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Lesson 12 Banks and their customers

银行和顾客 强调句 非限定性定语从句

与课文关联的 14 个单词(点击每个单词可查看详细介绍)



current * /'kʌrənt/

adj. 通用的，流行的

account * /ə'kaʊnt/ n. 账户

cash * /kæʃ/ n. 现金

cheque /tʃek/ n. 支票

debtor /'detə(r)/ n. 借方

creditor /'kredɪtə(r)/ n. 贷方

obligation /,ɒblɪ'geɪʃ(ə)n/ n. 义务

complication /,kɒmplɪ'keɪʃ(ə)n/

debit /'deɪt/ v. 把...记入借方

n. 纠纷

specimen /'spesɪmən/ n. 样本

forge /fɔ:dʒ/ v. 伪造

forgery /'fɔ:dʒəri/

n. 伪造（文件，签名等）

adopt * /ə'dɒpt/ v. 采用

facilitate /fə'sɪlɪteɪt/ v. 使便利

情况 难度：5 级

※ When anyone **opens** a **current account** at a bank, he **is lending** the bank money, repayment of **which** he **may demand** at any time, **either** in cash **or** by drawing a cheque **in favour of** another person.

『 **lend / loan** v. 借出 』

- He is **lending** the bank money. 他正在借钱给银行。
- While he was eating, I asked him to **lend** me twenty pounds.

lend sth. to sb. / lend sb. sth. 把...借给某人 (借出)	Would you lend me ¥ 100? 你能借给我100元吗
loan sth. to sb. / loan sb. sth. 把...借给某人 (借出)	The museum will loan several paintings to the gallery. 博物馆将把几幅画借给画廊
borrow sth. from sb. 向某人借... (借入)	May I borrow ¥ 100 from you? 我可以向你借100元吗?

『 **when anyone..., he is...** 无论是谁 (做某事), 就等于在... 』

- **When anyone** tries to cross the pass on foot, **he is** risking his life. 无论是谁试图徒步穿越这个山口, 就等于在冒生命危险
- **When anyone** accesses this data, **he is** violating the privacy policy. 无论是谁访问这些数据他就是在违反隐私政策

『 **名词 + 介词 + 关系代词** 引导非限定性定语从句 』

- This echo-location in bats is often compared with radar, **the principle of which** is similar.
- The most valuable find of all was the ship's log book, **parts of which** it was still possible to read.
- He has two sons, **one of whom** died in the war. 其中一个在战争中阵亡
- The speaker posed four questions, **the answers to which** proved very illuminating. 这些问题的答案被证明非常具有启发性

『 **repayment of... / repay / pay back** 偿还、归还 』

- He may demand **repayment of** the money.
- We should **repay** his kindness. 我们应该报答他的好意。
- He couldn't reasonably be expected to **pay back** the loan all at once. 公平合理地讲, 不可能指望他一下子归还全部借款。

repay sb. sth. / repay sth. to sb. 归还某人某事	I will repay the loan to the bank next month.
pay sb. back / pay back sth. 归还某人某事/某事	I'll pay you back tomorrow.
pay off one's debts / clear one's debts 还清/清偿债务	He worked hard to pay off his debts . 还清他的债务
give sb. a refund 给某人退款	We'll give you a refund if you're not entirely satisfied.
reimburse sb. 报销	...and the company will reimburse you later.

『 in favor of... 以某人/某部门为收款人 (支票) 』

- ...by drawing a cheque **in favour of** another person. 开一张以另一个人作为收款人的支票
- Checks should be **written / drawn in favor of** School. 支票应以学校为收款人
- The check was made out **in favor of** the landlord. 支票是开给房东的

※ **Primarily, the banker-customer relationship is that of debtor and creditor -- who is which depending on whether the customer's account is in credit or is overdrawn.**

『 **Primarily** adv. 主要地 』

- **Primarily**, the banker-customer relationship is that of debtor and creditor.
- **Chiefly**, the concern is the safety of the public.
- **First and foremost**, we must ensure quality.

Primarily 主要地; 首先地 (最常用, 强调首要目的或最重要的部分)	The new software is designed primarily for educational institutions. 这款新软件主要是为教育机构设计的。
Principally 主要地; 根本上 (比 primarily 略正式, 强调重要性或核心地位)	The company is concerned principally with developing sustainable energy solutions. 该公司主要关注于开发可持续能源解决方案。
Chiefly 主要地; 大部分 (强调占据最大比例或最重要的部分)	Her novels appeal chiefly to teenage girls. 她的小说主要吸引少女读者。
Mainly 主要地; 大体上 (口语和书面语都常用, 与 primarily 相似, 指主要方面)	The population of the island is mainly concentrated along the coast. 岛上的人口主要集中在沿海地区。
Largely 主要地; 在很大程度上 (强调比例和程度)	The success of the play was largely due to the brilliant performance of the lead actress. 这部戏剧的成功很大程度上归功于女主角精彩的表演。
Above all 最重要的是; 首先 (习语, 强调重要性高于一切)	You must, above all , remember to be honest in your dealings. 你必须, 最重要的是, 记住在交易中要诚实。
First and foremost 首先; 首要地 (习语, 强调第一点且是最重要的一点)	She is a dedicated teacher first and foremost , and a researcher second. 她首先是一位尽职尽责的老师, 其次才是研究人员。

『 the relationship between / of ...之间的关系 』

- The film is eloquent as it explores **the relationship between** artist and instrument. 这部影片探讨艺术家与乐器之间的关系，意味深长。
- What's **the relationship between** the two speakers? 两位说话者之间是什么关系?
- The event damaged **the relationship of** the two countries. 这个事件损害了两国关系。
- Proportion involves **the relationship of** size between objects. 比例涉及的是对象之间的大小关系。

『 **省略冠词** (语义相对的名词并列，常省略) 』

- They threw themselves **heart and soul** into the project. 他们全心全意地投入了这个项目。
- Could I have **a knife and fork**? 我可以要一副刀叉吗?
- Please pass me **pencil and paper**.
- the relation between **teacher and student**
- the conflict between **mother and son**
- **Father and son** went to New York by a morning train.
- We are **brother and sister**.
- **Husband and wife** are talking about the boy's future.

『 **whether / if** 从句区别 (表示“是否”，结论：用 **whether** 最安全) 』

<p>主语从句位于句首时，不能用 if</p>	<ul style="list-style-type: none"> • if she likes the present is not clear to me. X • It is not clear to me if / whether she likes the present. ✓ (改正，放在句中) • Whether she likes the present is not clear to me. ✓ (改正，句首改成whether)
<p>引导表语从句时，不能用 if</p>	<ul style="list-style-type: none"> • The question is if we have enough money. X • The question is whether we have enough money. ✓
<p>引导同位语从句时，不能用 if</p>	<ul style="list-style-type: none"> • You have yet to answer my question if I can count on your help. X • You have yet to answer my question whether I can count on your help. ✓
<p>作介词宾语时，不能用 if</p>	<ul style="list-style-type: none"> • He was worrying about if he had hurt her feelings. X • He was worrying about whether he had hurt her feelings. ✓
<p>引导动词不定式时，不能用 if</p>	<ul style="list-style-type: none"> • I don't know if to see my doctor today. X • I don't know whether to see my doctor today. ✓

直接跟 or not 时，不能用 if	<ul style="list-style-type: none"> • Please tell me if or not you agree. X • Please tell me whether or not you agree. ✓ • Please tell me if you agree or not. ✓
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『 **be overdrawn** 透支 』

- The customer's account is **overdrawn**.
- Your account is **in the red**. 有赤字/透支

be in the red 有赤字	We need to avoid the company going into the red . 进入赤字状态
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※ But, in addition to that basically simple concept, the bank and its customer owe a large number of obligations to one another.

『 **in addition to** 除了...之外，还... 』

- **In addition to** all her other qualifications, Bessie was an expert cook.
- **In addition to** intelligence, they also symbolize affluence and wealth. 除了智慧，它们也象征着富足和财富。
- **In addition to** the sale, we're running a promotion for complimentary tailoring if you need it. 除了打折，如果你需要的话，我们的促销活动还包括免费的剪裁服务。

besides 除了...之外，还有... (表增加)	Besides English, she speaks fluent French and German. 除了英语之外，她还会说流利的法语和德语。
as well as 也；和...一样好；除了...之外还 (表增加，常用于并列结构)	The company offers health insurance as well as a generous pension plan. 公司提供健康保险，以及一份丰厚的退休金计划。
together with 连同...；以及... (强调伴随或一起)	The main report, together with its appendices, runs to over 200 pages. 主报告连同其附录，篇幅超过200页。
along with 与...一起；除了...之外还 (强调一同，伴随)	The suspect was arrested along with three other accomplices. 嫌疑人与另外三名同谋一起被捕。
apart from 除了...之外 (可表增加也可表排除)	Apart from the low salary, it's a very satisfying job. (Exclusion) 除了薪水低之外，这是一份非常令人满意的工作。(排除)

aside from 除了...之外 (与 apart from 意思相近, 可表增加或排除)	Aside from some minor repairs, the car is in excellent condition. (Exclusion) 除了做一些小修之外, 这辆车状况极佳。(排除)
besides (Exclusion Context) 除了...之外 (在否定句中或疑问句中, 有时也可表示排除)	Who was at the meeting besides John? 除了约翰之外, 谁参加了会议?

『 **owe / have obligations to sb.** 对某人负有义务 』

- Parents **owe / have obligations to** their children. 父母对他们的孩子负有义务.
- He felt he **had an obligation to** help. 他觉得他有义务帮助

owe sth. to sb. / owe sb. sth. 欠某人某事	<ul style="list-style-type: none"> • I owe you a lot. 我欠你很多. • You owe him an apology. 你欠他一个道歉.
	<ul style="list-style-type: none"> •

『 **one another / each other** 互相(没有任何区别) 』

- The bank and its customer owe obligations to **one another / each other**.
- They often write to **each other / one another**.

※ Many of these obligations **can give rise to** problems and complications but a bank customer, unlike say a buyer of goods, **cannot complain** that the law **is** loaded against him.

『 **give rise to sth.** (fml.正式表达) 导致... 』

- The president's absence has **given rise to** speculation about his health.
- This can **give rise to** curious situations, as it did in the case of Alfred Bloggs who worked as a dustman for the Ellesmere Corporation.
- Low levels of choline in the body can **give rise to** high blood pressure. 体内胆碱含量低可引发高血压。
- This can **give rise to** curious situations. 这能增加好奇心。
- These are the cells thought to **give rise to** tumors. 据说这些细胞是导致肿瘤的生长的细胞。

cause ... vt. 导致; 引起; 造成 (最常用, 中性)	The sudden drop in temperature caused the pipes to freeze. 温度骤降导致水管冻结。
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<p>effect ... vt. 造成；实现；产生（较正式，常指带来某种结果或变化）</p>	<p>The new policy is expected to effect significant changes in the housing market. 预计新政策将对住房市场产生重大影响。</p>
<p>result in ... 导致；以...为结果（强调结果的必然性或直接性）</p>	<p>A failure to comply with safety rules could result in serious injury. 不遵守安全规定可能导致严重受伤。</p>
<p>bring about ... 带来；引起；导致（常指通过行动或努力带来某种变化或结果）</p>	<p>The invention of the internet brought about a revolution in communication. 互联网的发明带来了通讯领域的革命。</p>
<p>lead to ... 导致；通向（常指逐步发展或一步步引导到某个结果）</p>	<p>A lack of funding might lead to the cancellation of the project. 缺乏资金可能导致项目取消。</p>
<p>contribute to ... 促成；有助于；导致（强调是促成某一结果的因素之一，常用于积极或中性语境，但也可用于消极）</p>	<p>Stress can significantly contribute to health problems. 压力可能会严重导致健康问题。</p>
<p>account for ... 解释（原因）；是...的原因（强调解释原因）</p>	<p>Increased sales account for the company's improved financial performance. 销量增加是公司财务业绩改善的原因。</p>
<p>set up ... 建立；设立（常指组织、系统或情境，不常用作“导致”的同义词，除非是建立某种局面）</p>	<ul style="list-style-type: none"> • Their disagreements set up a hostile atmosphere at the meeting. 他们的分歧在会议上造成（建立了）一种充满敌意的气氛。 • The slump on Wall Street set up a chain reaction in stock markets around the world.
<p>produce / create / generate... 产生；造成</p>	<p>His announcement produced / created / generated gasps of amazement.</p>
<p>trigger / spark / precipitate... 引发；触发(由小事)</p>	<p>One small error triggered / sparked / precipitated the calamity.</p>

『 **sth. is loaded against...** 对...不公平 used to say that a system, situation, or organization is unfair and some people have a disadvantage 』

- The justice system is **loaded against ethnic minorities.** 司法系统对少数民族不公平
- The dice were **loaded against the visiting team.** 局势对客队不利

be prejudiced against ... 对...有偏见；歧视 (常指先入为主的、不公正的负面看法)	The early Christian church was prejudiced against Jews. 早期的基督教教会 <u>对</u> 犹太人有偏见。
be biased against ... 对...有偏见；持反对立场 (指因个人倾向或经历而产生的不公正判断)	He seemed a bit biased against women in my opinion. 在我看来，他似乎对女性有点偏见。
prejudiced against (formal) 对...有偏见 (法律或正式语境)	The fact that the policeman was prejudiced against foreigners could not be recorded in the official files.
be biased in favor of / toward(s) ... 对...偏袒的；有利于...的 (指不公正地支持某一方)	The judge is biased in favor of the plaintiff. 法官偏袒原告。
be partial to / toward(s) ... 对...偏袒的；偏爱...的 (指不公正地给予优惠或更喜欢)	The referee was clearly partial to the other side. 裁判明显偏袒另一方。

举例 难度：5 级

※ The bank **must obey** its customer's instructions, and not those of anyone else.

『 **obey instructions** 遵守命令 』

- The bank must **obey its customer's instructions** 遵守其客户的指令。
- All staff are required to strictly **obey instructions** 严格遵守指令。
- The system will only function if you **obey all instructions** 遵守所有指令。

take instructions 接受命令	We cannot take instructions from a third party.
follow instructions 按照命令	Please follow instructions exactly as written.
await instructions 等候命令	The team is currently awaiting instructions before proceeding.

※ **When**, for example, a customer first **opens** an account, he **instructs** the bank to debit his account only in respect of cheques drawn by himself.

『 **in respect of** 关于;至于 (正式, 常用于商务、法律或官方文件) 』

- The committee will look at all data **with respect to** the new budget.

- I have some concerns **regarding** your recent performance.
- A decision has not yet been reached **in respect of** your compensation claim. 关于您的赔偿要求，尚未做出决定。

with respect to 关于；至于（正式，比 in respect of 稍常见）	The two reports differ significantly with respect to the estimated project costs. 这两份报告在估计项目成本方面存在显著差异。
with regard to 关于；至于（正式，用途广泛）	We have received further instructions with regard to the new safety procedures. 我们收到了关于新安全程序的进一步指示。
concerning 关于；与...有关（介词，用途广泛，常用于书面语）	The committee held a special meeting concerning the future of the organization. 委员会召开了一次关于该组织未来的特别会议。
regarding 关于；至于（介词，用途广泛，常用于书面语）	Please refer to the attached document regarding the updated terms and conditions. 请参考随附的关于更新条款和条件的文档。
respecting 关于；就...而言（正式，比 in respect of 更不常用）	Detailed guidelines were issued respecting the conduct of employees on company property. 发布了关于员工在公司财产上的行为的详细指南。

※ He **gives** the bank specimens of his signature, **and** there **is** a very firm rule that the bank **has** no right or authority to pay out a customer's money on a cheque on which its customer's signature **has been forged**.

『 **signature** 署名；签名；信号 』

- He gives the bank specimens of his **signature**. 签名样本

autograph （名人的）亲笔签名	I've got lots of famous actors' autographs .
sign 签署（动词）	Where do you want me to sign my name?
sign for... 签收	Could you sign for this package, please?
initial 用姓名的首字母签名（动词）	The memo has been initialled / initialed by the president.

『 **authority** 职权，权限 right to act in a specific way 』

- Only the treasurer has **authority** to sign checks.

- You are acting outside your **authority**.

『 **pay out** 支付 (大笔的钱) 』

- We're **paying out \$300 a month** on our mortgage.
- The insurance company had to **pay out a huge sum** after the fire.

※ **It makes** no difference **that** the forgery **may have been** a very skillful one: the bank **must recognize** its customer's signature.

『 **make a difference** 有用; 有影响 』

- It **makes no difference** that the forgery may have been a very skillful one.
- Every vote **makes a difference** in the election.
- A little extra effort can **make a big difference**.

※ **For this reason** there **is** no risk to the customer in the practice, **adopted** **by banks**, of printing the customer's name on his cheques.

『 **For this reason** 因此 (近义词组) 』

- **For this reason** there is no risk to the customer...
- The path was icy, **therefore**, we walked slowly.
- He was late; **consequently**, he missed the meeting.

<p>for this reason 因此; 由于这个原因 (中性, 书面和口语均可)</p>	<p>The data was incomplete; for this reason, the study results are inconclusive. 数据不完整; 因此, 研究结果不具结论性。</p>
<p>thus 因此; 从而 (正式, 常用于书面语或学术写作, 强调逻辑推理或结果)</p>	<p>The evidence supported the initial hypothesis, thus confirming the theory. 证据支持了最初的假设, 从而证实了该理论。</p>
<p>therefore 因此; 所以 (正式, 最常用的表示推论的词)</p>	<p>The deadline has been moved up; therefore, we must finish the report tonight. 截止日期提前了; 因此, 我们今晚必须完成报告。</p>
<p>ergo 因此; 所以 (拉丁语, 极正式, 带有哲学或幽默色彩)</p>	<p>I think, ergo I am. (Cogito, ergo sum.) 我思故我在。</p>

as a result 结果；因此（中性，强调直接的、可见的结果）	The flood damaged the crops, and as a result , food prices have increased. 洪水损坏了庄稼，结果食品价格上涨了。
as a consequence 作为结果；因此（比 as a result 略正式，强调后果）	He was frequently late, and as a consequence , he was eventually fired. 他经常迟到，因此，他最终被解雇了。
so 所以；因此（最常用，口语化，非正式）	It started raining heavily, so we cancelled the picnic. 开始下大雨了，所以我们取消了野餐。
hence 因此；由此（正式，常用于书面语，强调紧接的推论）	The device works wirelessly, hence the name "Cordless Speaker." 该设备是无线工作的，因此得名“无绳扬声器”。
thereupon 随后；因此（正式，强调紧接着发生，或作为前述行动的结果）	The bell rang, and thereupon , the students rose from their seats. 铃声响了，随后学生们从座位上站起来。
accordingly 因此；相应地；照着（强调根据前述信息或情况采取相应的行动或得出结论）	The instructions were clear; we proceeded accordingly . 指示很清楚；我们照此进行。
consequently 结果；因此（正式，强调逻辑上或自然而然的结果）	The company lost its major contract; consequently , it had to reduce staff. 公司失去了主要合同；结果，不得不裁员。
in consequence 结果；因此（正式，与 as a consequence 相似）	The power grid failed, and in consequence , the whole city was blacked out. 电网瘫痪了，结果整个城市都停电了。

『 **risk of vs. risk to** 做某事的风险 vs. 对某事的风险 』

- There is no **risk to the customer** 对客户没有风险 in the practice...
- The job carries a high **risk of serious injury** 有严重受伤的风险.
- Pollution poses a serious **risk to** 对...有风险 public health.

『 **the practice of doing sth.** 做某事的惯例 』

- It is a common **practice of closing shops on Sundays** in some countries.
- The company stopped the **practice of dumping waste** into the sea.

※ If this facilitates forgery, **it is** the bank **which** will lose, **not** the customer. 强调句(科技、说明)

『 facilitate... 使某事更容易(促进) 』

- The new software will **facilitate communication** between departments.
- Capital goods are used to **facilitate the production** of consumer goods. 生产资料用于促进消费品的生产。
- We should learn to grasp communication skills for they can **facilitate mutual understanding**. 我们应该学习掌握沟通技巧，因为这可以促进相互理解。

ease / smooth the way for... 使某事更容易

The agreement will **ease / smooth the way for** other countries to join the EU.

『 It is... which... 特殊强调句（尤其用于科技、说明文体） 』

- **It is** heat **which** makes matter expand and melt. 是热量使物质膨胀和熔化
- **It is** the release of nuclear energy within the Sun **which** enables it to send out so much energy to the earth.

『 if..., it is... that/which/who(m)..., not... 如果..., 那么是..., 而不是... (课文句型提炼) 』

- **If there is one—which I take leave to doubt—then it is** older people **who** create it, **not the young themselves**. 那么是老年人造成了它，而不是年轻人本身



soaked to the bone

湿透了；淋得透心凉

受限于个人水平，笔记若有疏漏之处，恳请发送邮件至 hibenba@gmail.com 批评指正。
同时可通过网址(ncego.com)页面底部“举报”错误 (更新于:2026-03-01)。

一场孤独的修行，需要相信积累的力量。专注当下、珍惜时间、心怀感恩、顶峰相见。