



Amigos de la Gente de Edad

Glossary of Spanish banking terminology

General Banking Terms

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|---|-------------------------------|
| Actividades bancarias del internet/en línea | Internet/online banking |
| Adeudar en cuenta | Debit an account |
| Adeudarse | To run into debt |
| Ahorro (m) | Saving |
| Libreta (f) de ahorros | Saving account book |
| Amortización (f) | Amortization, loan redemption |
| Bancario | Banking |
| Banco (m) | Bank |
| Banco commercial | Clearing bank |
| Banco de negocio/mercantile | Merchant bank |
| Caja (f) de ahorros | Savings bank |
| Cooperativa (f) de crédito | Co-operative savings bank |
| Beneficiario/a | Beneficiary, payee |
| Beneficio (m) | Profit |
| Billetes (m,pl) (de banco) | (Bank) notes |
| Caja (f) fuerte/de caudales | Safe |
| Caja de seguridad | Safe deposit box |
| Cajero/a | Cashier |
| Cambio (m) | Change, cash, difference |
| Cantidad (f) | Amount, quantity, figure, sum |
| Cuenta (f) | Account |
| Cargar en cuenta | Debit an account |
| Cerrar una cuenta | Close an account |
| Cuenta bancaria | Bank account |

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| Cuenta conjunta/en participación | Joint bank account |
| Cuenta corriente | Current account |
| Cuenta de depósito/a plazo | Deposit account |
| Cuenta de ahorro | Saving account |
| Cuenta de depósito a plazo | Time deposit account |
| Cuenta de euros de non-residente | Non-resident euro account |
| Cuenta en descubierto | Overdrawn account |
| Estado (m) de cuenta | Bank balance |
| Estado de cuenta mensual | Monthly statement |
| Certificado de inversiones | Investment certificate |
| Crédito | Credit |
| Clasificación crediticia | Credit rating |
| Efectivo (m) | (Ready) cash |
| Descubierto (m) | Overdraft |
| Depósito | Bank deposit |
| Recibo de depósito | Paying-in slip |
| Dinero (m) | Money |
| Dinero efectivo | Cash |
| Dinero suelto | Change, cash |
| Divisas (f,pl) | Foreign currency (exchange) |
| Gastos (m,pl) bancarios | Bank charges |
| Giro (m) | Draft, remittance |
| Giro bancario | Bank draft |
| Giro postal | Money order |
| Hipoteca (f) | Mortgage |
| Importe (m) | Amount of money |
| Importe debido | Amount owing |
| Importe pagado | Amount paid |
| Ingreso (m) | Bank deposit |
| Metálica (f) | Coins |
| Moneda (f) | Money |
| Oficina (f)/sucursal (m) | Branch |
| Pago en efectivo (m) | Cash payment |
| Petición de informes sobre crédito | Credit status enquiry |
| Préstamo (m) | Loan |
| Prestamista (m/f) | Lender |
| Préstamo a corto plazo | Short-term loan |
| Préstamo a largo plazo | Long-term loan |
| Préstamo a plazo fijo | Fixed term loan |

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| Préstamo garantizado | Secured loan |
| Prestatario/a | Borrower, debtor |
| Reembolso (m) | Repayment |
| Sacar | Withdraw (money) |
| Sobregiro (m) | Overdraft |
| Talon (m) | Cheque |
| Talonario de cheques | Cheque book |
| Tasa (f) | Rate |
| Tasa de interés | Interest rate |
| Tasa de cambio | Exchange rate |
| Transferencia (f) | Transfer |
| Transferencia bancaria | Bank transfer |

Bank Statement Terms

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| Abono (m) | Credit entry |
| Código cuenta cliente (CCC) | Client account details |
| Comunicaciones (f) de movimientos (m) | Account statements |
| Concepto (m) | Item |
| Debe (m) | Debit balance |
| Deber | To owe |
| Domiciliación (f) bancaria/débito (m) directo | Direct debit |
| Domiciliación de pago | Standing order |
| Entrega (f) | Deposit (Lit. delivery) |
| Entregar | To deposit/pay in money (Lit. to hand over) |
| Extracto (m) bancario/de cuenta | Bank statement |
| Fecha (m) de operación/valor | Date of operation/transaction |
| Gastos (m,pl) bancarios | Bank charges |
| Giro (m) bancario | Bank draft/cheque |
| Importe (m) | Amount |
| Haber (m) | Credit balance |
| Liquidación de cuenta | Bank charges |
| Pasar a cuenta nueva | Carry forward |
| Saldo (m) | Balance |
| Saldo a cuenta nueva | Balance carried down/forward |
| Saldo anterior | Earlier balance |
| Saldo acreedor/a favor | Credit balance |
| Saldo de caja | Cash balance |
| Saldo de cuenta bancario | Bank balance |
| Saldo deudor/a favor | Balance due to bank |

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| Saldo final | Closing balance |
| Saldo inicial | Opening balance |

Cheque Related Terms

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| Cobrar un cheque/talón | To cash a cheque |
| Cheque (m) | Cheque |
| Cheque en blanco | Blank cheque |
| Cheque conformado | Certified cheque |
| Cheque de sueldo/de salario | Salary cheque |
| Detener el pago de un cheque | To stop a cheque |
| Devolver por falta de fondos | To bounce (Lit. to return due to lack of funds) |
| Ser sin fondos | To bounce (Lit. to be without funds) |
| Extender un cheque | To write out a cheque |
| Fecha (f) | Date |
| Firma (f) | Signature |
| Ingresar | To credit (an account), pay in |
| Ingreso (m) | Deposit |
| Efectuar un ingreso | To make a deposit/to pay some money in |
| La fecha debe consignarse en letra | The date should be in words |
| Núm(ero) de cuenta | Account number |
| Páguese por este cheque a..... | Pay this cheque to.... |
| Portador/a | Bearer, payee |
| Al portador | To the bearer |
| Remitir por cheque | Remit by cheque |
| Tramitar el pago de un cheque | Clear/process a cheque |

Bank Card Terms

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| Caducar | To expire |
| Caducado/a | Out of date |
| Fecha (f) de caducidad (f) | Expiry date |
| Límite de extracción en cajero | Withdrawal limit from cash machine |
| Número personal/clave secreto | PIN number |
| Tarjeta (f) | Card |
| Tarjeta de débito | Debit card |
| Tarjeta de crédito | Credit card |
| Tarjeta de cajero automático | Cash card |
| Tarjeta oro | Gold card |
| Validar | To validate |
| Valida desde | Valid from |

Hasta final

Up until

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