

合庫金控 106 年新進人員聯合甄試試題

甄才類別【代碼】：產險簽署人員【L4201】、壽險簽署人員【L4202】、護理人員【L4203】、物業管理人員【L4204】、弱電工程人員【L4205】、消防設備人員【L4206】、大型主機程式設計人員【L4207】、開放系統第一類程式設計人員【L4208】、開放系統第二類程式設計人員【L4209】、開放系統第三類程式設計人員【L4210】、Windows 主機系統管理人員【L4211】、資安防護系統管理人員【L4212】、資安制度管理人員【L4213】、資訊電機工程人員【L4214 - L4215】

普通科目：英文及銀行業及電子支付機構電子票證發行機構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 _____ the 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
- 【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.

【請接續背面】

【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.

貳、銀行業及電子支付機構電子票證發行機構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】

【1】26.銀行業及電子支付機構、電子票證發行機構防制洗錢及打擊資恐之內部控制制度，其內容中就洗錢及資恐風險進行辨識、評估、管理之相關政策及程序，以下何者正確？

- 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應訂定風險評估報告之格式，以確保風險資料之一致性
- ③應製作風險控制與風險管理報告
- ④應於完成或更新洗錢事件報告時，將報告送董事會備查

【1】27.有關銀行業辦理新臺幣境內匯款業務，下列何種情況，不得執行匯款業務？

- ①取得匯款人資訊僅包含姓名、電話、地址、出生年月日及身分證字號
- ②取得收款人資料僅包含收款人姓名、收款帳戶號碼
- ③該金融機構可以保存所有有關匯款人及收款人資訊
- ④當收到收款金融機構或權責機關請求時，能夠於三個營業日內提供匯款人及收款人資訊

【4】28.銀行業及電子支付機構、電子票證發行機構國外營業單位，針對防制洗錢及打擊資恐人員之設置何者正確？

- ①國外營業單位之人員配置應與國內相同
- ②國外營業單位不需額外配置防制洗錢及打擊資恐人員
- ③國外營業單位由國內防制洗錢及打擊資恐人員一並負責
- ④國外營業單位應考量在當地之分公司家數、業務規模及風險等，設置適足之防制洗錢及打擊資恐人員

【4】29.銀行業及電子支付機構、電子票證發行機構，誰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內部稽核主管
- ②總經理
- ③防制洗錢及打擊資恐專責人員
- ④董（理）事會

【3】30.關於銀行業及電子支付機構、電子票證發行機構之內部控制制度，其內容不包含下列哪個事項？

- ①就洗錢及資恐風險進行辨識、評估、管理之相關政策及程序
- ②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
- ③評估防制洗錢及打擊資恐計畫實施之有效性
- ④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項目

【3】31.發展防制洗錢及打擊資恐計畫與監控與洗錢及資恐有關之風險，此工作應歸屬於下列何者？

- ①內部稽核部門或內部稽核主管
- ②總經理
- ③防制洗錢及打擊資恐專責單位或專責主管
- ④董事會

【2】32.關於防制洗錢及打擊資恐內部控制制度執行情形，由誰出具防制洗錢及打擊資恐之內部控制制度聲明書？

- ①董（理）事長（主席）、財務長、總稽核（稽核主管）、防制洗錢及打擊資恐專責主管
- ②董（理）事長（主席）、總經理、總稽核（稽核主管）、防制洗錢及打擊資恐專責主管
- ③總稽核（稽核主管）、防制洗錢及打擊資恐專責主管
- ④打擊資恐專責主管

【1】33.外國銀行或外國信用卡公司在臺分公司，其防制洗錢及打擊資恐內部控制制度執行情形，由誰出具防制洗錢及打擊資恐之內部控制制度聲明書？

- ①在臺訴訟/非訟代理人、防制洗錢及打擊資恐專責主管及負責臺灣區稽核業務主管
- ②母公司總稽核（稽核主管）
- ③在臺分公司負責人
- ④在臺分公司打擊資恐專責主管

【4】34.銀行業辦理通匯往來銀行業務及其他類似業務，應定有一定政策及程序，對於無法配合銀行業提供必要資訊之委託機構，銀行業的處理方式，下列敘述何者錯誤？

- ①暫停交易
- ②拒絕開戶
- ③申報疑似洗錢或資恐交易
- ④先完成交易後三日內通報法務部調查局

【1】35.內部控制制度中，關於洗錢及資恐風險之辨識、評估及管理，應涵蓋哪些面向？

- ①客戶、地域、產品及服務、交易或支付管道
- ②機構組織、交易複雜度、治理或監理機制
- ③業務人員之能力、業務範圍
- ④後端資料庫完整性及資訊科技之能力

【3】36.銀行業及電子支付機構、電子票證發行機構防制洗錢及打擊資恐之內部控制制度，應經何權責單位通過？

- ①股東大會
- ②薪酬委員會
- ③董（理）事會
- ④打擊資恐專責單位

【2】37.防制洗錢及打擊資恐專責主管應以多久的頻率向董（理）事會及監察人（監事、監事會）或審計委員會報告，如發現有重大違反法令時，應即時向董（理）事會及監察人（監事、監事會）或審計委員會報告。

- ①至少每三個月
- ②至少每半年
- ③至少每年
- ④依需求，若董（理）事會及監察人（監事、監事會）或審計委員會有需要時報告

【4】38.銀行業及電子支付機構、電子票證發行機構在員工任用上應注意之事項，下列何者非屬之？

- ①應建立審慎適當之員工遴選及任用程序
- ②檢視員工是否具備廉正品格
- ③是否具備執行其職責所需之專業知識
- ④該員工應事先取得國內或國際防制洗錢及打擊資恐專業人員證照

【1】39.銀行業及電子支付機構、電子票證發行機構其內部控制制度聲明書，應提報下列何者通過後揭露於該機構網站？

- ①董（理）事會
- ②薪酬委員會
- ③股東大會
- ④打擊資恐專責單位

【4】40.銀行業及電子支付機構、電子票證發行機構應依其規模、風險等配置適足之防制洗錢及打擊資恐專責人員及資源，其中本國銀行應該在哪個單位下設置防制洗錢及打擊資恐專責單位，以下何者錯誤？

- ①總經理
- ②總機構法令遵循單位
- ③風險控管單位
- ④業務單位

【1】41.具國外分公司（或子公司）之銀行業及電子支付機構、電子票證發行機構，針對防制洗錢與打擊資恐計畫下列敘述何者正確？

- ①應訂定集團層次之防制洗錢與打擊資恐計畫，於集團內之分公司（或子公司）施行
- ②國外分公司（或子公司）自行訂定防制洗錢與打擊資恐計畫即可
- ③國外分公司（或子公司）不須額外訂定防制洗錢與打擊資恐計畫
- ④國外分公司（或子公司）可自由決定是否需要訂定防制洗錢與打擊資恐計畫

【2】42.具國外分公司（或子公司）之銀行業及電子支付機構、電子票證發行機構，其計劃內容除政策，程序及控管機制外，尚應訂定之事項，下列敘述何者錯誤？

- ①須訂定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隨時可以要求國外分公司（或子公司）提供有關客戶、帳戶及交易資訊
- ③須訂定對運用被交換資訊及其保密之安全防護
- ④需符合我國及國外分公司（或子公司）所在地資料保密規定

【2】43.在銀行業及電子支付機構、電子票證發行機構防制洗錢及打擊資恐計畫中，應包括的政策、程序及控管機制，下列何者錯誤？

- ①紀錄保存
- ②確定洗錢或資恐交易申報
- ③一定金額以上通貨交易申報
- ④指定防制洗錢及打擊資恐專責主管負責遵循事宜

【3】44.銀行業辦理通匯往來銀行業務及其他類似業務，應定有一定政策及程序，下列敘述何者錯誤？

- ①評估該委託機構對防制洗錢及打擊資恐具備適當之控管政策及執行效力
- ②不得與空殼銀行或與允許空殼銀行使用其帳戶之委託機構建立通匯往來關係
- ③對於無法配合銀行業提供上開資訊之委託機構，銀行業得完成業務後通報法務部洗錢防制處
- ④在與委託機構建立通匯往來關係前，應先取得高階管理人員核准後始得辦理

【3】45.關於銀行業及電子支付機構電子票證發行機構防制洗錢及打擊資恐內部控制要點，其中銀行業的範疇不包含何者？

- ①信用合作社
- ②票券金融公司
- ③銀樓
- ④辦理儲金匯兌之郵政機構

【3】46.銀行業及電子支付機構、電子票證發行機構國內外營業單位應指派下列何者擔任督導主管，負責督導所屬營業單位執行防制洗錢及打擊資恐相關事宜？

- ①會計師
- ②律師
- ③資深管理人員
- ④出納

【1】47.銀行業及電子支付機構、電子票證發行機構之哪個單位，應依規定辦理洗錢及資恐風險評估與防制洗錢及打擊資恐計畫是否符合法規要求並落實執行？

- ①內部稽核單位
- ②業務單位
- ③財務單位
- ④資訊單位

【3】48.銀行業及電子支付機構、電子票證發行機構國外營業單位防制洗錢及打擊資恐之主管設置，下列何者不適當？

- ①應符合當地法令規定及當地主管機關之要求
- ②可直接向專責主管報告
- ③可由其他職務兼任
- ④應具備協調督導防制洗錢及打擊資恐之充分職權

【1】49.銀行業及電子支付機構、電子票證發行機構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，每年應至少參加專責主管同意之內部或外部訓練單位所辦防制洗錢及打擊資恐教育訓練幾個小時？

- ① 12 小時
- ② 24 小時
- ③ 36 小時
- ④ 48 小時

【1】50.銀行業及電子支付機構、電子票證發行機構董（理）事、監察人、總經理、法令遵循人員、內部稽核人員及業務人員，應依其業務性質，可透過下列何種方式，以使其瞭解所承擔之防制洗錢及打擊資恐職責，及具備執行該職責應有之專業？

- ①每年安排適當內容及時數之防制洗錢及打擊資恐教育訓練
- ②自行安排自修相關規範
- ③自行參加相關證照考試
- ④無需特別活動