



ENGLISH FOR

the Commercial area

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O vocabulário que toda Área Comercial deve dominar:

Orientação:

- 1º Imprima esse documento;
- 2º Destaque com caneta “marca-texto” apenas as palavras que você desconhece;
- 3º Leia a coluna *meaning* para descobrir o significado e evite usar tradutores;
- 4º Construa frases com aplicação das novas palavras que você está aprendendo. Se precisar de inspiração, use o www.businessdictionary.com. Faça isso por meio da escrita e não da digitação, pois isso potencializa o armazenamento do novo conhecimento na memória de longo prazo

Bons estudos!

Exemplos explicados na videoaula

Português - Inglês

☒ **1 Serviço pós-venda: After-sales service**

“We provide customers with products and exceptional after-sales service.”

“Oferecemos aos clientes produtos e serviço pós-venda excepcional.”

☒ **2 Risco: Liability**

“A badly maintained factory is a liability for a company.”

“Uma fábrica mal conservada é um risco para uma empresa.”

☒ **3 Taxa de serviço: Service charge**

“This has also led to a reduction in the service charge for remittances.”

“Isto levou também a uma redução da taxa de serviço para as remessas.”

☒ **4 Transferibilidade: Transferability**

"Uma condição para a transferibilidade é o preço dessas ações."

"One condition for transferability is the pricing for such shares."

☒ **5 Adiantamento: Advance payment**

"Payment of goods is made by advance payment prior to shipment."

"O pagamento da mercadoria deve ser efetuado mediante adiantamento antes da entrega."

☒ **6 Gratuito: Free of charge**

"Technical assistance for the product is free of charge."

"A assistência técnica para o produto é gratuita."

☒ **7 Atraso na entrega : Delay in delivery**

"Any delay in delivery would exacerbate the current problems."

"Qualquer atraso na data de entrega teria como consequência agravar as atuais dificuldades."

☒ **8 Preço de tabela: List Price**

"We were given a 10 percent discount off the list price."

"Nos foi dado um desconto de 10% sobre o preço de tabela."

☒ **9 Preço de Mercado: Market Price**

"According to the notification, the price charged corresponds to the market price."

"Segundo a notificação, o preço cobrado corresponde ao preço de mercado."

☒ **10 Data de entrega: Delivery date**

"The problem of unpunctual delivery date has lasted for over one year."

"O problema dos atrasos na data de entrega já dura mais de um ano."

☒ **11 Reembolso: Reimbursement**

"Take a look at the reimbursement rules to see if they could be applied."

"Dê uma olhada nas regras de reembolso para ver se elas podem ser aplicadas."

☒ **12 Fiador: Guarantor**

"We are only concerned as guarantors and not as liquidators of contracts."

"Estamos preocupados apenas como fiadores e não como liquidantes de contratos."

☒ **13 Inspeção de danos: Survey of damage**

"Arrange for a survey of damage as soon as possible and invite all parties involved."

"Providencie uma inspeção de danos o mais rápido possível e convide todas as partes envolvidas."

☒ **14 Condições de pagamento: Terms of payment**

"You can include terms of payment as part of your promotional strategy."

"É possível incluir condições de pagamento como parte da estratégia promocional."

☒ **15 Cláusula de cancelamento: Cancellation clause**

"It is possible now to buy a policy that includes a cancellation clause."

"Agora é possível comprar uma apólice que inclua uma cláusula de cancelamento."

☒ **16 Quebra de contrato: Breach of contract**

"In the event of a breach of contract, we need to replace the supplier without affecting the company's operations."

"No caso de quebra de contrato, precisamos substituir o fornecedor sem afetar as operações da empresa."

☒ **17 Valor de Mercado: Market Value**

"Data on the market value of autos and houses can be highly subjective."

"Dados sobre o valor de mercado de automóveis e casas podem ser altamente subjetivos."

☒ **18 Garantia: Warranty**

"The warranty was extended for one further year due to these difficulties and all defects repaired at zero cost."

"A garantia foi estendida por mais um ano devido a essas dificuldades e a todos os defeitos reparados a custo zero."

☒ **19 Cancelamento: Cancellation**

"What is your cancellation and return policy for the merchandise?"

"Qual é a sua política de cancelamento e devolução para a mercadoria?"

☒ **20 Sanções contratuais: Contractual penalties**

"Any breach of the obligations of counterparties may be subject to payment of contractual penalties."

“Qualquer violação das obrigações das contrapartes pode estar sujeita ao pagamento de multas contratuais.”

☒ **21 Cláusula de rescisão: Break clause**

“The contract was a two-year deal with a break clause after one year”

“O contrato valia por dois anos com uma cláusula de quebra após um ano”

☒ **22 Carta de crédito: Letter of credit**

“The letter of credit has been established, confirming the ability of the importer to pay for the goods”

“A carta de crédito foi estabelecida, confirmando a capacidade do importador de pagar pelas mercadorias.”

☒ **23 Ambiente econômico: Economic environment**

“All companies today are operating in a turbulent economic environment.”

“Todas as empresas hoje estão operando em um ambiente econômico turbulento.”

☒ **24 Números de vendas: Sales figures**

“The retailer says that the device is its bestselling product, but declines to offer specific sales figures”

“O varejista diz que esse é o produto mais vendido, mas se recusa a oferecer números de vendas específicos”

☒ **25 Índice de preços ao consumidor: Consumer price index**

“The consumer price index will increase with estimates of 10-12% during this year.”

“O índice de preços ao consumidor aumentará com estimativas de 10 a 12% durante este ano.”

Conteúdo adicional

Agora confira um glossário bem completo com 115 palavras para Área Comercial em Inglês.

A

Alienation - Alienation is the legal transfer of title of ownership to another party.

Assignment - Assignment of a lease is where the tenant transfers/sells its interest in the property for the unexpired term of the lease to an assignee.

Authorized Guarantee - An agreement an outgoing tenant enters into with the landlord when it assigns its lease to a new tenant. Under the agreement, the outgoing tenant guarantees the performance of the covenants by the new tenant. The outgoing tenant therefore becomes the guarantor for the new tenant.

Adjoining - In actual contact with another object (i.e., attached). Same as “Contiguous”.

Agent - An individual/entity who transacts, represents, or manages business for another individual/entity. Permission is provided by the individual/entity being represented.

Assignee - Individual to whom a contract is assigned.

Assignment - The manner by which a contract is transferred from one individual to another individual.

Assignor - An individual who transfers a contract to another individual

B

Business Rates - Business rates are a business tax for occupiers of non-domestic property, collected and managed by the local council.

Break Clause - A break clause (or a 'break option' or 'option to determine') is a clause in a lease which provides the landlord or tenant with a right to terminate the lease before its contractual expiry date, if certain criteria are met.

Break Notice - A break notice is the formal notification that one party wishes to exercise its right to terminate the lease in accordance with a break clause. Notices must be drafted with care, taking into account compliance with any pre-conditions, to ensure the right is successfully exercised.

Build Out - The construction or improvements of the interior of a space, including flooring, walls, finished plumbing, electrical work, etc.

Building Permit - Written government permission to develop, renovate, or repair a building.

C

Contracting Out - The parties to a lease may, by agreement, contract out of the Landlord & Tenant Act 1954 with the main consequence being to remove the tenant's rights of renewal, and eligibility for compensation in certain circumstances (e.g. landlord's redevelopment).

Covenants - Covenants in a lease refer to the obligations imposed on each party by the various clauses.

Cancellation Clause - A provision in a contract (e.g., lease) that confers the ability of one in the lease to terminate the party's obligations. The grounds and ability to cancel are usually specified in the lease.

Capital Improvement - Any major physical development or redevelopment to a property that extends the life of the property. Examples include upgrading the elevators, replacement of the roof, and renovations of the lobby.

Capitalization Rate (Cap Rate) - The value given to the property when the Net Operating Income (NOI) is divided by the current market value or sales price. A cap rate can be used as a rough indicator of how quickly an investment will pay for itself. The higher the cap rate, the better.

Certificate of Occupancy (CO) - The government issues this official form, which states that the building is legally ready to be occupied.

Chattel - Household goods, including personal property such as lamps, desks, and chairs.

Common Area Maintenance (CAM) - This is the amount of additional rent charged to the tenant, in addition to the base rent, to maintain the common areas of the property shared by the tenants and from which all tenants benefit. Examples include snow removal, outdoor lighting, parking lot sweeping, escalators, sidewalks, skyways, parking areas, insurance, property taxes, etc. Most often, this does not include any capital improvements that are made to the property.

Commissions Split - An agreed upon division of commissions earned between a sales agent and sponsoring broker, or between the selling broker and listing broker.

Contiguous - Touching at some point or along a boundary.

Contingency - A requirement in a contract that must occur before that contract can be finalized.

Contract - A legal agreement between entities that requires each to conduct (or refrain from conducting) certain activities. This document provides each party with a right that is enforceable under our judicial system.

Covenants

Wording found in deeds that limits/restricts the use to which a property may be put (e.g., no bars).

D

Deed - A signed, written instrument that conveys title to real property.

Deed Restriction - An imposed restriction in a deed that limits the use of the property. For example, a restriction could prohibit the sale of alcoholic beverages.

Default - Failure to fulfill a promise, discharge an obligation, or perform certain acts.

Delivery - Transfer something from one entity to another.

E

Ejectment - Action to regain possession of real property. This is a last-ditch effort that is used when there is no relationship between landlord and tenant.

Eminent Domain - The government's right to condemn and acquire property for public use. The government must provide the owner fair compensation.

Endorsement - Signing one's name on the back of a check.

Escrow - A written agreement among parties, requiring that certain property/funds be placed with a third party. The object in escrow is released to a designated entity upon completion of some specific occurrence.

Estoppel Certificate - A legal instrument executed by the one taking out the mortgage (i.e., mortgagor). The owner of a property may require an individual leasing a property to sign an estoppel certificate, which verifies the major points (e.g., base rent, lease commencement and expiration) existing lease between the landlord and tenant.

Eviction (Actual) - Physical removal of a tenant either by law or force.

Eviction (Constructive) - The landlord or his agents disturb the tenant, rendering the leased space unfit for the tenant's previous use.

Eviction (Proceeding) - A legal proceeding by the landlord to remove a tenant.

Exclusive Agency - An agreement in which one broker has exclusive rights to represent the owner or tenant. If another broker is used, both the original and actual broker are entitled to leasing commissions.

F

Full-Service Lease - See Gross Lease

Fiduciary - A person who represents another on financial/property matters.

Fixtures - Personal property so attached the land or building (e.g., improvements) it is considered part of the real property.

G

Grace Period - Additional time allowed to complete an action (e.g., make a payment) before a default or violation occurs.

Gross Income - The total current income receivable from a property investment before allowing for any deductions.

Gross Lease - A lease of property whereby the landlord (i.e., lessor) pays for all property charges usually included in ownership. These charges can include utilities, taxes, and maintenance, among others.

Guarantee - An agreement whereby a third party is liable to pay the tenant's debts, or carry out their duties, if the tenant fails to do so.

Guarantor - A person who gives a guarantee.

H

Hard Money Loan - An asset-based loan in which a borrower receives funds that are secured by the value of a piece of real estate and often at a higher interest rate than a traditional commercial property loan. They are used for acquisitions, turnaround situations, foreclosures and bankruptcies.

Holdover Tenant - A tenant who remains in possession of leased property after the lease term expiration.

I

Incompetent - An individual who is unable to handle his own affairs by reason of some medical condition (e.g., insanity, Alzheimer's).

Instrument - A written legal document created to secure the rights of the parties participating in the agreement.

Irrevocable - Incapable of being altered, changed, or recalled.

J

Joint Tenancy - Ownership of real property by two or more individuals, each of whom has an undivided interest with the right of survivorship.

Judgement - A formal decision issued by a court relating to the specific claims and rights of the parties to an act or suit.

L

Landlord - One who rents property to a tenant.

Lease - A contract whereby the landlord grants the tenant the right to occupy defined space for a set period at a specific price (i.e., rent).

Leasehold - The estate or interest a tenant has as stated in the tenant's lease.

Lessee - An individual (i.e., tenant) to whom property is rented under a lease.

Lessor - An individual (i.e. landlord) who rents property to a tenant via a lease.

Letter of Intent - An Informal, usually non-binding, agreement among parties indicating their serious desire to move forward with negotiations.

Listing - An employment contract between principal and agent that authorizes the agent (such as a broker) to perform services for the principal and his property.

Loss Factor - What percentage of the gross area of a space is lost due to walls, elevator, etc. Rule of thumb in Manhattan is approximately 15%.

M

Mandatory - A requirement that must be conformed to as specified in any written document.

Market Price - The actual selling or leasing price of a property.

Market Value - The expected price that a property should bring if exposed for lease in the open market for a reasonable period of time and with market savvy landlords and tenants.

Meeting of the Minds - When all individuals to a contract agree to the substance and terms of that contract.

Minor - A person under a legal age, usually under 18 years old.

Multiple Listing - An arrangement among Real Estate Board of Exchange Members, whereby each broker presents the broker's listings to the attention of the other members so that if a lease results, the commission is divided between the broker bringing the listing and the broker making the lease.

N

Net Lease - Also called triple net lease. The lessee pays not only a fixed rental charge but also expenses on the rented property, including maintenance.

Non-Disturbance Agreement - The tenant signs this to prevent himself from being evicted if the property owner does not pay its mortgage to the bank.

Notary Public - A public officer who is authorized to witness and verify certain documents (e.g., contracts, deeds, mortgages). Also, an affidavit may be sworn before this public officer.

O

Obligee - The person who will receive the outcome of an obligation.

Obligor - An individual who has engaged to perform an obligation to another person (i.e., obligee).

Open Listing - A listing given to any broker without liability to compensate any broker except the one who first secures a buyer who is ready, willing, and able to meet the terms of the listing, or secures the acceptance by the landlord of a satisfactory offer; the lease of the property automatically terminates the listing.

Option - A right given to purchase or lease a property upon specified terms within a specified time. If the right is not exercised, the option holder is not subject to liability for damages. If the holder of the option exercises it, the grantor of option must perform the option's requirements.

P

Percentage Lease - A lease of property in which the rent is based upon the percentage of the sales volume made on the specific premises. There is usually a clause for a minimum rent as well.

Personal Property - Any property which is not real property. Examples include furniture, clothing, and artwork.

Power of Attorney - A written instrument duly signed and executed by an individual which authorizes an agent to act on his behalf to the extent indicated in the document.

Principal - The employer (e.g., landlord) of an agent or broker. This is the agent's or broker's client.

Q

Quiet Enjoyment - The right of a landlord or tenant to use the property without disturbances.

R

Real Estate Board - An organization whose members consist primarily of real estate professionals such as brokers.

Real Estate Syndicate - When partners (either with or without unlimited liability) form a partnership to participate in a real estate venture.

Real Property - Land and any capital improvements (e.g., buildings) erected on the property.

Realtor - A coined word which may only be used by an active member of a local real estate board, affiliated with the National Association of Real Estate Boards.

Rent - Compensation from tenant to landlord for the use of real estate.

Restriction - A restriction, often specified in the deed, on the use of property.

Revocation - An act of rescinding power previously authorized.

Rule of Thumb - A common or ubiquitous benchmark. For example, it is often assumed that each worker in an office will need approximately 250 square feet of space.

S

Situs - The location of a property.

Specific Performance - When a court requires a defendant to carry out the terms of an agreement or contract.

Square Feet - The usual method by which rental space is defined. It is the area of that space, calculated by taking length times width. For example, a room 30 feet by 60 feet has an area of 1,800 square feet.

Statute - A law established by an act of legislature.

Statute of Frauds - State law (founded on ancient English law) which requires that contracts must be reduced to written form if it is to be enforced by law.

Statute of Limitations - A law barring all right of redress after a certain period of time from the moment when a cause of action first arises.

Subagent - An agent of an individual already acting as an agent of a principal.

Subletting - The leasing of space from one tenant to another tenant.

Subscribing Witness - The witness to the execution of an instrument who has written his name as proof of seeing such execution.

Surrender - The cancellation of a lease by mutual consent of the tenant and the landlord.

T

Tenancy at Will - A license to occupy or use lands and buildings at the will of the landlord.

Tenancy by the Entirety - An estate which exists only between husband and wife. Each has equal right of enjoyment and possession during their joint lives, and each has the right of survivorship.

Tenant Improvements - Work done on the interior of a space, can be paid for by landlord, tenant, or some combination of both, depending on the terms of the lease.

Tenancy in Common - Ownership of property by two or more individuals, each of whom has an undivided interest, without the right of survivorship.

Tenants at Sufferance - An individual who comes to possess land via lawful title and keeps it in perpetuity without any title.

Tie-in Arrangement - A contract where one transaction depends upon another transaction.

Tort - A wrongful act or violation of a legal right for which a civil action will lie.

Triple Net Lease - A lease requiring tenants to pay all utilities, insurance, taxes, and maintenance costs.

U

Urban Property - Property in a city or a high-density area.

V

Valid - A binding situation that is authorized and enforceable by law.

Valuation - Estimated price, value, or worth. Also, the act of identifying a property's worth via an appraisal.

Variance - Government authorization to use or develop a property in a manner which is not permitted by the applicable zoning regulations.

Violation - Act, condition, or deed that violates the permissible use of property.

Void - Something that is unenforceable.

Voidable - A situation which is capable of being unenforceable but is not so unless direct action is taken.

W

Waiver - The intentional relinquishment or abandonment of a specific claim, privilege, or right.

Work Letter - An amount of money that a landlord agrees to spend on the construction of the interior of a space per the lease, usually negotiated.

Z

Zone - An area, delineated by a governmental authority, which is authorized for and limited to specific uses.

Zoning Ordinance - A law by a local governmental authority (e.g., city or county) that sets the parameters for which the property may be used

Gostou desse conteúdo? Talvez você queira se aprofundar ainda mais, participando de uma mentoria online e gratuita, onde eu ensino **os 3 elementos essenciais para falar inglês com confiança e segurança:**

Participe: www.nacaofluente.com/mentoria



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