

中華郵政股份有限公司 108 年職階人員甄試

職階／甄選類科【代碼】：營運職-全類組【N8801-N8814】

第一節／共同科目(2)：郵政三法(含郵政法、郵政儲金匯兌法、簡易人壽保險法)及英文(含中翻英、英翻中及閱讀測驗)

\*入場通知書編號：

注意：①作答前先檢查答案卡(卷)，測驗入場通知書編號、座位標籤、應試科目等是否相符，如有不同應立即請監試人員處理。使用非本人答案卷作答者，不予計分。  
②本試卷為一張雙面，測驗題型分為【四選一單選擇題 20 題，第 1-10 題，每題 1.5 分；第 11-20 題，每題 2 分，合計 35 分】與【非選擇題 5 題，含申論題 3 題，每題 15 分；翻譯題 2 大題，每題 10 分，合計 65 分】，總計 100 分。  
③四選一單選擇題限以 2B 鉛筆於答案卡上作答，請選出一個正確或最適當答案，答錯不倒扣；以複選作答或未作答者，該題不予計分。  
④非選擇題限以藍、黑色鋼筆或原子筆於答案卷上採橫式作答，並請依標題指示之題號於各題指定作答區內作答。  
⑤請勿於答案卡(卷)上書寫姓名、入場通知書編號或與答案無關之任何文字或符號。  
⑥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)，且不得發出聲響。應考人如有下列情事扣該節成績 10 分，如再犯者該節不予計分。1.電子計算器發出聲響，經制止仍執意續犯者。2.將不符規定之電子計算器置於桌面或使用，經制止仍執意續犯者。  
⑦答案卡(卷)務必繳回，違反者該節成績以零分計算。

第一部分：【四選一單選擇題 10 題，每題 1.5 分，合計 15 分】

【2】1.有事實足認郵件內裝之物不適用優惠資費，而寄件人不同意開拆時，依郵政法規定，中華郵政公司之處理方式為何？

- ①不得拒絕接受該郵件  
②得拒絕接受該郵件  
③得加收特別處理費後接受該郵件  
④得延後投遞該郵件

【3】2.依郵政法規定，寄件人或收件人之郵件補償請求權，自郵件寄件之日起，逾幾個月不行使而消滅？

- ①一個月  
②三個月  
③六個月  
④一年

【3】3.依郵政法規定，意圖供重複行使之用，而於郵票上塗用膠類、油類、漿類或其他化合物者，下列敘述何者錯誤？

- ①得處一年以下有期徒刑  
②郵政服務人員犯該罪者，加重其刑至二分之一  
③負輔助載運郵件責任者之服務人員犯該罪者，不加重其刑  
④負輔助載運郵件責任者之服務人員犯該罪者，加重其刑至二分之一

【2】4.有關特製郵簡之規定，下列敘述何者正確？

- ①須另加封套  
②特製郵簡上表示價格之花紋有污損時，失其效用  
③其式樣、圖案及價格，由中華郵政公司報請交通部核定後發行  
④意圖供行使之用，而變造特製郵簡者，得處新臺幣二萬元以上十萬元以下罰鍰

【3】5.有關儲戶提取郵政儲金存款，下列敘述何者錯誤？

- ①應持郵局發給之憑證及約定之預留印鑑辦理  
②憑證或印鑑遺失時，應向中華郵政公司辦理掛失止付  
③在儲戶未辦妥掛失止付前，中華郵政公司對於依規定程序並已盡善良管理人注意義務所為之給付，如係冒領，亦應負責  
④中華郵政公司為確認取款人之真偽，得請其出示必要之證明

【2】6.中華郵政公司辦理郵政儲金匯兌業務，下列何者由交通部會同金融監督管理委員會定之？

- ①防制洗錢作業要點  
②建立內部控制及稽核制度之辦法  
③存簿儲金計息之最高存款限額  
④郵政儲金匯兌業務作業規章

【4】7.中華郵政公司經營外匯業務，下列敘述何者錯誤？

- ①應經中央銀行許可  
②應建立內部控制制度  
③業務違反外匯法令之規定者，中央銀行得停止其一定期間經營全部外匯之業務  
④未經許可辦理外匯業務，由金融監督管理委員會按郵政儲金匯兌法規定處以罰鍰

【3】8.依簡易人壽保險法規定，下列敘述何者錯誤？

- ①簡易人壽保險對於被保險人，免施以健康檢查  
②保險契約得由本人或第三人訂立之  
③以他人為被保險人時，無須要保人與被保險人有保險利益  
④郵政簡易人壽保險之會計帳務，應獨立處理之

【2】9.保險契約有下列何種情事發生，保險人不負給付保險金額之責任，其保險費已付足一年以上者，保險人應將其保單價值準備金給付與應得之人？

- ①被保險人在保險契約發生效力後一年以內故意自殺者  
②要保人故意致被保險人於死者  
③被保險人因犯罪處死、拒捕或越獄致死者  
④被保險人因戰爭或其他變亂致死者

【3】10.依簡易人壽保險法規定，有關郵政簡易人壽保險資金之運用，下列何者非其資金運用之範圍？

- ①放款  
②國外投資  
③投資保險相關事業  
④經主管機關核准從事衍生性商品交易

第二部分：【閱讀測驗 2 篇，四選一單選擇題 10 題，每題 2 分，合計 20 分】

第一篇：

We all know dozens of famous singers, actors and athletes, but how many famous architects can you think of? Frank Lloyd Wright is probably the only name that will come up. Some architects design a building by thinking about what they want the building to look like. But Wright's stance was that the design should fit the purpose of the building. In this belief, as the protégé of Louis Sullivan, Wright held on to what Sullivan said that "form follows function." Wright took the idea further and invented the philosophy of organic architecture, meaning that a building's design should come from its natural surroundings. He rejected using standard ideas of design and believed that the design of each building must be **contemplated** individually.

Wright used natural building materials. He believed that buildings are children of Earth and Sun. By the use of natural materials with natural colors and textures, the result was the integration of his buildings with their surroundings. Wright's masterpiece is a house called Fallingwater, built on a waterfall near Bear Run, Pennsylvania. In accordance with his organic philosophy of architecture, Wright planned this house to be in harmony with its environment. The unity with the nature comes from how the rocks, forest, and water are combined perfectly in the building.

Wright designed and built hundreds of buildings. Among his best-known works, the Guggenheim Museum of New York is notable. Construction of the Guggenheim was delayed several times. Although Wright took the job in 1943, the building was not finished until 1959. The Guggenheim is the impeccable embodiment of the function principle, which can be easily detected in the Guggenheim's round structure. Visitors first take an elevator to the top of the building, and then they view the art without interruption as they descend the spiral ramp.

【4】11. Which of the following is the main purpose of the passage above?

- ① To summarize the events of Wright's life.  
② To argue that Wright was the greatest architect of all time.  
③ To criticize Wright's belief that "forms follows function."  
④ To describe Wright's architectural style and major works.

【2】12. What was the important thing that Wright wanted to achieve in architecture?

- ① To make buildings that used his favorite types of rocks.  
② To make buildings that were suited to their purpose and the environment.  
③ To make buildings that expressed leading ideas of art.  
④ To make buildings that contrasted with their surroundings.

【3】13. How did Wright establish harmony?

- ① He rearranged the surroundings to match the building.  
② He hired local people to help in construction.  
③ He used native materials in the construction of the building.  
④ He planned buildings close to spectacular metropolitan features.

【3】14. Which is closest to the meaning of the word "**contemplated**" in the first paragraph?

- ① abandoned  
② regulated  
③ considered  
④ decorated

【1】15. Who is Louis Sullivan?

- ① Wright's mentor.  
② Wright's apprentice.  
③ Wright's prodigy.  
④ Wright's partner.

【請接續背面】

## 第二篇：

One of two basic attitudes sets the tone of a legal system. One is to presume that a defendant is innocent until proven guilty. This particular concept places the burden of proof on the prosecution. The second attitude presumes the opposite: that a person is guilty of the crime he or she has been arrested for, and proof must be given to the contrary. Most legal systems embrace the first attitude, which is considered by many to be a basic human right. In fact, it is called for by Article 11 of the United Nations Universal Declaration of Human Rights (UDHR).

The presumption of innocence is based on the conception of people as mostly honest and respectful of society's laws. This principle aims to preserve the human dignity of accused persons, as well as to protect them from false accusations by corrupt authorities or others. Because the burden of proof is on the prosecution, the state's legal enforcement, the law does not require an accused person to prove his innocence or to produce any evidence at all. If the prosecution fails to make its case, the person is regarded as not guilty of the crime. Essentially, the idea behind his legal proposition is that to punish an innocent person is the worst possible outcome. The 18<sup>th</sup>-century British jurist Sir William Blackstone summarized this ideal by saying, "Better that ten guilty persons escape than one innocent suffers."

In jury systems like that of the United States, a jury is formed to render a **verdict** for court trials. Jury members are summoned from the general population and consist of individuals who typically have little or no legal background. It is therefore necessary to ensure that the persons sitting on the jury are aware of the obligations each side has in presenting their case. They are instructed and guided by the judge that the defendant must be considered an innocent person. As long as there is a reasonable doubt, in all the evidence and arguments, as to the defendant's having committed any of the elements of the offense, the law explicitly dictates a not guilty verdict.

【3】16. What is the main idea of the passage above?

- ① How the politics, religion and culture of a country shape its legal system.
- ② The substance of Article 11 of the UN Universal Declaration of Human Rights.
- ③ How the presumption of innocence functions within legal systems.
- ④ The historic development that the accused should be presumed innocent.

【2】17. According to the passage, who does the prosecution represent in court trials?

- ① The defendant.
- ② The government.
- ③ The jury.
- ④ The innocent person.

【3】18. What does the "innocent until proven guilty" legal principle assume?

- ① Guilt can be determined by how well the accused defends himself.
- ② Justice is better served to imprison an innocent person than to free a guilty one.
- ③ It is better to free a guilty person than to imprison an innocent one.
- ④ Jury has to find the defendant guilty as soon as the trial starts.

【1】19. Which is closest in meaning to the word "**verdict**" in the 3<sup>rd</sup> paragraph?

- ① decision
- ② crime
- ③ charge
- ④ bylaw

【4】20. According to the passage, what do jury members typically do for court trials?

- ① They must have legal expertise.
- ② They often have trouble presuming innocence.
- ③ They are summoned to prove the defendant's innocence.
- ④ They receive guidance from the judge.

## 第三部分：【非選擇題 5 題，含申論題 3 題，每題 15 分；翻譯題 2 大題，每題 10 分，合計 65 分】

### 第一題：

請依郵政法規定，回答下列問題：

(一) 郵件遞交收件人或退還寄件人時，何種情形，不得以毀損論？何種情形，不得以損失論？

【10 分】

(二) 中華郵政公司於履行補償後，發現原寄郵件之全部或一部時，應履行何種程序？【5 分】

### 第二題：

請依郵政儲金匯兌法規定，回答下列問題：

(一) 請說明已開發之郵政匯票遺失或毀損，中華郵政公司應如何處理？【5 分】

(二) 某甲遺失向郵局購買的 2,000 元郵政禮券一張，向郵局申請掛失，郵局應如何處理？【5 分】

(三) 請說明有關國際匯兌之處理，中華郵政公司辦理的依據為何？【5 分】

### 第三題：

依簡易人壽保險法規定，有關要保人及被保險人之誠實告知義務與其違反之效果為何？請分別說明之。【15 分】

### 第四題：

(一) 去年 11 月，在洛杉磯附近的一家商場裡，一群時尚達人、社交媒體網紅應邀在此參加義大利設計新銳布魯諾·帕雷西 (Bruno Palessi) 的同名品牌鞋發表會。在眾多時尚達人花費數百美元購買他們以為的時尚名鞋後才發現被耍了，因為這只不過是個行銷手法。美國平價連鎖鞋店 Payless ShoeSource 上演了這項行銷大戲，來讓它最新推出的平價設計鞋款成為吸睛的焦點。【5 分】

(二) 這些購物者由於一連串社群網路訊息的暗示和引導，以為他們買的是奢華的名牌鞋，而不是因為鞋子本身的品質。正如一位行銷專家所說，人們對商品的認知構成他們對品質的期待。基本上，Payless 通過精緻的包裝來蒙蔽消費者對商品品質的判斷。同時，運用社交媒體紅人的影響力決定商品的聲量口碑及能見度。【5 分】

### 第五題：

(一) Subsequent to the arrest of Meng Wanzhou (孟晚舟), the CFO of Huawei, in Canada, anxiety and worries about national security have been turned into action. Huawei has grown rapidly from a small maker of cut-price electronics into the world's biggest supplier of telecoms gear. Its sales have increased from 93.8bn yuan (\$12.8bn) in 2007 to 603bn yuan today, putting it in the same league as firms like IBM and Microsoft. It recently overtook Apple as the second-biggest seller of smartphones. 【5 分】

(二) With its plan to dominate the market for the back-end kit necessary for telecom firms to offer "fifth-generation" (5G) mobile-phone networks, Huawei is a key part of the "Made in China 2025" initiative to create leaders in cutting-edge industries. As a consequence, both of its success and its ambitions, it sits at the heart of a tangled web of Western worries about national security and China's economic clout. An official at the European Commission warned of the possibility of malicious code built into its products that might funnel information back to Beijing—or even grant access to state-sponsored hackers. 【5 分】