

credit**1. ['kredit] n****1. вера, доверие**

to give credit to smth. - поверить чему-л.

to put /to place/ credit in hearsay - поверить слухам /молве/

to lose credit - потерять доверие

the latest news lend credit to the earlier reports - последние известия подтверждают полученные ранее сообщения

2. 1) репутация (обыкн. хорошая); надёжность; доброе имя

he is a man of credit - он человек, пользующийся хорошей репутацией, на него можно положиться

2) влияние, значение; уважение

he resolved to employ all his credit in order to prevent the marriage - он решил использовать всё своё влияние, чтобы помешать этому браку

3. честь, заслуга

credit line - выражение благодарности в чей-л. адрес (*в книге и т. п. за помощь в работе, за разрешение перепечатки и т. п.*)

to do smb. credit, to do credit to smb., to stand to smb.'s credit - делать честь кому-л.

to take /to get/ credit for smth. - приписывать себе честь чего-л., ставить себе в заслугу что-л.

to give smb. credit for smth. - а) признавать что-л. за кем-л.; we give him credit for the idea - мы признаём, что это была его идея; б) считать, полагать; I gave you credit for being a more sensible fellow - я думал, что вы благоразумнее

give me credit for some brains! - не считай меня круглым дураком!

the boy is a credit to his parents - родители могут гордиться таким мальчиком

it is greatly to your credit that you have passed such a difficult examination - успешная сдача такого трудного экзамена делает вам честь

she's not yet 30 years old and already she has 5 books to her credit - ей ещё нет тридцатилет, а у неё на счету пять книг

4. амер.**1) зачёт, удостоверение о прохождении (какого-л.) курса в учебном заведении**

credit course - обязательный предмет (*в отличие от факультатива*)

French is a 3-hour credit course - по французскому языку проводятся три часа обязательных занятий в неделю

credit student - полноправный студент (*в отличие от вольнослушателя*)

he needs three credits to graduate - до выпуска ему осталось (сдать) три экзамена

2) балл(ы) за прослушанный курс или сдачу экзаменов

credits in history and geography - отметки о сдаче полного курса по истории и географии

3) положительная оценка (на экзамене)**5. ком., фин. кредит**

long(-term) [short(-term)] credit - долгосрочный [краткосрочный] кредит

blank credit - бланковый кредит, кредит без обеспечения

credit standing - кредитоспособность, финансовое положение (*фирмы и т. п.*)

credit rating - оценка кредитоспособности

credit insurance - страхование кредитов, страхование от неуплаты долга

credit squeeze - ограничение кредита; кредитная рестрикция

credit on mortgage - ипотечный кредит

letter of credit - аккредитив; кредитное письмо

to buy [to sell] on credit - покупать [продавать] в кредит

no credit is given in this shop - в этом магазине нет продажи в кредит

6. бухг**1) кредит, правая сторона счёта**

to place to the credit of an account - записать в кредит счёта

2) сумма, записанная на приход**7. pl = credit titles****2. ['kredit] v****1. верить, доверять**

to credit a story [a statement, an author] - верить рассказу [заявлению, автору]

2. (with) приписывать (кому-л., чему-л. что-л.)

to credit smb. with a quality [with a feeling] - приписывать кому-л. какое-л. качество [чувство]

these remarks are credited to Plato - эти замечания приписываются Платону

the shortage of wheat was credited to lack of rain - неурожай пшеницы объясняли (почти полным) отсутствием дождей

please credit me with some sense! - ≅ пожалуйста, не считай меня круглым дураком!

3. амер. принять зачёт, выдать удостоверение о прохождении курса**4. бухг кредитовать (счёт)**

to credit a sum to smb., to credit smb. with a sum - записать сумму в кредит чьего-л. счёта

credit

Oxford Advanced Learners Dictionary 8th Ed.

credit AW [credit credits credited crediting] noun, verb BrE ['kredit] ^u NAmE['kredit] ^u

noun

BUY NOW-PAY LATER**1. uncountable** an arrangement that you make, with a shop/store for example, to pay later for sth you buy• to **get/refuse credit**

- We bought the dishwasher **on credit** .
- to offer **interest-free credit** (= allow sb to pay later, without any extra charge)
- a credit agreement
- **credit facilities/terms**
- Your **credit limit** is now £2 000.
- He's a bad **credit risk** (= he is unlikely to pay the money later) .

compare ↑hire purchase

MONEY BORROWED

- 2. uncountable, countable** money that you borrow from a bank; a loan
 - The bank refused further credit to the company.
- 3. uncountable** the status of being trusted to pay back money to sb who lends it to you
 - Her credit isn't good anywhere now.

MONEY IN BANK

- 4. uncountable** if you or your bank account are in credit, there is money in the account
 - You have a credit balance of £250.
- 5. countable, uncountable** a sum of money paid into a bank account; a record of the payment
 - a credit of £50
 - You'll be paid by direct credit into your bank account.

Opp: ↑debit

MONEY BACK

- 6. countable, uncountable (technical)** a payment that sb has a right to for a particular reason
 - a tax credit

PRAISE

- 7. uncountable ~ (for sth)** praise or approval because you are responsible for sth good that has happened
 - He's a player who rarely seems to get the credit he deserves.
 - I can't take all the credit for the show's success — it was a team effort
 - We did all the work and she gets all the credit!
 - Credit will be given in the exam for good spelling and grammar.
 - At least give him credit for trying (= praise him because he tried, even if he did not succeed) .
 - His courage brought great credit to his regiment.

compare ↑blame, ↑discredit

- 8. singular ~ to sb/sth** a person or thing whose qualities or achievements are praised and who therefore earns respect for sb/sth else
 - She is a credit to the school.
 - Your children are a great credit to you.

ON MOVIE/TV PROGRAMME

- 9. countable, usually plural** the act of mentioning sb who worked on a project such as a film/movie or a television programme
 - She was given a programme credit for her work on the costumes for the play.
 - **The credits** (= the list of all the people involved) seemed to last almost as long as the film!

UNIT OF STUDY

- 10. countable** a unit of study at a college or university (in the US, also at a school); the fact of having successfully completed a unit of study
 - My math class is worth three credits.

Word Origin:

mid 16th cent. (originally in the senses 'belief', 'credibility'): from French **crédit**, probably via Italian **credito** from Latin **creditum**, neuter past participle of **credere** 'believe, trust'.

Thesaurus:

credit noun

1. U

- We offer two months' interest-free credit.

loan • • **overdraft** •

credit/a loan/an overdraft **from** sb/an organization

(a/an) **low-interest/interest-free** credit/loan/overdraft

obtain/arrange/apply for/refuse sb/deny sb credit/a loan

Credit or loan? A **loan** is an official agreement to borrow money and pay it back later; **credit** is a general term for any money that a bank makes available to a customer who does not have that amount in their account.

2. U

- At least give him credit for trying.

praise • • **approval** • • **acclaim** • |informal a pat on the back •

Opp: blame

credit/praise/approval/acclaim/a pat on the back **for** sth/doing sth

deserve credit/praise/acclaim/a pat on the back

receive credit/praise/approval/acclaim

give sb credit/praise/approval/a pat on the back

Credit or praise? **Praise** describes what you actually say, for example

- Well done! That's wonderful!

Credit refers to an opinion or feeling of admiration; it can also suggest a reward

- We should give credit to the organizers.
- Credit is given in the exam for good spelling.

Collocations:

Finance

Income

earn money/cash/(*informal*) a fortune

make money/a fortune/(*informal*) a killing on the stock market

acquire /inherit/amass wealth/a fortune

build up funds/savings

get/receive /leave (sb) an inheritance/a legacy

live on a low wage/a fixed income/a pension

get/receive /draw/collect a pension

depend /be dependent on (BrE) benefits/(*NAmE*) welfare/social security

Expenditure

spend money/your savings/(*informal*) a fortune on...

invest/put your savings in...

throw away /waste/ (*informal*) shell out money on...

lose your money/inheritance/pension

use up/ (*informal*) wipe out all your savings

pay (in) cash

use/pay by a credit/debit card

pay by/make out a/write sb a/accept a (*BrE*) cheque/(*US*) check

change/exchange money/currency (*BrE*) traveller's cheques/(*US*) traveler's checks

give/pay/leave (sb) a deposit

Banks

have/hold/open/close/freeze a bank account/an account

credit/debit/pay sth into/take money out of your account

deposit money/funds in your account

withdraw money/cash/£30 from an ATM, etc.

(*formal*) **make** a deposit/withdrawal

find/go to/use (especially *NAmE*) an ATM/(*BrE*) a cash machine/dispenser

be in credit/in debit/in the black/in the red/overdrawn

Personal finance

manage /handle /plan/run/ (especially *BrE*) sort out your finances

plan/manage /work out/stick to a budget

offer/extend credit (to sb)

arrange /take out a loan/an overdraft

pay back/repay money/a loan/a debt

pay for sth in (especially *BrE*) instalments/(*NAmE usually*) installments

Financial difficulties

get into debt/financial difficulties

be short of/ (*informal*) be strapped for cash

run out of/owe money

face/get/ (*informal*) be landed with a bill for £...

can't afford the cost of.../payments/rent

fall behind with/ (especially *NAmE*) fall behind on the mortgage/repayments/rent

incur/run up/accumulate debts

tackle/reduce/settle your debts

Example Bank:

- He has a bad credit rating.
- He took some advanced courses to earn college credits.
- He's a bad credit risk.
- He's a great credit to the school.
- I bought it on credit.
- I have arranged for my branch to send a letter of credit to the branch nearest the hotel.
- I have three credits on my bank statement.
- I'm paid by direct credit into my bank account.
- If damaged items have to be returned, the manufacturer may issue a credit note.
- If you don't have a regular income you may be unable to get credit.
- Most shops selling furniture or electrical goods will offer credit.
- My account is in credit.
- Participants were given course credit for their participation in the study.
- Students may have difficulty transferring credits to other institutions.

- The credit report will show all the consumer debt a person has.
- The success of the venture reflects great credit on the organizers.
- To her credit, she gave them lunch.
- To her eternal credit, she gave them a home.
- To her great credit, she does not try to avoid the truth.
- Tuition costs are based on the number of credit hours enrolled.
- We left before the final credits began to roll.
- We propose to expand credit in order to create demand.
- We should give due credit to all who helped make the event a success.
- When poorer people use credit, mail order is the key source.
- Why should she get all the credit?
- Your concern does you credit.
- Your credit limit is now \$2 000.
- a credit balance of €265
- increases in debt created by credit expansion
- modules offering continuing education credits
- people with poor credit histories
- Credit will be given in the exam for good spelling and grammar.
- He's a player who rarely seems to get the credit he deserves.
- I can't take all the credit for the show's success— it was a team effort
- We bought the dishwasher on credit.
- We offer two months' interest-free credit.
- We should give due credit to the organizers of this event

Idioms: ↑do credit to somebody ▪ ↑do somebody credit ▪ ↑have something to your credit ▪ ↑on the credit side ▪ ↑somebody's credit

verb

PUT MONEY IN BANK

1. to add an amount of money to sb's bank account

- ~ **A (with B)** Your account has been credited with \$50 000.
- ~ **B (to A)** \$50 000 has been credited to your account.

Opp: ↑debit

WITH ACHIEVEMENT

2. usually passive to believe or say that sb is responsible for doing sth, especially sth good

- ~ **sb** All the contributors are credited on the title page.
- She has been wrongly credited as the author.
- ~ **A with B** The company is credited with inventing the industrial robot.
- ~ **B to A** The invention of the industrial robot is credited to the company.

WITH QUALITY

3. ~ **A with B** to believe that sb/sth has a particular good quality or feature

- I credited you with a little more sense.
- Credit me with some intelligence.

4. usually passive ~ **sb/sth as sth** to believe that sb/sth is of a particular type or quality

- The cheetah is generally credited as the world's fastest animal.

BELIEVE

5. ~ **sth** | ~ **what, how, etc...** | ~ **that...** (BrE) (used mainly in questions and negative sentences) to believe sth, especially sth surprising or unexpected

- He's been promoted— would you credit it?

Verb forms:

verb forms	
present simple	
I / you / we / they	credit
	BrE / 'kredɪt/
	NAme / 'kredɪt/
he / she / it	credits
	BrE / 'kredɪts/
	NAme / 'kredɪts/
past simple, past participle	credited
	BrE / 'kredɪtɪd/
	NAme / 'kredɪtɪd/
-ing form	crediting
	BrE / 'kredɪtɪŋ/
	NAme / 'kredɪtɪŋ/

Word Origin:

mid 16th cent. (originally in the senses 'belief', 'credibility'): from French **crédit**, probably via Italian **credito** from Latin **credĭtum**, neuter past participle of **credere** 'believe, trust'.

Example Bank:

- He is widely credited with having started the Middle East peace process.
- I could hardly credit it when she told me she was leaving.
- I find what he says rather hard to credit.
- She is generally credited as having written over 50 novels.
- The bank credited the oil company with \$500 000.
- The work has been credited to a 16th-century bishop.

credit

Longman DOCE 5th Ed. (En-En)

I. **credit** ¹ **S2 W2 AC** /'kredət, 'kredit/ *BrE* ^m *AmE* ^m *noun*

[Date: 1500-1600; Language: French; Origin: crédit, from Italian, from Latin creditum 'something given to someone to keep safe, loan'; from credere; ⇒ ↑credence]

1. **DELAYED PAYMENT** [uncountable] an arrangement with a shop, bank etc that allows you to buy something and pay for it later **on credit**

- Most new cars are bought on credit.
- The store agreed to let him have credit.
- What's the credit limit on your Visa card?

2. **PRAISE** [uncountable] approval or praise that you give to someone for something they have done **credit for**

- Credit for this win goes to everybody in the team.
- They never give Gene any credit for all the extra work he does.

take/claim/deserve etc (the) credit

- She deserves credit for trying her best.

to sb's credit (=used to say that someone has done something good)

- To Jamie's credit, he remained calm.
- Credit must go to Fiona for making sure everything ran smoothly.

3. **be a credit to somebody/something** (also **do somebody/something credit**) to behave so well or be so successful that your family, team etc are proud of you:

- She's a credit to her profession.
- Your children really do you credit.

4. **have something to your credit** to have achieved something:

- She already has two successful novels to her credit.

5. **in credit** if you are in credit, there is money in your bank account:

- There are no bank charges if you stay in credit.

6. **the credits** [plural] a list of all the people involved in making a film or television programme, which is shown at the beginning or end of it

7. **on the credit side** used to talk about the good things about someone or something:

- On the credit side, the book is extremely well researched.

8. **(give) credit where credit is due** used to say that someone deserves to be praised for the good things they have done

9. **UNIVERSITY** [countable] a successfully completed part of a course at a university or college:

- I don't have enough credits to graduate.

10. **AMOUNT OF MONEY** [countable] an amount of money that is put into someone's bank account or added to another amount **OPP debit**:

- The company promised to provide credits to customers who had been charged too much.

11. **TRUE/CORRECT** [uncountable] the belief that something is true or correct:

- The witness's story gained credit with the jury.

• • •

COLLOCATIONS

■ verbs

- **buy/get something on credit** They bought all their furniture on credit.
- **use credit** The survey showed only 15% of people had never used credit.
- **get/obtain credit** (=be allowed to buy something on credit) The economic situation is making it more difficult for people to get credit.
- **give/offer credit** (=allow customers to buy things on credit) A business may lose customers if it does not give credit.
- **refuse somebody credit** You may be refused credit if you have a bad financial record.

■ credit + NOUN

- **a credit card** (=a plastic card that you use to buy things and pay for them later) Can I pay by credit card?
- **credit facilities** (=the opportunity to buy something on credit) Credit facilities are available if you are over 18.
- **a credit agreement** (=an arrangement to allow or receive credit) People sometimes sign credit agreements and then realize they can't afford the payments.
- **credit terms** (=how much you must pay back and when) The credit terms were a deposit of £1,000 and two later instalments of £900.
- **sb's credit rating** (=how likely a bank etc thinks someone is to pay their debts) If you have a poor credit rating, you will have a hard time getting a mortgage.
- **a credit risk** (=a risk that a bank etc may not get back the money it lends) Banks first have to assess whether a borrower is a credit risk.
- **a credit limit** (=the most someone can spend using credit) I have a Visa card with a £1,000 credit limit.
- **a credit crunch/squeeze** (=a situation in which people are not allowed as much credit as before) Due to a credit squeeze, interest rates rose.

■ ADJECTIVES/NOUN + credit

- **consumer credit** (=the amount of credit used by consumers) Consumer credit has risen substantially during this period.
- **interest-free credit** (=with no interest added to it) We offer interest-free credit for up to 50 weeks.

...

THESAURUS

- **loan** *noun* [countable] an amount of money that is borrowed, especially from a bank or company, which you agree to pay back by the end of a period of time: We took out a loan to buy a new car. | He is paying back a \$50,000 loan.
- **mortgage** *noun* [countable] a large amount of money that someone borrows from a bank or company to buy a house: Nick told me the mortgage on his apartment is worth about \$90,000. | Anyone taking out a mortgage should be aware that interest rates can go up at any time. | It took my parents nearly thirty years to pay off their mortgage.
- **interest** *noun* [uncountable] money that you pay for borrowing money, especially that you pay every year or every month at a fixed rate: Credit companies charge huge amounts of interest. | What's the interest on the loan?
- **overdraft** *noun* [countable] *British English* the amount of money that you owe to bank when you have spent more money than you had in your account: I left university with no job and a big overdraft. | 20% of the bank's customers regularly use their overdraft facility. | You have to pay a fee for unauthorized overdrafts.
- **debt** *noun* [uncountable and countable] an amount of money that a person or organization owes: The company now has debts of almost £2 million. | A lot of the money went towards paying his debts. | The family were \$100,000 in debt (=they owed \$100,000).
- **credit** *noun* [uncountable] an arrangement with a shop or bank that allows you to buy something and pay for it later: We bought the furniture on credit. | He had a credit limit of £7,000.

II. credit² AC BrE² AmE² verb [transitive not in progressive]

1. to add money to a bank account **OPP** debit

credit to

" The cheque has been credited to your account.

credit with

" For some reason my account's been credited with an extra \$76.

2. **credit somebody with (doing) something** to believe or admit that someone has a quality, or has done something good:

" Do credit me with a little intelligence!

" Evans is credited with inventing the system.

3. **be credited to somebody/something** if something is credited to someone or something, they have achieved it or are the reason for it:

" Much of Manchester United's success can be credited to their manager.

4. *formal* to believe that something is true

difficult/hard/impossible etc to credit

" We found his statement hard to credit.

credit

Freakuency Pack

12500 **1252**^{MCW}

15000 **1006**^{COCA}

RANGE: **2k** CREDIT⁴⁶²⁷⁵

credit³⁴⁶³⁷

credited²⁵³⁹

crediting¹⁶⁹

creditor⁴³⁷

creditors¹⁸²¹

credits⁶⁶⁷²

COCA 500k Unlemmatized

15547 **1273**³²⁷⁹⁷ *nn1*

966 **20376**¹⁰⁵⁹ *vv0*

685 **25221**⁷⁴⁶ *vvi*

16 **187544**¹⁸ *jj*

17 **192606**¹⁷ *nnu*