



# Finance & Banking in English: Intermediate Vocabulary

79 words

ENGLISH	TRANSCRIPTION
<b>interest rate</b>	[ˈɪnrəst reɪt]
<b>loan term</b>	[ləʊn tɜːm]
<b>monthly payment</b>	[ˈmʌnθli ˈpeɪmənt]
<b>principal</b>	[ˈprɪnsəp(ə)l]
<b>interest</b>	[ˈɪnrəst]
<b>credit score</b>	[ˈkredɪt skɔː]
<b>credit limit</b>	[ˈkredɪt ˈlɪmɪt]
<b>overdraft</b>	[ˈəʊvədɾɑːft]
<b>fee</b>	[fiː]
<b>service fee</b>	[ˈsɜːvɪs fiː]
<b>transaction fee</b>	[trænˈzækʃn fiː]
<b>transfer</b>	[ˈtrænsfɜː]
<b>wire transfer</b>	[ˈwaɪə ˈtrænsfɜː]
<b>exchange rate</b>	[ɪksˈtʃeɪndʒ reɪt]
<b>currency exchange</b>	[ˈkʌrənəsi ɪksˈtʃeɪndʒ]
<b>statement</b>	[ˈsteɪtmənt]
<b>balance</b>	[ˈbæləns]
<b>available balance</b>	[əˈveɪləbl̩ ˈbæləns]
<b>pending</b>	[ˈpendɪŋ]
<b>payment due</b>	[ˈpeɪmənt djuː]
<b>late fee</b>	[leɪt fiː]
<b>installment</b>	[ɪnˈstɔːlmənt]
<b>mortgage</b>	[ˈmɔːgɪdʒ]
<b>insurance</b>	[ɪnˈʃʊərəns]

ENGLISH	TRANSCRIPTION
<b>premium</b>	[ˈpriːmiəm]
<b>coverage</b>	[ˈkʌvərɪdʒ]
<b>deductible</b>	[dɪˈdʌktəbl]
<b>tax</b>	[tæks]
<b>tax return</b>	[tæks rɪˈtʃɜːn]
<b>income tax</b>	[ˈɪnkʌm tæks]
<b>budget</b>	[ˈbʌdʒɪt]
<b>expense</b>	[ɪkˈspens]
<b>income</b>	[ˈɪnkʌm]
<b>savings</b>	[ˈseɪvɪŋz]
<b>emergency fund</b>	[ɪˈmɜːdʒənsi fʌnd]
<b>subscription</b>	[səbˈskrɪpʃn]
<b>utility bill</b>	[juːˈtɪlɪti bɪl]
<b>invoice</b>	[ˈɪnvɔɪs]
<b>payroll</b>	[ˈpeɪrəʊl]
<b>bank statement</b>	[bæŋk ˈsteɪtmənt]
<b>transfer limit</b>	[ˈtrænsfɜː ˈlɪmɪt]
<b>card payment</b>	[kɑːd ˈpeɪmənt]
<b>contactless</b>	[ˈkɒntæktləs]
<b>fraud</b>	[frɔːd]
<b>chargeback</b>	[ˈtʃɑːdʒbæk]
<b>refund</b>	[ˈriːfʌnd]
<b>merchant</b>	[ˈmɜːtʃənt]
<b>payment gateway</b>	[ˈpeɪmənt ˈgeɪtweɪ]
<b>cash flow</b>	[kæʃ fləʊ]
<b>profit</b>	[ˈprɒfɪt]
<b>loss</b>	[lɒs]

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<b>break-even</b>	[ˌbreɪk'i:vən]
<b>credit history</b>	['kredɪt 'hɪstəri]
<b>financial plan</b>	[faɪ'nænʃl plæn]
<b>budgeting</b>	['bʌdʒɪtɪŋ]
<b>recurring payment</b>	[rɪ'kɜːrɪŋ 'peɪmənt]
<b>due date</b>	[djuː deɪt]
<b>transaction history</b>	[træn'zækʃn 'hɪstəri]
<b>balance sheet</b>	['bæləns ʃi:t]
<b>income statement</b>	['ɪŋkʌm 'steɪtmənt]
<b>tax deduction</b>	[tæks dɪ'dʌkʃn]
<b>interest payment</b>	['ɪntərəst 'peɪmənt]
<b>credit agreement</b>	['kredɪt ə'ɡri:mənt]
<b>loan approval</b>	[ləʊn ə'pru:vəl]
<b>fee schedule</b>	[fiː 'ʃedju:l]
<b>payment plan</b>	['peɪmənt plæn]
<b>debt</b>	[det]
<b>debt payment</b>	[det 'peɪmənt]
<b>credit utilization</b>	['kredɪt ,ju:tɪlaɪ'zeɪʃn]
<b>fraud alert</b>	[frɔːd ə'lɜːt]
<b>chargeback</b>	['tʃɑːdʒbæk]
<b>merchant</b>	['mɜːtʃənt]
<b>payment gateway</b>	['peɪmənt 'ɡeɪtweɪ]
<b>tax rate</b>	[tæks reɪt]
<b>deduction</b>	[dɪ'dʌkʃn]
<b>balance transfer</b>	['bæləns 'trænsfɜː]
<b>installment plan</b>	[ɪn'stɔːlmənt plæn]
<b>budget surplus</b>	['bʌdʒɪt 'sɜːpləs]

ENGLISH

TRANSCRIPTION

**budget deficit**

[ˈbʌdʒɪt ˈdefɪsɪt]

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