INGLÉS COMERCIAL

- para ejecutivos, secretarias y hombres de negocios
- palabras útiles, frases y expresiones

- este curso se considera "avanzado", para personas con conocimientos básicos de inglés

El objetivo principal de este curso, es ofrecer una forma práctica y concisa de aprender vocabulario esencial y funcional en Inglés, además de frases clave; relativos a los diversos temas comerciales con los cuales ejecutivos, hombres de negocio y cualquier persona que se dedique a la labor comercial, se encuentran en el día a día. Este curso no pretende constituir un curso integral de Ingles Comercial, sino más bien, un "manual de conversación comercial" para refrescar e incrementar sus conocimientos del Inglés.

Cada tema presenta una serie de frases divididas en diferentes áreas. Junto a cada frase se encuentra la traducción en ESPAÑOL para la palabra, concepto o expresión principal que consideramos esencial para comprender la frase.

Adicionalmente, al final de cada tema, usted encontrará algunas opciones prácticas para expresarse, bajo el título "¿Cómo...?" Esas frases, por supuesto, representan sólo algunos ejemplos de las numerosas posibilidades del Inglés. Su objetivo es demostrar la gran cantidad de matices que existen en el Inglés y ofrecer diversos estilos de formulación para la misma idea: desde formas delicadas y corteses, hasta estilos evasivos y de disentimiento; e incluso, un poco impacientes y rudos.

El curso también incluye oraciones que pueden impresionar. Usted podrá "sazonar" su idioma con frases que bor-dean el vocabulario de la jerga local, y que también son comunes en el lenguaje comercial hablado. Suponiendo obviamente que su traducción literal sea simple y clara, usted encontrará al lado de cada frase, la traducción de la idea o intención que ésta expresa. Temas a estudiar:

- 1) MERCADOTECNIA Y COMPRAS
- 2) BANCA Y BOLSA
- 3) ECONOMÍA Y FINANZAS
- 4) CONTRATOS Y ACUERDOS
- 5) INVESTIGACIÓN Y DESARROLLO
- 6) REUNIONES Y NEGOCIACIONES
- 7) GERENCIA CORPORATIVA
- 8) TRANSPORTE Y SEGUROS
- 9) EXHIBICIONES Y FERIAS
- 10) PROPAGANDA Y RELACIONES PÚBLICAS
- 11) ASPECTOS LEGALES
- 1) CORPORATE MANAGEMENT
- 2) BANKING AND STOCK EXCHANGE
- 3) ECONOMICS AND FINANCE
- 4) CONTRACTS AND AGREEMENTS
- 5) RESEARCH AND DEVELOPMENT
- 6) MEETINGS AND NEGOTIATIONS
- 7) MARKETING AND SALES
- 8) TRANSPORTATION AND INSURANCE
- 9) EXHIBITIONS AND TRADE FAIRS
- 10) ADVERTISING AND PUBLIC RELATIONS
- 11) LEGAL ASPECTS



1. CORPORATE MANAGEMENT GERENCIA CORPORATIVA

The meeting La reunión

The board of directors meets every three months. La junta directiva

The board of directors is appointed by the general meeting of **the shareholders**. los accionistas

Dividends are distributed periodically among the shareholders.

Dividendos

The amount of a dividend depends on the **net profit** of... achieved by...

ganancia neta

A copy of **the annual report** is delivered to all participants.

el informe anual

The balance sheet is attached to the annual report. El balance Directors are asked to study the **documents** beforehand.

documentos

At the meeting, **the chairman of the board** sits at the head of the table.

el presidente del directorio

The **president of the corporation** sits by his side. presidente de la corporación (empresa)

The chairman conducts the meeting according to the **agenda**.

agenda

The agenda is a list of **items** to be discussed during the meeting.

temas (ítems)

The agenda is **made known** weeks before the meeting.

se publica

During the meeting, future **strategies** are discussed. estrategias

The general **policy** is decided upon. política

New ventures will be taken into consideration. Nuevas iniciativas

Legal aspects of **joint ventures** will be carefully studied.

alianzas comerciales

Before a **resolution** is passed, every manager may **express his opinion**.

decisión

expresar su opinión

In most cases, the final decision is determined by the majority.

la mayoría

Our president can place a veto on most decisions. poner veto (vetar)

Merger agreements have to be evaluated in great detail.

fusión

A merger has to be agreed upon **unanimously**. por unanimidad

Risky projects may **be cancelled** or postponed until a more suitable time.

ser cancelados

The general director is responsible for **executing** the decisions.

ejecutar

Sometimes he may need to take on additional directors.

reclutar

These executives will be given special tasks. tareas

Some projects will be given to an **independent** contractor.

contratista independiente

These contractors may pass the job on to a **sub-contractor**.

subcontratista

Department managers present their report. Gerentes de departamento

Each department is allotted an **annual budget**. presupuesto anual

Managers are expected to **abide** by the budget. acatar

Corporate Positions Cargos corporativos

The managing director is one of the directors, chosen to manage the company's business. El gerente general

He is responsible for seeing to it that **board decisions** are carried out.

Decisiones del consejo

A good manager has to make decisions, to direct, to coordinate and to control.

coordinar

In a large and complex enterprise, these functions have to be **decentralized**.

descentralizadas

Managers should **delegate** some of their authority to their assistants.

delegar

All the **branch managers** attend the meeting. gerentes de sucursales

The research director outlines the latest developments.

delinea los últimos desarrollos

The production manager will **consult** others, if technical problems occur.

consultará

The personnel manager is consulted, if more staff is needed.

El gerente de personal

He will also prepare their training program. programa de capacitación

The financial manager will present the **expenditure** forecast.

gastos

The chief accountant prepares the budget report. reporte de presupuesto

Together they present the financial statement. declaración financiera

Assets and liabilities represent the two sides of the monetary balance.

Activos y pasivos

At the end of the year, the accounts have to be **balanced**.

balanceadas

The financial status of **subsidiary companies** is presented.

compañías subsidiarias

Rehabilitation of a company is not always worthwhile. Rehabilitación

Sometimes it is better to **dissolve** a company. disolver

Then it can **liquidate** its debts. liquidar

Our firm always discharges its obligations. obligaciones

All our companies have a **limited liability**. responsabilidad limitada

In a **joint liability** enterprise, each partner is liable for the partnership debts.

responsabilidad compartida

The chief buyer of a big firm is a specially trained, highly qualified expert. El encargado de compras

He is in charge of the **purchasing department**. Departamento de adquisiciones

He makes all the **acquisitions** from the suppliers. adquisiciones

Large acquisitions have to be **approved** by the board. aprobadas

The marketing manager introduces new channels of distribution.

canales de distribución

Ideas for sales promotion are presented. promoción de ventas

These ideas are intended to increase the **sales turnover**.

volumen de ventas

Summaries and Reports Resúmenes e informes

The minutes are the summary of the meeting. Las minutas

The minutes are the protocol of the proceedings. protocolo de procedimientos

They are kept to serve as a **brief** of the meeting. extracto

The managers' **subordinates** will then receive notice of the new decisions.

subalternos

The firm's **bulletin** publishes new directions and policies. boletín

It is assumed that all the employees read the bulletin **attentively**.

atentamente

Therefore it is taken for granted that they are **up to date**.

actualizados

Sometimes we publish and distribute a circular. circular

Correspondence within an enterprise is conducted by **memos**.

Memos (memorandos)

A memo is a **reminder** and it is kept short. recordatorio

A **report**, on the other hand, may reach the size of a book.

informe (reporte)

The report should have a clear **self-explanatory** title. explicativo

The report will present **objective findings** and personal opinions.

descubrimientos objetivos

It reaches **conclusions** that are based on facts. conclusiones

Practical **recommendations** are summarized at the end.

recomendaciones

Sometimes it is followed by **appendices** and a bibliography.

apéndices

management gerencia

We are looking into a new **T.Q.M.** (Total Quality Management) program. Gerencia de calidad total

This program encourages workers to show initiative. iniciativa We hope that it will increase **productivity**. productividad

Incentives are offered to productive workers. Incentivos

They are encouraged to think in terms of efficiency. eficiencia

import and export Importaciones y exportaciones

This year a lot of **emphasis** is being placed on exporting.

énfasis

We will export **domestic** goods world wide. nacionales

The **Chamber of Commerce** can help us in this matter.

Cámara de comercio

It has information about international trade restrictions.

Restricciones comerciales

Parliament legislates (makes laws); the Government enforces them.

aplica

We have a worldwide **distribution** network. distribución

We **represent** many local and international firms. representamos

The many import restrictions in force protect **local manufacturers**.

industria local

personnel personal

Candidates apply for new openings after reading our **classified** ad.

clasificado

When a vacancy is advertised, **candidates** of either sex may apply.

candidatos

The rule of **Equal Opportunity** in Employment Law establishes their right.

Igualdad de oportunidades

The law forbids discrimination in employment. discriminación

Professional **qualifications** should be the only consideration for hiring a new worker. aptitudes

Vacancies can be specific. For example: "English speakers only"...

Vacantes

...or "a secretary who can take **shorthand**". taquigrafía

All applicants have to fill out an **application form.** formulario de aplicación

They are asked to provide their **curriculum vitae**. curriculum vitae

It is customary to annex to it recommendations from previous employers.

empleadores anteriores

This is impossible if the applicant wishes to be **discree** 12 about leaving his present place of work. discreto, reservado

The **personnel manager** hires and fires the employees.

Gerente de personal, Gerente de recursos humanos

He also decides whether to promote workers. promover (ascender)

For hiring professional workers, the service of an employment agency may be used. agencia de empleos

These agencies also supply part time workers. trabajadores de jornada parcial

For a big seasonal **undertaking**, **temporary workers** are hired.

misión, trabajadores temporales

They are paid a **basic wage** and a bonus. sueldo base

A worker gets **tenure** only after being with the firm for three years.

cargo vitalicio

Workers at all levels receive fringe benefits. beneficios adicionales

These benefits are agreed upon by common consent of the company and the **labor/trade unions**. asociaciones laborales/sindicales

All our employees **retire** at the age of sixty five. se retiran, se jubilan

They are then still covered by a health care plan... plan de salud

...and they have a regular income from their **retirement pension**.

pensión de retiro

how to consult? ¿Cómo asesorar?

If I were in your place I would try to...

I think it would be a good idea to ...

You'd better talk to him about...

I'd suggest that you first try ...

I think that you must report the ...

Why don't you consult with ... on the matter.

You would be better off going to ...

Have you tried writing a letter to ...?

I would strongly advise postponing it.

You don't really have a choice, do you?

I don't think you have any alternative.

Oh no, don't do that, before you consider it further.

That's a bad idea; it's a waste of time.

I don't think it would be advisable to ...

I can't recommend ... at the moment.

I wouldn't do that, if I were you.

It might be a good idea to look at it this way.

Have you considered the possibility of ...?

phrases that make a special impression Expresiones que causan buena impresión

This business is a real **rat race**, you have to be exceptionally alert to succeed.

carrera salvaje (por el progreso)

Your firm has been **falling behind** on payments, we'll have to reduce your credit.

quedándose atrás

I can't be at the board meeting today, can you sit in for me?

ocupar mi lugar

l've closed six deals today and written two contracts. Well, it's all in a day's work. día de trabajo rutinario

Let's **get it over** with. There's no time like the present. terminar



2. BANKING AND STOCK EXCHANGE Banca y bolsa de valores

personal banking Banca personal

I want to open a bank account. cuenta bancaria

Just a regular checking account. cuenta corriente

We need two identification documents. documentos de identificación

Here is my **identity card** and passport. cédula de identidad

Please fill out this form.

formulario

Sign here please, this will be your **specimen** signature. muestra

Would you like to open a savings account as well? cuenta de ahorros

Just talk to someone in our savings department; they

will give you further details. departamento de ahorros

Credit is given after three months of regular salary deposits.

Crédito

My salary will be **transferred** to this account automatically.

transferido

In that case we can issue a **credit card** immediately. tarjeta de crédito

Credit cards allow one to buy things without carrying a lot of **cash** around.

dinero en efectivo

Payments are made at the beginning of the following month, and no **interest** is charged.

intereses

Large purchases can be paid for in **monthly** instalments.

cuotas mensuales

Will I be able to **withdraw cash** from another branch with this card?

retirar efectivo

Of course, you can use the **cash dispenser** with your credit card.

cajero automático

I'll need a list of your **bank's branches**. sucursales bancarias

I have to order **cheque books** with my new address. talonario de cheques

Would you like to allow anyone else to **draw** money from your account?

girar (retirar)

The drawer is the person writing out or drawing the cheque.

El girador

The drawee is the bank on which the cheque is made payable.

El librado

The payee is **the beneficiary**, the person to whom the cheque is made payable.

What is the **balance** of my account? saldo

I wrote a few **post-dated cheques**, and I'd like to check my balance.

cheques a fecha

You have quite a large overdraft this month. sobregiro

Two of the cheques you deposited have **bounced**. han rebotado

Your account will be limited until you cover your debt. limitada

Can I cash this cheque, please? hacer efectivo

No, this is a **post-dated** cheque. It can only be cashed on the date specified.

cheque a fecha

Is there is a **commission** charged for cashing travellers' cheques?

comisión

Yes, there is a 5% fee charged on all transactions. honorarios

I would like to exchange some **foreign currency**. moneda extranjera

What is the exchange rate for U.S. Dollars? tasa de cambio

valores

Our bank rents **safe-boxes** for depositing valuable objects.

cajas de seguridad (caja fuerte)

The **rental** does not include insurance. renta

The **safe deposit department** is right down the stairs. Departamento de cajas de seguridad

business banking Banca comercial

I would like to speak to the **bank manager** please. Gerente del banco

l am afraid l'll need a larger credit. crédito

We can't grant more credit unless you can provide sufficient **collateral**.

garantía

Has your firm ever declared **bankruptcy**? bancarrota (quiebra)

No, I had to **liquidate** my last company, but all debts were settled.

liquidar

Can I borrow money from the bank, meanwhile? pedir prestado dinero

I have a rather tight **cash flow** at the moment. flujo de efectivo

Apply for a loan. I'm sure it will be approved. Solicitar un préstamo For the time being, we will lend you money at **low** interest.

bajos intereses

We will check if your collateral is adequate. suficiente

I'm sorry, we cannot **advance money** until we get approval.

anticipar dinero (dar un anticipo)

The **loan department** will check your request and give you an answer by tomorrow morning departamento de préstamos

l'll need a **statement** of all my accounts. declaración

Please see any of the **tellers**; they will help you. cajeros

This is a cheque made out to my firm. Can I **deposit** it in my account?

depositar

A non-transferable or **crossed cheque** will be paid only into the payee's bank account.

cheque cruzado

A cheque to bearer will be paid to whoever presents it. cheque al portador

A crossed cheque is **not negotiable** and cannot be cashed over the counter.

transferible

It can only be **paid** into a bank account. pagado, depositado

An **endorsed cheque** changes hands and responsibility as well.

cheque endosado

The **endorsee** then pays the cheque in to his own account

endosatario

A **bill of exchange** is often used like a cheque in international trade.

letra de cambio (letra de giro)

A letter of credit ties up the buyer's money, in the seller's favor.

carta de crédito

It is an arrangement with a bank **to guarantee** payment to the seller.

garantizar

Is this the **foreign exchange department**? Departamento de moneda extranjera

What is the **rate of exchange** for the U.S. dollar? tasa de cambio

The **foreign exchange market** has been unstable lately.

Mercado de moneda extranjera

The selling rate changes every day. tipo de cambio vendedor

The **central bank** announces a new rate of exchange every day.

Banco central

Any **transaction** carried out after lunchtime is regarded as the next business day's transaction.

transacción

The bank's selling rate of foreign currency is higher than its **buying rate**.

tipo de cambio comprador

Is it wise to **invest** in foreign currency? invertir

It's hard to tell, and you know these investments don't offer a high interest rate.

intereses altos

the stock exchange La bolsa de valores

A firm can **raise money** by issuing stock to the public. recaudar dinero

The **issued share capital** is the amount of money which is raised by selling the stock. capital en acciones emitidas

These shares are sold at **cost price**. precio de costo

The situation of shares on the stock exchange was **stable** before the weekend. Nothing rose or fell to any great extent.

estable

The Stock Exchange quotes shares and **stock** twice a day.

valores

There is a morning, **opening quotation** and an end-of-the-day, closing one.

cotización de apertura

On the London Stock Exchange, the **broker** acts for his clients.

agente de bolsa

He receives a **commission** in return for his work. comisión

The **jobber** buys and sells for his own account and at his own risk.

corredor de bolsa

On other stock exchanges, there is no difference between broker and jobber; they both perform the same **tasks**.

tareas

If you are not an expert on the stock exchange, you might want to invest in a **trust fund**. fondo de inversión

These funds invest in shares and **bonds**, and collect a commission on revenues.

bonos

The Dow Jones **industrial average** totals the prices of 30 representative stocks.

promedio industrial

Then it deducts compensation for stock splits and **dividends**.

dividendos

The result on the New York Stock Exchange shows the **trend** of the market.

tendencia

There has been a **steady market** for the last few months.

mercado estable

The market has been **strong** since the beginning of the year.

sólido

Trade is **booming** and prices have reached an all-time high.

prosperando

Many shares **picked up** and reached an all-time peak. se recuperaron

Share **rating** is subject to fast changes. calificación

The **face value** of a share does not determine its market value.

valor nominal

The value of a share is calculated according to **supply and demand**.

oferta y demanda

how to ask for information ¿Cómo pedir información?

I would like to make some inquiries about ...

There are several questions I would like to ask.

Can you please quote me ...?

Please supply some more information on...

Can you show me how to ...?

Can you provide further information on ...?

I need some information.

Do you have a different idea on ...?

I need to consult you about...

How can I get a detailed description?

How can I get some more technical information?

Can you supply me with additional references?

I want to ask your opinion.

This information is strictly confidential.

I would be grateful if you could let me know...

I would be grateful if you would assist me.

Your experience will be helpful.

I would appreciate your help very much.

phrases that make a special impression Expresiones que causan buena impresión

You must absolutely invest in these shares! It's a once in a life-time opportunity! una vez en la vida

Investing in stock is like a **roll of the dice**; sometimes you win and sometimes you lose.

tirar dados

If you want to invest in bonds and shares, it's a good idea to be **up to date** on the market's trend. actualizado

Despite the market's **ups and downs**, my investments have shown a profit.

altibajos

I didn't sell out on time, so I lost some money. Well, you know what they say, **easy come easy go**. fácil llega, fácil se va

If the **worst comes to the worst** and I lose all my money, I still have my pension fund. en el peor de los casos





3. ECONOMICS AND FINANCE ECONOMÍA Y FINANZAS

general terms Términos generales

Macro-economics studies economic phenomena at the level of the national economy. fenómenos económicos

Micro-economics, on the other hand, studies enterprises, or firms, and their connection with the national economy.

Microeconomía

Two main economic systems coexist in **contemporary** society: market economy and central planned economy. contemporánea

Market economy is a free market which is guided by supply and demand.

Economía de mercado

It is also known as the **free enterprise** system. Libre empresa

The market-oriented economic system is never static; it

has booms, **depressions**, revival - and trade cycles. depresiones

During a **recession**, production is reduced. recesión

This happens because **private consumption** decreases.

consumo personal

Central planned economy, on the other hand, follows a plan determined by a central governing body. Economía centralmente planificada

Political economy studies the problems of production, circulation and **consumption** of goods.

Production is the amount of goods actually manufactured in a given interval of time. Producción, lapso de tiempo

Productivity is the average amount of goods produced by one worker in a given period or unit of time. Productividad

GNP, gross national product, is the total wealth earned or brought into existence by a country in a particular year.

PNB, producto nacional bruto

The GNP is usually larger when a country has economic stability.

estabilidad económica

Economic planning aims at balancing needs with **resources**.

recursos

Productivity will be higher if a country has good means of production.

medios de producción

The means of production depend on the country's level of **industrialization**.

industrialización

A **stable currency** reflects a country's political and socio-economic stability.

moneda estable

Exports create an **inflow** of foreign currency. flujo hacia adentro

Imports lead to an **outflow** of currency. flujo hacia afuera

Import restrictions are enforced to prevent the outflow of currency.

Restricciones de importación

With a sharp rise in imports, the deficit in the **trade balance increases considerably.** Ia balanza comercial aumenta considerablemente

An economic crisis is a state of low trade activity which occurs cyclically after a period of boom and one of recession.

Una crisis económica

terms términos

Supply and demand is a key term in modern economics.

Oferta y demanda

Planning future strategies requires a study of consumer behaviour. Comportamiento del consumidor

Consumer goods are products (food, clothing, etc.) and services (doctor's, plumber's etc.) that satisfy direct human needs.

Bienes de consumo

Elasticity of demand shows the degree to which demand is sensitive to, or affected by, different price

levels.

Elasticidad de la demanda

The **cost-of-living index** is a means of measuring changes in the cost of living. índice del costo de la vida

During the Middle Ages, **barter** was a common form of trade.

el trueque

A commercial firm makes **profit calculations** on capital and income.

Cálculos de ganancias

A **cost/benefit analysis** examines and values, if a project needing large investments is profitable (in terms of money or social advantages).

análisis de costo/beneficio

Costs are either fixed or variable. Costos

Fixed costs comprise, among other things, amortization and overheads.

Costos fijos

Overheads are expenses related to the functioning of a business: rent, employees' salaries etc.

Gastos operativos

Amortization is a cost, but not an expense. Amortización

Expenses are sums of money spent on the running of a business, without adding to the value of its assets. Gastos

An investment in building, machinery, raw materials is **capital expenditure**.

gasto de capital

Manufacturing, sales and financing costs are variable costs.

costos variables

Commodities are usually materials that require a manufacturing process before they are ready for use. mercancías

Prices of commodities are established at commodity exchanges, by the free play of **supply and demand**. oferta y demanda

the annual (yearly) report El informe anual

The annual report should reflect the firm's **financial standing**.

situación financiera

What is the **trend** shown by the report? tendencia

The trend is **stable** for the time being. estable

Our firm has a large annual turnover. facturación

The figures will be presented at the annual **shareholders' meeting**. reunión de accionistas

Dividends will not be large this year. Dividendos

The **annual turnover** has increased by 3%. facturación anual

All investments are mentioned in the annual report. inversiones

The **net revenue** is calculated every quarter. ingreso neto

The report does not show great **profit**. ganancia

The net income has decreased due to high/heavy taxation.

altos impuestos (alta tributación)

Do the figures include the **overhead expenses?** gastos generales

Cash flow cannot be predicted accurately. flujo de efectivo

It can only be estimated.

estimado

How do you calculate the value of a brand name? marca registrada

Reputation is considered a valuable asset. recurso valioso

How do you calculate the depreciation of dead stock? devaluación

Please examine carefully last year's balance sheet. balance general

The value of **fixed assets** has been revised. bienes fijos

Fixed assets such as real estate can depreciate over a period of time.

desvalorizarse

Current assets, assets which may be used up or turned into cash soon, include investment in research. activo circulante

Liabilities include long term and short term loans. Deudas

The company's **operating profit** has increased less than expected.

Utilidades (ganancia operativa)

We will have to reduce **management expenses** next year.

Each company has to file a return at the end of the year.

presentar un informe

The **tax assessor** also receives a monthly report. tasador fiscal

Tax is assessed according to the gross revenue. calculado de acuerdo a...

The **financial statement** has to include the evaluation of stock.

estado financiero

A large **stock** can be expensive to maintain. stock (mercancía en depósito)

Evaluation of the stock is based either on cost or on market value.

evaluación

When setting up a **budget**, both expenditure and revenue have to be forecast.

presupuesto

All departments are required to submit estimates of their financial requirements. requerimientos financieros

financing financiamiento

There is not enough **capital** to launch a new venture this year.

capital

Private **financing companies** charge high interest rates on loans.

compañías financieras

We try **to finance** projects from our own resources. financiar

In any case **long-term financing** has to be carefully planned.

financiamiento a largo plazo

A carefully planned **financing policy** always leaves an amount of money in reserve. política de financiamiento

Due to our steady financial standing, our **credit rating** has always been good.

calificación crediticia

This is why it was easy for us **to obtain security** for loans.

obtener seguridad

We do our best to plan every **monetary year** in advance.

año monetario

The capital market has been unstable this year. mercado de capitales

Last year's inflation rate was higher than we expected. tasa de inflación

Due to the high inflation rate, we **shortened the credit period** for customers.

acortamos en período de crédito

We hope bank interest rates will be lowered soon. tasa de intereses

Sharp movements in the **stock exchange** have been recorded.

Bolsa de valores

Institutional investors had to plan their investments carefully.

Inversores institucionales

Many companies tried **to issue shares** last year. emitir acciones rendimiento rentable

The taxation policy encouraged investment in industry.

La política de impuestos

New taxation regulations have lately been adopted. Regulación de impuestos

Investment incentives were offered to private sectors. Incentivos a la inversión

One of these incentives was a reduction in the tax on profits.

Impuesto a la renta

On the other hand, an **import tax** was legislated, to protect domestic industries.

Impuesto a la importación

The sales tax / purchase tax on imported goods was increased by 5%.

Impuesto a las ventas/impuesto a las compras

A higher **tax on exchange dealings** has also been passed.

Impuesto al comercio en moneda extranjera

The growing exchange rate of the U.S. dollar has accelerated inflation in our country. ha acelerado la inflación

Due to this, the local currency has weakened. moneda local

> how to evaluate? ¿Cómo evaluar?

What is your evaluation of the ...

I think it will be nearly...

I can assess the ... quite accurately.

How many boxes did you deliver?

I'd say we delivered about ... boxes.

How big is this shipment?

I think there are approximately ... tons.

How much will it cost us to ...?

I can't be sure, I can only guess.

It will cost ..., more or less.

I estimate that it will cost ...

I suppose it might be cheaper to...

You are probably right.

Are these figures accurate?

No, this is only my appraisal.

It's almost the same as my estimation.

I think it will cost around...

I'm sure it will cost no more than ...

phrases that make a special impression Expresiones que causan buena impresión

The national economy has not been very stable lately, although the business sector is trying not to **rock the boat**.

causar perturbaciones

Investors are walking on thin ice. la situación es inestable

On the other hand, some sectors will always find a way to exploit the situation.

por otro lado...

A country with a strong economy has a strong political influence. You know what they say: **money talks**. "el dinero habla"

It's a whole **new ball game** since Europe established The Common Market.

la situación cambió

Despite the Common Market, each country has to **stand on its own two feet**. "arreglárselas solo"



4. CONTRACTS AND AGREEMENTS CONTRATOS Y ACUERDOS

establishing commercial relations Establecer relaciones comerciales

The contracting parties have reached an agreement. partes del contrato

We want to **establish** and develop direct commercial relations.

establecer

It will be to our **mutual benefit** to sign a contract. beneficio mutuo

The agreement shall **come into force** on the date of its signature.

entrar en vigencia

...and shall remain **valid** for a period of one year. válido

This agreement is to be **in force** for twelve months. vigente

It will be revised on the basis of results achieved. será revisado

Upon the expiry of this period the agreement shall

automatically remain in force for additional periods of one year.

caducidad de este período

... unless either party notifies the other in writing of its intention to terminate the agreement. terminar (rescinidir)

The preamble is part of the contract. introducción

The preamble to this agreement constitutes an integral part thereof.

parte integral

The parties will approve this agreement with their signatures...

firmas

...after which the contract has to be stamped. sellado

This action will give effect to the document. hará efectivo

The contract will be **void** if it is not stamped on time. anulado

The annex contains all the necessary additions. anexo

Sometimes a document may have an appendix. apéndice

The appendix contains information that is related to the agreement.

relacionada con...

All supplements have to be signed as well. suplementos

This agreement is approved in the presence of both parties.

en presencia de

Note the accessory contract added to the agreement.

This contract is between a **borrower and a lender**. prestatario y el prestador

Possession of the goods does not change. posesión

Goods or equipment are **lent** for a period of time. prestados

The equipment lent shall be in **good running order**. buenas condiciones

The borrower **undertakes** to keep and to maintain the equipment at his own expense.

se compromete

The borrower undertakes to pay **promptly** all taxes and fees.

puntualmente

He will be **accountable** for any damages. responsable

The lender shall be **entitled** at any time to inspect the equipment.

facultado

None of the machines may be sublet to a **third party**. un tercero

All customs duties will be paid by the lender. impuestos de aduana

He will remain in **absolute ownership** of the equipment.

propiedad absoluta

Any claims will be discussed in a labor court. tribunal laboral

The **bearer** of this document will represent us in this matter.

portador

He will present a **Power of Attorney**. Poder

legal aspects aspectos legales

Please send us a **preliminary draft** before printing the final copy.

borrador preliminar

We would like to **revise** a few articles. revisar

We do not accept clause number 5. cláusula

Our **analysis** of this clause was different. análisis

At this time the draft is still revocable. revocable

Any one of the parties can retract. retractarse

Any violation of the terms of payment may lead to cancellation of the contract.

violación (incumplimiento)

The violating party will have to **compensate** the damaged party.

compensar

The **aforesaid** is accepted by both parties. Lo citado anteriormente

We have to check whether the document stands in conflict with commercial laws.

...if it does, the contract is **considered illegal**. considerado ilegal The **legal validity** of a contract is essential in case of a dispute.

validez legal

In a dispute the contract will serve as **documentary** evidence.

evidencia documentada

International trade and agreements have to comply with international law.

Ley internacional

Jurisdiction and arbitration are important clauses of a contract.

Jurisdicción

A document has to be **authentic** to be admissible in court.

auténtico

The document will also be checked for falsification. falsificación

...in which case the court will declare that the document is **inadmissible**.

inadmisible

a price proposal (quotation) Propuesta de precio (cotización)

Kindly let us have a **quotation** for the items on the list enclosed.

Propuesta de precio (cotización)

Please send us your latest catalog and an **updated** price-list.

lista de precios actualizada

Prices may **vary** every half year according to supply and demand.

variar

anticipo del pago

This special offer is **valid until** the end of the month. válido hasta

Prices are subject to change without prior notice. sin previo aviso

This is due to the **changing exchange rates** of foreign currencies.

varianzas en el tipo de cambio

payment pago

Terms of payment for the first order will be COD (cash on delivery)

pago contra entrega

Under a COD, payment is made on receipt of the goods; that means that the supplier does **not allow credit**.

no permite crédito

As this is the first time that we are working together, kindly arrange for CWO (cash with order) payment. pago al momento de ordenar

CWO means that the buyer pays for the goods when he **places the order**.

ordena

As you know, according to the contract, we are not obliged to grant any more credit. obligados a otorgar

...therefore credit will be granted only as an **act of** good will.

acto de buena fé

We will, however, **consider** granting you credit on future orders.

consideraremos

Payment will be made by a confirmed **irrevocable** letter of credit.

irrevocable

It will be opened in **our favour** with our bank in... a nuestro favor

Sometimes we may require a **cash deposit** before shipment.

depósito de efectivo

shipment and delivery Envíos

We are **bound** by our contract to supply the quantity required immediately.

comprometidos

The agreement **states that** two additional weeks are allowed to prepare custom orders.

establece que...

Inspection of the goods in respect of quality shall be effected by the buyer's representative.

Inspección

Quality of the goods shall be confirmed by certificates issued by the manufacturing mill. certificados

The certificates shall show the **results** of the tests. resultados

We received an **overshipment** last time. sobreenvío

We have warehoused the quantity in excess.

almacenar

Please note that the **packing list** should show the weight of the goods.

lista de embalaje

Packing lists shall be made out in quadruplicate. cuadruplicado

Please send the invoice in triplicate. triplicado

The seller shall be responsible for any damage caused by **inadequate** or unsuitable packing. inadecuado

Each package shall be provided with marking showing the **place of destination**.

lugar de destino

Please note the **above mentioned**, to prevent loss of the goods.

lo mencionado arriba

issuing a tender (RFP) Emitir una licitación

We will **grant a licence** for manufacturing this product domestically.

concederemos una licencia (permiso)

We will launch a **tender** for this project. licitación

Companies wishing to participate in the tender must send an **advance notice**.

aviso previo

Preference will be given to the company offering earliest delivery date.

Preferencia

how to complain? ¿Cómo reclamar?

I would like to make a complaint.

These are not the items we ordered.

As the goods have arrived damaged, please replace...

I'm not satisfied with ...

The delay in shipment is unreasonable.

I can't imagine why you...

I'm very disappointed, I expected...

This is simply not good enough.

This is not the first time...

It has caused me enough trouble already.

I expect you to look into the matter personally.

Do you think you can sort out the problem?

How long will it take to fix the ...?

I will have to ask you to be more cautious.

We should receive compensation for...

Please send us a refund for...

I'm afraid that's no excuse for shoddy workmanship.

I hope this will not happen again.

phrases that make a special impression Expresiones que causan buena impresión

I thought this contract would be a piece of cake to prepare.

con toda facilidad Literally is "un trozo de pastel"

Their constantly changing their minds was a **pain in the neck**.

molestia (literally is "un dolor en la nuca")

Anyway don't get **carried away**, it isn't signed yet. entusiasmado

There is nothing to discuss, this is my last offer. Take it or leave it.

Tómelo o déjelo

I fixed all the articles as agreed. I **started from scratch** and rewrote the entire contract.

comencé de cero

Yes, I can approve this copy. It's **more or less** what we had in mind. más o menos



5. RESEARCH AND DEVELOPMENT INVESTIGACIÓN Y DESARROLLO

general general

Our R&D (Research and Development) Department has been expanded recently. Investigación y desarrollo

There is a great demand for **competent scientists**. científicos competentes

People who search for and recruit new talent are called "Head-Hunters".

"Cazadores de talentos"

Our chief scientist is an international expert. Científico jefe

Many of our projects were based on his evaluations. evaluaciones

A large percentage of the company's revenue is **devoted** to research.

dedicado

All our latest technological developments are kept strictly confidential.

We apply **strict safety tests** to all new products. estrictas pruebas de seguridad

The laboratory results have proved to be trustworthy. resultados de laboratorio

Reliability is essential, especially for **delicate** lab equipment.

delicado

All research conclusions should be filed as top secret. conclusiones

The security officer's duty, among his other duties, is to prevent **industrial espionage**. espionaje industrial

New inventions will be registered as patents. patentes

This action has been taken as a **precaution**, to secure the rights on our inventions.

precaución

Some discoveries occur simultaneously in several places through sheer **coincidence**. coincidencia

High-tech products are made only to order. Productos de alta tecnología

They have to be **custom built** for each client. hecho a la medida

Sometimes we may produce only a **semi-finished product**.

producto semi-terminado

The client will then specify what final **adjustment** he desires.

ajuste

All lines have to meet high international standards. estándares internacionales A conveyor-belt is used for mass production. cinturón de transporte

An assembly-line requires less man-power. línea de montaje

The assembly line is flexible to permit **modifications** in the technological line.

modificaciones

Durables are goods that last a long time, like a television set, or a refrigerator. Bienes durables

Food and clothing are **non-durables**. productos no durables

Today many products are called **environmentally friendly**.

respetuoso con el medio ambiente (ecológico)

This means that they are made of **non-toxic** materials. no tóxicos

...which can be **recycled** after use. reciclados

presenting your product Presentación de su producto

I would like to outline the **main features** of this new product.

características principales

... and of course, I will compare it with similar **competing** products.

competidores

In turning this product out, **emphasis** was laid on safety.

énfasis

Our firm enjoys a reputation for giving reliable service.

This is why our **trade mark** is clearly printed on the package.

marca comercial

We believe that, following the latest **improvements**, our product will meet with a ready sale. mejoras

We may even boast that it is **unique** in its field. único

It is easy to use, and portable.

Several **professional articles** have described it as the best product of its kind available on the market at present.

artículos profesionales

The first prototype raised a lot of problems. prototipo

Many improvements have been achieved since we presented the first mock-up.

maqueta

We eliminated **flaws**, if we found any. desperfectos (defectos)

The reliability of this **component** is above average. componente

Let me point out some more **advantages**. ventajas

It has an excellent new **shock absorber**. amortiguador

We have made the frame more **flexible**. flexible

...and the rubber seal has made it water proof.

The product is hand made hecho a mano	
experimental	experimental
disposable	desechable
suitable	adecuado
satisfactory	satisfactorio
accurate.	exacto
sensitive	sensible
reliable	confiable

sophisticated

sofisticado

hi-tech

de alta tecnología

unique

único

It is made of **natural** materials naturales

organic materials

orgánicos

silicone

silicona

sawdust

aserrín

scraps

escombros

stainless steel.

acero inoxidable

armored glass

vidrio blindado

optic fibers

fibra óptica

artificial materials

artificiales

This material is smooth

liso

delicate

delicado

elastic

elástico (flexible)

fragile

frágil

absorbent

absorbente

porous

poroso

viscoso

viscous

sticky

pegajoso

disolvente

solvente

inflamable

corrosivo

dissolving

solvent

inflammable

corrosive

perishable

perecible

unusable

inservible (inutilizable)

decayed

descompuesto

coarse

rústico, grueso

dense

denso

homogeneous

homogéneo

heterogeneous

heterogéneo

key phrases in a presentation Presentación - frases clave Good morning, thank you for coming.

I'm delighted to introduce Mr... from...

He is the development director at...

Hello, I have been invited to talk about...

My presentation will cover the following points...

Finally, I would like to summarize and draw conclusions.

Please save your questions until after the presentation.

On the board I have written the figures for...

These figures match the slides I will show later.

Let's take a look at page of the report.

Could we please turn off the lights?

I would like to show a video presentation we have prepared.

If you'll bear with me for just a moment...

That's a good question. We shall of course...

Before we finish, are there any questions?

I think my analysis shows that...

Thank you very much for your attention.

I hope the presentation has been helpful.

I have enjoyed being here today.

...and thank you for inviting me.

phrases that make a special impression Expresiones que causan buena impresión

It goes without saying that every new product should improve on the previous one.

Está de más decir que...

The development department accompanies a product all the way until it is ready for marketing. a través de todo el proceso (literally is "por todo el camino")

We never **cut corners** on safety precautions. "tomamos atajos" (economizamos dinero)

I love working with raw materials and watching them **come to life**.

despertarse a la vida

I'm having some trouble solving this, will you **lend me a** hand?

¿me darías una mano?

I'm sorry I don't have time right now, but I'll look into it tomorrow.

examinar

I could give you a few **tips** that might help you solve the problems faster. consejos





6. MEETINGS AND NEGOTIATIONS REUNIONES Y NEGOCIACIONES

schedule an appointment programar una cita

Good morning. I'd like to make an appointment with the sales director.

fijar una cita

I have received a letter, in which he offers his **cooperation**.

cooperación

The matter should be discussed in greater detail. con lujo de detalles

My company is mainly **active** in distribution. activa

It would be better if the sales director could **attend** the meeting as well.

asistir

Both of us can **benefit** from this meeting. beneficiarnos

Would he have some free time next week?

tiempo libre

What time would be **suitable** for me to come? adecuada

It is much more **convenient** for us to meet in my office. conveniente

I would like to **confirm** my appointment for tomorrow. confirmar

Unfortunately, I'll have to ask you to **reschedule** the appointment.

reprogramar

Let's arrange a new date.

concertemos

I'm sorry that I can't keep the appointment. cumplir

An emergency has turned up which requires my attention.

requiere mi atención

Perhaps we could fix an **alternative date** now. fecha alternativa

I will **confirm** the new date after checking my appointment book.

confirmaré

I suggest we meet for a **business lunch**. almuerzo de negocios

That is the only time I have free; other than that, my diary is full.

agenda está llena

I will send you a brief before we meet, so you can **review** the data.

revisar

at the meeting en la cita

A receptionist receives the visitors and directs them. recepcionista

Mr. ... is expecting you.

espera

The **conference** will start in a few moments. junta (conferencia)

Meanwhile we can wait in the waiting room. sala de espera

Please follow me, l'll show you in. le mostraré el camino

I'm glad we've got this **opportunity** to meet. oportunidad

I called this meeting in order to reach a decision. Ilegar a una decisión

Let's get to the core of the matter. la médula del asunto

First, I would like to outline the situation. delinear la situación

It is important to **point out** that... destacar

Can I have your **analysis** of the report? análisis

I didn't quite understand, could you **clarify** that last point?

aclarar

l'm sorry, l don't **follow you**. no entiendo ("no lo sigo")

Let me **develop** that issue further. desarrollar I think I can already **sum up** the main issues we've agreed upon.

resumir

It looks like we have **covered** everything. cubrimos

I would like to **conclude** our meeting. concluir

Does anyone have any last remarks today? observaciones

...If not, I **adjourn** this meeting for... aplazo (levanto)

...and thank you for your contribution. contribución

I look forward to hearing from you soon.

espero

negotiating Negociar

In negotiating, it is better to propose than to impose. proponer, imponer

Do not ask for favours.

favores

Use obvious arguments to make your point. argumentos claros

We agreed on most of the **terms** beforehand. términos

The meeting is to **discuss details**. discutir los detalles

We will have to **negotiate** a few items.

negociar

What is your **point of view**? punto de vista

Well, first I object to the terms of payment. objeto

Your **bid** was less attractive than those of other firms. oferta

Perhaps we can **reexamine** our quotation. reconsiderar

I appreciate your position.

aprecio

My firm has to **take into account** all aspects. tomar en cuenta

We are currently **negotiating** with a number of firms. negociando

No agreement has been finalized yet. ha concluido

We like to leave all our **options** open. opciones

We can offer you a sole agency for one year. ofrecerle

This will give us an opportunity to evaluate your ability.

evaluar su capacidad

Can you suggest a compromise? concesión (arreglo)

Are you in a **position** to offer more significant discounts?

posición

If I agree to the **modifications** you offer, can we close the deal?

modificaciones

Yes, these will be more **acceptable** terms. aceptables

I'll have to **amend** the quotation and send it back to you.

corregir

The agreement must be confirmed by written notification.

notificación por escrito

Do I have your **consent** to prepare the contract? dar el consentimiento

Let's work for a trial period without any written commitment.

compromiso escrito

Good, we've made some progress today. progreso

I'm glad we reached a **compromise**. arreglo (entendimiento)

Let me send you a **summary** tomorrow morning. resumen

I hope this will lead to a **mutually profitable** business. mutuamente rentable

I look forward to a long and successful association. asociación

how to show enthusiasm ¿Cómo mostrar entusiasmo?

This is just what I wanted. It's great.

It's unbelievable, you read my mind.

Thank you, I'm flattered.

This is beautiful.

Perfect, I like it.

I love your new...

It looks incredible.

It's a wonderful idea.

It came as a pleasent surprise.

I admire the way you ...

Good work, very impressive!

I'm amazed you finished it in time.

It sounds exciting.

The design is astonishing.

I didn't expect it to be so colorful.

It's very pretty.

It catches the eye immediately.

Outstanding, good work.

phrases that make a special impression Expresiones que causan buena impresión

I'm sorry, I didn't mean to insult you, it was just a slip of the tongue.

lapsus

I hope we can **clear the air** between us before we continue.

aclarar las cosas

Of course I accept your apologies; no hard feelings. sin rencores

Before we start, give me your **bottom line**, what is the price?

última palabra (נדמה לי שבאנגלית זה צריך להיות YOUR LAST OFFER(

Please bear with me for a moment, and I'll explain all the details.

tenga paciencia conmigo

I don't mean to give you a hard time, but I am in a hurry.

"hacerle la vida difícil", ("complicarle las cosas")

Sir, if you will just **give me a chance**, I'm sure we can both benefit from this meeting.

me da la oportunidad

I understand, but you see I have to **draw the line** if the project appears too expensive.

trazar las líneas (poner límites)

I'm sure we can **work out** all our differences and agree on the price.

solucionar

sabe regatear

Let's **shake hands on** the contract, until the typist has it ready for signing.

cerremos el contrato con un "apretón de manos" (estrechemos las manos)

Between you and me, you've got yourself a good deal. entre nosotros





7. MARKETING AND SALES MERCADOTECNIA Y VENTAS

market research estudios de mercado

We are opening two new branches soon sucursales

We work strictly on a **franchising** basis. franquicias

We have to carry out some **market research** prior to the opening.

estudios de mercado

We will need a survey of consumer habits. hábitos de consumo

A variety of surveys are carried out to **gather information**.

recaudar información

Market research is a **fact-finding** procedure. labor de indagación Most research is based on statistics. estadísticas

It consists in gathering and **analysing data** on the relation between product and market. analizar datos

The research aims at **supplying** the right products for the right market, at the right price and time. suministrar (abastecer)

Marketing research has to carefully assess market trends.

tendencias del mercado

Only objective analysis can produce the right **conclusions**.

conclusiones

A market **forecast** is essential for future planning. pronóstico

The research will help us predict the **market share** we would have to reach for the new product to be profitable.

participación en el mercado

It will also enable us to determine the **break-even** point.

punto de equilibrio

marketing mercadotecnia (marketing)

We would like our product to **penetrate** the market fast. penetrar

Therefore we shall have to offer a more **competitive** price.

competitivo

If you reduce costs, the price can become more

competitive.

reduce costos

Market **fluctuations** make it impossible for us to keep the prices stable.

fluctuaciones

Your prices are **reasonable**. razonables

We would like to test the market first with a trial order. pedido de prueba

We are confident that the goods will find a **ready sale** here.

venta segura, inmediata

Demand has lately exceeded the possibilities of supply.

Demanda, oferta

We have been **flooded** with heavy last-minute orders. "empantanados"

Can you guarantee regular deliveries for large orders? pedidos grandes

If your prices are attractive, we will do our best to promote sales.

promover ventas

We have gained a wide experience of the requirements of the local market. requerimientos

We have very good connections with all the leading wholesale dealers.

comerciantes mayoristas (al por mayor)

Through our **distribution channels**, we are able to reach almost all the **retailers**. canales de distribución, minoristas

We would be interested in examining the **display system** for your products.

sistema de exhibición

What special discount could you grant a sole agent? agente exclusivo 69

I was **appointed** their sole agent for this area. designé (nombré)

Our sales agents work on **commission** only. comisión

Each agent has a **defined sales region**. zona de ventas definida

Agents are provided with samples and **demonstration models**.

muestras

In case of customer **insolvency**, commission will not be paid;

insolvencia

...in the event of any commission having already been paid to the agent, it will be **refunded**. reembolsado

The sales manager receives **periodical reports** from his travelling salesmen.

informes periódicos

sales ventas

End of season sales usually bring in good money. Fin de temporada

Even better bargains can be found at **liquidation** sales.

ventas de liquidación

We are closing for **renovation**; all goods at liquidation prices.

renovación

If you persevere, you can find goods at **rock-bottom prices**.

precios bajos (precios "por el suelo")

In order to accelerate **stock rotation**, we advertise special offers for a limited time.

Chain stores and department stores offer a wide range of consumer goods.

Tiendas en cadena y tiendas de departamentos

They invest effort in promoting the **point of purchase**. punto de compra

We have seen your advertisement and would like more details.

más detalles

I have been studying the catalogue you sent me a few weeks ago.

catálogo

I feel that there would be **considerable demand** for many of your items.

demanda considerable

We would like to order the **following articles** from your catalogue.

los siguientes productos

All you have to do is fill in the **enclosed coupon**. cupón adjunto

The **local distributor** will deliver the order within 48 hours.

distribuidor local

terms of payment condiciones de pago

concedió

The **draft** has been made out for payment 30 days after sight.

letra de cambio

Would it be possible to receive a larger discount against cash payment? pago en efectivo (pago al contado)

We have a **low margin of profit**, which prevents us from granting any further reductions. bajos márgenes de renta

We are prepared to offer you the following terms of payment: half on order and the remainder in **monthly** instalments.

cuotas mensuales

We will place quite a large **initial order**. pedido (orden) inicial

Can you guarantee regular delivery for **substantial** orders?

pedidos (órdenes) grandes

For the order you placed with us, we suggest the **following terms**:

siguientes términos

50% on your confirmation of the order, and the **balance** of 50% at delivery.

saldo

We will grant you **quarterly settlement terms** in the future.

acuerdo de cancelación trimestral

As agreed, we will pay COD (cash on delivery) this time.

pago contra entrega

The merchandise will be handed to you on **acceptance of payment**.

You proposed that we grant you **six months credit** for this initial order.

crédito a seis meses

We have explained however that trial orders are supplied only against cash or Letter of Credit. Carta de crédito

As soon as we **receive confirmation** that the L/C has been opened, we will ship your order. recibamos la confirmación

The initial order will be despatched, subject to our receiving **satisfactory references**. referencias satisfactorias

It is customary to grant credit only after the customer has submitted business references.

conceder crédito

Your order will be **processed** as soon as you let us have the customary trade references.

procesada

Then we shall be glad to consider offering you **open**account facilities.

cuenta abierta

Please supply us with information on your firm's financial standing.

situación financiera

documents documentos

We should be obliged if you would **quote** us your lowest price.

ofrece

Our agents have asked us for quotations.

cotizaciones

All sales must be accompanied by an invoice. factura

Invoices are used, among other purposes, for bookkeeping and **stock control**.

An invoice lists goods and states price per unit. precio por unidad

It also states the date and means of dispatch, and the **total amount owing**.

total de la deuda

A **pro-forma invoice** is similar to the commercial invoice.

factura pro-forma

The goods are dispatched to the customer after payment has been received. el pago ha sido recibido

On receipt of the goods, the receiver signs the **delivery note**.

nota de envío

His signature implies that the goods have arrived as ordered and in good condition. en buenas condiciones

A **receipt** is a written acknowledgement for things received, money or goods.

recibo

The sales department is instructed to **confirm** every order before shipping.

confirmar (comprobar, corroborar)

Please confirm by letter or fax the order you placed by telephone.

orden (pedido) por teléfono

After approval, the order will be carried out. se llevará a cabo If a client returns goods, we issue a **credit note** in his favor.

nota de crédito

making your acquaintance ¿Cómo conocer y hacerse conocido?

I don't think we have met, have we?

Let me introduce myself, I'm from ... Ltd.

Hello, I represent...

Excuse me, I didn't catch your name.

My name is ... , and I am the ... manager.

Here's my card.

Let me give you my fax number as well.

This is my colleague, Mr...

I'm very pleased to meet you.

How do you do?

I don't think you have met ..., have you?

...and I believe you already know...

Yes, I have. It's a pleasure seeing you again.

Hello, it's nice to see you again.

May I have the pleasure of introducing...

I'm glad we have finally met.

We should get together some time.

I'll give you a call.

Please do.

phrases that make a special impression Expresiones que causan buena impresión

Our last product really hit the jackpot; the demand was higher than we expected.

tuvo éxito "en grande"

This marketing idea is great, **the sky is the limit** with all the opportunities we have.

el cielo es el límite

Don't worry, I'm sure you will succeed, all in good time, you've just got to be more patient. cada cosa a su tiempo

I've just finished two long meetings and I have a

headache, I think I'll call it a day. cerraré el día

If your strategy is likely to increase sales, you have my consent to **go ahead**.

seguir adelante

I didn't believe he would make it, but you know what they say, you can't **argue with success**. no se puede discutir con el éxito

If you are certain that's the right thing to do, then **go for** it!.

decídase por ello

I know what I hope to achieve, but I'm not sure how to go about it.

ocuparme de ello

how to confirm and approve? ¿Cómo confirmar y aprobar?

You're absolutely right.

I can't agree with you more.

That's what I think.

That's exactly what I mean.

In such a situation, I would do the same.

I suppose you are right.

Yes, that's a good idea.

I will support you with the...

You have my consent.

I think we have a basic understanding.

All right, I will see to it.

Trust me, I'll take care of it.

You can count on me.

Go ahead, you can...

No, I don't mind, please do.

That will be just fine.

Good, this is just what I wanted.

Yes, I'll approve the ...

Please get confirmation before...

That's fine by me.

I'm in full agreement.

I'll get down to it straight away.

phrases that make an impression Expresiones que causan buena impresión

Of course you can print this file, as a matter of fact this printer was designed to support graphics. de hecho

I like the challenge, I will get this project done by **hook** or by crook.

a cualquier precio

I will take care of this right away, **consider it done**. considérelo hecho

It is very simple to operate this program; I'll have it done **in no time**.

inmediatamente, "en un abrir y cerrar de ojos"

The computer program works on and off, I can never rely on it.

intermitentemente, de vez en cuando



8. TRANSPORTATION AND INSURANCE TRANSPORTE Y SEGUROS

transportation transporte

Means of **conveyance** circulate by land, sea or air. transporte

Route selection depends on many factors. factores

Air **transportation** used to be chosen only for small goods of great value.

transporte

Airfreight used to be very expensive. Transporte aéreo

Today commercial aviation is more commonly used. aviación comercial

Air freight is also the **solution** when time is short. solución

Please advise us the moment the **consignment** is ready for dispatch.

envío

Pack in **shock-resistant** and waterproof containers. a prueba de golpes

Sometimes we might use **disposable packing** for convenience sake.

embalaje desechable

Insufficient packing might lead to the goods being damaged.

embalaje deficiente

general terms Términos generales

Incoterms are international commercial terms used worldwide.

Términos comerciales internacionales

We have our own means of transportation. medios de transporte

We will collect the goods **ex works**. libre en fábrica

Ex works means off the seller's premises. local

The buyer takes **responsibility** for the goods from the seller's warehouse.

responsabilidad

He has to **arrange transport** and insurance by his own means.

disponer transporte

F.O.B. means Free on Board; it is used in aerial and **marine shipping**.

transporte marítimo

The seller is responsible for **loading** the goods on board the ship.

cargar

The buyer takes over, the moment the goods have passed the **ship's rail**.

borda del buque

We will send you an **advice** of dispatch as soon as the shipment leaves.

aviso

This letter informs the buyer that the goods have left the point of **departure**.

partida

Under C&F the seller covers the entire voyage. viaje completo

This means that the seller covers the **cost and the freight**.

costos y el flete

Freight is the money paid for the **conveyance** of goods.

transporte

It can be **assessed** by volume, weight or value. estimado

The buyer picks up the goods when they reach the port of **destination**.

destino

The buyer **bears** all insurance risks from the moment the goods have been loaded on board.

carga con...

If the seller pays for part of the **insurance**, the term will be C.I.F., meaning Cost, Insurance and Freight. seguro

Under CIF, insurance is taken out by **both parties**. ambas partes

The seller will take out a **general average** insurance. avería gruesa

The buyer on the other hand protects himself against

special risks.

riesgos especiales

documents documentos

There are many **documents** used in shipping and transport.

documentos

A **bill of lading**, used in transportation by sea, is a receipt from the shipowners;

conocimiento de embarque

...it describes the goods and is also a **contract of affreightment**.

contrato de fletamento

A bill of lading is a receipt that **proves ownership** of the goods.

demuestra propiedad

Its equivalent in land transport is the waybill. hoja de ruta

A **dock warrant** is a receipt for goods deposited in dock warehouses.

resguardo de muelle

All documents relating to the cargo have to pass through the **port authorities**. dirección de puertos

The **invoice** for the goods has to be sent to the buyer. factura

The **packing list** helps identify the incoming goods. lista de embalaje

If you have any complaints to the **carrier**, bring it to his knowledge at once.

transportista

Notify the forwarding agent about any **deficiencies in shipment**.

defecto en el embalaje

Attach a copy of your **insurance policy** to the complaint.

póliza de seguro

Lay time will commence six hours after the ship's arrival.

Tiempo de estadía

A bonded warehouse is a building in which dutiable goods may be stored.

Depósito de aduana

The goods will be stored until **duties** have been paid. aranceles (impuestos de aduana)

> insurance seguro

What is your **insurance policy number**? número de póliza de seguro

A policy is a document listing the **conditions** under which goods are insured against risks. condiciones

It also states the **term** of expiration of the insurance policy.

período

The policy **requires** a description of the property insured.

requiere

It **delineates** the hazards insured against. describe

Will you please quote your rates for the cover?

cotizar

What will the annual premium be? la prima anual

The **premium** is the amount of money paid to insure the goods.

prima

The insurance contract does not **enter into force** until the premium is paid.

entra en vigor

The insurance company **issues** an insurance policy at your request.

emite

To do this, you should contact your **insurance agent**. agente de seguros

A claim for damages must be **supported** by the relevant documents:

respaldado

...the insurance policy, invoice, bill of lading, certificate of loss and an **assessor's report**. informe del tasador

An assessor has to **estimate** the damage. estimar, avaluar

...and of course **proof of loss** has to be shown. evidencia de pérdida

All this information has to be sent to the claims department.

Departamento de siniestros

We enclose the **average adjuster's report** and photographs.

informe del tasador

How do you **assess** the premium? calcula

The premium in most cases is determined by a

declaration of the insured party. declaración

It also **takes into consideration** the amount of risk. toma en consideración (toma en cuenta)

The insured party **declares** that the facts presented are true.

declara

The insurance contract may be **void** if any of these facts prove to be untrue.

nulo

Lloyd's is an **association** of underwriters (insurers) and insurance brokers.

asociación

It does not trade in insurance, but acts as a **governing body**.

organismo rector

They make rules and **arrangements** to help insurance agencies.

ordenamientos

different types of insurance Tipos de seguro

A valued policy specifies the agreed value of the subject-matter insured.

póliza estimada

In an **unvalued policy**, the sum written is not the value of the property insured.

póliza no estimada

It states the maximum limit of recovery in case of total loss.

el límite máximo

Could you insure the following goods against all

risks?

contra todo riesgo

"Against all risks" does not really cover the goods against all risks.

cubre las mercancías

It covers against risks that cannot be foreseen. imprevisibles

Perhaps the insurance that covers most risks is total loss or damage.

pérdida total

Losses arising as a consequence of improper packing will not **be indemnified**.

será indemnizado

Does the **extent of liability** cover flood and earthquake?

grado de responsabilidad

Force majeure includes natural disasters such as storms, earthquakes, floods and destruction by lightning.

Fuerza mayor

It also relates to acts of war, riots and **revolutions**. revoluciones

What other types of insurance do you offer? What is total loss?

pérdida total

Total loss makes the property **valueless** to the owner. desvalorado

Actual total loss refers to the physical disappearance of the goods.

Pérdida total real

Constructive total loss means that the goods still exist physically.

Pérdida total constructiva

The goods are so badly damaged however, that it is

uneconomical to repair them. no rentable

The cost of repairing the goods would exceed their value.

El costo

We also offer **average loss insurance**. seguro de pérdida promedio

Average loss is of **two kinds**: general average and particular average.

dos tipos

General average is declared as a state of emergency. Avería gruesa

Goods are destroyed **deliberately** to prevent a disaster.

deliberadamente

Particular average is an involuntary and accidental loss.

Avería particular

It will cover the goods against certain risks. ciertos riesgos

A **floating policy** is taken out for a year, for a total amount of cover.

póliza flotante

Every time that a shipment is made, **the cover value** of the respective shipment is deducted from the total. el valor de cobertura

The **open cover** is a marine insurance policy taken out for a year.

cobertura abierta

The value of the property has only been estimated. estimado

There is a maximum figure for any **individual shipment**.

cargamento individual

The policy will be renewed when the entire amount of money has been **expended**.

expendida

Since it is not possible to send the policy itself with every shipment, individual shipments are **accompanied** by certificates of insurance. acompañados

The **voyage policy** insures the goods for a single voyage.

póliza por viaje

It is taken out by firms that make **infrequent** shipments.

poco frecuente

The time policy usually covers the ship for a specific **interval of time**.

período de tiempo

During this time more than one voyage may be **carried out**.

llevado a cabo

The **mixed policy** combines the voyage policy and the time policy.

póliza mixta

It may contain a '**continuation clause**' stating that the risk remains covered if the ship is at sea when the policy expires.

cláusula de continuidad (cláusula de prórroga)

how to disagree? ¿Cómo mostrar desacuerdo?

l'm afraid I can't agree.

I believe you may be wrong.

I'm sure you have made a mistake.

I have to differ with you on this point.

I am not convinced that ...

I'm not sure yet.

I can't make up my mind.

I would like to look into it first.

I'd like to think it over.

Please check the figures again.

They don't accept your recommendation.

That can't be right.

No, that is not true.

I don't approve the ...

I don't agree.

I disagree with...

phrases that make a special impression Expresiones que causan buena impresión

It was a **load off my chest** to find that I'm covered by the policy.

un alivio

Just for the record I would like to state that I have never had an accident before.

para que conste

Before they agree to compensation, the insurance company intend to **get to the bottom of** the case. Ilegar al fondo de...

...and **last but not least** they would like to hear your personal statement.

último, pero no menos importante

To make a long story short they will conduct a thorough investigation and that can take a long time. en resumen

In the **long run**, it's not always worth the effort. a largo plazo



9. EXHIBITIONS AND TRADE FAIRS EXHIBICIONES Y FERIAS

general terms Términos generales

An international trade fair is an opportunity for manufacturers to meet their **overseas distributors**. distribuidores en el extranjero

Many firms participate in a fair as a matter of prestige. prestigio

Other firms hope that **participation** will increase the number of their clients.

participación

We want to **launch** a new product. lanzar

During the fair we will hand out **questionnaires** to check public interest.

cuestionarios

New patents and **innovations** are presented. innovaciones

We present our latest models and products. últimos

We may exhibit a **mock-up** of our new model. maqueta

Demonstrations are held every two hours. demostraciones

The public relations department prepares a **brief** that supplies information.

extracto

We usually **provide** catalogues and posters to create public interest.

proveemos

Leaflets and brochures will include additional information.

información adicional

We are looking into a different **booth design** for our new line of products.

diseño de caseta

We believe that a **gimmick** that catches the eye will promote sales.

efecto

Our brochures are full of technical information. información técnica

They specify the new features and **advantages** of our product.

ventajas

Participants in the **press conference** will receive more details.

conferencia de prensa

Exhibits on display are usually not for sale on the spot. Exhibir

However, you can always **place an order** during the fair.

ordenar

descuentos

...and, after closing, exhibits that have been on display are sold at **rock-bottom prices**. precios bajos

Specialized fairs are of little interest to the general public.

Ferias especializadas

Businessmen meet during the fair, and may continue to exchange information afterwards.

Make sure you save all the **business cards** you receive.

tarjetas de visita

ordering a stand Ordenar un puesto

Where is the fair located? ubicado

Can we still **book a stand**? reservar un puesto

I would like to book a stand near the main entrance. entrada principal

I am sorry all these stands are already reserved. reservados

Small stalls are available in the main hall. salón principal

Do you still have a corner stand? puesto en la esquina Have you received bookings from companies involved 94 in our type of activity?

actividad

We would like to be situated at a distance from our **competitors**.

competidores

Please send me a **booking form** by fax. formulario de inscripción

Send back the forms before the **registration deadline**. cierre del plazo de inscripción

The deadline for **applications** is three weeks from now. aplicaciones (postulaciones)

I will send you the documents by special messenger. enviado especial

Can you please **register** our firm for a stand? inscribir

Of course, but we will need a deposit. depósito

What does the cost of the booth include? incluye

I hope the cost includes insurance and maintenance. mantenimiento

Sure, it also covers night **security**. seguridad

Please send all **correspondence** to our marketing manager.

correspondencia

Whom do I contact, if I need further clarification? aclaración

We hold at your disposal any further information you might need.

a su disposición

If something is unclear, do not hesitate to contact us. no dude

95

checking last minute details detailes de última hora

When is the exhibition open to the public? abierta al público

The trade fair will be open on week days only. días de semana

How many visitors are **expected** to arrive? esperados

We expect the same amount of **public interest** as last year.

interés público

What is your publicity and advertising budget? presupuesto

We have **increased** last year's budget by 20%. Hemos incrementado

This is a **unique** trade fair, the only one in its field. única

We expect wide press coverage. cobertura periodística

My company would like to advertise in the **fair's** catalogue.

catálogo de la feria

Does it carry professional articles as well? artículos profesionales

No, we only have a **list of exhibitors** and advertisements.

lista de expositores

Each **exhibit** appears in the fair catalogue. exhibición

The catalogues and **invitations** will be sent out before the fair.

invitaciones

The fair is **sponsored** by the government. patrocinada

It is also **backed by** the Board of Education. apoyada por...

What events are planned to take place? eventos

We will organize free lectures for the public. organizaremos

And we will also hold an **experts' conference**, to get more press coverage.

conferencia de expertos

Delegates from all over the world will attend the convention. Delegados de todo el mundo asistirán a la convención

International conventions hire simultaneous interpreters.

traductores simultáneos

special requirements Requerimientos especiales

Can you let us have **complimentary tickets** for this event?

invitaciones gratis

Each exhibitor receives two complimentary tickets for the **opening conference**. conferencia de apertura

equipo de trabajo

Are there **parking facilities** for the exhibitors? estacionamiento

I would like an outdoor booth. puesto externo (estand externo)

Can I have the plan of the booth? plano

I would like to consult my interior decorator. decorador de interiores

All our stands are of **standard** size and shape. estándar

In that case, we will need a **custom-made stand**. estand hecho por encargo

We will build the stand ourselves according to our own **specifications**.

requisitos

What is the maximum permitted height of the stands? altura máxima permitida

We want more **power points** in our booth. salidas de corriente (tomacorriente)

...and more **spot lights**. focos (reflectores)

No problem, but you will be **invoiced** separately for electricity.

facturado

Are audio-visual presentations permitted? presentaciones

at the fair

En la feria

Hello, I represent ... Ltd., can I help you? represento

Have you **come across** our products before? Se ha topado con...

I can **supply** you with further information about our firm.

proporcionarle

Are you familiar with these instruments? familiarizado con...

If you have a **spare moment**, I'll give you a demonstration.

un momento libre

I would like to explain the **advantages** of this new product.

ventajas

Who is your present supplier? proveedor

Would you like me to send you a **quotation**? cotización

I'll take your card and **contact** you after the fair. contactaré

When would be a good time to **arrange** an appointment?

concertar

I could make a detailed **presentation** at the same time. presentación

Good, I'll call you tomorrow for the final details. últimos detalles

I look forward to meeting you again. Goodbye. espero

how to apologize or accept an apology ¿Cómo disculparse o aceptar una disculpa?

Please don't let it happen again.

I don't think that is a good enough excuse.

I'm sorry about that, it's the first time this has happened.

It's my mistake, sorry.

I apologise, I didn't mean that to happen.

We are doing everything to solve the problem.

I can assure you it won't happen again.

I'm sorry for the inconvenience, can I help in any way?

Please forgive me.

I hope you will accept my apologies.

I'm extremely sorry.

Is there any way I can make it up to you?

Under the circumstances I accept your apology.

That's OK, it doesn't matter.

Don't worry about it.

Don't mention it.

That's alright. Mistakes will happen.

You have been very kind, but this is most disappointing.

phrases that make a special impression Expresiones que causan buena impresión

Every time I have to give a lecture in front of a large audience, I get cold feet.

me pongo nervioso, me acobardo

The fair was a lot of work, but **all in all** it was worth while.

considerando todo

Hi, **long time no see**. How have you been since the last fair?

tanto tiempo que no nos veíamos

Right, let's get the **show on the road**. empecemos a funcionar



10. ADVERTISING AND PUBLIC RELATIONS PUBLICIDAD Y RELACIONES PÚBLICAS

general terms Términos generales

We have a good **advertising agency**. agencia de publicidad

Their **advertising campaign** has proven to be effective.

campañas publicitarias

The **budget director** is an open-minded man. Director de presupuesto

He's the person who makes the presentation of the campaign to the client.

presentación

Before starting a campaign, he has a **thorough study** of the market made.

estudio minucioso

They have a large **research department**. Departamento de investigación ...and their **arguments** are backed up by facts. argumentos

When the ads are ready, a **random group** is asked to provide an opinion on the product. grupo aleatorio

These studies can show the potential effectiveness of the campaign before it is **launched**. lanzada

After these interviews the **copywriter** may want to make some changes in the text. redactor publicitario

Sometimes he might even write a new slogan. eslogan

Grammatical accuracy is vital in writing an advertisement.

Precisión gramatical

Always proof-read the copy twice. corregir

Proof-reading is essential if you want to avoid mistakes.

evitar

Pay attention to correct punctuation. puntuación

Their ads are **creative** and attract attention. creativos

The firm's logo has to be visible and clear. logo

A good **art director** can make consumers identify with the advertisement.

Director de arte

Usually we try to send forth a message that **appeals to the emotions**.

apela a las emociones

razonamiento lógico

Make sure that the **positioning** of the products suits your target market.

posicionamiento

The right **package design** is capable of promoting sales.

diseño de envase

Packages have to be **industrially and graphically** well designed.

industrial y gráficamente (en forma industrial y gráfica)

Trade marks must be shown clearly on the package. Marcas comerciales

different options of advertising media Opciones de medios publicitarios

We like to use a wide variety of **advertising media**. Medios de publicidad

Publicity can be obtained through local newspapers. Publicidad

They have a large **circulation** within a limited area. circulación

A **double spread** is used to double the impact of the ad.

anuncios en dos columnas

The center spread and the **back cover** are the most expensive advertising locations.

We would like to run the advertisement for a **trial period**.

período de prueba

plazo

Billboards are used for country wide exposure. carteles

These outdoor advertisements usually comprise a large visual element.

elemento visual

...and have to have a clear short slogan. eslogan corto

K.I.S.S. is the first rule of outdoor advertising; it stands for Keep It Short and Simple. Corto y simple

The **layout** should be attractive and very clear. disposición

An original graghic design attracts more attention. atención

Illustrations can provide a stunning visual effect. Ilustraciones; llamativo (despampanante)

We keep an updated **mailing list** of our customers. lista de direcciones

Direct-mail advertising aims at a specific individual. Correo directo

This is why a **personal approach** is used. aproximación personal

A full-color catalogue is added to the letter. catálogo

In the letter we insert a coupon offering a discount. cupón

The offer is **valid** for a limited period of time. válida After that date, the offer expires. expira

The **telemarketing** division will call before the expiry date.

Telemercadeo

Sometimes a follow-up letter is used instead. carta reiterada

> Every three months we send out a mail-order catalogue. catálogo de compra por correo

Orders can be placed by phone, using credit cards. tarjetas de crédito

Radio advertising was **popular** before the era of television.

popular

Commercial **jingles** were broadcast during programs. anuncios cantados

In this medium the **soundtrack** had to "catch the ear". banda sonora

It is important to choose a good narrator.

Today **television advertising** is believed to be most effective.

publicidad televisiva

Television has made it possible to show actual **demonstrations**.

demostraciones

...and a comparison between different products. comparación

Subliminal advertising is illegal in most countries. publicidad subliminal

A commercial **spot** is bought for a specific program. spot publicitario (aviso publicitario comercial)

Pay careful attention to the **timing** of your spot. sincronismo

Prices are not **fixed**; ads that are broadcast at prime time are liable to the highest rates.

fijos

The tariff of ad broadcasting is determined by the **popularity rating** of the program in which it is broadcast.

índice de audiencia

Prices are measured in cpt. which stands for **cost per thousand**.

costo por mil

This means the amount of money that has to be **invested** to reach a thousand viewers.

Television commercials are very expensive to produce. producir

The **production manager** is responsible for not exceeding the budget.

Gerente de producción

A professional director is chosen to perform the task. Director profesional

He coordinates the actors and the technical staff. coordina, equipo técnico

Sometimes he will want to build a special set.

At other times he will want to shoot on location. en locaciones

> public relations (P.R) Relaciones públicas (RR.PP)

Public relations is also considered a form of advertising...

Relaciones públicas

...which helps to create and maintain the company's public **image**.

imagen

Some people believe that this kind of advertising, by P.R., is most **effective**.

efectivo

A company's image can **guarantee** high quality or reliable service.

garantizar

The P.R. department supplies the media with information that can be **considered as** news. considerada como...

Information that is presented as news appears more authentic than an advertisement. auténtica

A public relations campaign has to be **planned thoroughly**.

planeada exhaustivamente (meticulosamente)

It has to be based on information and solid facts. hechos consistentes

Advertising, on the other hand, is a **manipulation of information**.

manipulación de la información

The Public Relations Department also prepares **press conferences**.

conferencias de prensa

These conferences are held every time there is information of **public interest**. interés público

Newspapers will receive a **press release** that includes all the relevant information.

offering an alternative ¿Cómo ofrecer alternativas?

Maybe you would prefer...

I think you would like ... instead of ...

Perhaps you would like to...

It would be better to ...

There is another possibility that we should consider.

Which of the alternatives do you prefer?

Would you like to... or to ...?

Don't you think we should ...?

Another way to do it is to...

We have to choose between... and...

There are a number of options.

I think you should try... before...

Let me offer another idea.

Of course another way of looking at it is...

Had you considered ...?

phrases that make a special impression Expresiones que causan buena impresión

The short time allowed for the campaign makes me feel as though I were in a race **against the clock**. contra el reloj

We will have to work over the weekend, if we want to meet the deadline.

cumplir el plazo

Come on, let's get rolling, we have a lot of work to do. empecemos

Once in a while, all the staff gather for a brain storming session, and try to come up with new advertising ideas.

lluvia de ideas

On T.V. you have to **make your point** before you lose the viewers' attention.

llegar al punto

I would say that **in the long run** advertising is worthwhile.

a final de cuentas

You know what they say, one picture is worth a thousand words. una imagen vale más que mil palabras





11. LEGAL ASPECTS ASPECTOS LEGALES

the trial El juicio

We have filed a **civil action** against your firm. acción civil

The company will be tried for **negligence**. negligencia

Since all efforts to **achieve a compromise** have failed...

lograr conciliación

...it is our decision to **prosecute** your firm. demandar

We believe we are **entitled** to compensation. tenemos derecho a

We presented the **statement of claim** last week. Declaración de demanda

The court will have to determine **liability** in this matter. responsabilidad

Did the court receive the statement of the defence? declaración de la defensa

We have provided our lawyer with a **Power of Attorney**.

poder

We have complete confidence in his **integrity**. integridad

He will collect a **deposition** from all witnesses before the trial.

declaración

A witness' **affidavit** may serve as evidence. declaración jurada

The prosecuting attorney will start the trial. fiscal

He will present his allegations before the court. alegatos

The second stage of the proceedings will be the defense **plea**.

alegato de la defensa

The **attorney for the defence** will speak on behalf of his client.

procurador de la defensa

The accused can plead innocent or guilty. declararse inocente o culpable

When this stage is over, the prosecution will be recalled for a **replication**.

réplica

A case cannot be based on **speculations**. especulaciones

Evidence will be **submitted** in support of claims. presentada

The prosecutor may want to call witnesses to the court to give **testimony**.

testimonio

...of course he will try to offer some **conclusive** evidence.

evidencia concluyente (pruebas concluyentes)

Even an eye-witness' testimony can be **controversial**. controversial

All the evidence or testimony must have **relevance** to the case.

relevancia

The attorney for the defence is then called for a **rejoinder**.

réplica

He will offer the defence's **point of view** to the allegations.

punto de vista

He may also raise **objections** to some of the claims. objeciones

The defence may want to **cross examine** the witnesses.

interrogar

They will try to present the evidence as conflicting. evidencias conflictivas

The **proceedings** will continue, until the judge reaches a verdict.

procedimiento

The judge will **take into consideration** all the evidence, before making his decision. tomar en consideración

The judge will give a **verdict** based on the arguments presented.

veredicto

... after which he will pass **sentence** on the guilty party. sentencia

All law costs will be covered by the losing party. costos del juicio

Either party can **lodge an appeal**, if it feels justice has not been served.

interponer un recurso de apelación

This appeal will be discussed in the **Court of Appeal**. Corte de apelaciones

In matters of public interest, a **petition** may be filed. petición

Sometimes the **Supreme Court**, the highest instance, will be asked to rule in these matters. Corte suprema

The Supreme Court's ruling may set a precedent. sentar un precedente

The precedents may be resorted to as **reference** in future proceedings.

referencia

arbitration arbitraje

In case of **dispute**, the differences between the parties will be submitted to arbitration.

disputa

Both parties would like to reach a **settlement** without going to court.

acuerdo (arreglo, componenda)

Any disputes arising in connection with this contract shall be finally settled by **arbitration**. arbitraje

Each party will appoint its own arbitrator and the **arbitration court** will nominate a third. Corte de arbitraje

The arbitration tribunal shall consist of two arbitrators and an umpire. árbitro

The umpire will be nominated by the court... nombrado

...in order to prevent any **conflict of interest**. conflicto de intereses

Each party will appear before the tribunal and present its **arguments**.

argumentos

The arbitration will suggest a fair **compromise** to the parties.

componenda

The parties agree that the **award (or ruling)** shall be obeyed and observed by both. fallo (dictamen)

Both parties have to comply with the resolution. obedecer a la resolución

The arbitration is as **binding** as a court ruling. obligatorio

financial disputes Disputas financieras

We are afraid our **experience** with your firm has not been pleasant.

experiencia

More than once have we had to remind you that payment was **overdue**...

atrasado

...and the balance, when paid, was not **adjusted according to** the legal rate of interest.

ajustado según...

It seems that you have no intention of **discharging** your liabilities.

cumplir con sus responsabilidades

We insist that your **remittance** reach us within five days from...

remesa

Otherwise, we will have to place the matter in the hands of our **solicitors**.

abogados

We shall instruct our solicitors to enforce payment by legal means.

medios legales

Unfortunately, obtaining payment through legal channels is the only **alternative** you leave us. alternativa

We shall be forced to seek assistance from a **debtcollecting agency**.

Agencia de cobranzas

This will surely prove an **unpleasant experience** for your company.

experiencia desagradable

Our legal adviser has instructed us to sue your firm. Consejero legal

We will demand full payment and compensation. compensación

We also intend to ask the court to **confiscate** the remaining stock.

confiscar

This matter has caused us **indirect damage** in many ways.

daño (perjuicio) indirecto

The **compensatory damages** will be determined by the judge.

how to invite people? ¿Cómo invitar?

We would like you to join us.

I would be very grateful if you could come.

Would you be able to attend the meeting?

I'd like to invite you to...

Could we meet over lunch?

What date would be suitable?

Would you like to come to dinner at my house?

Great, I'm looking forward to it.

I'd be very pleased if you could join us.

It will be an honor to ...

When can you come and visit us?

It will be a pleasure to have you over.

You must come and see our new...

I won't accept "no' for an answer.

What time would be best for you?

Good, I'll be expecting you then.

Can I take you out to lunch?

phrases that make a special impression Expresiones que causan buena impresión

Hold your horses, you can't accuse anyone unless you have proof.

contrólese (espere un momento)

You can settle this case out of court. Don't tell me it's not possible. Where there's a will, there is a way. donde hay voluntad, hay un camino

Before I can represent you in court, I have to know the truth, so please level with me. sea honesto

I can trust my lawyer to back me up through thick and thin.

contra viento y marea

I have a feeling that we only **scratched the surface** of this case and that we should go deeper into the matter. tratamos superficialmente

Someone is holding back information, I smell a rat and I'm going to find out the truth! "algo huele mal"