

POGOSTA EKONOMSKA TERMINOLOGIJA S PODROČJA PRODAJE OZIROMA NABAVE V ANGLEŠČINI IN SLOVENŠČINI V STANDARDNIH PRODAJNIH POGOJIH – TEMATSKA SKLOPA 'KUPNINA' IN 'PLAČILO'

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Povzetek: Danes je prevladujoč jezik v mednarodni trgovini angleščina in znanje angleščine je ključnega pomena pri poslovanju s tujimi partnerji, kar velja tudi za področje prodaje in nabave. Poznavanje in ustrezna raba strokovne terminologije s tega področja lahko bistveno pripomoreta k učinkoviti komunikaciji s kupci v čezmejnem B2B- in B2C-poslovanju in posledično uspešnemu poslovanju podjetja. Izhajajoč iz tega je glavni cilj članka prikazati pogosto strokovno terminologijo s področja prodaje in nabave, kot se pojavlja v splošnih prodajnih pogojih v angleščini. Podrobneje, osredotočamo se na terminologijo, vezano na finančni vidik pri prodaji oziroma nakupu blaga, in sicer na izraze, povezane s kupnino in plačilom. Terminološki del članka je zasnovan tako, da predstavljamo skupno 13 pojmov in z njimi povezano strokovno terminologijo. Pri pisanju smo v mislih imeli primarno zaposlene v slovenskih podjetjih, zato predstavljamo terminologijo z iztočnicami v slovenščini, čemur sledijo angleške prevodne ustreznice in primeri rabe terminologije v angleških povedih.

Ključne besede: strokovna terminologija, prodaja, nabava, kupnina, plačilo, mednarodna trgovina, angleščina, slovenščina

1 Uvod

Komunikacija s kupci in poslovnimi partnerji v tujem jeziku je eden izmed ključnih vidikov delovanja vsakega podjetja v mednarodnem okolju in lahko pripomore k poslovnemu uspehu, kar vključuje tudi področje prodaje oziroma nabave. Povedano drugače, komunikacija in pretok informacij sta osrednji značilnosti organizacij in podjetij, pri čemer je treba izpostaviti, da obstaja trdna povezava med učinkovitim komuniciranjem in poslovnimi rezultati podjetja (Rogerson-Revell, 2007, str. 108). Preslabo poznavanje tujega jezika zaposlenih v podjetju je lahko ena izmed izvoznih ovir za podjetja (Romih, 2016). Dandanes si težko predstavljamo

poslovanje številnih slovenskih podjetij, ki bi bilo omejeno zgolj na delovanje v Sloveniji, če se osredotočimo na prodajo in nakup oziroma uvoz in izvoz blaga. K temu prispevajo po eni strani majhnost slovenskega trga, po drugi strani pa možnosti, ki jih ponujata enotni trg EU in globalnost trgovanja na splošno. Statistični podatki za Slovenijo na primer kažejo, da so številna slovenska nastajajoča, nova in tudi uveljavljena podjetja zelo osredotočena na tuje trge oziroma na kupce v globalnem okolju (Rebernik idr., 2021; Širec idr., 2023).

Kot vemo, poslovna komunikacija poteka bodisi ustno (npr. po telefonu, osebno na sedežu podjetja ali pri kupcu/poslovnem partnerju, na sejamskih predstavitvah itd.) bodisi pisno (npr. v obliki raznih poslovnih dopisov). Ne glede na komunikacijski kanal pa je zaželeno, da je poslovna komunikacija točna, natančna in učinkovita. K temu po eni strani zagotovo pripomore dobro vsebinsko poznavanje strokovnega področja, ki ga zaposleni pokriva (npr. področje prodaje in nabave), po drugi strani pa nedvomno dobro poznavanje jezika, v katerem ta komunikacija poteka. Poznavanje jezika med drugim vključuje tudi posameznikovo dobro razvito leksikalno zmožnost (Ferbežar idr., 2011). V okviru poklicne domene se leksikalna zmožnost nanaša predvsem na poznavanje strokovne terminologije in sposobnost njene uporabe v okviru komunikacijskih situacij, povezanih s poklicem, ki ga oseba opravlja. V današnjem času je prevladujoči jezik komunikacije v mednarodnem poslovnem okolju angleščina, kar velja tudi za evropski prostor (Kankaanranta, 2008; Rogerson-Revell, 2007). Tako je poleg dobrega poznavanja splošne angleščine ter principov uspešne pisne in ustne komunikacije za specifične potrebe prodaje in nabave ter z njima povezane vsebine zaželeno in priporočeno, da zaposleni predvsem na prodajnih oziroma nabavnih oddelkih in v službah za pomoč strankam dobro obvladajo strokovno terminologijo s področja prodaje oziroma nabave v angleščini.

Izhajajoč iz zgoraj zapisanega je glavni namen tega prispevka predstavitev izbrane pogoste strokovne terminologije s področja prodaje in nabave v angleščini in slovenščini. Podlaga za tukaj predstavljeno angleško terminologijo in primere njene rabe v povedih so splošni prodajni pogoji britanskih, ameriških in avstralskih podjetij, tj. pravno zavezujočih dokumentov, ki urejajo kupoprodajna razmerja med prodajalci in kupci. Glede na obsežnost področja, ki ga pokrivajo splošni prodajni pogoji in s tem povezane strokovne terminologije, se v nadaljevanju tega prispevka osredotočamo zgolj na pogosto ekonomsko terminologijo, ki se nanaša na finančni vidik, tj. na terminologijo povezano s kupnino in plačilom kupnine.

2 Strokovna terminologija s področja prodaje in nabave – tematska sklopa 'kupnina' in 'plačilo'

Ekonomska terminologija s področja prodaje in nabave je, kot pove njeno ime, povezana s področjem prodaje in nabave blaga, kar vključuje tudi podporo kupcem. Preprosta definicija

prodaje in nabave blaga se glasi: *Nabava in prodaja blaga pomeni poslovno dejavnost, pri kateri je prodajalec dolžan dobaviti blago, prenesti lastninsko pravico na blagu na kupca in prejeti plačilo, kupec pa je dolžan plačati prodajalcu ter prejeti blago in lastninsko pravico na njem v skladu s pogodbo.* (»Purchase and sale of goods definition,« n. d.). Ne glede na to, ali prodaja oziroma nabava blaga poteka v obliki veleprodaje ali maloprodaje (oz. B2B ali B2C), se v poslovanju praviloma podreja splošnim prodajnim pogojem, kot jih določi prodajalec (tj. podjetje) v skladu z nacionalno zakonodajo in, v primeru mednarodne trgovine, Konvencijo CISG (United Nations, 2010). Del splošnih prodajnih pogojev so tudi vsebinske določbe, ki se navezujejo na ekonomski vidik pogodbenega razmerja. Te lahko v grobem razdelimo na naslednje tematske sklope: blago (angl. *goods*), naročilo in specifikacije blaga (angl. *orders and specifications*), kupnina (cena) (angl. *price*), plačilo (angl. *payment*), dostava blaga (in neuspela dostava blaga) (angl. *delivery of goods* in *non-delivery of goods*), pregled blaga ob dostavi in ugotavljanje morebitnih pomanjkljivosti v pošiljki ali blagu (angl. *inspection of goods and shortage*).

V nadaljevanju sledi prikaz terminologije iz dveh tematskih sklopov, in sicer tematskega sklopa, ki se nanaša na kupnino, in sklopa, katerega terminologija se nanaša na plačilo. Izbor angleških terminov je temeljil na njihovi pogostosti rabe v prodajnih pogojih in dejstvu, da so prisotni v prodajnih pogojih tako britanskih in ameriških kot tudi avstralskih podjetij. Najprej navajamo termine v slovenščini in nato v angleščini, čemur sledi prikaz rabe terminov v povedih (zaradi lažje preglednosti so termini podani, kjer je le možno, v abecednem vrstnem redu).

2.1 Terminologija, povezana s tematskim sklopom 'kupnina'

V tematskem sklopu kupnina (znesek, ki ga je treba plačati za blago v splošnih prodajnih pogojih) velja izpostaviti naslednje termine: **cena** (angl. *price*), **cenik** (angl. *price list*), **davek** (angl. *tax*), **obresti** (angl. *interest*), **popust** (angl. *discount*), **preostanek plačila** (angl. *balance*), **plačilo za storitev/taksa/pristojbina** (angl. *fee*), **stroški** (angl. *costs* ali *charges*) in **znesek** (angl. *amount*).

CENA → PRICE

cena na enoto → **unit price** ▷ *Any special packaging will be included in the unit price of the item to be delivered.* || **cena po ceniku/cena s cenika** → **list price** ▷ *The price for any goods is the seller's advertised list price when the goods are invoiced to the buyer.* || **cena naročila** → **order price** ▷ *Your total order price also includes VAT and the delivery fee.* || **fakturirana cena/cena, navedena na fakturi** → **invoice price** ▷ *When legally required, taxes may be added to your total invoice price.* || **fiksna cena/stalna cena/dogovorjena cena** → **fixed price** ▷ *If no fixed price is agreed, our prices are the prices valid on the date of purchase.*

|| **maloprodajna cena** → **retail price** ▷ *We sell all products at full retail price and we do not offer any discounts.* || **nabavna cena/nakupna cena/odkupna cena** → **purchase price** ▷ *We will refund you the purchase price if you return the goods due to change of mind in thirty (30) days following the delivery date.* || **navedena cena/ponujena cena** → **quoted price** ▷ *The quoted price is EXW seller's place of business and is inclusive of taxes.* || **pogodbena cena** → **contract price** ▷ *Finished goods will be invoiced at the contract price.* || **polna cena** → **full price** ▷ *The buyer must pay the full price for the goods prior to shipment.* || **prodajna cena** → **sales price** ▷ *The sales price for the goods is the list price current on the date of order.* || **skupna cena** → **total price** ▷ *The total price includes the applicable value added tax.*

navedba cene/cenovna ponudba → **price quotation** ▷ *All prices can be adjusted based on shipment arrangements which are not part of the seller's price quotation.* || **prilagoditev cene/popravek cene** → **price adjustment** ▷ *The new sales price is effective from the date you receive our notice of price adjustment.*

CENIK → PRICE LIST

aktualni cenik → **current price list** ▷ *The prices are based on our current price list.* || **objavljen cenik** → **published price list** ▷ *The price of the goods is the price given in our published price list which is valid at the date of delivery.*

DAVEK → TAX

davek na dodano vrednost (DDV) → **value added tax (VAT)** ▷ *The price includes value added tax and it will be charged at the time of delivery.* || **prometni davek/davek na prodajo** → **sales tax** ▷ *The prices we quoted do not include sales tax or value added tax.* || **trošarina** → **excise tax** ▷ *All our prices do not include any manufacturer's excise tax or other tax applicable to the sale of the goods ordered.*

davčna oprostitvev/oprostitev plačila davka → **tax exemption** ▷ *Unless you, as the buyer, provide us with a tax exemption certificate, you must pay all applicable taxes.*

OBRESTI → INTEREST

zamudne obresti → **default interest** ▷ *We calculate default interest daily from the date your payment was due to the actual date when you make the payment in full.* || **obrestna mera** → **interest rate** ▷ *We will charge the buyer interest on all overdue payments at two percent (2%) per month from the due date until the date of the payment.*

plačati obresti → **to pay interest** ▷ *The buyer must pay interest on any invoice not paid when due from the due date to the date of payment.* || **zaračunati obresti** → **to charge interest** ▷ *If you do not pay by the due date for payment, we may charge interest daily on the outstanding balance.*

POPUST → DISCOUNT

... odstotni popust → **... per cent (%) discount** ▷ *We offer you a 5% discount on the next order if the order value is above EUR 200.* || **branžni popust/trgovinski popust** → **trade discount** ▷ *If the buyer does not pay the full price when due, the seller may cancel any trade discount allowed on the price.* || **gotovinski popust** → **cash discount** ▷ *The buyer must pay in thirty (30) days after the date of invoice, net, without any deduction for cash discount.* || **količinski popust** → **quantity discount/volume discount** ▷ *If you fail to make timely payment of any amount invoiced, we reserve the right to cancel all quantity discounts extended to you.* ▷ *We do not offer any cash or volume discount on the quoted prices.*

dati popust → **to grant discount** ▷ *Our company does not grant cash discounts for any purchases.* || **odobriti popust** → **to allow discount** ▷ *Unless we specifically state it in our offer, we do not allow any volume discounts.*

PREOSTANEK PLAČILA/DOLGOVANI ZNESEK → BALANCE

neporavnani znesek/saldo → **outstanding balance/unpaid balance** ▷ *If the buyer does not make the payment on the due date, the seller has the right to charge interest on the outstanding balance.* ▷ *If the buyer does not pay the price of the goods under the contract, then the unpaid balance becomes immediately due and payable.*

PLAČILO ZA STORITVE/PRISTOJBINA/STROŠEK/TAKSA → FEE

administrativno plačilo → **administration fee** ▷ *In case you decide to return the goods as unwanted, we reserve the right to charge you an administration fee of 10% of the total order value.* || **plačilo za ponovno skladiščenje** → **restocking fee** ▷ *Customers who return non-defective goods must pay a 20% restocking fee.* || **plačilo za obdelavo** → **handling fee** ▷ *We will charge additional handling fee if you request express delivery or any other special handling of your shipment.* || **strošek dostave** → **delivery fee** ▷ *The prices shown in our price list do not include the delivery fee. The delivery fee will be added to your total order price at the time you place your order.* || **strošek odpovedi** → **cancellation fee** ▷ *If the customers cancel the order prior to delivery, they must pay a 50% cancellation fee.*

zaračunati strošek/zaračunati pristojbino → **to charge the fee** ▷ *The seller can charge the buyer reasonable cancellation and restocking fee if the buyer cancels the order prior to shipment.* || **vrniti (povrniti) plačilo za storitev/vrniti (povrniti) pristojbino** → **to refund the fee** ▷ *We will refund the candidates all fees paid if the training programme is cancelled.*

STROŠKI → COSTS

manipulativni stroški → **handling costs** ▷ *As the buyer, you are responsible for return shipping and we will not refund you for shipping or handling costs.* || **poštnina** → **postage costs** ▷ *We will refund your return postage costs if you return a product because it is*

damaged. || **prevozni stroški** → **freight costs** ▷ The buyer will be charged all freight costs and these costs will be itemised on the sales invoice. || **stroški dobave/dobavni stroški** → **delivery costs** ▷ Delivery costs depend on the value of the order and on the customer's required shipping method. || **stroški odpovedi/odpovedni stroški** → **cancellation costs** ▷ The buyer will be responsible for all cancellation costs if they cancel the order. || **stroški pošiljanja/transportni stroški** → **shipping costs** ▷ We will reimburse you for shipping costs if the products you return are defective and the defects are covered by our warranty. || **stroški prevoza/transportni stroški** → **transportation costs** ▷ The buyer must prepay the transportation costs and such transportation costs will be added to the invoice. || **stroški zavarovanja/zavarovalni stroški** → **insurance costs** ▷ The price of the goods stated in our catalogue is exclusive of transportation and insurance costs.

biti odgovoren za kritje stroškov → **to be liable for costs** ▷ In case the customer decides to return the goods to the manufacturer, the customer is liable for all costs relating to return of these goods to the manufacturer. || **izstaviti račun za stroške** → **to invoice for costs** ▷ The seller has the right to invoice the buyer for any additional costs associated with the buyer's order cancellation. || **nositi (prevzeti) stroške** → **to bear costs** ▷ The customer must bear all costs associated with the cancellation or modification of the order. || **pokriti stroške** → **to cover costs** ▷ The seller will cover the costs for repair or replacement of the defective products during a valid warranty period. || **poplačati stroške** → **to reimburse costs** ▷ The seller will not reimburse any additional costs incurred if the customer chooses a more expensive delivery mode than the standard delivery mode offered by the seller. || **povzročiti nastanek stroškov** → **to incur costs** ▷ In case of faulty products, the seller will refund the cost incurred by the buyer in returning the product to the seller. || **zaračunati stroške** → **to charge costs** ▷ The seller will charge full amount of any costs incurred by the seller in case suitable delivery facilities are not provided by the buyer.

STROŠKI → CHARGES

administrativni stroški → **administration charges** ▷ In case the buyer cancels the order, the seller has the right to charge the buyer an administration charge of 20% of the cost of the products ordered. || **manipulativni stroški** → **handling charges** ▷ Handling charges apply to all orders and are specified in the quotation. || **stroški dostave** → **delivery charges** ▷ All prices and international delivery charges are quoted in euros. || **stroški natovarjanja** → **loading charges** ▷ When the goods are delivered to the buyer's premises, the buyer must pay the seller all loading charges, unloading charges and all insurance charges. || **stroški odpovedi** → **cancellation charges** ▷ If the buyer cancels the order, the buyer must pay all cancellation charges determined by the seller. || **stroški ponovnega skladiščenja** →

restocking charges ▷ *In case the goods the buyer has returned to the seller are not defective, the buyer is liable for all applicable restocking charges.* || **stroški pošiljanja/špediterski stroški** → **shipping charges** ▷ *Shipping charges are always the responsibility of the customer and automatically added to the order.* || **stroški skladiščenja/ležarina** → **storage charges** ▷ *In case the seller incurs storage charges as a result of a delivery delay due to the buyer's neglect, the buyer must pay those storage charges.* || **transportni stroški** → **transportation charges** ▷ *Transportation charges are to be prepaid by the buyer and are added to invoice as a separate item.* || **transportni stroški/prevoznina/tovornina/voznina** → **freight charges** ▷ *The buyer must pay all freight charges, which may include shipping and handling charges.* || **zavarovalni stroški/stroški zavarovanja** → **insurance charges** ▷ *All insurance charges are included in the total invoice cost.*

plačati stroške → **to pay charges** ▷ *The customer must pay all transportation charges in full and net 7-days.* || **plačati stroške vnaprej** → **to pre-pay charges** ▷ *The buyer must pre-pay all freight charges and any other charges associated with the transportation of the purchased products.*

ZNESEK → AMOUNT

celotni znesek → **full amount** ▷ *We will deliver the goods once you pay the full amount for the goods ordered.* || **faktorni znesek/fakturna vrednost/fakturirana vrednost** → **invoiced amount** ▷ *The buyer must pay the invoiced amount in full within thirty (30) days from date of invoice.* || **najmanjši znesek naročila/minimalni znesek naročila** → **minimum order amount** ▷ *The minimum order amount (exclusive of taxes and shipping charges) is EUR 300.00.* || **neplačan znesek/neporavnan znesek** → **unpaid amount** ▷ *If the buyer fails to pay the invoiced amount when due, then the buyer must pay 2% interest on the unpaid amount per day.* || **neporavnan znesek** → **outstanding amount** ▷ *We will charge you interest on all overdue accounts at the rate of 2% per month on the outstanding amount.* || **skupni znesek/celotni znesek/celotna vrednost** → **total amount** ▷ *We will refund the total amount paid for the goods within sixty (60) days of receiving the returned goods.* || **zapadli znesek** → **overdue amount** ▷ *If we do not receive the payment by the due date, we will charge you 3% interest on any overdue amount on a daily basis.* || **znesek računa/znesek fakture** → **invoice amount** ▷ *Unless agreed otherwise in writing, our payment terms are 100% of invoice amount due thirty (30) days after delivery of goods.*

2.2 Terminologija, povezana s tematskim sklopom 'plačilo'

V tem delu prispevka podajamo pogoste angleške in slovenske termine, povezane s plačilom, in sicer **akreditiv** (angl. *letter of credit*), **faktura** (oz. **račun**) (angl. *invoice*), **odlog plačila** (oz. **kreditiranje**) (angl. *credit*) in **plačilo** (angl. *payment*).

AKREDITIV → LETTER OF CREDIT

akreditiv → **letter of credit** ▷ *Unless the seller agrees in writing, the buyer must make the payment of goods sold outside Slovenia on a 30-day letter of credit terms.* || **nepreklicni akreditiv** → **irrevocable letter of credit** ▷ *We only accept payment by irrevocable letter of credit that is issued, confirmed and payable by a bank located in Slovenia.*

odpreti akreditiv → **to establish a letter of credit** ▷ *The buyer is required to establish an irrevocable letter of credit in favour of the seller.*

FAKTURA (RAČUN) → INVOICE

davčni račun → **tax invoice** ▷ *To obtain a tax invoice, the buyer must supply the seller with its Tax Identification Number.* || **originalni račun** → **original invoice** ▷ *When returning any goods, you must send us the original invoice as the proof of your purchase.* || **predračun** → **pro-forma invoice** ▷ *If we issue a pro-forma invoice, we will not supply the products until we have received your payment in full.* || **račun/faktura z obračunanim DDV** → **VAT invoice** ▷ *When the goods provided to the customer are subject to VAT, the company will issue an appropriate VAT invoice to the customer.*

datum računa/datum fakture → **invoice date/date of invoice** ▷ *We must receive your payment within thirty (30) days after the invoice date.* || **naslov kupca na računu/naslov kupca na fakturi** → **invoice address** ▷ *The company will deliver the goods to the buyer's invoice address.* || **podatki na računu/podatki na fakturi** → **invoice details** ▷ *In case you wish to return the products delivered to you, you must inform us in writing and send us the original invoice details.* || **številka računa/številka fakture** → **invoice number** ▷ *When returning the goods, you are required to submit the invoice number and the date of purchase of these goods.* || **vrednost računa/vrednost fakture/fakturirana vrednost** → **invoice value** ▷ *If we accept the return of goods which are not under warranty, we will charge you the restocking fee of 20% of the invoice value.*

prejem računa/prejem fakture → **receipt of invoice** ▷ *All payments are due thirty (30) days from receipt of invoice.*

izdati račun (fakturo)/izstaviti račun (fakturo) → **to issue an invoice/to invoice** ▷ *We will issue an invoice to the address specified in your order upon each shipment. /When we deliver the goods in parts, we will invoice each part separately.* || **plačati račun/plačati fakturo**

→ **to pay an invoice** ▷ *You must pay the invoice within thirty (30) days after the date shown on the invoice.*

ODLOG PLAČILA/ODPRTI RAČUN/KREDITIRANJE NAKUPA → **CREDIT**

dobropis → **credit note** ▷ *Any refunds will be in the form of a credit note.* || **kreditna linija** → **credit facility** ▷ *For all purchases, the company's terms of payment are net cash on delivery unless the company has extended a credit facility to the buyer.* || **kreditni dogovor/kreditna pogodba** → **credit arrangement** ▷ *The seller reserves the right to cancel any existing credit arrangement with the buyer if there is an overdue amount payable by the buyer to the seller.* || **kreditni limit** → **credit limit** ▷ *Unless we have established a credit limit for the buyer, we may require payment in advance of shipment.* || **odprti račun (za kupca)** → **credit account** ▷ *If you have an approved credit account, the payment for the goods is not later than thirty (30) days from the date of invoice.* || **pogoji kreditiranja** → **credit terms** ▷ *All invoices on credit terms are due and payable thirty (30) days from the date of invoice.*

odobritev blagovnega kredita/odobritev odloga plačila → **credit approval** ▷ *Where credit approval has not been granted to you, your payment for the products is required before the products are delivered.* || **prošnja za odobritev blagovnega kredita/prošnja za odobritev odloga plačila** → **credit application** ▷ *If we approve your credit application, your payments will be due no later than thirty (30) days from the date of our invoice.*

pogoji kreditiranja/posojilni pogoji → **terms of credit** ▷ *Our standard terms of credit are net thirty (30) days from date of shipment.*

nuditi kreditiranje → **to provide credit** ▷ *We are under no obligation to provide credit to the customers and have the right to require payment prior to time of shipment.* || **odobriti kreditiranje** → **to grant credit** ▷ *If the seller has agreed to grant credit to the buyer, then payment will be due within thirty (30) calendar days of the provision of the goods.* || **odstopiti od kreditiranja/odstopiti od odloga plačila** → **to withdraw credit** ▷ *If the buyer does not make payments on time, the seller may withdraw credit and require payment in advance for further deliveries of goods.*

PLAČILO → **PAYMENT**

delno plačilo → **partial payment** ▷ *The seller may agree to accept partial payment in an amount less than the full amount of the invoice.* || **dolgovano plačilo** → **due payment** ▷ *We will suspend delivery of the goods to you until you make the due payment of the amount owed.* || **gotovinsko plačilo** → **cash payment** ▷ *Under certain conditions, the seller reserves the right to demand immediate cash payment for the goods.* || **neplačilo** → **non-payment** ▷ *The seller has the right to bring a lawsuit against the customer for the price of the goods in the event of non-payment by the customer by the due date.* || **neto plačilo** → **net payment** ▷ *Net*

payment for all orders is due thirty (30) days from the date of invoice. || **obračunano plačilo** → **cleared payment** ▷ We must receive full, cleared payment for your order before we despatch the goods to you. || **plačilo s kreditno kartico** → **credit card payment** ▷ By providing your credit card details, you authorise us to deduct the price and the applicable delivery charge from your card. || **plačilo v celoti** → **full payment** ▷ We will deduct full payment from your credit card just before we ship the products. || **pravočasno plačilo** → **timely payment** ▷ The seller has the right to delay delivery of the goods if the buyer fails to make timely payment of any amount invoiced. || **predplačilo/plačilo vnaprej** → **advance payment** ▷ All our shipments are made C.O.D. unless upon receipt of advance payment. || **takojšnje plačilo** → **immediate payment** ▷ If you fail to pay the overdue invoice despite the reminder, we will demand immediate payment of the amount owed. || **zakasnelo plačilo** → **late payment** ▷ In the event of late payment, we reserve the right to charge you 5% daily interest on overdue amounts. || **zapadlo plačilo** → **overdue payment** ▷ The seller may demand that the customer pays interest on any overdue payment.

način plačila → **payment method/method of payment** ▷ You can pay for the products by credit card, wire transfer, or some other pre-arranged payment method. || **plačilna kartica** → **payment card** ▷ You must supply your payment card details when you place your order. || **plačilni pogoji** → **payment terms/terms of payment** ▷ Our usual payment terms are net thirty (30) days from the date of invoice. || **razpored plačil** → **payment schedule** ▷ The customer must pay for the goods in accordance with the payment schedule determined in the sales contract and as invoiced by the seller.

izvesti plačilo → **to make payment** ▷ The customer must make payment in full within thirty (30) days of the date of invoice. || **prejeti plačilo** → **to receive payment** ▷ If we do not receive payment within thirty (30) days after the date of your order, then your order will be cancelled. || **sprejeti plačilo** → **to accept payment** ▷ Our company accepts payment by C. O. D. and most major debit and credit cards. || **zadržati plačilo** → **to withhold payment** ▷ The buyer is not allowed to withhold payment on the ground that they have a claim against the seller. || **zagotoviti (si) plačilo** → **to secure payment** ▷ The seller may request overseas buyers to secure payment by an irrevocable letter of credit. || **zahtevati plačilo** → **to demand payment** ▷ We reserve the right to demand payment in cash before delivery of any part of the goods to the buyer.

3 Sklep

V sklepu tega prispevka naj ponovimo, da je njegov ključni namen prikazati pogosto ekonomsko terminologijo, vezano na tematska sklopa 'kupnina' in 'plačilo', kot se pojavljata v splošnih

prodajnih pogojih v angleščini. Tukaj zbrano in predstavljeno gradivo bo služilo zaposlenim v slovenskih podjetjih pri uspešni komunikaciji s tujimi kupci. Znanje angleščine kot privzetega jezika mednarodnega poslovanja je namreč nujno tako na področju nabave kot tudi na področju mednarodnih dobavnih verig in prodaje končnih izdelkov za izvoz (Report on Language Management Strategies and Best Practice in European SMEs: The PIMLICO Project, 2011, str. 57).

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Strokovni članek sta recenzirala dva recenzenta (anglista).