

UNIVERSITY OF LATVIA
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TRANSLATION AND INTERPRETING

**TECHNICAL WRITER'S AND TECHNICAL
TRANSLATOR'S WORK IN THE BANK X**

**TEHNISKĀS DOKUMENTĀCIJAS IZSTRĀDES
SPECIĀLISTA UN TULKOTĀJA DARBS BANKĀ „X”**

MASTER THESIS

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ANOTĀCIJA

Šī darba tēma ir „Tehniskās dokumentācijas izstrādes speciālista un tulkotāja darbs bankā „X”. Šī darba mērķis ir sniegt teorētisku un praktisku ieskatu tehniskās dokumentācijas izstrādes speciālista un tehniskās dokumentācijas tulkotāja darbā, pievēršot īpašu uzmanību terminoloģijas problēmai. Balstoties uz autores pieredzes, tiek novērtēta tehniskās dokumentācijas izstrādes speciālista un tulkotāja darbplūsma, atklāti trūkumi un piedāvāti iespējami risinājumi, kā arī īpaša uzmanība veltīta finanšu darījumu tirgus nozares terminiem. Tika veikts pētījums, kā finanšu darījumu tirgus nozares terminus lieto finanšu iestādes un šīs nozares speciālisti. Rezultātā atklājas, ka gan šīs nozares speciālisti, gan finanšu institūcijas reti izmanto šos terminus tikai latviešu valodā, bet tiecās izmantot terminus angļu valodā vai anglicismus kopā ar latvisko ekvivalentu vai pat bez tā.

Atslēgvārdi: tehniskā tulkošana, tehniskās dokumentācijas izstrāde, terminoloģija, finanšu instrumentu tirgus termini, anglicismi.

ABSTRACT

The topic of the paper is ‘Technical Writer’s and Technical Translator’s Work in the Bank X’. The purpose of the paper is to provide theoretical and practical overview of the technical writer’s and technical translator’s work, paying special attention to terminology management. Based on the author’s own experience, the workflow of the technical writer and technical translator in the bank X is evaluated, problems and possible solutions are revealed, as well as special attention is brought to the use of financial instrument market terms. The research on the use of financial instrument market terms by financial institutions and professionals in this field was conducted. The results show that professionals and financial institutions rarely use these terms in Latvian only, but rather tend to use English terms or Anglicisms either along with or even without Latvian equivalents.

Key words: technical translation, technical writing, terminology, financial instrument market terms, Anglicisms.

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LIST OF ABBREVIATIONS AND ACRONYMS

CAT – computer-assisted or computer-aided translation

IT – information technology

SME – subject matter expert

TM – translation memory

INTRODUCTION

Nowadays, fast development of products and services makes the work of a technical writer and a technical translator more and more crucial for successful business. Technical writers write instructions, manuals, and other documents explaining how to use the product. Technical writers convert complex information into easy. Technical translators on the other hand translate such documents and their aim is to create a document in a target language that will be as easy to read and understand as the source text.

Terminology, especially lack of it in the source or target language, can cause a major problem both to the technical translator and technical writer.

Though both professions are worldwide recognized, in Latvia, there is still no such profession as a technical writer in a profession classificatory and such profession is not popular and demanded. Most companies trust this important work to be performed by non-professionals, thus later causing problems for technical translators because of the poor quality of the source text.

The **purpose** of the paper is to provide theoretical and practical overview of the technical writer's and technical translator's work, paying particular attention to terminological problems. Based on her own experience, the author evaluates technical writer's and technical translator's workflow in the bank X, gives an insight into problems and possible solutions, as well as pays special attention to the terminological problem in technical writing and translation.

Taking into account that the terminological issue is too broad to be deeply researched in this paper, the author will draw attention to the use of financial instrument market terms only.

In order to achieve the purpose of the paper, the following **tasks** have been put forward:

- To provide a theoretical overview of a technical writer's and technical translator's profession, their workflow, as well as to look into terminological issues in technical writing and translation.
- To provide an overview of the technical writer's and technical translator's workflow in the bank X based on author's own experience, to identify possible problems and solutions, and to research the use of financial instrument market terms by financial institutions and professionals.

The **research methods** are as follows:

- Descriptive - gathering and analysis of theoretical and practical information on technical writer's and technical translator's work, as well as on terminology, borrowings in terminology and terminological problems.
- Qualitative – examples of the use of financial instrument market terms by financial institutions in Latvia and survey on the use of financial instrument market terms by professionals.

In the first chapter, the author gives an insight into the professions of a technical writer and technical translator, their workflows, as well as provides information on terminology, borrowings in terminology and terminological problems in technical writing and technical translation.

In the second chapter, the author shares her experience in the work of a technical writer and technical translator in the bank X, analyses possible problems and solutions. The author also provides examples of the use of financial instrument market terms by financial institutions and makes a survey on the use of financial instrument market terms by professionals.

At the end of the paper, conclusions on the work of a technical writer and technical translator, as well as on the use of financial instrument market terms are made.

1 THEORETICAL ASPECTS OF TECHNICAL WRITER'S AND TECHNICAL TRANSLATOR'S WORK

With a rapid development of technologies, the work of a technical writer and technical translator becomes more and more important. However this work quite often is trusted to non-professionals, especially the work of a technical writer. In Latvia the situation is even worse. If the work of a technical translator is somehow acknowledged, the work of a technical writer is mostly unrecognized. In the following subchapters the author will introduce with the professions of a technical writer and technical translator, their workflow, tools used in their work, as well as will pay special attention to terminology as one of the crucial problems in their work.

1.1 Technical writer and technical translator as professions

Technical writing began to be seen as a discipline in around 1914 (Online 1), whereas technical translation has been recognized, studied, and developed as a field since the 1960s (Online 2).

Companies today lack human resources. This is very true regarding technical writers as well. Manuals and user guides are quite often written by specialists in the field of the product, but not specialists in technical writing. But this is not the best approach to writing technical documentation. By hiring a technical writer, a company can benefit from the following aspects:

- Saving time of a product specialist. First of all, a technical writer can create a document faster than the product specialist. Second, taking into account that a specialist of the product usually cannot get into user's shoes, a document created by a technical writer is more precise and more adapted to users' needs, thus less questions will be later posed to a specialist.
- Avoid misuse of the product. This is very important for the products, which if used inappropriately, might be dangerous for users' health. If a user was not warned and used the product inappropriately, the company can even face legal problems.
- Promoting sales. Very often a well written manual, which has all information in one place, can help sell a product. If a buyer can find answers to the relevant questions, it might be easier for a salesperson to sell such product.

- Supporting company's image. Poorly written technical documentation can kill even the best product, but good documentation will be appreciated by users, and will lead to a successful cooperation in future.

Therefore it comes obvious that hiring a professional technical writer will save money for a company, both while creating documents and as a consequence after that (Online 2, Online 3, Online 4).

‘Though technical translation is only one subset of the different types of professional translation, it is the largest subset as far as output is concerned. Currently, more than 90% of all professionally translated work is done by technical translators, highlighting the importance and significance of the field.’ (Online 2).

Texts for technical writing and technical translation are not always technical, these can be also non-technical materials. The subject may be anything that needs to be explained to a particular audience.

Jude Byrne points out that “‘technical” means precisely that, something to do with technology and technological texts’. And specialized terminology itself doesn’t make something technical, therefore it is important to distinguish between specialized and technical translation. Byrne says, that ‘technical translation deals with technological texts. Or more specifically, technical translation deals with texts on subjects based on applied knowledge from the natural science’ (Byrne, 2006:3).

Technical writers write instructions, manuals, and other documents by converting complex information into the one that is easy to read, comprehend and perform the described actions.

Technical translators translate documents produced by technical writers or which should have been produced by technical writers, but instead written by engineers, scientists, and other professionals and not handed to a professional technical writer for editing, proofreading, and formatting. Therefore very often technical translators not only transfer information from one language to another, but they deal with procedural issues and reconstructing the information of the source text in the target text to reach the same goal as set for technical writers to make the final document user-friendly. Thus technical translators may partly take on the role of the technical writers. Byrne indicates that the aim of technical translation is more than simply transmit information, but rather to ensure that all of the relevant information ‘is conveyed in such a way that the readers can use the information easily, properly and effectively. Indeed, this aim is precisely the same as that of technical writing, which [...] forms the basis technical translation in that it supplies the raw material for translation activities’ (Byrne, 2006:10).

Byrne also proposes the following categories of technical publications:

- ‘Procedural documents such as assembly instructions, instructions for operation etc.
- Descriptive and explanatory documents such as descriptions of products and services; explanations of processes, concepts etc.; progress reports.
- Persuasive or evaluative documents such as research proposals or engineering projects, product or service evaluations as well as reports recommending actions or policies.
- Investigative documents such as reports which are intended to present new knowledge etc.’ (Byrne, 2006:50).

Both technical writers and technical translators deal with texts related to technological subject areas or which deal with the practical application of scientific and technological information. They need a high level of subject knowledge, terminology and writing conventions. But one cannot say they are subject matter experts (SME), usually they are not. However, technical writers must possess knowledge to interview SMEs, ability to gather information and produce well-written documentation.

Technical translators must understand the subject to be able to find the right meaning in the target language and the ability to translate and create the target document in a perfect target language. Especially since now the focus is made on the target language and the target audience, rather than on the importance of the source language. ‘This is perhaps because only 5-10% of items in a technical document are terminology, while the other 90-95% of the text is language, most likely in a natural style of the source language.’ (Online 2). Thus both technical writers and technical translators are hired not for expertise in a particular subject, but for expertise in technical writing and technical translation.

Still both technical writers and technical translators tend to specialize since every industry has its own terminology, unique processes and requirements.

Michael Hann reminds us of the school time, when at some point we had to choose to specialize either in Language or Science subjects, keeping in mind our future profession. But technical translator is the profession, which requires understanding in both areas (Hann, 1992:7). This is true for technical writers as well.

Daniel Gouadec discusses the same issue and asks ‘Technical experts or linguist?’ He finds it rather annoying that translators, who are seen primarily as linguists, are not readily considered to be technical experts and suggests being careful to make distinction between the ‘translator-with-technical-expertise’ and the ‘linguist who does translations’ on the one hand and between the ‘technical expert-with-expertise-as-translator’ and the ‘engineer who has

done languages' on the other. He assumes that only 'translator-with-technical-expertise' and 'technical expert-with-expertise-as-translator' can be considered as professional translators, but should not be viewed as rivals in the profession (Gouadec, 2007:237).

Technical writers are usually full time employed and they work in an office where they can closely cooperate with SMEs to better understand the product or procedures they need to describe in documentation. Sometimes technical writers have to take part in usability testing thus identifying what is more difficult for the user and need to be better described and what is easier for a user's comprehension therefore can be only mentioned in a document without detailed description.

Technical translators on the contrary are mostly freelancers; they work at home and cooperate mainly with the project manager or straight with the requestor, if a project manager is not involved in the process.

Both technical writers and technical translators are required to create documents that are comprehensible, clear, accurate, complete, meaningful, concise etc.

Technical writers as well as technical translators must:

- Know two languages. For the technical writer it means that he must understand the language and jargon of SMEs in order to explain the product or procedure. But he also needs to understand the end-user way of thinking in order to transfer the message correctly. For the technical translator it means that he must know the source language to understand the meaning of the text. But he must also know the target language to be able to transfer the meaning of the source text correctly for the end-user.
- Understand the audience. This apparently follows the previous statement. If you fail to understand the audience, you will not succeed in creating the document that would fulfil their needs.
- Be accurate and precise since mistakes in either original text produced by a technical writer or translated text produced by a technical translator can be very costly and often very dangerous or even lethal.

'Translating technical documents isn't like translating literature. There are no cultural cues to preserve, no great literary techniques to convert. What needs to be preserved is the technical content of the document.' (Online 5).

1.2 Technical writer's and technical translator's workflow

Since industries become more and more complex, there is a greater need for clear and concise information communication. Joshua Aidoo points out the importance of communicating technical information accurately, saying that 'the more policies, agreements, procedures and legal obligations that have to be met, the greater the need for passing on their contents in a form that can be readily understood and easily referred to by Managers and Operators alike' (Aidoo, 2009:21).

Technical writer's workflow is presented in Figure 1.2.1.

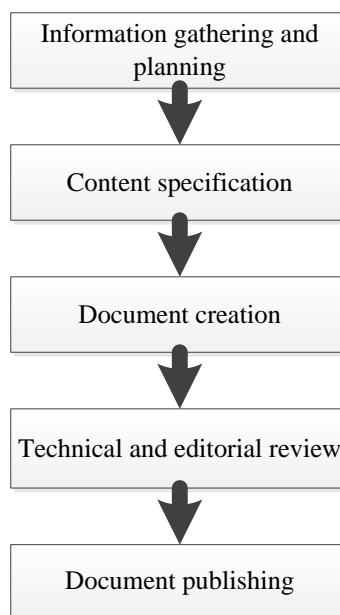


Figure 1.2.1 Technical writer's workflow

Usually technical writer's workflow consists of the following phases.

- The first phase is information gathering and planning. When a technical writer is assigned a project, a thorough research of the subject material should be performed. Information should be gathered and analysed.

According to Diane Martinez, Tanya Peterson, Carrie Wells, Carrie Hannigan, Carolyn Stevenson, a technical writer must understand the purpose of the document in order to deliver the information effectively. Depending on the purpose, a technical writer will later choose the correct format. (Martinez, Peterson, Wells, Hannigan, Stevenson, 2008:8)

The audience should be defined in this phase as well. Martinez offers the following segmentation of the audience:

- The Technical Audience. When addressing this audience, who is familiar with the subject matter, there is no need of lengthy definitions or

descriptions of processes or procedures that are commonplace in the industry.

- The Non-technical Audience. Addressing the audience who is not familiar with the subject, a technical writer should ‘define and explain issues and concepts that are not common knowledge’ (Martinez et al., 2008:10).

Darlene Smith-Worthington, Sue Jefferson add that when thinking of the audience it is important to understand not only its knowledge level, but also their interests, role, cultural background and personality (Smith-Worthington, Jefferson, 2010:29).

Special attention must be paid if you address a mix audience. In this case a technical writer can either split the information and address each part of information to each audience or he can define a primary and secondary audience and as Smith-Worthington and Jefferson note ‘organize [...] tasks according to some kind of priority’ (Smith-Worthington, Jefferson, 2010:30).

- The second phase is content specification. When the information is gathered unclear details must be specified in order to get a clear view of a process or a product.
- The third phase is creation of a document. After carrying out an extensive research, the technical writer creates a document, taking into account the target audience, terms, and the style.
- The fourth stage is technical and editorial review. Upon the creation of a document, the technical writer can submit it for editing, either to a SME to check for mistakes and discrepancies in the content of a document or to a person who specializes in technical editing to check spelling and grammar errors, as well as readability.
- The fifth phase is publishing. When the document is approved it can be finally published in a user’s manual, online help file or other venue.

Byrne indicates that the actual work of a translator is unclear and not fully understood. ‘We may speculate as to what is actually involved in translating text and how it is done by a translator but in terms of what a translator actually does and when, we are still guessing to a large extent’ (Byrne, 2006:16).

Brian Mossop also states that ‘no systematic observations, or even self-descriptions, of how professional translators proceed when they translate’ (Mossop, 1998:40).

Klaus Schubert mentions the following tasks in a technical translator's workflow: receiving the source document, receiving the job specifications, researching information, planning the workpiece, translating, formatting, revising, and finalizing (Schubert, 2010:353).

Technical translation workflow does not differ from other types of translation workflow. Therefore the author of the present paper will provide the overall translation workflow. Translation workflow as well as technical writing workflow differs from company to company, but still some common phases can be defined.

Translation workflow is presented in Figure 1.2.2

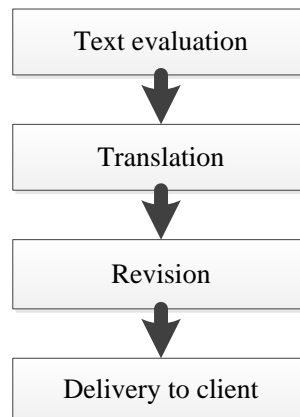


Figure 1.2.2 Translation workflow

Usually translation workflow consists of the following phases.

- The first phase is receipt of the translation request and text evaluation. Upon receipt of translation request, the translator or the translation agency evaluates the text, taking into account the target audience, the subject matter, time and costs. Gouadec notes that at this stage the translator also checks, whether the material has not already been translated and looks up the related translations (Gouadec, 2007:61). This phase has some common features with the first phase of technical writer's workflow and both phases include target audience evaluation.
- The second phase is text translation. This may include also preliminary information gathering and glossary development. This phase is similar to Document creation phase of technical writer's workflow, though it might be quite broader.
- The third phase is translation revision. After the translation is finished, it is usually edited and proofread for grammar and syntax mistakes, omissions and appropriateness of style. This phase is almost the same as the technical and editorial review phase of technical writer's workflow.

- The fourth phase is delivery of a translated text to a client. When the revision is finished, the final translation is sent to the client. This phase is similar to the Publishing phase of technical writer's workflow.

Though technical writer's work seems to be very different from technical translators work, both their workflows consist of very similar phases.

‘A large majority of documents today are designed for specialist communication (including business and commercial texts). They are thus written in specialist language, 30-80% of which (depending on the particular domain and type of text in question) is composed of terminology. In other words, terminology (which, as we have seen, may also include non-linguistic items such as formulae, codes, symbols and graphics) is the main vehicle by which facts, opinions and other "higher" units of knowledge are represented and conveyed.’ (Online 6).

‘Sound terminology work reduces ambiguity and increases clarity - in other words, the quality of specialist communication depends to a large extent on the quality of the terminology employed, and terminology can thus be a safety factor, a quality factor and a productivity factor in its own right.’ (Online 7).

1.3 Electronic tools used in technical writing and translation

Nowadays one of the translator's and technical writer's professional competences is knowledge in the use of technology, which means skills in managing electronic resources and tools.

Becoming a technical writer often means becoming proficient with several of these applications:

- Word processing applications. They are used to produce printed manuals or digital documents in print format. Although many technical writing duties require special software applications, there are also many documents that can be written with word processing applications such as Microsoft Word, Corel Word Perfect, or OpenOffice Writer. A fully featured word processing program includes the ability to create text styles, to assign fonts to headers and text, as well as the ability to lay out graphic images within the text.
- Help authoring software. It is used to create online help systems. Such tools include Adobe RoboHelp, Madcap Flare, Help and Manual, Doc-2-Help, Help Logix, Author-it, and Wink. These applications automate the process of creating help file topics and the hyperlinks to jump between them, as well as organizing

the topics into books and creating search keywords for users to find information quickly. Many help authoring tools also include graphic editing capabilities such as screen capturing, graphic resizing, and embedding hyperlinks into graphic images.

- Desktop publishing/page layout software. Although word processing applications can handle some layout functions, more robust programs such as Adobe InDesign (successor to its earlier PageMaker program), Adobe FrameMaker, and Microsoft Publisher make it easier to handle creating manuals, brochures, pamphlets, newsletters, and quick reference guides.
- Graphics editing software. Adobe Photoshop is the best-known graphics tool, although other tools include Illustrator, Paint Shop Pro, and Gimp. Graphics editing programs enable technical writers to create and capture graphic images. Related to graphics editing programs are computer-aided drafting software applications such as AutoCAD, which are usually used by technical illustrators for architectural and mechanical drawings.
- Screen capture utilities. Programs such as SnagIt are graphics applications dedicated to creating screen captures, resizing them, and adding captions and callouts. They are often easier to use than full-fledged graphics editing programs, particularly when technical writers are only called upon to make and use screenshots.
- Video capture utilities. Although most technical writing is in the form of static documents featuring text and still images, video tutorials are becoming more commonplace, thanks to the number of instructional videos available on the Internet. Video capture utilities are, for example, Adobe Captivate and Camtasia Studio.
- Other technical writing software applications that may be useful include presentation software such as Microsoft PowerPoint and flowcharting/screen creating programs such as Microsoft Visio.
- Wiki Systems are also used to produce technical documents, mainly for consumption within the organization, but sometimes also for external users. MediaWiki and Atlassian Confluence are two commonly used platforms.

(Online 2, Online 8).

It is important to mention, that a technical translator can be asked to use these tools as well to create the translated document, since a company might want to get not only the

translated text, but the final document, which should not be modified later anyhow by anyone else.

In the words of *Pablo Muñoz Sánchez* ‘translators have switched from pencil and paper to more effective and sophisticated electronic tools’ (Sánchez, 2006).

In addition to the above mentioned tools which are meant for technical writers and might be used by technical translators, there are a number of electronic tools that are specifically meant for the work of translators (as well as of technical translators):

- Computer-assisted translation (or –aided, or CAT) tools. Nowadays CAT tools are used in a complex translation process, which involves different participants, and especially when translation should be performed by a group of translators, as the terminology consistency must be observed. The translation is stored in one database available for all participants in real time. ‘The computer becomes a workstation where the translator has access to a variety of texts, tools and programs: for example, monolingual and bilingual dictionaries, parallel texts, translated texts in a variety of source and target languages, and terminology databases. Each translator can create a personal work environment and transform it according to the needs of the specific task’ (Craciunescu, Gerding-Salas, Stringer-O’Keeffe, 2004).

Translation memories (TM) or translation databases are entries of a source text, which is divided into segments (sentences, paragraphs, phrases, and blocks) and is associated with the corresponding translation in one or several target languages. Therefore a segment for translation is compared to the equivalent source text in the database. As a result a translator has a list of matches or similarities between the segment for translation and the text in the TM. Usually matches are expressed in percentage, starting with 100% for an exact match. Thus the translation can be performed faster, as only part of the text should be translated. Nevertheless Ilya Ulitkin notes that ‘translation memory is a powerful technology, which can help reduce the cost of localization. However, the use of TM needs to be weighted and all factors taken in account, since the application of the TM software is justified and effective in translating texts with a high degree of repetitions’ (Ulitkin, 2011). The most popular CAT tools are SDL Trados, Déjà vu, Wordfast, StarTransit, etc.

- Electronic dictionaries and encyclopaedias. ‘Electronic dictionaries can be monolingual, bilingual, and multilingual. Besides, they contain information on word forms, pronunciation (quite often voiced by professional speakers), and word collocations. They may also include dictionaries in particular fields of

science (applied mathematics, physics, biology, medicine, religion, engineering, etc.), idioms, slang, etc. All electronic dictionaries can be conventionally divided into online and offline dictionaries. Online dictionaries require access to the Internet, while offline dictionaries can be installed on a computer and used offline.’ (Ulitkin, 2011). Online dictionaries and encyclopaedias have different advantages over their printed counterparts. They can be accessed everywhere, they are fast and convenient to lookup, they are updated more frequently. One of the most popular dictionaries and encyclopaedias in Latvia are Wikipedia (<http://www.wikipedia.org>), WordReference (<http://www.wordreference.com/>), Thesaurus (<http://thesaurus.com/>), AkadTerm (<http://termini.lza.lv/term.php>), EuroTermBank (<http://www.eurotermbank.com/>), Letonika.lv (<http://www.letonika.lv/>), *Terminoloģijas portāls* (<http://www.termnet.lv/>), Multitran (<http://www.multitran.ru>), Abbyy Lingvo, and Tilde.

- Machine translation (MT). MT is a translation fully made by a machine without human interventions. Of course, the aim of MT is to replace translators and not to help them. Unfortunately for the producers of MT and luckily for the translators, this is not a near future. Even though the quality of MT texts is improving, it is still far beyond the desired. However translators may use MT as a start point, especially for translating texts into widely spread languages, but serious improvements need to be done in such texts. Such raw translations might be also used by users to get the main idea of the text, especially if time is an issue.

1.4 Terminology in technical writing and translation

1.4.1 Terminology definition

Terms form the basis for the content of the translated text and help express the idea. Every field has its own set of terms.

The relationship between translation and terminology is very close. *M.Teresa Cabré* says that ‘from the point of view of the translation, terminology is considered a tool to solve particular problems, while in terminology translated documents may serve as a source for extracting terms when there are no original texts on the subject in the target language’ (Cabré, 2010:356).

Juan C. Sager offers the following definition of terminology: ‘Terminology is the study of and the field of activity concerned with the collection, description, processing and

presentation of term, i.e. lexical items belonging to specialised areas of usage of one or more languages' (Sager, 1990:2).

Besides, Sager offers to distinguish three meanings of the word 'terminology':

- The first meaning is 'the set of practices and methods used for the collection, description and presentation of terms' (Sager, 1990:3).
- The second meaning is 'the set of premises, arguments and conclusions required for explaining the relationships between concepts and terms' (Sager, 1990:3).
- The third meaning is 'a vocabulary of a special subject field' (Sager, 1990:3).

A.V. Superanskaya, N.V. Podolskaya and N.V. Vasilyeva offer even more meanings of the word 'terminology':

- Set or some undefined number of general scientific terms;
- Set of terms (concepts and names) in a particular field of knowledge (construction terminology, medical terminology, etc.);
- Study about creation, composition and functioning of scientific terms;
- Study about creation, composition and functioning of terms from a specific field of knowledge, which are used in a particular language, and their equivalents in other languages;
- Common terminology doctrine (Superanskaya, Podolskaya, Vasilyeva, 2012:14).

Therefore the terminology can be described as:

- A set of terms, meanings and names;
- Study about creation of terms, meanings and names.

According to *Valentīna Skujiņa* term is a word or terminological phrase that expresses (names and marks) a definite science concept in a term system of an according branch of science (Skujiņa, 1993:9).

Cabré describes terminological units which are the object of study of terminology from three different perspectives. 'Linguistically, terms are lexical units of language that activate a specialized value when used in certain pragmatic and discursive contexts. The special value results in a precise meaning recognized and stabilized within expert communities in each field' (Cabré, 2010:357). As an example the author suggests using the word *window* mentioned by *Skujiņa*, which becomes a term when deliberately used for naming a specific construction field object. This term has precise definition in a construction terminology system and includes features that distinguish it from other types of objects (Skujiņa, 1993:8).

Cabré continues that 'from the cognitive point of view, terms constitute conceptual units representing nodes of knowledge which are necessary and relevant in the content structure of a field of speciality and which are projected linguistically through lexical units.

All the conceptual nodes together constitute the conceptual structure of a field. For specialists, the concept is the starting point for terminology work, while for translators the concept is the intermediate point between the original term and its equivalent. The first function of terms, therefore, is the representation of specialized knowledge' (Cabr , 2010:357). *Skujiņa* adds that the main functions of the term are to name and define the concept of a specific field as precise as possible and to indicate its place in a common system of concepts (Skujiņa, 1993:8).

Thirdly, *Cabr * states that 'from the communicative perspective, terms are discourse units that identify individuals as members of a professional group and allow them not only to communicate and interact, but also to transfer their knowledge which a didactic purpose to train new experts, or simply spread special knowledge as information to the general public willing to learn about a subject. The terminological density of texts varies according to their level of specialization: while the more specialized the text, the more terminology it will have. Thus, the second function of terms is the transfer of specialized knowledge' (Cabr , 2010:357-358).

Therefore we can conclude that by naming and at the same defining the concept, the term represents and transmits specific knowledge.

For technical writers and translators, terms help write and translate texts. By learning terms of the specific field, technical writers and translators acquire knowledge and can become experts in the field.

According to *Skujiņa*, terms have to be systematic, precise in the meaning, short, unambiguous, mononymous, free of context, emotionally neutral etc. (Skujiņa, 1993:9). Unfortunately, terms tend to be far from this reality.

M ris Baltiņš mentions that the need to create a new term is determined by several main factors:

- Changes in people's life, which inevitably will lead to a need of naming a new realia or a concept;
- Changes in people's understanding of a well-known realia or a concept, which make them relook at the previously used term and decide if it is really a corresponding one;
- Need from time to time to harmonize the terms of related fields (Baltiņš, 2007a:35).

But according to *Baltiņš*, in addition to these factors, there are some more factors that are common for Latvia:

- Change of country's international status, because it defines an acquisition of other conceptual systems in many fields with foreign terms and Latvian equivalents;
- Change of dominant contact language, when the Russian language was replaced with English. As an example *Baltiņš* mentions the terms *revidents* and *auditors*;
- Absence of English equivalents in lot of earlier published dictionaries that is closely connected to the previous factor, therefore in many cases the list of terms must be created from scratch;
- Unavailability of resources with previously created terms, as many dictionaries became a bibliographic rarity. Besides, if its contents is not digitalized, it is complicated for a regular user to find necessary terms;
- Insufficient knowledge of the field terms system. Some specialists don't even want to look in earlier edited dictionaries, as they consider those terms old. However there are terms which are still usable. Instead such specialists prefer literal term translation or even use it in English (*Baltiņš*, 2007a:36).

1.4.2 Borrowings in terminology

Nowadays development of science is acquiring an international nature. Terms have to describe innovations from different countries. International cooperation is an important prerequisite for the progress. Specialists from different countries actively collaborate, cooperate, and exchange information. International contacts in politics, economics, science, culture and other fields are today's life reality. Therefore it is not a surprise that the number of borrowings is arising enormously. Borrowed terms help communicate on the international level, but they also reflect the development of the national language.

Internationalism is a lexical layer, which has already been widely described in Latvian linguistics. A definition of internationalism has been also provided, in which its prevalence in at least three different language groups of the world's languages (one of which may be the language of internationalism origin) is mentioned as its essential feature along with the parallel writing, pronunciation and, of course, semantic closeness (*Skujiņa*, 2005).

According to *Skujiņa*, international spread of the word or its internationality is one of the criteria for the term to be borrowed into Latvian. The greater the number of languages internationalism is spread in, the greater desire is for the term to be borrowed into Latvian. Such internationalisms tend to be borrowed as synonyms to Latvian terms. While Latvian terms facilitate communication in Latvian, internationalisms enable communication on the international level (*Skujiņa*, 2005).

English today has become an international language as it is used as the main language in various fields and means of communication. English is the unifying language of the Internet and society.

Juris Baldunčiks explains that the ultimate expression of the Latvian and English language contact is the English lexicon borrowings into Latvian. Borrowings from English or Anglicisms are a relatively new layer of borrowings (Baldunčiks, 1989:6).

Anglicism is a word borrowed from English into another language (Online 9).

As the environment becomes increasingly English, the English language skills are becoming more necessary, thereby facilitating the appearance and spread of Anglicisms.

Skujiņa mentions that Russian facilitated greatly of Anglicisms (*business, displejs, dizains, klīrenss, klīrings, listings, līzings, peidžeris*) entry into Latvian. Even the time is known when the Anglicism was mentioned in any of the Latvian dictionaries for the first time. In 50ies - *business*, 60ies - *dizains, klīrenss*, 70ies - *displejs, kompjūters*, 80ies - *listings*, 90ies - *līzings, peidžer[i]s* (Skujiņa, 2005).

The number of Anglicisms in Latvian has increased rapidly at the end of the 20th century and in the 21st century after regaining of independency with the growth of international communication and expansion of terminology (Online 10).

According to *Baldunčiks*, Anglicisms in Latvian are:

- The words of English origin, as well as English proper names that have become generic;
- The words that were borrowed into English from other languages and have acquired new meanings in it;
- The words created in the English language from other languages elements, as well as hybrid words;
- The words created in the English language artificially;
- The abbreviations made in the English language (Baldunčiks, 1989:9).

Melita Stengrevica says that borrowings into Latvian tend to act aggressively by trying to become the only meaning of the word, thus denying a possibility to use synonymous expressions (Stengrevica, 2005:7). But according to *Baldunčiks*, today language contacts are used not only by translators and interpreters, who sometimes are not qualified professionals, but also by thousands of the Latvian language users, who operate in the English environment and overtake structure and mode of expression from the English language. And even ministers and professors of the universities could not resist the influence of English (Baldunčiks, 2005:64).

Baltiņš notes that systematic creation of terms in Latvia was possible only in the fields in which popular-science and encyclopaedic kind of literature was published regularly. However this was not a common opinion of several specialists, but a vision of one person (*Baltiņš*, 2009:86).

According to *Baldunčiks*, entering of Anglicisms into Latvian is facilitated by several factors. To name a few:

- 1) The need for naming a new concept and phenomenon;
- 2) Innovations of English-speaking nations in a particular field;
- 3) Prestige;
- 4) Linguistic snobbery, fashion;
- 5) Belonging of Anglicism to an internationally accepted term;
- 6) The need to specify a concept;
- 7) Substitution of a describing expression with a single word;
- 8) Difficulty or even impossibility of formation a word which would be equivalent to Anglicism;
- 9) Insufficient knowledge of the peripheral lexis layer in the Latvian language;
- 10) Dissatisfaction with the Latvian equivalent to the English word (*Baldunčiks*, 1989:11).

1.4.3 Terminological problems in technical writing and translation

In regard to terminology, technical writers can often face the problem that they do not know which term to choose to express the concept. Should they choose a short term, but less precise, or a long terminological phrase, that is more precise? Sometimes they have to choose between a new term, which is better than the old one, but less familiar to the reader, and an old term, which is less successful, but well-known to the reader.

Translators, on the other hand, might face the following situations in regard to terminology:

- ‘Not knowing all or part of the term, its meaning, its grammatical use or pragmatic value in the source text.
- Not knowing if in the target language there is a lexicalized unit semantically and pragmatically equivalent to the term used in the original text.
- Doubting whether a given unit of the target language is the most appropriate equivalent amount the alternatives found.

- Ignoring or having doubts about the phraseology used in a particular field of speciality' (Cabré, 2010:359).

And both technical writers and translators might find themselves in the situation when:

- It is not possible to find a term, because specialists use another language to communicate on the subject.
- There is no term approved by an official body.
- The term approved by an official body differs from the one used by the specialists.
- They have to choose between a term of the local language origin or a borrowing. By choosing to use a borrowing, they are usually sure that the text will be better understood, as very often professionals tend to use internationalisms instead of terms of local language origin created by terminologists.

In this situation two parts might get into conflict; specialists on the one side and linguists or terminologists on the other. Both parts need a term, but their wishes for the term often differ.

Baltiņš says that field specialists cannot and do not want to look for terms that are previously recommended and successfully entered into use, but instead they use non-critical borrowings and literal translations, and do not want to be actively involved in a term creation process, and do not take into account arguments of terminologists and linguistics. Besides, these are specialists who point out the use of Anglicisms. Linguists, on the other hand, are often overly enamored with the same type of word-formation models and are not motivated in creation of compound words, ignore multiple meanings of the term, and use the instructive and all-knowing tone when talking to specialists, make slapdash decisions, and are not able to find needed answers on time. This creates doubts in leading experts of the field about the linguists' recommendations even when these recommendations are well-grounded and reasonable. (Baltiņš, 2007:16).

Skujiņa adds that some experts and language users tend to evaluate terms of Latvian origin negatively, as they are semantically imprecise and ambiguous. As an example she mentions the words *viesuļvētra* and *leduskalns*, which tend to substitute with the borrowings *orkāns* and *aizbergs* (Skujiņa, 1993:154).

It is hard not to agree with *Baltiņš* who notes that in order for the term to be successfully accepted, it has to be introduced in the right time. Otherwise a later introduced term, even a very good one, may be not accepted instead of an earlier term (Baltiņš, 2007a:34).

Besides, this situation will inevitably lead to an existence of the term synonymy, which in many cases makes the work of a technical writer and translator more difficult.

Kristīne Petrova adds that it is not enough just to create a term and officially add it to the list of terms, but it is important to ensure that the term is being actively used (Petrova, 2009:112). She also names different reasons for synonymy in terminology. Among them Petrova mentions implementation of semantically imprecise or even incorrect terms, which afterwards will be replaced with correct terms, but in reality both terms will be used (Petrova, 2009:111). She also says that specialists in different organizations are quite sceptical towards the terms confirmed by the Terminology Commission of the Latvian Academy of Sciences and do not feel that they are well informed both about accepted terms and terminology creation process as such (Petrova, 2009:115).

2 PRACTICAL ASPECTS OF TECHNICAL WRITER'S AND TECHNICAL TRANSLATOR'S WORK IN THE BANK X

There is no such profession as a technical writer in the classificatory of professions in Latvia. Only few banks admit they need such an employee. It seems the rest trust this important work to be performed by either non-professionals or leave this work undone. In the next subchapters the author will provide a description of a technical writer's and technical translator's work in the bank X, problems they face in their work and possible solutions, as well as will research the use of financial instrument market terms by financial institutions in Latvia and will conduct and present the results of a survey on the use of financial instrument market terms by professionals.

2.1 Description of a technical writer's and translator's work in the bank X

The author of the present paper has been working as a technical writer and technical translator in the bank X for five years. During this time the author has been writing and translating information technology (IT) related documents, mainly systems' user manuals, help files for the online banking, and internal information letters on changes in the bank's systems.

Work as a technical writer and technical translator in the bank differs from the work in a translation agency. Less people are involved in documents creation and translation process in a bank. On the one hand, one may say that this kind of work in the bank is less bureaucratic. The whole process of creating a document, i.e., writing and translating, is shorter and faster. But this leads to certain problems and thus to some disadvantages.

In the bank X, the process of technical writing starts when an IT person (the requestor) informs the technical writer on changes in the system's existing functionality or on new features that will be implemented in the bank's system. The requestor explains what has been done and how the system will be functioning in the future. At this stage it is important to find out what type of document must be prepared and to define the target audience. Depending on the system, in which amendments were implemented, the following documents should be prepared:

- If amendments were performed in the bank's internal system, then information letter must be written to employees whom these changes concern and the according changes must be made in the user manual.
- If amendments were performed in the online banking, then the according changes must be made in the help files and release notes must be written.

- If amendments were performed in the system which is meant for the clients, then according changes must be made in the user manual and release notes must be written.

In regard to the changes made in the system, the technical writer and translator at this stage might be also asked to write and translate systems' interface, messages, etc.

The second phase is called pre-testing. Once all the information is received, the technical writer checks how the system is really working when these changes are applied. The technical writer tries to identify what information might be important for the user and what can be omitted. If something is not working the way defined by the IT person, then the technical writer has to contact him and clarify the situation.

If or when everything in the system is working the desired way, the technical writer can start the third step, i.e., writing the needed document.

In the process of writing the document, the technical writer is taking into account the following aspects:

- The audience. The larger the audience is, the simpler the document should be. The smaller the audience, the more complicated context can be used in the document. For example, if addressing an information letter to one department, then specific terminology can be used because the technical writer is sure that all the employees know the terminology. The technical writer can also avoid additional explanation because the employees know the business process. In such case an information letter will mainly contain a bare listing of what has been changed.
- The structure and the context. The sentences in the letter should be short, thus making the letter easier for reading and comprehension. Only information that concerns the users should be provided. This means that the technical writer should not include information on how the system is actually working from the inside. Basically the users do not need to know 'what they do not see'. Special attention must be brought to the consistency in terms' use. The same terms should be used for the same objects and not only within one specific document, but preferably always and in all documents.

Usually the document is originally written in Latvian.

When the document is ready, the fourth phase starts. The technical writer sends the document to the requestor to verify the context.

Finally, as soon as the requestor approves the document, it is published for the user.

Sometimes the fourth phase is skipped and the document is published for the user as soon as the technical writer has prepared it. This depends on the type of the document.

Sometimes documents need to be published in three languages: Latvian, English and Russian. In this case when the document is ready and approved, it can be translated.

Being both the technical writer and technical translator gives a huge advantage when making technical translation. The first phase of the translation, i.e., text evaluation, can be skipped, and the technical translator can at once start translating the document. No problems will arise with understanding of the context or its quality.

In the bank X, the technical translation is not going through the standard translation phases. The revision phase is not performed. Therefore upon translation of the document it is at once published for the user.

In technical writing and translation, the author uses word processing applications, help authoring software, graphics editing software, screen capture utilities, presentation software and flowcharting creating programs.

2.2 Possible problems and solutions in the work of the technical writer and technical translator in the bank X

The workflow of the technical writer and technical translator in the bank X is not perfect and has some disadvantages. Therefore the technical writer and technical translator can face different problems during their work.

Usually the language of IT people is very specific and is hard for comprehension by an end-user. It is full of specific programming language terms. It is not fluent and has English words slipping in between their mother tongue. They tend to talk almost the way they write a programme. Therefore one of the major difficulties is to understand what they think they are explaining.

Usually the requestor checks only the content of the document. No one evaluates the document from the linguistic point of view. But sometimes the requestor does not verify even the content of the document.

No one checks the translated document either for context or language mistakes.

Another disadvantage is that IT people tend to implement changes in the system without informing the technical writer and translator. This causes the first problem that the user will not have the up-to date documentation. The other problem is that the translation of the system's interface is usually wrong, with mistakes or inconsistent term usage. This disadvantage might be overcome by denying the possibility to implement changes in the system without approval from the technical writer and translator.

But the major problem in the work of the technical writer and technical translator is terminology.

One aspect of the problem is the need to learn and understand the relevant terminology. Luckily this problem is only temporary and disappears as soon as one gains more experience in writing and translation of documents in the same field.

The other aspect of the problem is the lack of consistency in the use of terms. As the author has already mentioned, IT people tend to translate some terms without the help of the translator. Sometimes other people in the bank provide their own translations to IT people, who in their turn add it straight to the system without consulting the translator. This problem also can be solved simply by denying the possibility to implement changes in the system without approval from the technical writer and translator. Besides, creation of a glossary available to all IT people could solve this problem. Unfortunately, once the word is entered in the system, users get used to it quickly and any changes are not desirable anymore. Therefore creation of a glossary at the point when the system has been already built and only some changes are implemented will not solve the problem. However it will help avoid the inconsistency in the use of terms in future.

The last aspect of the terminology problem arises when there is lack of terms in the language of the original document, or when instead of the terms approved in the language, English terms or Anglicisms are used. Then the technical writer and technical translator have to decide on their own which term to use. Further in this work, the author will pay special attention to the terms used in the field of financial instrument markets.

2.3 Use of financial instrument market terms by financial institutions

Terms used in the field of financial instrument markets are mostly either authentic English or Anglicisms, though sometimes Latvian terms exist as well. For some terms there are no equivalent terms of the Latvian origin. In this subchapter, the main terms used in this field are collected, their translation into Latvian (if such exists) is provided and insight into use of the term by Latvian financial institutions is given.

‘**Swap**’ is a term very widely used by financial market players. The following translations of this term are suggested:

- Mijmaiņas darījums; “svop” darījums (by AkadTerm).
- Mijmaiņas darījums; maiņas darījums (by Euro TermBank).

Table 2.3.1 Examples of the ‘swap’ term use

<p><i>SWAP darījums</i> sniedz Jums iespēju nodrošināties pret kursu svārstību risku, uz laiku vienas valūtas vietā izmantojot citu, bet pēc tam apmainot to atpakaļ pēc iepriekš noteikta kursa.</p> <p><i>SWAP darījums (mijmaiņas darījums)</i> sastāv no divām pretējām vienas naudas summas konvertēšanas operācijām.</p> <p>(Online 11)</p>	<p><i>TRASTA KOMERCBANKA</i></p>
<p>SWAP valūtas pirkšanas / pārdošanas darījumi</p> <p><i>SWAP</i> - bankas darījums, kas sastāv no divām pretējām konvertēšanas operācijām attiecībā uz vienu summu.</p> <p>(Online 12)</p>	<p><i>Rietumu Banka</i></p>
<p><i>SWAP</i> (jeb valūtas <i>mijmaiņas darījums</i>)</p> <p>Tas ir valūtas maiņas darījums, kurā vienlaicīgi notiek divu valūtas maiņas darījumu slēgšana. <i>Swap darījums</i> sastāv no diviem apvienotiem darījumiem.</p> <p>(Online 13)</p>	<p><i>SEB banka</i></p>
<p><i>SWAP darījums</i></p> <p><i>SWAP</i> – tā ir standarta konvertēšanas darījuma un nākotnes darījuma kombinācija. Maksimālais <i>SWAP darījuma</i> termiņš – 1 gads no tā noslēgšanas dienas ar iespēju pagarināt.</p> <p>(Online 14)</p>	<p><i>Baltikums Bank</i></p>
<p>Valūtu <i>mijmaiņas (Swap) darījumi</i></p> <p><i>Swap</i> ir valūtas <i>mijmaiņas darījumi</i>. <i>Swap darījuma</i> valūtu kurss tiek aprēķināts, izmantojot darījuma valūtu procentu likmju starpību.</p> <p>Lai izvairītos no valūtas konvertēšanas un zaudējumiem no valūtu kursa svārstībām, banka piedāvā valūtas <i>mijmaiņas (Swap) darījumu</i>, kas dod iespēju uz laiku aizņemt nepieciešamo valūtu un aizdot nevajadzīgo valūtu.</p> <p>(Online 15)</p>	<p><i>Citadele banka</i></p>
<p><i>Swap (svaps)</i> - <i>Svops</i> veidojas no valūtu procentu likmēm. <i>Svaps</i> ir starpība starp šīm likmēm. Piemēram, long EUR/USD <i>svaps</i> būs pozitīvs, jo EUR % likme ir 4% un USD ir 2%.</p> <p>(Online 16)</p>	<p>http://www.forexit.lv</p>

The examples show that *TRASTA KOMERCBANKA* and *SEB banka* use the Latvian equivalent when providing their definitions of the term. Later in the text they tend to use only the English term. *Rietumu banka* uses the English term and offers its own descriptive term in Latvian, however, later in the text it tends to use only the English term. *Baltikums Bank* uses mainly the English term. *Citadele banka* uses both the English and Latvian terms within the text. Financial consultant *Forexit* uses mostly Anglicism, but spells it in two different ways

svaps and *svops*, which is confusing. Even though the term is well translated in Latvian, companies tend to use the English term at least in parallel to the Latvian one.

‘**Forward (contract)**’ is a widely used term as well. But still the translation offered is either inadequate or too long and looks like a description:

- Priekšsamaksas līgums; aizpārdevums (by AkadTerm).
- No term translation offered by Euro TermBank.

Table 2.3.2 Examples of the ‘forward’ term use

<p><i>FORWARD darījumi</i> Jums ir izdevīgi gadījumos, kad ienākošās un izejošās summas Jūsu kontā ir dažādās valūtās un naudas plūsmas apjoms noteiktā laika periodā ir prognozējams.</p> <p><i>FORWARD darījumi (nākotnes darījumi)</i> nodrošinās Jums iespēju veikt konvertāciju četras vai vairāk dienas pēc darījuma noslēgšanas, bet pēc darījuma noslēgšanas brīdī fiksēta kursa.</p> <p>Noslēdzot <i>FORWARD darījumu</i>, Jūsu kontā tiek bloķēta summa 1 - 3 % apmērā no darījuma apjoma, kas tiek izmantota kā garantija Klienta saistību izpildei.</p> <p>(Online 17)</p>	<p><i>TRASTA KOMERCBANKA</i></p>
<p>Nākotnes (forvarda) darījumi</p> <p>Slēdzot <i>nākotnes darījumu</i>, nepieciešams bankā noguldīt nodrošinājuma noguldījumu 5% apmērā no darījuma summas.</p> <p>(Online 12)</p>	<p><i>Rietumu Banka</i></p>
<p><i>Nākotnes darījums</i></p> <p><i>Nākotnes (Forward) darījums</i> – tas ir valūtas pirkšanas un/vai pārdošanas darījums, kura rezultātā visi norēķini starp banku un klientu notiek iepriekš norunātā dienā nākotnē, sākot no trešās bankas darba dienas pēc tā noslēgšanas, pēc darījuma noslēgšanas brīdī noteiktā kursa. <i>Nākotnes darījuma</i> minimālā summa – 10 000 LVL.</p> <p>(Online 14)</p>	<p><i>Baltikums Bank</i></p>
<p><i>Nākotnes valūtas maiņas (Forward) darījumi</i></p> <p><i>Forward</i> ir valūtas maiņas darījumi par valūtas pirkšanu/pārdošanu kādā noteiktā nākotnes datumā pēc darījuma brīdī noteiktā valūtu kursa. <i>Forward darījuma</i> valūtu kurss tiek aprēķināts, izmantojot darījuma valūtu procentu likmju starpību.</p> <p>(Online 18)</p>	<p><i>Citadele banka</i></p>

<p><i>Nākotnes valūtas maiņas darījums</i> ir vienošanās nopirkt vai pārdot noteiktu ārvalstu valūtas daudzumu pēc fiksēta kursa kādā noteiktā datumā nākotnē. <i>Forward darījuma</i> valutēšanas datums ir vairāk nekā divas darba dienas.</p> <p>Parasti <i>forward darījumi</i> tiek izmantoti, lai nodrošinātos pret nelabvēlīgām valūtas maiņas kursa svārstībām, kā arī lai gūtu labumu no divu valūtu procentu likmju starpības.</p> <p>(Online 19)</p>	<p><i>DNB banka</i></p>
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The examples show that companies tend to use mainly the English term. However, most of them also translate it as *nākotnes darījums*. Unfortunately, this is a very bad solution as it might be confusing. The term *nākotnes darījums* is also used as the Latvian equivalent for ‘futures’, which is a different type of deal on financial markets. Therefore, to the author’s opinion, it is not advisable to use this translation and in this case it would be more reasonable to use the English term or Anglicism *forwards* or *forvarda darījums*.

‘**Spot deal**’ is translated as:

- Tūlītējs darījums; loko (unwanted); “spot” darījums (unwanted) (by **AkadTerm**).
- Tūlītējs darījums (by Euro TermBank)

Table 2.3.3 Examples of the ‘spot deal’ term use

<p>TOD, TOM un <i>SPOT darījumi</i> ļauj Jums apmainīt vienu valūtu uz citu pēc bankas noteikta kursa un ar Jums saskaņotā konvertācijas datumā.</p> <p><i>SPOT</i> darījums ir analogisks TOMorrow darījumam, vienīgi tā konvertācija notiek trešajā dienā pēc darījuma noslēgšanas. Noslēdzot TOMorrow un <i>SPOT</i> darījumus, Banka klienta kontā bloķē summu līdz 10 % apmērā no darījuma apjoma, kas tiek izmantota kā garantija Klienta saistību izpildei.</p> <p>(Online 20)</p>	<p><i>TRASTA KOMERCBANKA</i></p>
<p><i>SPOT</i> - norēķini tiek veikti aiznākamajā dienā pēc darījuma noslēgšanas saskaņā ar iepriekš noteiktu kursu.</p> <p>(Online 12)</p>	<p><i>Rietumu Banka</i></p>
<p><i>SPOT darījums</i> valūtu maiņas tirgū FOREX ir darījums kad notiek vienas valūtas maiņa pret citu valūtu un valūtas piegāde notiek pēc divām darba dienām. Valūtas piegādes datumu dēvē par valutēšanas datumu (value date). <i>SPOT darījumi</i> ir visizplātītākie darījumi FOREX tirgū un tos plaši izmanto gan spekulatīviem nolūkiem, gan visos pārējos gadījumos kad juridiskam vai fiziskām personām rodas nepieciešamība pirkt vai pārdot kādu valūtu.</p> <p>(Online 21)</p>	<p><i>Meridian Trade Bank</i></p>
<p><i>Spot</i> – darījumi pēc attiecīgajā brīdī aktuālās cenas, norēķini notiek divas darba dienas pēc darījuma.</p>	<p><i>Citadele banka</i></p>

<p><i>Valūtas maiņas tagadnes darījumi (FX spot)</i></p> <p><i>Valūtas maiņas tagadnes darījumus (FX spot) DNB Trade™ platformā raksturo.</i></p> <p>(Online 19)</p>	<p><i>DNB banka</i></p>
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The author of the present paper considers the translation of this term into Latvian quite successful; however, all the examples show that companies choose to use only the English term. On the contrary, *DNB banka* offers its own translation *tagadnes darījums*, which is less precise.

‘**Order**’ has a lot of meanings and therefore different translations:

Pasūtījums; Z secība; Z-secība; secība; sakārtojums; kārtojums; sakārtot; pasūtīt; norīkot; pavēlēt; caurlaide; atļauja; orderis; norādījums; rīkojums; priekšraksts; pavēle; kārtība; varants; kārtība; secība; iekārta; uzdevums; norīkojums; darba uzdevums; komanda (by AkadTerm and Euro TermBank).

Table 2.3.4 Examples of the ‘order’ term use

<p><i>ORDER darījums</i> - valūtas pirkšana/pārdošana saskaņā ar iepriekš noteiktu kursu, kas atšķiras no pašreizējā tirgus kursa.</p> <p><i>ORDER darījumu</i> veidi.</p> <p>(Online 12)</p>	<p><i>Rietumu Banka</i></p>
<p><i>Zaudējumu ierobežošanas rīkojumus (Stop orders)</i> svarīgākajos valūtu pāros (majors) platformā ir iespējams izvietot ievērojot starpību (distanci) starp rīkojuma kursu un pašreizējo tirgus kursu.</p> <p>(Online 19)</p>	<p><i>DNB banka</i></p>
<p><i>Orderis</i> - Rīkojums, kas nosaka darījuma atvēršanas, aizvēršanas vai peļņas fiksācijas zonas.</p> <p>(Online 22)</p>	<p>http://www.forexit.lv</p>
<p><i>Orderis</i> – Klienta rīkojums Brokerim atvērt vai slēgt pozīciju, kad cena sasniedz <i>Ordera</i> līmeni.</p> <p><i>Ordera līmenis</i> – <i>Orderī</i> norādīta cena. <i>Rīkojumi (orderi)</i> var tikt izpildīti jebkurā diennakts laikā, izmainīt vai atcelt <i>rīkojumu</i> iespējams tikai bankas darbalaikā</p> <p>(Online 23)</p>	<p><i>NORVIK BANKA</i></p>
<p>Dotā klientu rīkojumu izpildes politika nosaka kompānijas Real Trade Group tirdzniecības pamatnosacījumus, ieskaitot <i>orderu</i> atvēršanas/aizvēršanas, kā arī <i>atlikto orderu</i> izpildes noteikumus un kārtību klientu tirdzniecības platformā Real Trader 4.</p> <p>(Online 23)</p>	<p><i>Real Trader Group SIA</i></p>

Rīkojums is the Latvian term that would be the most appropriate in the field of financial deal markets. Even though this Latvian term is very popular and is widely used, the examples

show that still there are companies which use the Anglicism or the English term, but the Latvian term is used only as an explanation. To the author's opinion it is not reasonable to use an Anglicism or an English term if an appropriate Latvian term exists and is widely spread.

'Take profit' and 'stop loss' are order types. No term translation is suggested by either AkadTerm or Euro TermBank.

Table 2.3.5 Examples of the 'take profit' and 'stop loss' terms use

<p><i>ORDER darījumu veidi:</i></p> <ul style="list-style-type: none"> ▪ <i>take profit</i> - paredzēts pozitīva rezultāta sasniegšanai, kad valūtu pāris sasniedz prognozēto kursu. ▪ <i>stop loss</i> - paredzēts iespējamo zaudējumu samazināšanai atvērtajai pozīcijai nelabvēlīgas valūtu pāra attiecību dinamikas gadījumā. <p>(Online 12)</p>	<p><i>Rietumu Banka</i></p>
<p><i>Take Profit</i> atliktais orderis – paredz iepriekš Atvērtas pozīcijas slēgšanu par cenu, kas Klientam ir izdevīgāka nekā tekoša cena <i>Ordera</i> izvietošanas brīdī.</p> <p><i>Stop Loss</i> atliktais orderis – iepriekš Atvērtas pozīcijas slēgšana par cenu, kas Klientam ir mazāk izdevīga nekā tekoša cena <i>Ordera</i> izvietošanas brīdī.</p> <p>(Online 23)</p>	<p><i>NORVIK BANKA</i></p>
<p><i>Peļņas fiksācija</i> (angļu val. – <i>take profit</i>) - Cena, pie kādas treideris plāno fiksēt vai fiksē peļņu; rīkojums, ar kura palīdzību var automātiski fiksēt peļņas gūšanu.</p> <p><i>Take Profit</i> – Cena, ko jūs ievadiet tirdzniecības platformā, lai automātiski aizvērtu orderi, kad noteiktais peļņas līmenis ir sasniegts. Tā ir peļņa, pie kuras jūs slēdzat darījumu, ja cena sasniedz jūsu noteikto „<i>Take Profit</i>” līmeni.</p> <p><i>Stop Loss Order (Stop orderis)</i> - <i>Orderis</i>, kas aizver zaudējošu pozīciju par jūsu noteikto maksimāli atļauto zaudējumu cenu šajā darījumā. Lai cik dīvaini nebūtu, <i>Stop loss orderis</i> ir „labs draugs”, jo nepieļauj lielus zaudējumus vienā darījumā, ja to prātīgi izmanto savā labā.</p> <p>(Online 16)</p>	<p>http://www.forexit.lv</p>
<p><i>Stop Loss un Take Profit</i> tiek izpildīti tikai atvērtai pozīcijai un netiek izpildīti atliktiem orderiem.</p> <p>Lai modificētu <i>Take Profit un/vai Stop Loss</i>, kas piesaistīti atvērtai pozīcijai, Klientam ir jānorāda <i>Take Profit un/ vai Stop Loss</i> lielumu.</p> <p>(Online 24)</p>	<p><i>ROBOFOREX LP</i></p>

<p>Klients apņemas patstāvīgi sekot FI Tirgus cenas izmaiņām un uzraudzīt, kad FI cena sasniedz Margin Call cenu vai <i>Stop Loss</i> cenu. Turklāt, ja FI Tirgus cena sasniedz vai kļūst zemāka par Margin Call cenu, tiek uzskatīts, ka iestājusies Margin Call situācija, ja FI Tirgus cena sasniedz vai kļūst zemāka par <i>Stop Loss</i> cenu, tiek uzskatīts, ka iestājusies <i>Stop Loss</i> situācija.</p> <p>(Online 25)</p>	<p><i>Renresource Capital AS IBS</i></p>
<p>Iedalīties pārapirošināšanā kā partneris, izmantojot <i>stop loss</i> (<i>zaudējumu fiksēšanas</i>) risinājumus.</p> <p>2005. gada 11. oktobrī pēc konsultēšanās ar datiem, ko publicēja Euronext Amsterdam, IMC konstatēja, ka ABN AMRO banka ir izdevusi <i>pārdošanas rīkojumu ar minimālo robežvērtību</i> ("<i>stop loss rīkojums</i>") par 5000 Wereldhave akcijām.</p> <p>(Online 26)</p>	<p><i>Eur- lex</i></p>

The examples show that all the companies use English terms. The financial consultant *Forexit* translates the term 'take profit' as *peļņas fiksācija*, which is a precise translation and could be used instead of the English term. In the *Eur-lex* the term 'stop loss' could also be found, though there are two different translations provided. One is *zaudējumu fiksēšana*, another one is *pārdošanas rīkojumu ar minimālo robežvērtību*. The author of the present paper suggests that *zaudējumu fiksēšana* should be applied as a more suitable translation for the term 'stop loss'. It is more laconic and semantically closer to the English term. Besides, it is advisable to take into account that 'take profit' and 'stop loss' orders are two opposite orders. Therefore, it is worth translating both analogically. If the term 'take profit order' could be translated as *peļņas fiksācija*, then it would be more appropriate to translate 'stop loss order' as *zaudējumu fiksēšana*.

'**Limit order**' is another type of order. The Euro TermBank translates it as *ierobežojošs rīkojums*. The AkadTerm on the other hand does not offer any translation of the term.

Table 2.3.6 Examples of the 'limit order' term use

<p><i>Limit Order</i> ir valūtas pirkšanas vai pārdošanas rīkojums gadījumā, ja kurss ir sasniedzis jūsu norādīto līmeni, ieskaitot bankas komisijas naudu.</p> <p>(Online 14)</p>	<p><i>Baltikums Bank</i></p>
<p>Lai vadītu dažus no riska veidiem, kuri saistīti ar investēšanu, Renesource Capital piedāvā saviem klientiem pielietot sekojošus atlikto rīkojumu veidus: Tirgus rīkojums (Market order); <i>Limit rīkojums</i> - (<i>Limit order</i>); Stop rīkojums (Stop order); Slīdošais Stop rīkojums - (Trailing stop order);</p> <p>Online 27)</p>	<p><i>Renresource Capital AS IBS</i></p>

<p>Lai sasniegtu Klientam iespējami labāko rezultātu, rīkojumus izpilda atbilstoši zemāk minēto faktoru nosacītajai svarīguma pakāpei: rīkojuma īpašības; ja Klients ir precīzi noteicis finanšu instrumentu cenu un tās veidu (<i>limit order</i>).</p> <p>(Online 28)</p>	<p><i>Finasta</i></p>
<p>Klients var iesniegt Bankai Rīkojumu, kas ir ierobežojošs attiecībā uz tā izpildes nosacījumiem.</p> <p>Rīkojumu veidi: Pēc cenas:</p> <ul style="list-style-type: none"> - MARKET, MKT (Rīkojums, izpildāms tirgū nekavējoties pēc tekošas tirgus cenas) - <i>LIMIT</i> (Rīkojums, izpildāms tirgū pēc labākas cenas nekā tekoša tirgus cena) <p>(Online 29)</p>	<p><i>TRASTA</i> <i>KOMERCBANKA</i></p>
<p>Bankai ir tiesības ierobežot Klientam piedāvājamo rīkojumu veidus (piemēram, rīkojumi par tirgus cenu, <i>ierobežojošie rīkojumi</i>), lai arī attiecīgā instrumenta tirdzniecības vieta pieļauj vairākus citus rīkojumu veidus.</p> <p><i>Ierobežojošs rīkojums</i> – rīkojums pirkt vai pārdot noteiktu finanšu instrumentu daudzumu par īpaši noteikto cenu vai par labāku cenu. Ierobežojošs rīkojums var tikt izpildīts daļēji.</p> <p>(Online 30)</p>	<p><i>Swedbank</i></p>
<p><i>Pieteikums par iepriekš noteiktu cenu (Limit Order)</i></p> <p>Ja klients uztic brokerim veikt operāciju par fiksētu cenu, ko iepriekš noteicis pats klients, tad biržā izliek <i>Limit Order</i>.</p> <p><i>Limit Order</i> priekšrocība ir tā, ka klients iepriekš zina sliktāko cenu, par kuru var izpildīt operāciju, kuru viņš vēlējies (pirkumu vai pārdošanu).</p> <p>Online (31)</p>	<p><i>NORVIK BANKA</i></p>

The examples show that only *Swedbank* uses term in Latvian as it is translated by the Euro TermBank. *NORVIK BANKA* translates it as *pieteikums par iepriekš noteiktu cenu*, though later in the text still uses the English term. Other companies use only English terms. The author of the present paper believes that the translation offered by the Euro TermBank is quite precise, semantically closer to the English term and therefore more appropriate than the translations used by *NORVIK BANKA*.

The following translations are provided for the ‘**(Currency) option**’, ‘**call option**’, and ‘**put option**’ terms:

- By AkadTerm
Option - izvēles iespēja. Ir līdzīgs *stock option* - uzņēmuma akciju iegādes iespēja.
Call option - no term translation.
Put option –no term translation.

- By Euro TermBank
- Option - iespējas līgums, izvēles tiesības.
- Call option - pirkšanas iespēja.
- Put option - pārdošanas iespēja.

Table 2.3.7 Examples of the ‘(Currency) option’, ‘call option’, and ‘put option’ terms use

<p><i>(Valūtas) opcijas</i> ļauj klientam nodrošināties pret negatīvām valūtas kursa izmaiņām nākotnē.</p> <p>Tiesības pirkt valūtu nākotnē sauc par šīs valūtas <i>Call opciju</i>, bet tiesības pārdot valūtu – par <i>Put opciju</i>.</p> <p>(Online 14)</p>	<p><i>Baltikums Bank</i></p>
<p><i>Opciju līgumos</i> par akcijām, kuras tirgo ASV biržās, ir noteikta minimālā lote 1 līgumam, turklāt 1 līgums — tās ir tiesības pirkt vai pārdot 100 akcijas. Tādējādi, atkarībā no akcijas cenas parametriem un, atbilstoši, <i>opcijas</i>, ieguldītājiem ir iespējams operēt ar šādu instrumentu veidu, ieguldot pat par 1000 dolāriem mazākas summas.</p> <p>Galveno atvasināto instrumentu sarakstā ietilpst <i>nākotnes līgumi</i> un <i>iespējas līgumi</i> uz nākotnes līgumiem.</p> <p>(Online 32)</p>	<p><i>ABLV Bank</i></p>
<p><i>Opcija</i> ir darījums, kurš dod <i>opcijas turētājam</i> tiesības, taču neuzliek par pienākumu pirkt vai pārdot noteiktu valūtas daudzumu par konkrētu cenu, par kuru panākta vienošanās (strike price) konkrētā datumā (termiņā) nākotnē. Pastāv divu veidu <i>opcijas</i>: <i>pirkšanas opcija</i> tiek dēvēta par <i>CALL</i>, bet <i>pārdošanas opcija</i> - par <i>PUT</i>.</p> <p>(Online 19)</p>	<p><i>DNB banka</i></p>
<p><i>Iespēju līgums (opcija)</i> pircējam dod tiesības, bet neuzliek pienākumu iegādāties vai pārdot noteiktu aktīvu noteiktā laika periodā un par noteiktu cenu. <i>Opcijas pārdevējs</i> jeb izrakstītājs, savukārt, uzņemas saistības pirkt vai pārdot noteiktu aktīvu par noteiktu cenu noteiktā laika periodā. Pērkot <i>iespēju līguma kontraktu</i>, klients maksā prēmiju un komisiju par darījuma izpildi, kura ir atkarīga no biržas, kurā notiek tirdzniecība ar <i>iespēju līgumu</i>, un no tirgojamo kontraktu skaita (<i>iespēju līgumu</i> darījumiem, kuri tiek slēgti ārpus biržas, komisijas parasti tiek piemērotas pēc vienošanās un tiek iekļautas gala cenā).</p> <p>(Online 33)</p>	<p><i>Swedbank</i></p>
<p><i>Opcijas</i>, kuras ir pozīcijā, kad to izmantošanas cena ir izdevīgāka par tirgus cenu ("in the money"), tiek veiktas automātiski (konvertētas SPOT pozīcijā) plkst. 10:00 no rīta pēc Ņujorkas laika termiņa notecējuma dienā.</p> <p>(Online 34)</p>	<p><i>Meridian Trade Bank</i></p>

<p><i>Iespēju līgumi jeb opcijas (option contracts) ir līgumi, kas dod tā pircējam tiesības, bet ne pienākumus pirkt vai pārdot noteikto bāzes aktīvu noteiktā daudzumā noteiktā datumā nākotnē vai laika periodā par noteikto cenu. Opciju pārdevējam ir pienākums izpildīt noteiktās saistības. Opcijas pircējs par iespēju izmantot nākotnē tiesības maksā opcijas pārdevējam prēmiju.</i></p> <p>(Online 35)</p>	<p><i>Baltic International Bank</i></p>
<p>Ja Jūs esat piesardzīgs investors un vēlaties nodrošināties pret negatīvām cenu svārstībām nākotnē, tad Jums piemērots finanšu instruments ir <i>iespējas līgums</i>.</p> <p><i>Opcijas jeb iespējas līgumi (option) dod Jums tiesības, taču neuzliek par pienākumu, pirkt vai pārdot noteiktu aktīvu par noteiktu cenu konkrētā datumā – opciju izpildes dienā (Eiropas opcija), vai arī jebkurā bankas darba dienā līdz opciju izpildes dienai (Amerikas opcija). Noslēdzot darījumu, bankai tiek samaksāta prēmija (opciju cena).</i></p> <p><i>Opciju darījumi call-option</i> Šie <i>iespēju līgumi</i> dod Jums tiesības, bet neuzliek par pienākumu, nākotnē nopirkt aktīvu par iepriekš fiksētu cenu. <i>Call-option</i> darījuma cena pieaug proporcionāli aktīva cenai, kas ir tās pamatā.</p> <p><i>Opciju darījumi put-option</i> Šie <i>iespēju līgumi</i> dod Jums tiesības, bet neuzliek par pienākumu, nākotnē pārdot aktīvu par iepriekš fiksētu cenu. <i>Put-option</i> dod Jums iespēju nopelnīt, kad aktīvu tirgus vērtība samazinās. Šo <i>iespēju līgumu</i> cena pieaug apgriezti proporcionāli aktīva cenai, kas ir tās pamatā.</p> <p>(Online 36)</p>	<p><i>TRASTA KOMERCBANKA</i></p>

The examples show that only *Swedbank* and *TRASTA KOMERCBANKA* along with the Anglicism use the suggested Latvian translation of the term. The other companies mostly use the Anglicism alone and sometimes along with the English term. The author of the present paper suggests using the Latvian terms provided by the Euro TermBank, as these terms are very appropriate and correspond to the meanings of the English terms. Using English terms and especially Anglicisms in this case is not justified.

‘**Future (contract)**’ translation is as follows:

- Terminiņdarījuma līgums (by AkadTerm).
- Nākotnes līgums; termiņdarījuma līgums (by Euro TermBank).

Table 2.3.8 Examples of the ‘future’ term use

<p>Līdzīgi kā citi indeksu un izejvielu līgumi par starpību, arī parādājumu līgumi par starpību ir balstīti uz attiecīgo instrumentu <i>nākotnes līgumiem (fjūčeriem)</i>.</p> <p>(Online 37)</p>	<p><i>LHV finanšu portāls</i></p>
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Investīcijas un finansu rentes, <i>fjučeri</i> un <i>opcioni</i> , diversifikācija un risks, hedžēšana un prognozēšana - vai tiešām Jūs negribat uzzināt, ko nozīmē šie jēdzieni. (Online 38)	<i>Transporta un sakaru institūts</i>
<i>Fjučeru</i> tirdzniecība - finansu tirgus instruments aktīviem biržas spēlmaņiem. (Online 39)	<i>db.lv</i>
Kas ir <i>nākotnes līgums (Future)</i> ? <i>Nākotnes līgums</i> pats par sevi paredz saistību piegādāt vai saņemt noteiktas kvalitātes precis noteiktā daudzumā par saskaņotu cenu saskaņotā datumā (datumos) nākotnē. (Online 40)	<i>Meridian Trade Bank</i>
<i>Nākotnes līgums</i> jeb <i>fjučers</i> nosaka par pienākumu pirkt vai pārdot līgumā norunātu tirdzniecības instrumentu (precis, akcijas, valūtu u.c.), noteiktā datumā par iepriekš norunātu cenu. Atšķirībā no <i>nākotnes valūtas maiņas darījuma (forward contract)</i> , <i>fjučera līgums</i> ir standartizēts līgums ar noteiktu tirdzniecības apjomu, termiņu un preces kvalitāti. (Online 41)	<i>DNB banka</i>
<i>Nākotnes līgumi</i> ir vienošanās, kas klientam uzliek pienākumu / dod tiesības iegādāties vai pārdot noteiktu aktīvu noteiktā nākotnes datumā par noteiktu cenu. Pērkot vai pārdodot <i>nākotnes līgumu</i> kontraktus, klients maksā bankai komisiju par katru kontraktu. Komisija ir atkarīga no biržas, kurā notiek tirdzniecība ar <i>nākotnes līgumu</i> , un no tirgojamo kontraktu skaita. (Online 42)	<i>Swedbank</i>

The examples show that most of the companies use both the Euro TermBank suggested term *nākotnes līgums* and the Anglicisms. But the use of Anglicisms differs, some use *fjučers*, others *fjučeri*. The author of the present paper thinks that the Euro TermBank suggested term *nākotnes līgums* is the best choice here; it is correct, precise and could be used in the text without the Anglicism.

‘**IRS**’ stands for ‘interest rate swap’ and neither AkadTerm, nor Euro TermBank provides translation for this term.

Table 2.3.9 Examples of the ‘IRS’ term use

<i>Procentu likmju mijmaiņas (IRS) darījumi</i> ir darījumi, kur viena puse veic periodiskus maksājumus, kas aprēķināti, izmantojot fiksētu procentu likmi, bet otra puse - izmantojot mainīgu procentu likmi vienā un tajā pašā valūtā. (Online 43)	<i>Citadele banka</i>
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<p><i>Procentu likmju mijmaiņas darījums</i> (INTEREST RATE SWAP - IRS) ir procentu likmju pārvaldes instruments, kas var būt aktuāls, ja jūsu uzņēmumam ir saistības ar mainīgu procentu likmi. <i>Procentu likmju mijmaiņas darījums</i> ļauj pasargāt jūsu uzņēmuma naudas plūsmu no procentu likmju svārstībām, apmainot esošo mainīgo likmi pret fiksēto.</p> <p>(Online 44)</p>	<p><i>Swedbank</i></p>
<p>SEB saviem klientiem nodrošina:</p> <ul style="list-style-type: none"> ▪ <i>procentu mijmaiņas līgumus;</i> ▪ iespēju līgumus; ▪ atvasinātos instrumentus. <p>(Online 45)</p>	<p><i>SEB banka</i></p>
<p>Atsevišķos gadījumos var slēgt kredītsaistību nepildīšanas mijmaiņas darījumus (Credit Default Swap) un <i>procentu likmju mijmaiņas darījumus</i> (Interest Rate Swap) vienīgi ar mērķi ierobežot risku.</p> <p>(Online 46)</p>	<p><i>MTM Asset Management</i></p>

These examples show that even though the translation of the term has not been suggested, the companies translated it all the same way and use the Latvian term along with the English term. The author finds this translation very successful, however, taking into account that this term is not officially approved, it is reasonable to use the English term as well, at least when it first appears in the text.

‘**CFD**’ stands for ‘contract for difference’ and as with the previous term neither AkadTerm, nor Euro TermBank provides translation for this term.

Table 2.3.10 Examples of the ‘CFD’ term use

<p><i>CFD (Contracts For Difference)</i> - atvasinātais finanšu instruments (derivatīvs), kurš apliecina vienošanos, kas ir noslēgta uz dažādo finanšu aktīvu cenas starpību starp pozīcijas atvēršanas un aizvēršanas cenām.</p> <p>(Online 47)</p>	<p><i>Maximus Capital Markets</i></p>
<p><i>Līgums par starpību</i> (angl. <i>Contract for Difference - CFD</i>) ir finanšu instruments, kas tā pircēju un pārdevēju pakļauj kāda cita aktīva cenu svārstībām bez faktiskas šī aktīva pirkšanas vai pārdošanas.</p> <p>(Online 48)</p>	<p><i>LHV finanšu portāls</i></p>
<p><i>Līgums par cenu starpību (CFD)</i> nozīmē vienošanos starp divām pusēm, t.i., pircēju un pārdevēju, kuras ietvaros viena no pusēm maksā starpību starp finanšu instrumenta pozīcijas atvēršanas un slēgšanas cenu. Ja finanšu instrumenta cena pieaug, <i>CFD pārdevējs</i> maksā cenas starpību, bet, ja cena krītas, tad starpību maksā <i>CFD pircējs</i>.</p> <p>(Online 49)</p>	<p><i>DNB banka</i></p>

Veicot tirdzniecības operācijas <i>par starpību līgumiem (CFD)</i> Klients maksā komisiju. (Online 24)	<i>ROBOFOREX LP</i>
<i>Līgums par starpību (CFD)</i> – Tirdzniecības operāciju objekts, kura pamata ir Pušu vienošanas apmainīties ar noteikta Bāzes aktīva vērtības izmaiņu rezultātu. (Online 23)	<i>NORVIK BANKA</i>

These examples show all the companies except for *Maximus Capital Markets* translated the term into Latvian and used the English acronym in addition. Translations differ a little, but the meaning remains the same. However the author of the present paper finds *līgums par starpību* the most successful translation as it is rather laconic and, being a word-for-word translation, it remains clear for the users, who are usually familiar with the English term. *DNB banka* adds that it is a contract for price difference (*līgums par cenu starpību*), but taking into account that the original term does not have the word ‘price’, the author of the present paper believes that it is unnecessary to add this explanation to the Latvian term either.

‘**Spread**’ translation is the following:

- Pārsegs; izkliede; sadalīt; izplatīties; izplatīt; marža (unwanted); izplatība (by AkadTerm).
- Marža, starpība (by Euro TermBank).

Table 2.3.11 Examples of the ‘spread’ term use

<i>Spreds</i> ir starpība starp pirkšanas un pārdošanas cenu. Jo lielāks būs <i>spreds</i> , jo grūtāk īstermiņā gūt peļņu. Pastāv divu veidu <i>spredi</i> : fiksēti, maiņu. (Online 50)	<i>Solis pa solim Neformālās izglītības attīstības biedrība</i>
<i>Spreds (Spread)</i> – Punktos izteikta starpība starp <i>Ask</i> un <i>Bid</i> kotējumu lielumiem. (Online 23)	<i>NORVIK BANKA</i>
Kontraktu specifikācija –tirdzniecības noteikumi (kontrakta apmērs, <i>spreds</i> , sākuma marža, Limit & Stop Level, Gepa līmenis utt.) katram instrumentam. <i>Spreds</i> Fix-Cent un Fix-Standard kontiem, kas norādīts līgumu specifikācijās, ir fiksēts lielums, bet var būt palielināts vairākās reizēs periodā no 22:00 līdz 06:00 pēc servera laika. (Online 24)	<i>ROBOFOREX LP</i>
<i>Spread (Spreds)</i> - <i>Starpība</i> starp pirkšanas un pārdošanas cenām. Ietver arī brokera peļņu. (Online 51)	http://www.forexit.lv

Līdz ar to vienīgās izmaksas, kas saistās ar šo instrumentu tirdzniecību, ir pirkšanas un pārdošanas <i>cenu starpība (spread)</i> , jo finansēšanās izmaksas jau ir iekļautas cenā un atsevišķas minimālās komisijas par pozīciju atvēršanu vai aizvēršanu nav. (Online 52)	<i>LHV finanšu portāls</i>
Par <i>spread</i> dēvē <i>starpību</i> starp konkrētas valūtas pirkšanas (offer) cenu un pārdošanas (bid) cenu. <i>Spread</i> mēra punktos (Online 21)	<i>Meridian Trade Bank</i>
Pirkšanas un pārdošanas <i>cenu starpība (bid/offer spread)</i> , kas tiek piedāvāta tirdzniecības platformā, ir labākā iespējamā ikdienas tirgus apstākļos. Atsevišķos gadījumos <i>starpība starp pirkšanas un pārdošanas kursiem</i> var palielināties, piemēram, ja tiek publicēti svarīgi ekonomikas dati vai arī nelikvidā tirgū Eiropas nakts laikā. (Online 53)	<i>DNB banka</i>
Grieķijas valsts obligāciju <i>ienesīguma starpība</i> 2008. gada 6. novembrī salīdzinājumā ar 2007. gada 6. novembri bija palielinājusies par 120 procentpunktiem. (Online 54)	<i>Eiropas Parlaments</i>

The examples show that most companies prefer to use the Anglicism or the English term, and just few uses the Latvian term and the English term along. The author believes that *cenu starpība* is a good translation of this term, though it is longer than the English term, but still it is quite short and clear. Therefore the author of the present paper would recommend using the Latvian term rather than the Anglicism.

‘**Margin call**’ is not translated by either AkadTerm, or Euro TermBank.

Table 2.3.12 Examples of the ‘margin call’ term use

<i>Nodrošinājuma papildināšanas pieprasījums (Margin call)</i> Lai izpildītu <i>nodrošinājuma prasības</i> , klientam nepieciešams visu laiku uzturēt pietiekamu tirdzniecības konta atlikumu. Ja <i>nodrošinājuma prasība</i> pārsniedz konta atlikumu, klients saņem paziņojumu par nepieciešamību iemaksāt kontā nepieciešamos naudas līdzekļus pozīcijas uzturēšanai vai arī aizvērt kādu atvērto pozīciju. (Online 53)	<i>DNB banka</i>
<i>Konta papildinājuma pieprasījuma (margin call) gadījumā</i> , lai izvairītos no nevēlamiem zaudējumiem, kā arī spētu noturēt atvērtās pozīcijas, klientam jābūt gatavam ļoti īsā laikā papildināt savu kontu ar naudas līdzekļiem. Lielāko daļu gadījumos, klientam nav tiesības saņemt pagarinājumu konta papildināšanai. (Online 55)	<i>LHV finanšu portāls</i>

<p>Atsevišķos gadījumos atvērtās pozīcijas var tikt aizvērtas piespiedu kārtā, obligāti paziņojot par to Klientam vienu dienu iepriekš, ja maržas līmenis tirdzniecības konta būs zemāks par <i>Margin Call</i>.</p> <p>(Online 24)</p>	<p><i>ROBOFOREX LP</i></p>
<p><i>Margin Call</i>: ja nodrošinājuma depozīts, kas nepieciešams atvērtu pozīciju uzturēšanai, ir 50% no tekošās bilances vai mazāks.</p> <p>Par šādas situācijas tuvošanos parasti brīdina <i>Margin Call paziņojums</i> tirdzniecības platformā, zaudējumiem sasniedzot 50% no minimālā atvērtu pozīciju uzturēšanai nepieciešamā nodrošinājuma depozīta.</p> <p>(Online 56)</p>	<p><i>Citadele banka</i></p>
<p><i>Margin Call</i> - Situācija, kad brokeris prasa papildu depozītu, lai neapdraudētu investora ieguldīto kredītlecu.</p> <p>(Online 57)</p>	<p>http://www.forexit.lv</p>

The examples show that only *DNB banka* and *LHV finanšu portāls* along with the English terms offer quite similar translations into Latvian. Other companies use just the English term. The author of the present paper considers *konta papildināšanas pieprasījums* as the most suitable translation. *Papildināšanas pieprasījums* is also a good solution, it is shorter, though the meaning is less precise. But taking into account that people working or doing business in this field can still understand the meaning and purpose of this term, it might be enough to use the short term.

‘**Pip**’ is not translated by either AkadTerm or Euro TermBank.

Table 2.3.13 Examples of the ‘pip’ term use

<p><i>Pip (Point)</i> - Pēdējais cipars aiz komata, piemēram, EUR / USD 1 punkts = 0,0001). Jēnas pāriem tas ir otrais cipars aiz komata, dolāra pāriem ceturtais.</p> <p>(Online 51)</p>	<p>http://www.forexit.lv</p>
<p><i>Punkts (vai pips)</i> ir mazākā valūtas kursa cenas svārstība pēdējā kotējuma ciparā; pēdējais cipars aiz komata, piemēram, EUR / USD 1 punkts = 0,0001. <i>Punkta</i> vērtība ir atkarīga no tirdzniecības apjoma (Lotes) un valūtas maiņas kursa.</p> <p>(Online 58)</p>	<p><i>Real Trade SIA IBS</i></p>
<p><i>Pip (pipss, punkts)</i> - cenas tika minimālais izmērs, vienāds vienam <i>punktam</i> (point). Piemēram, EURUSD 1.4765 – tas ir pieci <i>pipsi</i>.</p> <p><i>Pip(s)</i>: valūtas kursa minimāla svārstība. <i>Punktu</i> lielums (<i>Pip</i>) var mainīties atkarībā no valūtu pāra.</p> <p>(Online 59)</p>	<p><i>Baltic Education Centre</i></p>

Valūtas kursi kotējas ar precizitāti līdz ceturtajai vai arī otrai zīmei aiz komata. <i>Punkts (pip)</i> ir valūtas kursa izmaiņu mazākais solis. (Online 21)	<i>SMP Bank</i>
Piedāvājam informāciju par spreda samazināšanos iepriekšējos mēnešos Eiropas tirdzniecības sesijas laikā (EUR/USD valūtas pāris): October 2012 - 0.57 pips Mūsu statistika rāda, ka 50% cenu spreds ir 0,2 punkti, 30% - 0,1 punkts. (Online 60)	<i>Baltikums Bank</i>
starpība, sākot ar 1.5 <i>pipsiem</i> galvenajiem valūtu pāriem (Online 61)	<i>Rietumu Banka</i>

These several examples show that Anglicism or the Latvian term *punkts* is used for this term; often the English term is used along. However, as companies also note, the Latvian term *punkts* means ‘point’, but not ‘pip’. On the other hand, the meanings of both English terms are the same; therefore one Latvian term could be used instead of two.

‘**Netting**’ is translated by AkadTerm as *ieskaits*, but the Euro TermBank does not offer any translation for this term.

Table 2.3.14 Examples of the ‘netting’ term use

Tā kā Lamfalussy 1990. gada ziņojums Desmit valstu grupas centrālo banku vadītājiem pierāda, ka maksājumu sistēmas, kuru darbības pamatā ir dažādi maksājumu <i>ieskaita</i> juridiskie veidi, jo īpaši daudzpusējais <i>ieskaits</i> , ir pakļautas nozīmīgiem sistēmiskiem riskiem; tā kā īpaši svarīgi ir mazināt tiesisko nedrošību, kas saistīta ar dalību reālā laika bruto norēķinu sistēmās, ņemot vērā arvien straujāku šo sistēmu attīstību. (Online 62)	<i>Eur-lex</i>
„Norēķinu diena” – diena, kad Banka caur <i>Netting</i> veic Darījumu noslēgšanu un/vai pārņemšanu. (Online 63)	<i>PrivatBank</i>
Lietuva ir pirmā Baltijas valsts, kas ievieš neto (angļu val. <i>netting</i>) <i>ieskaita</i> likumus. Likums ne tikai ievieš direktīvu 2009/44/EK, bet arī, sekojot ISDA <i>Neto ieskaita likuma</i> modelim, samazina sistēmisku risku un nodrošina lielāku noteiktību atvasināto instrumentu tirdzniecībā, nosakot <i>izslēdzošā ieskaita</i> (angļu val. <i>close-out netting</i>) noteikumus ārpusbiržas (OTC) atvasinājumu darījumiem. (Online 64)	<i>SORAINEN</i>

<p>Fonda kopējā riska apmēru drīkst samazināt, iegūstot neto jeb tīro riska vērtību (<i>net commitment</i>), kura noteikta, ņemot vērā savstarpējā <i>ieskaita (netting)</i> un riska ierobežošanas (<i>hedging</i>) pasākumus, ievērojot šajā daļā noteiktās prasības un sabiedrības izstrādāto procedūru minēto pasākumu piemērošanai.</p> <p>(Online 65)</p>	<p><i>FKTK noteikumi Nr.242 "Fonda kopējā riska un riska darījumu apmēra ar darījumu partneri aprēķināšanas normatīvie noteikumi"</i></p>
<p>Turklāt standartizētie darījumu līgumi nosaka <i>ieskaita (netting)</i> iespēju, jo daudzos atvasinātajos darījumos maksājuma saistības ir abām darījuma pusēm.</p> <p>(Online 66)</p>	<p><i>Latvijas Banka</i></p>

The examples show that the Latvian term is used by the companies, though the English term is mentioned as well. The translation of the term is good; it is short, clear and precise. The author of the present paper advises to use it instead of the English term.

Both **‘buy limit’** and **‘sell limit’** have no translation offered by either AkadTerm or Euro TermBank.

Table 2.3.15 Examples of the ‘buy limit’ and ‘sell limit’ terms use

<p><i>Buy Limit</i> – Atliktais orderis pirkt valūtu, ja cena samazināsies līdz noteiktam līmenim (Online 66).</p> <p><i>Sell Limit</i> - Atliktais darījums ar mērķi pārdot. Šajā gadījumā darījums atlikts par augstāku cenu nekā patreizējā (Online 16).</p>	<p>http://www.forexit.lv</p>
<p><i>Buy Limit</i> — orderis pozīcijas atvēršanai uz pirkšanu pēc cenas, kas izvietojas brīdī ir zemāka par tekošo ordera cenu. Dotais ordera tips tiek izpildīts pēc cenas ASK.</p> <p><i>Buy Limit</i> tiek izpildīts pēc pieprasītās cenas.</p> <p><i>Sell Limit</i> — orderis pozīcijas atvēršanai uz pārdošanu pēc cenas, kas izvietojas brīdī ir augstāka par tekošo ordera cenu. Dotais ordera tips tiek izpildīts pēc cenas BID.</p> <p><i>Sell Limit</i> tiek izpildīts pēc pieprasītās cenas.</p> <p>(Online 68)</p>	<p><i>Real Trade SIA IBS</i></p>
<p><i>Buy Limit</i> tiek novietots izpildīšanai, ja pašreizējs Ask kotējums ir vienāds vai zemāks par ordera līmeni.</p> <p><i>Sell Limit</i> tiek novietots izpildīšanai, ja pašreizējs Bid kotējums ir vienāds vai augstāks par ordera līmeni.</p> <p>(Online 24)</p>	<p><i>ROBOFOREX LP</i></p>
<p><i>Ierobežojošais pirkšanas</i> jeb <i>buy limit</i> rīkojums var tikt izpildīts tikai par <i>ierobežojošo limit</i> vai zemāku cenu un aktivizēts ar tirgus piedāvājumu pirkt. Savukārt, <i>ierobežojošais pārdošanas</i> jeb <i>sell limit</i> rīkojums var tikt izpildīts par <i>ierobežojošo limit</i> vai augstāku cenu un aktivizēts ar tirgus piedāvājumu pārdot.</p> <p>(Online 69)</p>	<p><i>Dukascopy Europe IBS AS</i></p>

Examples show that most companies use the English term and only *Dukascopy Europe IBS AS* offers the Latvian translations. The author proposes also the following possible translations of the terms: *pirkšanu ierobežojošais rīkojums*, *pārdošanu ierobežojošais rīkojums*.

Another two types of orders **‘buy market’** and **‘sell market’** do not have translations offered by either AkadTerm or Euro TermBank.

Table 2.3.16 Example of the ‘buy market’ and ‘sell market’ terms use

<i>Buy Market</i> - Mēģinājums pirkt par labāko pieejamo tirgus cenu šajā brīdī (Online 67).	http://www.forexit.lv
<i>Sell Market</i> - Mēģinājums pārdot par labāko pieejamo cenu (Online 16).	

Similarly to the above mentioned translations, the author might suggest the following translations: *Tirgus rīkojums pirkšanai*, *Tirgus rīkojums pārdošanai*.

Also both **‘buy stop’** and **‘sell stop’** terms have no translation offered by either AkadTerm or Euro TermBank.

Table 2.3.17 Examples of the ‘buy stop’ and ‘sell stop’ terms use

<i>Buy Stop</i> - Atliktais orderis pirkt valūtu, ja cena pieaugs līdz noteiktam līmenim (Online 67).	http://www.forexit.lv
<i>Sell Stop</i> - Atliktais darījums. Jāuzliek zem pašreizējās piedāvātās cenas (Online 16).	
<i>Sell Stop</i> orderis tiek novietots izpildīšanai, ja pašreizējs Bid kotējums ir vienāds vai zemāks par ordera līmeni. Lai modificētu <i>Buy Stop</i> , <i>Sell Stop</i> , <i>Buy Limit</i> un <i>Sell Limit</i> , Klientam ir jānorāda: cenas līmenis, <i>Take Profit</i> lielumu un <i>Stop Loss</i> lielumu. <i>Buy Stop</i> , <i>Sell Stop</i> , <i>Buy Limit</i> un <i>Sell Limit</i> orderu apstrādes brīdī, notiek klienta konta pārbaude par brīvās maržas esamību. (Online 24)	ROBOFOREX LP
<i>Pirkšanas stop rīkojums</i> vienmēr tiek noteikts virs tā brīža tirgus cenas, savukārt, <i>pārdošanas stop orderis</i> - zem tās. (Online 69)	<i>Dukascopy Europe IBS AS</i>

<p><i>Buy Stop</i> — orderis pozīcijas atvēršanai uz pirkšanu pēc cenas, kas izvietojas brīdī ir augstāka par tekošo ordera cenu. Dotais orderis tiek izpildīts pēc cenas ASK.</p> <p><i>Buy Stop</i> tiek izpildīts pēc pirmā pieejamā kotējuma, pēc cenu pārrāvuma.</p> <p><i>Sell Stop</i> — orderis pozīcijas atvēršanai uz pārdošanu pēc cenas, kas izvietojas brīdī ir zemāka par tekošo ordera cenu. Dotais ordera tips tiek izpildīts pēc cenas BID.</p> <p><i>Sell Stop</i> tiek izpildīts pēc pirmā pieejamā kotējuma, pēc cenu pārrāvuma.</p> <p>(Online 68)</p>	<p><i>Real Trade SIA IBS</i></p>
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These examples show that most companies use the English terms and only *Dukascopy Europe IBS AS* offers both terms partial translations, i.e., semi-calques.

‘**Hedging**’ translation is the following:

- Hedžerēšana (unwanted); zaudējumu riska ierobežošana; nodrošināšanās; nodrose; cennodrose; cenu fiksēšana (by AkadTerm)
- Cennodrose, cenu fiksēšana, nodrose, nodrošināšanās (by Euro TermBank)

Table 2.3.18 Examples of the ‘hedging’ term use

<p>Nākotnes darījuma kontrakti tiek efektīvi izmantoti parastās uzņēmējdarbības risku pārvaldībā, konkrētāk <i>apdrošināšanai (hedžēšanai)</i> pret iespējamiem zaudējumiem vai peļņas samazināšanos izejvielu vai gatavās uzņēmuma produkcijas cenu izmaiņu dēļ, kā arī pret valūtas vai procentu likmju kursa izmaiņām nākotnē, ja šīs izmaiņas var negatīvi iespaidot attiecīgā uzņēmuma peļņu. Uzņēmumi, kas veic plaša mēroga eksporta-importa operācijas, var <i>hedžēšanas</i> ceļā samazināt valūtas kursa nelabvēlīgu svārstību risku.</p> <p>(Online 71)</p>	<p><i>NORVIK BANKA</i></p>
<p>Visas <i>hedžēšanas</i> stratēģijas ir veidotas uz "spot" un fjūčeru cenu paralēlām kustībām, līdz ar to derivatīvu tirgū pastāv iespēja atgūt ciestos reālo preču tirgū zaudējumus.</p> <p>Naftas un naftas produktu <i>cenās riska hedžēšana</i>.</p> <p>(Online 72)</p>	<p><i>Renresource Capital AS IBS</i></p>
<p><i>Hedžēšana</i> tulkojumā no angļu valodas ir <i>aizsardzība, apdrošināšana</i>. <i>Hedžēšana</i> ir klienta līdzekļu aizsardzība no nelabvēlīgās valūtu kursa maiņas.</p> <p>Ar <i>hedžēšanu</i>, pēc būtības, tiek domāta viena instrumenta izmantošana, lai samazinātu risku, kurš ir saistīts ar nelabvēlīgo tirgus faktoru ietekmi uz cita, ar to tieši saistītā, instrumenta cenu.</p> <p>(Online 73)</p>	<p><i>InstaForex Group</i></p>

<p><i>Risku ierobežošana</i> ir pozīcijas nodrošināšana, kas ļauj izvairīties no preču un finanšu riskiem, kuri ir saistīti ar nelabvēlīgām cenu izmaiņām pasaules tirgos.</p> <p>(Online 74)</p>	<p><i>PrivatBank</i></p>
<p>Valūtas riska <i>hedžēšana</i> – iespējamo valūtas kursu izmaiņu <i>apdrošināšana</i>.</p> <p>Valūtas riska novēršanai vai minimizēšanai ir dažādi <i>apdrošināšanas (hedžēšanas)</i> paņēmieni valūtas kursu svārstību gadījumā.</p> <p>(Online 75)</p>	<p><i>Baltikums Bank</i></p>

The examples show that most companies use the Anglicism *hedžēšana*, which was not even mentioned by either AkadTerm or Euro TermBank. These companies define this term in Latvian using the translation that is also not mentioned by either AkadTerm or Euro TermBank. *Privatbank* is the only one who uses just the Latvian term and it is the one mentioned by AkadTerm.

The ‘**dark pool**’ term is not translated by either AkadTerm or Euro TermBank.

Table 2.3.19 Examples of the ‘dark pool’ term use

<p>Tā kā rīkojuma apjoma samazināšanās samazinājusi arī tirgus dalībnieku spēju nekavējoties izpildīt lielus rīkojumus kādā konkrētā tirgū un vēlme novērst tirgus ietekmi uz lieliem rīkojumiem ir sekmējusi tirdzniecību <i>neoficiālās tirdzniecības sistēmās</i> jeb t.s. “<i>dark-pool</i>”.</p> <p>(Online 76)</p>	<p><i>European Parliament</i></p>
<p>Ar brokeru starpniecību “Swedbank” AS ir netieša piekļuve šādām tirdzniecības vietām un regulētiem tirgiem: Smartpool (<i>Dark Pool</i>)</p> <p>(Online 77)</p>	<p><i>Swedbank</i></p>

These few examples show that no term translation is offered by companies either, however, they use the Latvian explanation of the term along with the English term. This is probably the best solution as the English term is very specific and the word-to-word translation would be inappropriate. Therefore it is advisable to use a descriptive term in Latvian alone or together with the English term.

Another set of terms ‘**execution-only**’ and ‘**best execution**’ are also not translated by either AkadTerm or Euro TermBank.

Table 2.3.20 Examples of the ‘execution only’ and ‘best execution’ terms use

<p>Tirdzniecība ar vienkāršiem (“<i>non-complex</i>”) finanšu instrumentiem vienīgi uz rīkojumu izpildes pamata (“<i>execution-only</i>”).</p> <p>Lai veiktu finanšu instrumentu pirkšanu vai pārdošanu, sabiedrībai ir jāpilda Jūsu rīkojumi tādā veidā, lai konsekventi sasniegtu labāko iespējamo rezultātu Jums kā klientam. To sauc par “<i>labāko rezultātu sasniegšanu klientam</i>” (“<i>Best Execution</i>”).</p> <p>(Online 78)</p>	<p><i>FKTK</i></p>
<p>Šo norādījumu ievērošana var kavēt vai liegt Iesaistītajai sabiedrībai veikt darbības, lai saskaņā ar Rīkojumu izpildes noteikumiem sasniegtu <i>labāko iespējamo rezultātu</i>.</p> <p>(Online 79)</p>	<p><i>ABLV Bank</i></p>
<p>Rīkojumu izpildes gaitā Banka veic visus iespējamus pasākumus, lai sasniegtu Klientam <i>labāko iespējamo rezultātu</i> (turpmāk – Labākais rezultāts).</p> <p>(Online 80)</p>	<p><i>DNB banka</i></p>
<p>Slēdzot Darījumu Banka veic visas nepieciešamās darbības, lai <i>sasniegtu labāko rezultātu...</i></p> <p>(Online 81)</p>	<p><i>NORVIK BANKA</i></p>

These examples show that this is one of rare situations when companies mostly use only the Latvian term without the English equivalent, even taking into account that there is no official translation provided. These terms do not need any additional explanation, and the use of the English term would be really unreasonable in this situation.

The last two terms, worth mentioning, are ‘**first leg**’ and ‘**second leg**’. These terms are used in Swap deals. Taking into account that both terms are very specific and are mainly used for companies’ internal needs, the author of the present paper could find no examples of the terms’ use on the internet. The author of the present paper had to translate these terms for the bank X’ main system. There were and still are no translations offered for these terms in either AkadTerm or Euro TermBank. This is an example when a translator faces difficult and at the same time very challenging situation. The terms must be translated, but neither the official translations are offered, nor the unofficial translations can be found on the internet. After consulting the professionals in the field of financial instrument market, the author of the present paper suggested the following translations for these terms: *tiešais darījums* and *pretējais darījums*. These translations are still used in the system of the bank X.

Anglicisms and terms in English are often better accepted by society and people are willing to use those leaving words of the Latvian origin aside. Most of the examples show that

terms of the Latvian origin, if such exist, are used along with their English equivalents or Anglicisms, however, it is not always reasonable.

When the author of the present paper started to work in the bank, she realised that employees working in the field of financial instrument markets were not even familiar with many terms of the Latvian origin. They did not wish to learn these terms in Latvian as they were using English terms on the daily basis when dealing with clients, or when working on financial instrument markets. Therefore the author of the present paper had to use words of the Latvian origin only along with English terms. Thus the author could be sure that the end-user would understand the document the right way and there would not be any misunderstanding.

Now the situation seems to be slightly changing. In order to find out whether these professionals use terms of the Latvian origin in their work now, the survey has been conducted. Description of the survey and its results are presented in the next subchapters.

2.4 Survey on the use of the financial instrument markets terms by professionals

2.4.1 Description of the survey

The goal of this survey is to find out whether the professionals employed in the field of financial instrument markets use the terms of this field in Latvian. To achieve this goal, the following tasks have been set:

- 1) To identify the object of the survey.
- 2) To clarify:
 - a) Whether professionals of the financial field are aware of the financial instrument market terms in Latvian.
 - b) How often professionals of the financial field use terms in Latvian, English and Anglicisms in their oral communication.
 - c) How often professionals of the financial field use terms in Latvian, English and Anglicisms in writing.
 - d) Whether they tend to use the term in one language or a combination of several languages within one sentence.
 - e) Reasons for the use of English terms and Anglicisms.
- 3) To draw up a questionnaire;
- 4) To gather information;

- 5) To analyse the received information;
- 6) To make conclusions upon the received results.

The survey hypothesis: professionals employed in the field of financial instrument markets do not use the terms of this field in Latvian.

The object of the survey: professionals employed in the field of financial instrument markets. 24 such professionals from 5 Latvian financial institutions were questioned.

The subject of the survey: use of the financial instrument market terms in Latvian.

In order to receive original source data, a questionnaire (see Appendix 1) consisting of 5 questions (open and closed) in Latvian was drawn up. The structured research approach was used. Contacts by e-mail were used as a way of communication.

A summary and analysis of information received from the survey is provided in the next subchapter.

2.4.2 Summary and analysis of information received from the survey

63% of all the respondents are aware of all or almost all Latvian terms used in the field of financial instrument markets. 33% of the respondents know most of the Latvian terms used in the field of financial instrument markets and only 4% know only some terms. None of the respondents stated that he/she does not know any of the Latvian terms used in the field of financial instrument markets (see Figure 2.4.2.1).

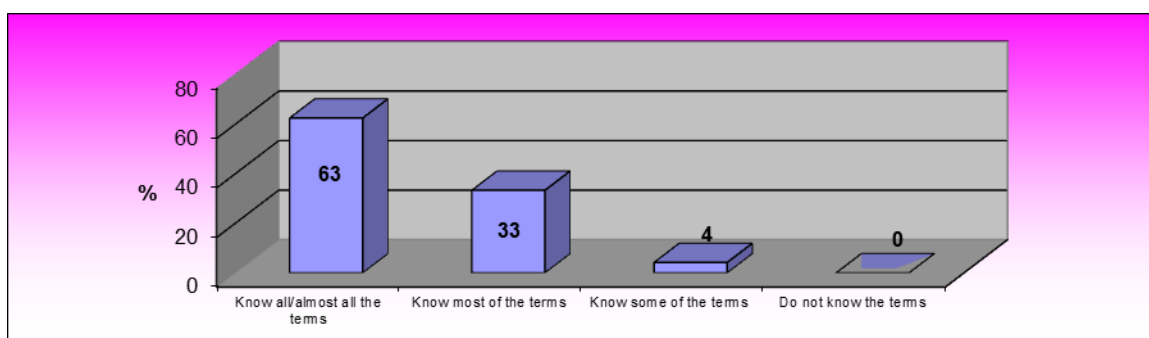


Figure 2.4.2.1 Awareness of the Latvian terms used in the field of financial instrument markets

However the author must add that when speaking to some respondents in person, it came clear that some respondents could not name the terms in Latvian at once. But when hearing the terms in Latvian, they usually could identify them with their equivalents in English.

In oral communication, 4% of all the respondents use Latvian terms very often, 8% - quite often. 75% of the respondents use Latvian terms quite rarely and 13% - rarely. None of the respondents indicated that he/she uses Latvian terms regularly or does not use at all.

13% of all the respondents use English terms regularly in oral communication, 71% use English terms very often and 13% - quite often. Only 4% of the respondents use English terms in oral communication quite rarely. None of the respondents indicated that he/she uses English terms rarely or does not use them at all.

Regarding Anglicisms, 50% of the respondents use Anglicisms in oral communication very often and 46% - quite often. And 4% use Anglicisms quite rarely. None of the respondents indicated that he/she uses Anglicisms in oral communication regularly, rarely or never at all (see Figure 2.4.2.2).

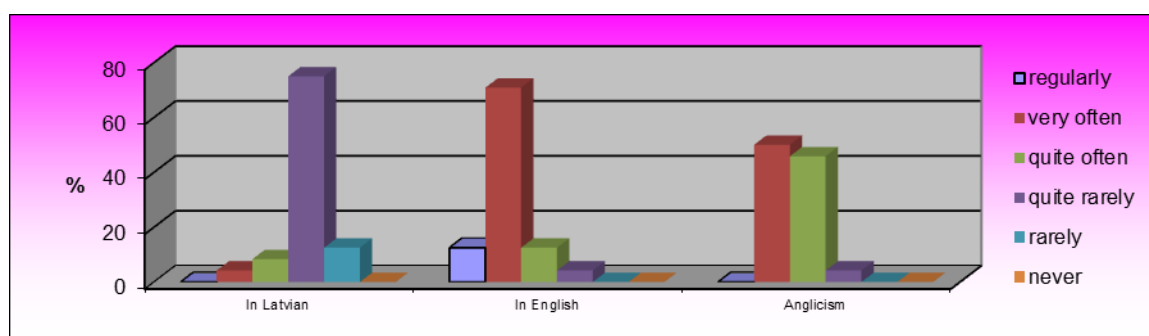


Figure 2.4.2.2 Use of the financial instrument market terms in oral communication

The results show that in oral communication the use of English terms prevails. Anglicisms are used more rarely than the English terms. However in reality Anglicisms might be used as often as the English terms, only when filling in the questionnaire, it could be a problem for the respondents to realize at once whether they use a term in English or an Anglicism. Latvian terms are used quite rarely in oral communication. This might be due to the fact that the working environment, i.e., programmes and trading platforms, is in English and therefore the use of terms in English or Anglicisms seems to be faster, easier and more convenient.

In written documentation, 33% of all the respondents use Latvian terms very often, 54% - quite often. 13% of the respondents use Latvian terms quite rarely. None of the respondents indicated that he/she uses Latvian terms regularly, rarely or does not use at all.

4% of all the respondents use English terms regularly in oral communication, 79% use English terms very often and 13% - quite often. Only 4% of the respondents use English terms in oral communication quite rarely. None of the respondents indicated that he/she uses English terms rarely or does not use them at all.

Regarding Anglicisms, 17% of the respondents use Anglicisms in oral communication very often and 46% - quite often; 38% use Anglicisms quite rarely. None of the respondents indicated that he/she uses Anglicisms in oral communication regularly, rarely or never (see Figure 2.4.2.3).

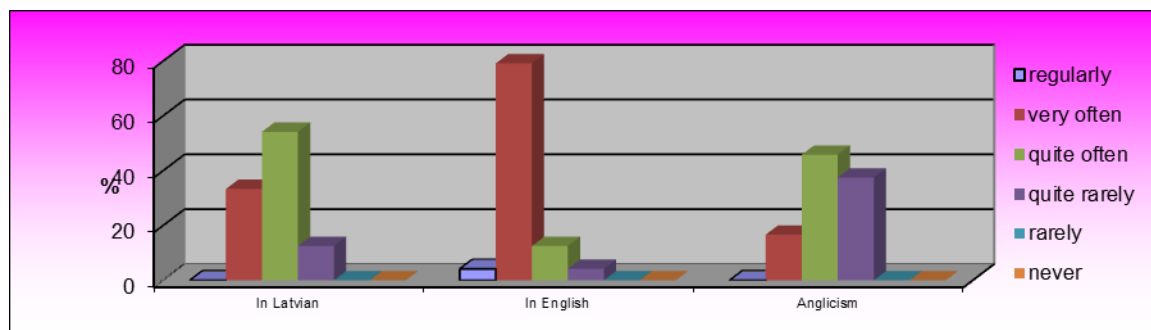


Figure 2.4.2.3 Use of the financial instrument market terms in writing

The results show that although the use of the Latvian terms in writing is considerably wider than in oral communication; the use of the English terms still prevails. The Anglicisms are used more rarely in written documentation than in oral communication. This is probably due to the reason that the documentation should be written in Latvian. But in order to avoid misinterpretation, the Latvian terms are used together with the English ones. When no Latvian translation of an English term exists, only the English term is used.

It also explains the respondents' answers to the question whether they tend to use the term in one language or a combination of several languages within one sentence. Only two respondents stated that they use terms only in English. The rest 22 respondents answered that they tend to use terms both in English and in Latvian. What is important that none of the respondents tends to use these terms only in Latvian.

By summarizing the respondents' answers about the reasons for the use of English terms and Anglicisms in the field of financial instrument markets, the following conclusions can be made:

- 1) All the deals on the financial instrument markets are performed using English as the main language of communication. Besides, an interface of trading platforms, which is used to conclude such deals, is in English as well.
- 2) Terms of the Latvian origin appeared quite late, when English terms have been already in use for a long time.
- 3) Some terms of the Latvian origin are not precise or appropriate, and some terms have not been translated and approved yet. However, the author must note that the

respondents did not provide any examples of the terms that are not precise or appropriate to their opinion.

- 4) Impossible to find an equivalent of the English term or Anglicism in Latvian.
- 5) Often use of abbreviations.
- 6) Fear of misinterpreting of Latvian terms.

The hypothesis of the survey has been confirmed partly. The results show that professionals employed in the field of financial instrument markets mostly use the terms of this field either in Latvian along with the English terms or Anglicisms, or they use just English terms or Anglicisms. Therefore sometimes it is hard for the technical writers and translators to overcome the entrenched resistance of the specialists to use Latvian terms rather than English terms or Anglicisms.

CONCLUSIONS

The purpose of the paper was to provide theoretical and practical overview of the technical writer's and technical translator's work, paying attention to the terminological problem. Based on her own experience, the author evaluated technical writer's and technical translator's workflow in the bank X, gave an insight into problems and possible solutions, as well as paid special attention to the terminological problem in technical writing and translation.

Taking into account that the terminological issue is too broad to be deeply researched in this paper, the author drew attention to the use of financial instrument market terms only.

In order to achieve the purpose of the paper, the author provided a theoretical overview of a technical writer's and technical translator's profession, their workflow, as well as looked into terminological issues in technical writing and translation. The author also provided an overview of the technical writer's and technical translator's workflow in the bank X based on the author's own experience, identified possible problems and solutions, and researched the use of financial instrument market terms by financial institutions and professionals.

Technical writers write instructions, manuals, and other documents by converting complex information into the one that is easy to read, understand and perform the described actions. Technical translators translate documents produced by technical writers. Both technical writers and technical translators deal with texts related to technological subject areas or to the practical application of scientific and technological information. They need a high level of subject knowledge, terminology and writing conventions. They must be able to use different electronic tools.

Terms can be a major part of a translated text. They form the basis for the content and help express the message. For technical writers and translators it is essential to have a deep knowledge of terms that help write and translate texts. By learning terms of the specific field, technical writers and translators acquire knowledge and can become an expert in the field.

Nowadays the number of borrowings in terminology is growing enormously. As the environment becomes increasingly English, the English language skills are becoming more necessary, thereby facilitating the appearance and spread of Anglicisms.

While working as a technical writer and technical translator in the bank X, the author faced such problems as insufficient proofreading of the documents, inconsistency in terms use, late receipt of information on changes in the system, as a result out of date documentation, and lack of Latvian terms in some fields, for example in the field of financial instrument market. The conducted research showed that even though some terms are officially

translated and approved in Latvia, financial institutions and professionals of this field tend to use Latvian terms only along with English terms or sometimes Anglicisms.

Some of the mentioned problems can be resolved, by introducing the workflow which denies possibility for IT employees to make amendments without informing the technical writer and translator, and by using CAT tools. The problem in terminology should be resolved on a higher level, by officially approving terms in Latvian, however complicated and long this process may be.

THESES

1. Currently, more than 90% of all professionally translated work is done by technical translators, highlighting the importance and significance of the field.
2. By hiring a technical writer, a company can benefit from the following: save time of the product specialist, avoid misuse of the product, promote sales, support company's image.
3. Texts for technical writing and technical translation are not always technical, it can be non-technical materials; the subject may be anything that needs to be explained to a particular audience.
4. Translators and technical writers should have a high level of subject and language knowledge, should be proficient in the use of technology, and should understand the audience.
5. Technical writers and technical translators are required to create documents that are comprehensible, clear, accurate, complete, meaningful, concise, etc.
6. Technical writers are usually full time employed and they work in an office; technical translators on the contrary are mostly freelancers and work at home.
7. Technical writer's workflow usually consists of the following stages: information gathering, planning, definition of an audience; content specification; document creation; technical and editorial review; document publishing.
8. Technical translator's workflow usually consists of the following stages: text evaluation; translation; revision; delivery to a client.
9. Terminology is one of the problems that technical writers and translators are facing, especially since borrowings and Anglicisms can create a major part of the terms in a specific field.
10. In the bank X, the workflow of a technical writer is very similar to the one given in a theoretical description. It misses an editorial review only. One of the problems is that technical writer is not always informed about changes in the systems; therefore the documentation sometimes is out of date.
11. In the bank X, the workflow of a technical translator is less similar to its theoretical description. It does not include text evaluation and revision. One of the problems is that technical translator is not always informed about changes in the systems; therefore the translations in the systems are sometimes with mistakes.

12. In the bank X, terminological problem, including inconsistency in terms' use and lack of terms of the Latvian origin (for example, in the field of financial instrument market) is the crucial problem in the work of both technical writer and technical translator.
13. In Latvia, financial institutions and professionals of the financial instrument market field tend to use Latvian terms along with English terms or sometimes Anglicisms.
14. Main reasons for the use of English terms and Anglicisms in the field of financial instrument market are: IT and working environment is in English; terms in Latvian appeared quite late and their translation is not always precise; often use of abbreviations; fear of misinterpretations.

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APPENDIX 1

SAMPLE OF THE QUESTIONNAIRE

Anketa

Labdien! Esmu Latvijas Universitātes PMSP „Rakstiskā tulkošana” 2. kursa studente. Šī aptaujas anketa ir mācību pētnieciskā darba pamatlīdzeklis. Pētījuma laikā iegūtie dati ir konfidenciāla informācija, kura tiks uzglabāta, apstrādāta un izmantota tikai un vienīgi šī pētījuma vajadzībām. Šīs anketas mērķis ir noskaidrot, kurā valodā finanšu nozarē nodarbinātie lieto finanšu darījumu tirgus nozares terminus. Anketā ir 5 jautājumi, un tās aizpildīšana var aizņemt 10 – 15 minūtes.

1. Vai Jūs pārzināt finanšu darījumu tirgus nozares terminus latviešu valodā?

- Pārzinu visus/gandrīz visus šīs nozares terminus latviešu valodā.
- Pārzinu daudzus šīs nozares terminus latviešu valodā.
- Pārzinu dažus šīs nozares terminus latviešu valodā.
- Nepārzinu šīs nozares terminus latviešu valodā.

2. Norādiet, cik bieži savā darbā mutiskā formā Jūs izmantojat finanšu darījumu tirgus nozares terminus latviešu valodā, angļu valodā un anglicismus (Anglicisms ir vārds, kas tiek aizgūts no angļu valodas un pielāgots attiecīgās valodas rakstībai un izrunai. Piemēram, termins „swap deal” latviski ir „mijmaiņas darījums”, bet anglicisms ir „svops darījums”; termins „future contract” latviski ir „nākotnes līgums”, bet anglicisms ir „fjūčers”; termins „spread” latviski ir „starpība”, bet anglicisms ir „spreds”).

Biežums Valoda	Pastāvīgi	Ļoti bieži	Diezgan bieži	Diezgan reti	Ļoti reti	Vispār neizmantoju
Latviešu valodā						
Angļu valodā						
Anglicismi						

3. Norādiet, cik bieži savā darbā rakstiskā veidā Jūs izmantojat finanšu darījumu tirgus nozares terminus latviešu valodā, angļu valodā un anglicismus.

Biežums Valoda	Pastāvīgi	Ļoti bieži	Diezgan bieži	Diezgan reti	Ļoti reti	Vispār neizmantoju
Latviešu valodā						
Angļu valodā						
Anglicismi						

Dokumentārā lapa

Maģistra darbs „Tehniskās dokumentācijas izstrādes speciālista un tulkotāja darbs bankā „X”” izstrādāts LU Humanitāro zinātņu fakultātē.

Ar savu parakstu apliecinu, ka pētījums veikts patstāvīgi, izmantoti tikai tajā norādītie informācijas avoti un iesniegtā darba elektroniskā kopija atbilst izdrukai.

Autors: Anna Ņečiporenko _____2014.

Rekomendēju/nerekomendēju darbu aizstāvēšanai

Vadītāja: lektore Svetlana Koroļova _____2014.

Recenzents:

Studiju metodiķe:

Darbs iesniegts Sastatāmās valodniecības un tulkošanas nodaļā _____.2014.

Darbu pieņēma:

Darbs aizstāvēts maģistra gala pārbaudījuma komisijas sēdē

2014. gada ____ jūnijā, prot. Nr. _____, vērtējums _____

Komisijas sekretāre: