**ОБРАЗЕЦ ТЕКСТА ДЛЯ ПИСЬМЕННОГО ПЕРЕВОДА**

**ПО ДИСЦИПЛИНЕ «ПРОФЕССИОНАЛЬНО ОРИЕНТИРОВАННЫЙ АНГЛИЙСКИЙ ЯЗЫК»**

**Commercial Banking**

Commercial banks are businesses that trade in money. They receive and hold deposits, pay money according to customers’ instructions, lend money.

There are still many people in Britain who do not have bank accounts. Traditionally, factory workers were paid wages in cash on Fridays. Non-manual workers, however, usually receive a monthly salary in the form of cheque or a transfer paid directly into their bank account.

A current account usually pays little or no interest, but allows the holder to withdraw his or her cash with no restrictions. Deposit accounts pay interest. Standing orders and direct debits are ways of paying regular bills at regular intervals

Banks offer both loans and overdrafts. A bank loan is a fixed sum of money, lent for a fixed period, on which interest is paid; banks usually require some form of security or guarantee before lending. An overdraft is an arrangement by which a customer can overdraw an account, i.e. run up a debt to an agreed limit; interest on the debt is calculated daily.

**Types of sales jobs**

There is a large variety of sales jobs available in the market today. People who are currently employed in these jobs are identified for the kind of product or service they sell and the methods and techniques they adopt in selling them. There have been some major shifts in the economy in recent years and this has led to the growth in demand for sales jobs. Moreover, there are a large number of job openings in this field. With the economic recession still leaving its marks on the economy, it has been predicted that more and more sales personnel are needed to help uplift the economy.

While there are numerous specific types of sales jobs, most salespeople work in one of three categories: either as a retail salesperson, a wholesaler’s salesperson, or as a manufacturer’s sales representative. These categories are classified according to the type of products sold and the salesperson’s type of employer.

***Selling in Retail***. A retail salesperson sells goods or services to consumers for their personal non-business use. Three common types of sellers who sell at retail are the (1) in-store salesperson, (2) direct seller who goes to homes, and (3) telephone salesperson.

As a matter of fact, more people are employed in retail selling than in any other type of sales. Think of all different types of retail organizations selling something – retailers such as bakeries, banks, caterers, clothes, electronics, flowers, food, furniture, hotels, video stores, and travel agents. A retailer takes your money and provides a good or service in return. This is personal selling.

Millions of salespeople sell directly to consumers. An organization could have one salesperson or hundreds of thousands of people, like Mary Kay Cosmetics, selling their products directly to consumers in their homes.