

You write to	How to begin the letter	How to end the letter
an unknown firm/person (BE) (AE)	Dear Sir/Madam (BE) (AE)	Yours faithfully (BE)
	Dear Sir or Madam (BE) (AE)	Yours truly (AE)
	To whom it may concern (AE)	Truly yours (AE)
a woman whose name you don't know	Dear Madam (BE) (AE)	Yours faithfully (BE)
		Yours truly (AE)
		Truly yours (AE)
a man whose name you don't know	Dear Sir (BE) (AE)	Yours faithfully (BE)
		Yours truly (AE)
		Truly yours (AE)
a person whose name you know	Dear Mr/Mrs/Ms Fisher (BE) (AE)	Yours sincerely (BE)
		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)



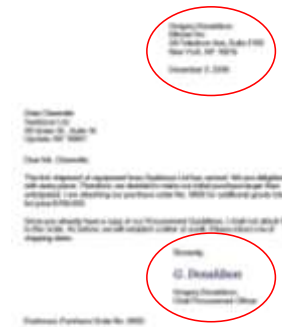
4. STYLE

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



MODIFIED BLOCK

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



SEMI-BLOCKED

- Indented paragraphs
- The same as modified block



FULL BLOCKED

- Left
- No indentation





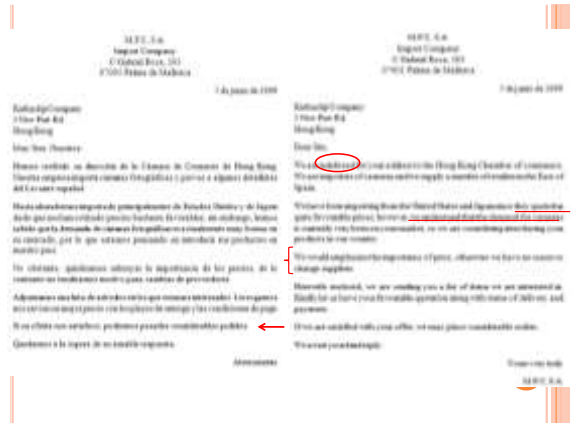
- Clear
- Concise
- Courteous
- Positive language

5. Classification of letters

5.1 ENQUIRIES

- Do you know the supplier?
- In your country or abroad
- Type of goods and services

- Catalogues, price lists, etc.
- Details
- Samples, patterns and demonstration.



5.2 REPLY & QUOTATIONS

REPLY

- “Selling” your product
- Suggesting alternatives
- Referring the customer to another place
- Sending catalogues, price lists, prospectuses, and samples
- Arranging demonstration and visits



QUOTATIONS

- Prices.
 - Gross prices and net prices
- Discounts:
 - Trade discount
 - Quantity discount
 - Cash discount
 - Loyalty discount
- Methods of payment
- Fixed terms and negotiation.
 - State price and discounts
 - Negotiable
- Buyer and seller details
- Methods of transport
- Delivery date
- Payment terms

METHODS OF PAYMENTS

Trade within the UK	Trade outside the UK
Bank draft	Bank transfer
Bank transfer	Bill of exchange
Bill of exchange	Cheque
Cheque	Documentary credit
Credit transfer	International bank draft
Debit/credit card payment	International money order
Letter of credit	International Post Office Giro
Cash on delivery	Promissory note
Post Office Giro	
Postal order	

o SETTLEMENT OF ACCOUNTS

- Advice of payment
- Acknowledgement of payment

o DELAYED PAYMENT

- Asking for more time to pay
 - o E-mail, fax or letter?
 - o Why? + When? + How?
- Replying to request for more time
 - o Agree → Short letter
 - o Refuse
 - o Offer a compromise } Polite explanation

o REQUEST FOR PAYMENT

- First request
- Second request
- Third request (final demand)

EXAMPLES OF SECOND AND THIRD REQUEST



5.5 COMPLAINTS AND ADJUSTMENTS

o GENERAL COMPLAINTS

- Damage
- Wrong delivery
- Bad workmanship
- Non-delivery

o ACCOUNTING ERRORS AND ADJUSTMENTS

- Debit notes
- Credit notes



EXAMPLE OF COMPLAINT ABOUT DELAYED DELIVERY



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)
- Advice of an overdrawn account (aviso cuenta deudora)
- Granting a loan
- Etc



Advice of an overdrawn account

<p>Telephone +44(0)1792 469008 Email pollad@welshcoop.co.uk</p> <p>WELSH CO-OPERATIVE BANK</p> <p style="text-align: right;">Seaway House Glendower Road Swansea West Glamorgan 8 RN 1TA</p> <p style="text-align: right;">8 August 2010</p> <p>Mr. R. Hughes & Son Ltd 21 Mead Road Swansea West Glamorgan ST1 1DR</p> <p>Dear Mr. Hughes Account No.0566853 01362 I am writing to inform you that you now have an overdraft of £1,358.63 on your current account.</p> <p>We passed your last credit transfer to Homemakers LTD as you have a substantial credit balance on your deposit account. If you require overdraft facilities on your current account, I suggest that you contact me and we can discuss a formal arrangement.</p> <p>Yours sincerely David Collins David Collins Manager</p>	<p style="text-align: center;">Departamento de Gestión financiera. Banco Militar Galdós. Avda. de los Penales, 12. 4. 28080 Madrid</p> <p>Madrid, 2 de julio de 2003</p> <p>Muy Sr. nuestro:</p> <p>Nos ha informado nuestra sección de contabilidad que desde el mes pasado de Junio apareció un descubierto de 30.000 euros que aún hoy sigue sin cubrir. No dudamos que tal circunstancia obedece a un olvido pasajero y que pronto restituirá el importe y podremos seguir ofreciendo nuestras prestaciones con la normalidad de siempre. Disculpe nuestra manifestación y tenga en su bien aceptar nuestros saludos más cordiales.</p> <p>Atentamente: Germano video Galdós Director de Banco Militar Galdós Germano video Galdós</p>
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INTERNATIONAL BANKING



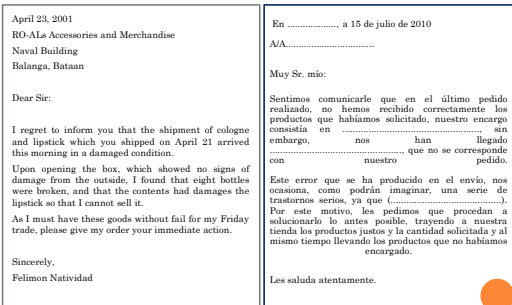


5.9 TRANSPORTATION AND SHIPPING

- o Documentation
 - o Road transport:
 - o Road consignment note (carta de porte por carretera)
 - o Delivery notes (albarán)
 - o Rail transport
 - o Rail consignment note
 - o Air transport
 - o Air waybill (póliza de transporte aéreo)



CLAIM AND COMPLAINT LETTER – DAMAGED OR MISTAKEN SHIPMENT



Air waybill: (póliza de transporte aéreo)



SHIPPING DOCUMENTATION (BY VESSEL)

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



5.10 INSURANCE CORRESPONDENCE

Insurance procedures:

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





FIRE AND ACCIDENT INSURANCE
Fire insurance: 3 mains types of policy.

1. Insurance of home and business premises and their contents.
2. Special perils policies (floods and earthquakes).
3. Consequential loss insurance.

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

- o Companies and individuals (loss, damage, or accident).

Claim form informing insurer.

Compensations.





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.

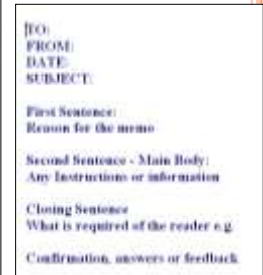


BASIC INSURANCE TERMINOLOGY	
ENGLISH	SPANISH
Insurance company	Compañía
The insured	El asegurado/asegurado
The insurer /aseguradora	El asegurador/a
Insurance premium	Prima del seguro
Beneficiary	Beneficiario
Coverage	Cobertura
Expiration date	Fecha de vencimiento
Effective date	Fecha en que el seguro entra en vigor
Cover note	Seguro provisional
Condition	Presupuesto/condición
Insurance of liability	Seguro de responsabilidad
Claim	Reclamación
All risks (AR)	A todo riesgo
Insurance fee/fee	Cobro de seguro
Insurance policy	Póliza de seguro
Insurance plan	Plan de seguro

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.



Memos and Reports

- Reports: 2 types**
- Carefully planned.
 - Purpose of the report.
 - Comprehensive.
1. Regular reports
 - Logical and intelligible.
 2. Ad hoc reports
 - Easy to understand.

STRUCTURE OF A REPORT

- Title.
- Introduction.
- Main body.
- Conclusions.
- Recommendations.



5.12 PERSONNEL APPOINTMENTS

Applying for a job.

- Job advertisements.
- Letters of application.
- Application forms and cvs.
- Covering letters.

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 Jefe de Zona para Cartagena ciudad seleccionamos para ventas de publicidad. Con dotes para las relaciones públicas, conocimientos de informática. Recomendable experiencia. Ofrecemos producto innovador, exclusivo, demandado, con presente y futuro; honorarios por comisiones; zona exclusiva; grandes posibilidades de desarrollo profesional; contrato mercantil. Interesados enviar CV a esagon@esagon.com.es

SE NECESITA para trabajos de remodelación personal de contratos. ☎ 605 464 272.

NECESITO cocinero, responsable, con ganas de trabajar y serio. ☎ 634 299 731.

SE NECESITAN conductores y transportista para rutas fijas diarias. ☎ 634 299 686.

SE BUSCAN técnicos con experiencia en montajes de instalaciones. ☎ 905 445 413.

PERSONAL de limpieza y mantenimiento. Varios sectores. Alta remuneración. ☎ 699 70 71 93.

EMPRESA multinacional necesita incorporar 20 personas para trabajar. Contactar ☎ 661 594 248.

7. BIBLIOGRAPHY

- “Bilingual handbook of business correspondence and communication”, 1989. Hertfordshire: Prentice Hall International Ltd.. Davies, S., Fleming, M. & G. Jones
- ““La nueva correspondencia comercial”, 1994. Editorial De Vecchi, S.A. Varios Autores.
- Oxford Handbook of Commercial Correspondence”, 2003. Oxford University Press. A. Ashley.
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THANKS
FOR
LISTENING!