

overdraft[ˈəʊvədraːft] *n*

1. превышение кредита (в банке); задолженность банку
2. = overdraft

overdraft

Oxford Advanced Learners Dictionary 8th Ed.

over-draft [ˌoʊvədraʊt] *BrE* [ˈəʊvədraʊt] *NAmE* [ˈoʊvədræft] *noun*

the amount of money that you owe to a bank when you have spent more money than is in your bank account; an arrangement that allows you to do this

- to **run up/pay off an overdraft**
- I had to arrange an overdraft to pay for the car.
- The savings account has no **overdraft facility**.

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:

- The president ran up a huge overdraft during her year in office.
- They exceeded their overdraft by £200 000.
- We offer a free £400 overdraft.
- She had run up an overdraft of £3 000.
- The savings account has no overdraft facility.

overdraft

oʊvədɹɑft /'əʊvədɹɑft/ *BrE* *AmE* *noun* [countable] *British English*

the amount of money you owe to a bank when you have spent more money than you had in your account:

▪ a £250 overdraft

▪ Many students have a free overdraft facility (=agreement with their bank to have an overdraft up to a particular limit).

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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.

overdraft

Frequency Pack

12500 **8088**^{MCW}

15000 **12822**^{COCA}

RANGE: **6k OVERDRAFT**³²⁵

overdraft²¹²

overdrafts¹¹³

COCA 500k Unlemmatized

⁶⁴**51428**²¹² *nn1*