

# Contents

|   |     |
|---|-----|
| <b>Introduction</b> .....   | 7   |
| <br>  |     |
| <b>Chapter 1</b>  |     |
| <b>Some Linguistic Characteristics of Legal / Commercial English:</b> |     |
| <b>“Legalese”</b> .....   | 9   |
| 1.1 What is “Legal English”? .....                                    | 9   |
| 1.2 Main Characteristics of English Legal Language .....              | 11  |
| 1.3 Conclusion chapter 1 .....  | 16  |
| <br>  |     |
| <b>Chapter 2</b>  |     |
| <b>Documentation in Banking, Finance and International Trade -</b>    |     |
| <b>Legal Issues</b> .....   | 17  |
| 2.1 Trade finance: documents involved .....                           | 17  |
| 2.2 Trade finance products and their application .....                | 18  |
| 2.3 International Trade Documentation .....                           | 21  |
| 2.4 Incoterms .....   | 32  |
| 2.5 Payment Terms .....   | 38  |
| 2.6 Contract Guarantees and Bonds .....                               | 46  |
| 2.7 Samples of documents .....  | 48  |
| <br>  |     |
| <b>Chapter 3</b>  |     |
| <b>Bilingual Models</b> .....   | 55  |
| 3.1 Contracts .....   | 55  |
| 3.2 Contract Layout – parts .....                                     | 56  |
| 3.3 Sample Credit Contract/Facility .....                             | 57  |
| 3.4 Sample Pledge on Current Bank Accounts .....                      | 67  |
| <br>  |     |
| <b>Chapter 4</b>  |     |
| <b>Understanding Financial / Legal Terminology</b> .....              | 80  |
| 4.1 Financial exercises .....   | 80  |
| 4.2 Commercial Law Exercises .....                                    | 131 |

|                                 |     |
|---------------------------------|-----|
| <b>Appendix 1</b> .....         | 169 |
| <b>Appendix 2</b> .....         | 171 |
| <b>Appendix 3</b> .....         | 173 |
| <b>Financial Glossary</b> ..... | 177 |
| <br>                            |     |
| <b>Bibliography</b> .....       | 233 |