

# **ENGLISH AND SPANISH COMMERCIAL** CORRESPONDENCE

**Financial Team** 

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- 1. Introduction
- 2. E-mail
- 3. Structure
- 4. Style
- 5. Classification of letters
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### 1. IMPORTANCE OF COMMERCIAL CORRESPONDENCE

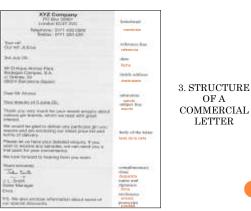
o Nowadays, business operations are not restricted to any locality, state or nation



### 2. E-MAIL

- The most widely spread type of business correspondence in the contemporary office
- Inconveniences of previous types of business correspondence like letters, memos and faxes
- o E-mail messages are less formal
- Now business letters ->plain English
- o E-mail has made communication more immediate, colloquial and intimate





You write to	How to begin the letter	How to end the letter
	Dear Sir/Madam (BE) (AE)	Yours faithfully (BE)
an unknown firm/person (BE) (AE)	Dear Sir or Madam (BE) (AE)	Yours truly (AE)
	To whom it may concern (AE)	Truly yours (AE)
		Yours faithfully (BE)
a woman whose name you don't know	Dear Madam (BE) (AE)	Yours truly (AE)
		Truly yours (AE)
		Yours faithfully (BE)
a man whose name you don't know	Dear Sir (BE) (AE)	Yours truly (AE)
		Truly yours (AE)
		Yours sincerely (BE)
a person whose name you know D	Dear Mr/Mrs/Ms Fisher (BE) (AE)	Very truly yours (AE)
		Sincerely (yours) (AE)
a person you know personally Dear Ann/John (BE) (AE)		(With) Best wishes (BE) (AE)
		Yours (BE)
	Love (BE)	
		All the best (AE)
		Kindest/Best regards (AE)

1.000



### 4. Style

### • Abbreviations

- Ambiguities: long sentences, word order.
- Tone: Argot, passive forms, third person, responsibility, tone.



### MODIFIED BLOCK

Return address, date, complimentary closing and signature on the RIGHT







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D. Cleverelle

Date Cleanets



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**5.4 PAYMENTS:** 

Invoices

• INVOICES AND STATEMENTS

 Pro forma invoices, when: • Customer has to pre-pay • Make sure a quotation won't change o Goods are sent to an agent to sell them

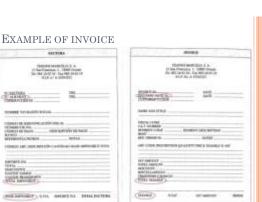
 ${\scriptstyle o}$  As a customs document Statements of account







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### EXAMPLE OF LETTER ENCLOSED TO A STATEMENT OF ACCOUNT

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### METHODS OF PAYMENTS Trade within the UK Trade outside the U • SETTLEMENT OF ACCOUNTS Bank draft Bank transfer Advice of payment Bank transfer Bill of exchange · Acknowledgement of payment Bill of exchange Cheque Cheque Documentary credit **o** DELAYED PAYMENT Credit transfer International bank draft · Asking for more time to pay Debit/credit card payment International money order • E-mail, fax or letter? Letter of credit International Post Office Giro • Why? + When? + How? Cash on delivery Promissory note Post Office Giro • Replying to request for more time Postal order • Agree Short letter • Refuse • Offer a compromise Polite explanation EXAMPLES OF SECOND AND THIRD REQUEST • REQUEST FOR PAYMENT • First request Second request • Third request (final demand) per de la

### 5.5 COMPLAINTS AND ADJUSTMENTS

### • GENERAL COMPLAINTS

- Damage
- Wrong delivery
- Bad workmanship
- Non-delivery
- o ACCOUNTING ERRORS AND ADJUSTMENTS
  - Debit notes
  - Credit notes





### 5.6 CREDIT

### • REQUIREMENTS FOR GRANTING CREDIT

- Reputation
- Long-term trading association
- References
- ASKING FOR CREDIT

• REPLYING TO REQUEST FOR CREDIT





### • ASKING ABOUT CREDIT RATING

Use an enquiry agency

### • REPLYING TO ENQUIRIES ABOUT CREDIT RATING

- Refusing to reply
- Replying unfavourably
- Replying favourably

EXAMPLE OF REQUEST FOR A CREDIT REFERENCE



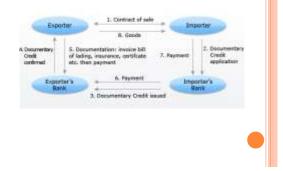
### 5.7. BANKING

- Opening a current account
- Request for a standing order (orden de domiciliación bancaria)
- o Advice of an overdrawn account (aviso cuenta deudora)
- o Granting a loan
- o Etc



Telephone +44(0)1792 469008	
Email collisd@welshcoop.co.uk	D
	Departamento de Gestión financiera. Banco Militar Galdós
WELSH CO-OPERATIVE BANK	Avda, de los Perdedores, 12, 4
Seaway House	28080 Madrid
Glendower Road	
Swansea	
West Glamorgan	Recessinto Arenas García
8 RN 1TA	C/ Pablo Picasso 3, 4° A 080 Madrid
	Ci l'abio l'icasso 3, 4 A 060 Madrid
8 August 2010	Madrid. 2 de julio de 2003
Mr. R. Hughes & Son Ltd	Madrid, 2 de julio de 2003
21 Mead Road	
Swansea	Muy Sr. nuestro:
West Glamorgan 3ST1DR	
	Nos ha informado nuestra sección de contabilidad que desde el mes pasado de Junio apareció un descubierto de
Dear Mr. Hughes	desde el mes pasado de Junio aparecio un descubierto de 30.000 euros que aún hoy sigue sin cubrir. No dudamos
Account No.0566853 01362	que tal circunstancia obedece a un olvido pasajero y que
am writing to inform you that you now have an overdraft of	pronto restituirá el importe y podremos seguir ofreciendo
£1,358.63 on your current account.	nuestras prestaciones con la normalidad de siempre.
We passed your last credit transfer to Homemakers LTD as you	Disculpe nuestra manifestación y tenga en su bien
have a substantial credit balance on your deposit account. I f you require overdraft facilities on your current account. I suggest that	aceptar nuestros saludos mas cordiales.
require overdraft facilities on your current account, I suggest that you contract me and we can discuss a formal arrangement.	Atentamente:
Yours sincerely	Germano video Galdos
	Director de Banco Militar Galdós
David Collins	Germano video Galdos
David Collins	
Manager	

### INTERNATIONAL BANKING



# <text>

### DOCUMENTARY CREDITS

- A binding document that a buyer can request from his bank in order to guarantee that the payment for goods will be transferred to the seller.
- In order for the payment to occur, the seller has to present the bank with the necessary <u>shipping</u> <u>documents</u>
- It is often used in international trade to eliminate risks

### EXAMPLE SHIPPING DOCUMENTS: BILL OF LADING (CONOCIMIENTO DE EMBARQUE)



### 5.8 AGENTS AND AGENCIES

### • Brokers

- Confirming houses (banco confirmador [de una carta de crédito])
- Export managers
- Factors (agente mercantil)
- Distributors
- Commercial agents
- Buying agents





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### CLAIM AND COMPLAINT LETTER – DAMAGED OR MISTAKEN SHIPMENT

April 23, 2001 RO-ALs Accessories and Merchandise Naval Building Balanga, Bataan	En, a 15 de julio de 2010 A/A Muy Sr. mío:
Dear Sir: I regret to inform you that the shipment of cologne and lipstick which you shipped on April 21 arrived this morning in a damaged condition. Upon opening the box, which showed no signs of damage from the outside, I found that eight bottles were broken, and that the contents had damages the lipstick so that I cannot sell a. A I must have these goods without fail for my Friday trade, please give my order your immediate action. Sincerely,	Sentinas, commicarle que ca el último pelido realizad, no hemos revibido correctamente las productos que habianos solicitado, nuestro encargo consistía en la companya en la companya embrano, nos han legado com muestro que os correspeite Este error que se ha producido en el envío, nos vessionas, como podrían imaginar, una serie do como podrían imaginar, una serie do por este motivo, les pedimos que procedan a solucionarlo lo antes posible, trayendo a nuestra indendo se podendo en cantidad solicitada y al mismo tempo llevandar encargado.
Felimon Natividad	Les saluda atentamente.

### Air waybill: (póliza de transporte aéreo)



### SHIPPING DOCUMENTATION (BY VESSEL)

- Freight account (cuenta de fletes)
- Standard shipping note
- Bill of lading
- Letter of indemnity
- Packing list



### 5.10 INSURANCE CORRESPONDENCE

### **Insurance procedures:**

- A proposal form.
- 2. The premium.
- 3. Cover note to the client.
- 4. Insurance policy.

	<ul> <li>FIRE AND ACCIDENT INSURANCE</li> <li>Fire insurance: 3 mains types of policy.</li> <li>Insurance of home and business premises and their contents.</li> <li>Special perils policies (floods and earthquakes).</li> <li>Consequential loss insurance.</li> </ul>
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# Fire and Accident Insurance

### Accident: 4 areas.

- 1. Insurance of Liability (employers).
- 2. Property insurance (riots, terrorism, gas explosions, etc.).
- 3. Personal accident insurance (sporting accident, or travelling by train, or air).
- 4. Insurance of interest (it covers firms against making costly mistakes).



### CLAIMS

• Companies and individuals (loss, damage, or accident).

Claim form informing insurer.

Compensations.



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# Marine Insurance

### Governed by Institute Cargo Clauses (or Lloyd's Own Clauses if issued by Lloyd's)

- 1. Clause A: the broadest form of cover.
- 2. Clause B and C: more limited cover (cheaper).
- Lloyd's clauses offer different types of cover at different rates.



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### 5.11 Memos and Reports

### Memos (Memorandum):

- 1. Formal and impersonal in style.
- 2. For an individual or a group of people.
- 3. Different subjects.





Wntd PA. f.t. sml mnfg co. Gd slry. 5-day wk, hrs 9–5, usl bnfts.

A full-length version of this would read: Wanted, personal assistant for full-time employment in small manufacturing company. Good salary, five days a week, hours of work 9.00 a.m. to 5.00 p.m., usual benefits in terms of conditions and holidays. COMERCIAL Jofe de Zona pero Cartagena ciadad seleccionamos para ventas da putilicidad. Con dutes para las relaciones políticas, conocimientos de informática. Recomundable esperiencia. Ofrocamus producto incovador, esclusivo, demandador, con presente y futuro, horocarios par comisiónes: zona exclusivo; grandes positibilidades de desarradio profesional, contrato mencantal. Interesados envisor CV a exegori@esagon.com.et

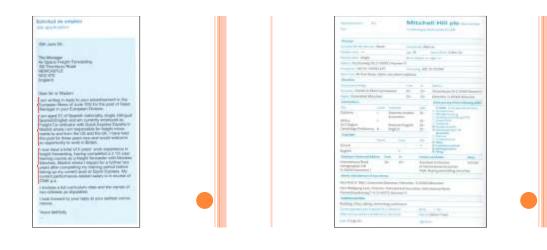
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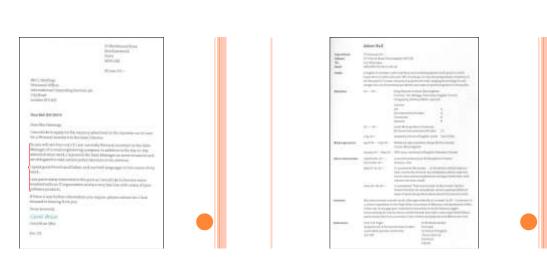
SE NECESITAN conductores y transportista para rutas fijan diarias. w 634 299 686.

SE BUSCAN Idenicos con exportencia en montajos de instislaciones. # 905 445 413.

PERSONAL de limpiete y mantenimiente. Varios soctores. Alta remuneración. # 699 70 71 90.

EMPRESA multinacional necesita incorporar 20 personas para trabajor. Contactar # 651 504 248.







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### 7. BIBLIOGRAPHY

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THANKS FOR LISTENING!