

合庫金控 106 年新進人員聯合甄試試題

甄才類別【代碼】：C#.Net 系統分析師 / 程式設計師【L4302】、核保人員【L4303】

普通科目：英文及保險業防制洗錢及打擊資恐內部控制要點

*入場通知書編號：_____

注意：①作答前先檢查答案卡，測驗入場通知書編號、座位標籤號碼、甄試類別、需才地區等是否相符，如有不同應立即請監試人員處理。使用非本人答案卡作答者，不予計分。
②本試卷一張雙面，四選一單選選擇題共 50 題，每題 2 分，共 100 分，限用 2B 鉛筆於答案卡上作答，請選出最適當答案，答錯不倒扣；未作答者，不予計分。
③請勿於答案卡書寫應考人姓名、入場通知書編號或與答案無關之任何文字或符號。
④本項測驗僅得使用簡易型電子計算器(不具任何財務函數、工程函數、儲存程式、文數字編輯、內建程式、外接插卡、攝(錄)影音、資料傳輸、通訊或類似功能)，但不得發出聲響；若應考人於測驗時將不符規定之電子計算器放置於桌面或使用，經勸阻無效，仍執意使用者，該節扣 10 分；該電子計算器並由監試人員保管至該節測驗結束後歸還。
⑤答案卡務必繳回，違反者該節成績以零分計算。

壹、英文【第 1-25 題，每題 2 分，共計 25 題，占 50 分】

一、字彙測驗【請依照句子前後文意，選出最適當的答案】

- 【1】1. With its wonderful appearance and unique taste, the new dessert is very hard to _____.
① resist ② distress ③ govern ④ leak
- 【2】2. The _____ switch that caused a terrible fire last week was finally fixed.
① candid ② faulty ③ tempted ④ elegant
- 【1】3. After staying up for 30 hours straight, Mr. Lin kept _____ at work this morning.
① yawning ② chasing ③ queuing ④ rescuing
- 【2】4. What happened was indeed an _____ outcome. No one believed something like that could happen at all.
① inexperienced ② unlikely ③ extravagant ④ oriental
- 【1】5. By answering every single question the teacher asked in class, Bill was trying to _____ the pretty girl sitting next to him.
① impress ② exchange ③ categorize ④ distribute

二、文法測驗【請在下列各題中選出最適當的答案】

- 【3】6. The color of his bedroom is brighter _____ his living room.
① as ② than that ③ than that of ④ as then
- 【1】7. The doctor couldn't help but _____ he wound on her wrist.
① notice ② noticing it ③ he noticed ④ he noticing
- 【4】8. The soldier would _____ to the enemy.
① prefer die to surrender ② die rather to surrender
③ die to surrendering ④ rather die than surrender
- 【4】9. I wouldn't be able to finish the job _____.
① although I wanted ② although when I wanted
③ even though I want ④ even if I wanted to
- 【4】10. I'm sorry I can't join you tomorrow. Let's do it _____.
① other times ② the other time ③ many times ④ some other time
- 【4】11. Thank you for entrusting me with this opportunity. I look forward to _____ with your vibrant community.
① be worked ② work ③ have worked ④ working
- 【3】12. Melissa wore a pink evening dress to the party, _____.
① and she looked the prettiest of any other girl there
② and she was looked the prettier of all the girls
③ and she looked prettier than any other girl there
④ and she was looked the prettiest there
- 【3】13. Being 12, he is _____ a child. You cannot hold him responsible for everything.
① anything but ② nothing compared to ③ no more than ④ within
- 【1】14. He insisted on finishing the work _____ he felt quite ill.
① even though ② in contrast to ③ as if ④ regardless of
- 【2】15. _____ in the car, John called his wife for help.
① Keys were locked ② Having locked his keys
③ He locked his keys ④ Because he locking his keys

三、閱讀測驗【請依照段落上下文意，選出最適當的答案】

第一篇

The first kayaks were created thousands of years ago by arctic inhabitants now known as the Intuits. These early indigenous people, formerly known as Eskimos, inhabited areas of Greenland, the northeastern point of Russia, Alaska, and the uppermost regions of Canada. Early Eskimos made kayak frames using driftwood, and early kayaks were wrapped in sealskins. Early kayaks were virtually unsinkable with air-filled seal bladders. These early kayaks were used during summer months primarily for hunting and fishing. The word "kayak" literally means "hunters' boat."

Early kayak design varied according to the specific needs of inhabitants of particular regions. For instance, early kayaks designed by inhabitants surrounding the Bering Strait created wider, shorter kayaks. This kayak design provided a large area for storing game and supplies, and it was more stable on rough water than the longer and more slender kayaks designed for speed by the Aleuts.

Europeans eventually discovered the versatility of the kayak, and kayaks once designed with sealskins were designed by Europeans with fabric covers. In 1905 a German inventor named Hans Klepper eventually purchased a design for a folding canvas kayak from a German student. He called this kayak a "foldboat." Klepper began selling this early version of the folding kayak, and kayaks once used primarily for navigation and hunts by indigenous people were now being used for sport.

Plastic kayaks were introduced in the 1980's, and kayaks continue to become lighter, sturdier, and more versatile. Now there are several types of kayaks designed with various materials suitable for a variety of sporting events. Those who love the sport of kayaking have more choices now than ever before.

- 【1】16. What is the passage mainly about?
① The history of kayaks ② How Eskimos invented kayaks
③ Why kayaking became a sport ④ Kayaking and hunting
- 【2】17. Which of the following is NOT true about early kayaks?
① They were mainly used for hunting and fishing.
② They did not float very well.
③ The name "kayak" suggests the original purpose of the boat.
④ They were created by people living in very cold places.
- 【4】18. What can be inferred about people living around the Bering Strait?
① They preferred kayaks that could go faster. ② Their kayaks were designed by the Aleuts.
③ Their kayaks were easily foldable. ④ They needed more space for their supplies.
- 【3】19. What is the purpose of the second paragraph?
① To argue that kayaks were created by the Intuits
② To list the benefits of kayaking
③ To show why early kayaks came in different sizes and shapes
④ To prove that kayaks were indeed used for fishing
- 【2】20. Which of the following is NOT true about modern kayaks?
① They are made with different materials. ② They are all foldable.
③ They are not as heavy as the early ones. ④ They can be used for many different purposes.

第二篇

Of the many oddities that are culturally specific to Japan—from cat cafés to graveyard eviction notices to the infamous Suicide Forest, where an estimated 100 people per year take their own lives—perhaps none is as little known, and curious, as “the evaporated people.” Since the mid-1990s, it's estimated that at least 100,000 Japanese men and women vanish annually. They are the architects of their own disappearances, banishing themselves over indignities large and small: divorce, debt, job loss, failing an exam. “Evaporations” have surged in Japan at key points: the aftermath of World War II, when national shame was at its apex, and in the aftermath of the financial crises of 1989 and 2008.

A shadow economy has emerged to service those who never want to be found—who want to make their disappearances look like abductions and their homes look like they've been robbed, with no paper trail or financial transactions to track them down. Nighttime Movers was one such company, started by a man named Hatori. He'd run a legitimate moving service until one night, in a karaoke bar, a woman asked if he could arrange for her to “disappear, along with her furniture”. She said she could not stand her husband's debts, which were ruining her life.

In many ways, Japan is a culture of loss. According to a 2014 report by the World Health Organization, Japan's suicide rate is 60 percent higher than the global average. There are between 60 and 90 suicides per day. It's a centuries-old concept dating back to the Samurai, who committed suicide by ritual disembowelment, and one as recent as the Japanese kamikaze pilots of World War II, who flew their aircrafts into enemy ships. Japanese culture also emphasizes uniformity, the importance of the group over the individual. “You must hit the nail that stands out” is a Japanese maxim, and for those who can't, or won't, fit into society, adhere to its strict cultural norms and near-religious devotion to work, to vanish is to find freedom.

- 【1】21. What is the passage mainly about?
① The evaporated people in Japan ② Oddities in Japanese culture
③ How to track down someone who disappeared ④ People who want to commit suicide

【請接續背面】

- 【1】22. Which of the following is true about the evaporated people?
 ① They can ask people to help them disappear. ② They usually stay in touch with their family.
 ③ They often go to karaoke bars. ④ They all disappear because of debt.
- 【4】23. When is there more likely to be more cases of human evaporations in Japan?
 ① When the economy is good ② When climate change is very serious
 ③ When a new house is being built ④ When Japan loses a war
- 【3】24. According to the passage, why do people want to evaporate?
 ① They want to be special. ② They want to kill themselves.
 ③ They want to escape from shame. ④ They want to become Samurais.
- 【4】25. Which of the following is mentioned in the passage about Japanese culture?
 ① Workaholics are usually mocked.
 ② Women usually move more often than men.
 ③ Freedom is greatly emphasized.
 ④ The group is considered more important than the individual.

參、保險業防制洗錢及打擊資恐內部控制要點【第 26-50 題，每題 2 分，共計 25 題，占 50 分】

- 【3】26. 保險公司辦理洗錢及資恐風險之辨識、評估及管理，應至少涵蓋下列哪些面向？(A)客戶 (B)地域 (C)產品 (D)通路 (E)服務 (F)交易 (G)速度 (H)變現
 ① (A)(B)(C)(D)(E) ② (A)(B)(C)(E)(G)
 ③ (A)(B)(C)(D)(E)(F) ④ (A)(B)(C)(D)(F)(H)
- 【3】27. 保險業在下列哪些新業務辦理或推出前，應進行洗錢及資恐風險評估，並建立相應之風險管理措施以降低所識別之風險？(A)推出不具有保單價值準備金或現金價值之新產品 (B)推出具有保單價值準備金或現金價值之新產品 (C)與金錢無關之服務 (D)與金錢有關之服務 (E)辦理新種業務（包括新支付機制、運用新科技於現有或全新之產品或業務）
 ① (A)(B)(C)(D)(E) ② (A)(D)(E) ③ (B)(D)(E) ④ (B)(D)
- 【1】28. 防制洗錢及打擊資恐內部控制要點所稱保險業包括下列哪些公司？(A)保險公司 (B)專業再保險公司 (C)保險代理人公司(含兼營保險代理人業務之銀行) (D)保險代理人公司(不含兼營保險代理人業務之銀行) (E)保險經紀人公司(含兼營保險經紀人業務之銀行) (F)保險經紀人公司(不含兼營保險經紀人業務之銀行) (G)辦理簡易人壽保險業務之郵政機構
 ① (A)(B)(C)(E)(G) ② (A)(B)(D)(F)(G) ③ (A)(B)(C)(E) ④ (A)(B)(G)
- 【2】29. 具一定規模之保險代理人公司、保險經紀人公司防制洗錢及打擊資恐計畫得不包括下列哪些政策、程序及控管機制？(A)確認客戶身分 (B)客戶及交易有關對象之姓名及名稱檢核 (C)交易之持續監控 (D)紀錄保存 (E)一定金額以上通貨交易申報 (F)員工遴選及任用程序
 ① (A)(B)(C) ② (B)(C) ③ (B)(C)(F) ④ (C)(D)(F)
- 【1】30. 保險公司中何者對確保建立及維持適當有效之防制洗錢及打擊資恐內部控制負最終責任？
 ①董（理）事會 ②總經理
 ③總機構法令遵循單位 ④防制洗錢及打擊資恐專責單位
- 【1】31. 保險業應依其規模、風險等配置適足之防制洗錢及打擊資恐專責人員及資源，並由何者指派高階主管一人擔任專責主管，賦予協調監督防制洗錢及打擊資恐之充分職權？
 ①董（理）事會 ②董事長
 ③總經理 ④總機構法令遵循主管
- 【1】32. 保險業應確保其國外分公司（或子公司），在符合當地法令情形下，實施與總公司（或母公司）一致之防制洗錢及打擊資恐措施。當總公司（或母公司）與分公司（或子公司）所在國之最低要求不同時，分公司（或子公司）應就兩地選擇何種標準者作為遵循依據？
 ①較高標準 ②所在國標準
 ③總公司標準 ④最適標準
- 【2】33. 防制洗錢及打擊資恐專責主管應至少多久向董（理）事會及監察人（監事、監事會）或審計委員會報告？
 ①每季 ②每半年 ③每年 ④每月
- 【3】34. 保險業總經理應督導各單位審慎評估及檢討防制洗錢及打擊資恐內部控制制度執行情形，由以下那些主管聯名出具防制洗錢及打擊資恐之內部控制制度聲明書，並提報董（理）事會通過？(A)董（理）事長（主席）(B)總經理 (C)總稽核（稽核人員）(D)總機構法令遵循主管 (E)防制洗錢及打擊資恐專責主管
 ① (A)(B)(C)(D) ② (A)(B)(D)(E)
 ③ (A)(B)(C)(E) ④ (A)(B)(C)(D)(E)
- 【4】35. 保險代理人公司、保險經紀人公司防制洗錢及打擊資恐之內部控制制度聲明書，須於何時申報？
 ①每年三月底前 ②每會計年度終了後三個月內
 ③每會計年度終了後四個月內 ④每年四月底前
- 【4】36. 保險業董（理）事、監察人、總經理、法令遵循人員、內部稽核人員、業務人員及與防制洗錢及打擊資恐業務有關人員，應依其業務性質，每年安排多少時數之防制洗錢及打擊資恐教育訓練？
 ① 6 小時 ② 12 小時 ③ 24 小時 ④ 適當時數
- 【2】37. 保險業之防制洗錢及打擊資恐專責主管、專責人員及國內營業單位督導主管，每年應至少參加經專責主管同意之內部或外部訓練單位所辦多少小時防制洗錢及打擊資恐教育訓練？
 ① 6 小時 ② 12 小時 ③ 24 小時 ④ 適當時數

- 【1】38. 保險業防制洗錢及打擊資恐之內部控制制度，應經何者通過；修正時，亦同？
 ①董(理)事會 ②董事長
 ③總經理 ④防制洗錢及打擊資恐主管
- 【1】39. 保險業應確保其國外分公司（或子公司），在符合當地法令情形下，實施與總公司（或母公司）一致之防制洗錢及打擊資恐措施。當總公司（或母公司）與分公司（或子公司）所在國之最低要求不同時，就標準高低之認定有疑義時，以下列何者為依據？
 ①保險業所在國之主管機關之認定為依據
 ②總公司董事會認定為依據
 ③分公司所在國之主管機關之認定為依據
 ④分公司防制洗錢及打擊資恐主管認定為依據
- 【1】40. 保險業之防制洗錢及打擊資恐專責主管、專責人員及國內營業單位督導主管，若非於中華民國一百零六年八月三十一日前充任者，應於充任後多少時間內符合規定資格條件？
 ①三個月 ②六個月 ③一年 ④兩年
- 【2】41. 保險業防制洗錢及打擊資恐國內營業單位督導主管參加金管會認定機構所舉辦多少小時以上課程，並經考試及格且取得結業證書，符合保險業防制洗錢及打擊資恐規定資格條件？
 ① 6 小時 ② 12 小時 ③ 24 小時 ④ 適當時數
- 【2】42. 外國保險業在臺分公司就防制洗錢及打擊資恐之內部控制制度聲明書，由下列哪些人負責出具？(A)總公司授權之在臺分公司負責人(B)防制洗錢及打擊資恐專責主管(C)負責臺灣地區稽核業務主管(D)總機構法令遵循主管
 ① (A)(B) ② (A)(B)(C) ③ (A)(B)(C)(D) ④ (B)(C)(D)
- 【1】43. 保險業違反防制洗錢及打擊資恐內部控制要點所訂事點，金管會將視其情節之輕重，依照保險法可能有以下哪些處分？(A)應限期改正，或併處新臺幣十萬元以上三百萬元以下罰鍰；情節重大者，廢止其許可，並註銷執業證照。(B)未建立或未確實執行內部控制、稽核制度、招攬處理制度或程序者，應限期改正，或併處新臺幣十萬元以上三百萬元以下罰鍰。(C)處負責人各新臺幣六十萬元以上三百萬元以下罰鍰。(D)處一年以上七年以下有期徒刑，得併科新臺幣二千萬元以下罰金
 ① (A)(B) ② (A)(B)(C) ③ (A)(C)(D) ④ (A)(B)(C)(D)
- 【1】44. 下列哪些是保險業防制洗錢及打擊資恐內部控制要點第一點所說明，訂定要點的目的？(A)強化我國防制洗錢及打擊資恐機制 (B)健全保險業內部控制及稽核制度 (C)增進保險業人員防制洗錢及打擊資恐認知 (D)提升我國防制洗錢及打擊資恐之國際聲譽
 ① (A)(B) ② (A)(B)(C) ③ (A)(B)(C)(D) ④ (A)(C)(D)
- 【2】45. 保險業防制洗錢及打擊資恐之內部控制制度，其內容應包括下列哪些事點：(A)就洗錢及資恐風險進行辨識、評估、管理之相關政策及程序。(B)依據洗錢及資恐風險、業務規模，訂定防制洗錢及打擊資恐計畫，以管理及降低已辨識出之風險，並對其中之較高風險，採取強化控管措施。(C)控管防制洗錢及打擊資恐法令遵循及防制洗錢及打擊資恐計畫執行之標準組織與功能，且給予必要授權強化執行。(D)監督控管防制洗錢及打擊資恐法令遵循及防制洗錢及打擊資恐計畫執行之標準作業程序，並納入自行查核及內部稽核點目，且於必要時予以強化。
 ① (A)(B)(C) ② (A)(B)(D) ③ (A)(C)(D) ④ (A)(B)(C)(D)
- 【3】46. 下列何者並非保險公司、辦理簡易人壽保險業務之郵政機構辦理洗錢及資恐風險之辨識、評估及管理，所規定辦理者？
 ①應考量所有風險因素，以決定整體風險等級，及降低風險之適當措施。
 ②應訂定更新風險評估報告之機制，以確保風險資料之更新
 ③應於完成或更新風險評估報告時，將風險評估報告送金管會核准
 ④應製作風險評估報告
- 【3】47. 下列何者並非保險公司之防制洗錢及打擊資恐計畫，所應包括之政策、程序及控管機制？
 ①客戶及交易有關對象之姓名及名稱檢核
 ②一定金額以上通貨交易申報
 ③持續性員工交易監控
 ④疑似洗錢或資恐交易申報
- 【3】48. 具國外分公司（或子公司）之保險業，應訂定集團層次之防制洗錢及打擊資恐計畫，於集團內之分公司（或子公司）施行。其內容除包括前款政策、程序及控管機制外，另應在符合我國及國外分公司（或子公司）所在地資料保密規定之情形下，訂定事項。下列何者並非規定應訂定之事項？
 ①為確認客戶身分與洗錢及資恐風險管理目的所需之集團內資訊分享政策及程序
 ②為防制洗錢及打擊資恐目的，於有必要時，依集團層次法令遵循、稽核及防制洗錢及打擊資恐功能，要求國外分公司（或子公司）提供有關客戶及交易資訊
 ③建立與國外分公司（或子公司）主管機關聯繫報告之機制
 ④對運用被交換資訊及其保密之安全防護
- 【4】49. 下列何者非屬於防制洗錢及打擊資恐主管依規定應掌理之事務？
 ①協調督導全面性洗錢及資恐風險辨識及評估之執行
 ②監控與洗錢及資恐有關之風險
 ③發展防制洗錢及打擊資恐計畫
 ④督導防制洗錢及打擊資恐計畫之查核
- 【2】50. 保險業之防制洗錢及打擊資恐之內部控制制度聲明書，應於每會計年度終了後幾個月內將該內部控制制度聲明書內容揭露於保險業網站？
 ①兩個月 ②三個月 ③四個月 ④六個月