分析，并对其进行了归纳，以供从事信用证工作的译者以及从事信用证英语研究的学者参考，使他们更好地了解信用证。也希望本研究能够为外贸从业者提供一些借鉴，从而可以减少因对信用证语言理解不透或者错误，而对企业造成不必要的经济损失。

关键词：信用证；信用证英语；语言特点；翻译技巧

Abstract

With the development of China's economy, more and more American and British companies are attempting to engage in trade cooperation with China. But our language and writing are different from those of other English speaking countries, and our laws are also inconsistent. Therefore, Letter of Credit emerged, and at the same time, the English translation of Letter of Credit also emerged. Letter of Credit English has unique language characteristics, rigorous wording, and strong professionalism. If one cannot grasp the language characteristics of a Letter of Credit and accurately analyze, understand, and translate its terms, it will cause unnecessary economic losses. During the process of searching for information, it was found that there is currently relatively little research on the language characteristics and translation techniques of Letter of Credit, mostly focusing on the functions and risks of the Letter of Credit itself. Therefore, the translation of Letter of Credit is particularly important. On the basis of previous research on Letter of Credit, this article takes the translation of Letter of Credit English as the research object, mainly studying the language characteristics of Letter of Credit English, and summarizing some translation techniques related to Letter of Credit English. The author analyzes the language characteristics of Letter of Credit English through a large number of examples from vocabulary, syntax, grammar, and other aspects, thus summarizing some translation skills, providing some thinking for translators and scholars studying Letter of Credit English, enabling them to fully understand Letter of Credit. I also hope that this study can provide some reference for foreign trade practitioners, so as to reduce unnecessary economic losses caused to enterprises due to unclear or incorrect understanding of Letter of Credit language.

Key words: Letter of Credit; Letter of Credit English;Language Characteristics;Translation Skills

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Chapter One Introduction

With the continuous development of China's accession to the WTO, the buyers and sellers in the business trade began to have a variety of problems in the transaction. How to make the other side more trust in the transaction and ensure that their legitimate rights and interests are not infringed in the transaction activities, which requires that in the business trade exchange activities, There must be an intermediate force between the buyer and the seller to solve all the problems in the transaction coordination and discussion. In this process of coordination, the bank plays a very important role in the intermediary. The buyer and the seller can use the bank as an intermediary in the business activities. Therefore, it is very important to learn and use Letter of Credit English in international business activities. If we fail to grasp the language features of the Letter of Credit, accurately analyze, understand and translate the terms of the Letter of Credit, resulting in misreading and misunderstanding, the settlement will be delayed, and the payment for goods cannot be collected in time, resulting in economic losses. As a kind of English for special purposes, English of Letter of Credit has formed its unique language structure and characteristics in practice since its emergence. It has formal, standardized and professional words, unified format and clear terms, and has the same language characteristics as legal documents[Error! Reference source not found.]. How to accurately grasp the language structure and features of the Letter of Credit, accurately understand and translate the Letter of Credit, in foreign economic and trade activities of the importance is self-evident.

English Letter of Credit is a professional language. Due to high professional level, English is the medium of information transmission in Letter of Credit, and few English researchers have conducted research on it. In this case, translators carried out Chinese translation work. Translators interpret and translate Letter of Credit from different perspectives according to their own understanding of English, but there is no unified standard. They only rely on their own experience. Experience is not enough to fully understand the English terms of a credit. For translators, in addition to having certain professional knowledge, they also need to master the English language of Letter of Credit and its meaning. Data show that most of these studies come from university teachers, but they are rarely involved in commercial activities, which leads to their lack of experience in translating Letter of Credit into Chinese and English.

By analyzing the language features and styles of foreign trade Letter of Credit English, the author helps the translation of foreign trade Letter of Credit to grasp the language knowledge and problems that should be mastered as soon as possible, and fully understand the role of foreign trade Letter of Credit in special fields, so as to better engage in foreign trade practices.

Chapter Two Brief Presentation of Letter of Credit

In the international trade activities, the language barrier between buyers and sellers inevitably leads to disagreements and mutual distrust. The buyer is worried that the seller will not deliver the goods according to the contract after payment. At the same time, sellers are worried that buyers won't pay after they deliver the goods. Therefore, two banks are required to act as guarantors for the receipt and presentation of documents by both parties. Bank credit has replaced commercial credit. The instrument used by the bank is called a Letter of Credit[Error! Reference source not found.].

2.1 Definition of the Letter of Credit

The Letter of Credit (L/C)is a written document issued by a bank to an exporter (seller) at the request of an importer (buyer) to guarantee the payment of goods. In a Letter of Credit, a bank authorizes the exporter, subject to the conditions specified in the credit, to draw on the bank or its nominated bank for an amount not exceeding the stipulated amount, accompanied by shipping documents, and to receive the goods at the designated place on schedule.

2.2 Property of the Letter of Credit

Before using a Letter of Credit, it is necessary to know its property. The quality of documents has an impact on the settlement of foreign exchange. More is the premise of voucher production, but also the premise of safe exchange settlement. Without the correct documents, there is no guarantee of safe exchange settlement. According to statistics, every year due to the misunderstanding of the terms of the contract or Letter of Credit, the bank will refuse to pay because of inconsistent documents.

(i) Irrevocable. An irrevocable Letter of Credit cannot be cancelled without the consent of the parties to the credit.

(ii) Documentary. The obligation of issuer is subject to the presentation of documents and the review for the required documents.

(iii) Mandatory. After opening Letter of Credit, it will be binding. It will mandate the right and obligation of the beneficiary, applicant and bank.

2.3 Functions of the Letter of Credit

2.3.1 Functions to the Exporter

(i) Ensure that the exporter relies on documents for payment.

(ii) To ensure that exporters have access to foreign exchange.

(iii) Currency circulation Successfully.

(iv) Get double payment guarantee.

2.3.2 Functions to the Importer

(i) Compel exporters to fulfill their obligations under contracts and Letter of Credit.Make sure to get the file.

(ii) Ensure timely delivery of high quality goods.

(iii) Supporting financial circulation.

2.3.3 Functions to the Bank

The bank may receive interest from the applicant on security deposits and documentary credits, as well as various service charges. Thus, the trust contradiction between the two sides is solved to a certain extent. Importers and exporters also get money flowing.

Therefore, Letter of Credit has been widely used in international trade and is one of the main payment methods in foreign trade.

2.4 Contents of the Letter of Credit

Letter of Credit: Credit number, type, amount, validity and place, draft terms, parties, etc.

Goods: Name, specification, quantity, packing, price, etc.

Shipment: port of loading, destination, time of delivery, shipment, partial shipment and transhipment, etc.

Documents: Documents of goods (invoice as center, packing list, weight list, certificate of origin, inspection certificate, etc.), shipping advice: bill of lading, policy: insurance policy.

Issuing bank's guarantee terms: Name, specification, quantity, packing, price.**Error! Reference source not found.**

Other conditions: Subject to the terms of the Letter of Credit in UCP600.

Chapter Three Language Characteristics of Letter of Credit

Letter of Credit is an important payment method in the balance of payments. As Letter of Credit is a fairly fair term of payment for both parties, it is widely used in international trade. In China, almost half of the trade volume is done through the special language -- Letter of Credit English. At the same time, in order to increase the demand for foreign trade talents, domestic colleges and universities began to open business English, foreign languages, international trade and other majors to meet the needs of foreign trade companies. In modern times, the use of Letter of Credit as the term of payment is also increasing. As a student majoring in foreign trade, it is very important to master good English knowledge, master the language characteristics of Letter of Credit and accurately translate Letter of Credit. In international business English, Letter of Credit is a combination of vocabulary, syntax, text and style, which is often used in the commercial field. Letter of Credit belongs to English for special purposes and has special language characteristics[Error! Reference source not found.]. Through examples, this paper analyzes lexical and syntactic features and proposes and solves the problems that translators need to pay attention to, aiming at helping foreign trade personnel to fully understand the language knowledge in Letter of Credit, so as to better engage in foreign trade practice. As a functional language, Letter of Credit English has its own characteristics. When translating Letter of Credit, translators should not only master the language and translation strategies, but also understand the language features and expressions of English Letter of Credit.

3.1 Lexical Characteristics

Compared with English commonly used in daily life, many words in Letter of Credit have changed. In Letter of Credit, such terms are used quite frequently. Before understanding, translating and reviewing Letter of Credit, we should first understand the characteristics of the vocabulary and its translation methods.

3.1.1 Uses of Terminologies

Terms are popular internationally, and their meanings must be accurate. As a functional language, in Letter of Credit, highly professional terms are used to describe the various processes of foreign trade and related documents. For example, words about describing Letter of Credit types: Confirmed Letter of Credit 保兑信用证、Irrevocable Letter of Credit 不可撤销信用证、Back to back Letter of Credit 对背信用证、Words related to describe documentary content:consignee 收货人、consignor 发货人、blank endorsed 空白背书、issuing bank 开证行、certificate of origin 产地证、sight draft 即期汇票.

In Letter of Credit, it involves heavy use of terminology, including abbreviation. For example, bona-fide holder (善意持有人),blank endorsed(空白背书)，claims(索赔)，remit(汇付)， present/presentation(提示)reimbursement(偿付)， honor(承兑)， documents with discrepancies(不符点单据)and so on. That terminology can make sure the language of clauses in Letter of Credit is expressed exactly.

3.1.2 Uses of Formal Terms

The Letter of Credit clearly specifies the rights, obligations and conduct of the parties. Its expression must be precise, precise, formal and solemn. Therefore, the formal written word is usually used. For example, the amount and date of negotiation of each draft must be endorsed by the negotiating bank on the reverse side. Here, the word “endorsement” replaces the general “mark” meaning “背书” showing form and standard. For another sample, please arrange shipment according to the terms and conditions of our contract “as per” . In accordance with “按照” pursuant to in the credit. The following example is a Letter of Credit opened by a umbrella company.

E.g.Each presentation must be endorsed at the back of the Letter of Credit advice.

Translation:每次提交都需在信用证开证申请书反面背书。

Judging from the clauses about endorsement in Letter of Credit, “endorsed” as a formal word is widely used, which reflects the characteristics of precision, accuracy, formality and solemnness. It shows the formal and normative language of Letter of Credit. When translating such words, they must be translated in accordance with the standard words of the Letter of Credit, showing the form of English for special purposes.

3.1.3 Uses of Archaic Words

In Letter of Credit, ancient language is often used. It is a distinctive lexical stylistic feature. It is rarely used orally or in writing, but is often used in Letter of Credit. Showing a solemn stylistic characteristic. In a Letter of Credit, multiple compound adverbs, such as here, there, and