

中華郵政股份有限公司 105 年職階人員甄試試題

職階／甄選類科【代碼】：營運職／各類科全【J1401 - J1403】、【J1501 - J1506】

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)

\*請填寫入場通知書編號：\_\_\_\_\_

注意：①作答前須檢查答案卡(卷)、測驗入場通知書號碼、桌角號碼、應試科目是否相符，如有不同應立即請監試人員處理。使用非本人答案卡(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選擇題限用 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。  
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、工程函數功能、儲存程式功能)，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。  
⑦答案卡(卷)務必繳回，未繳回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】

【1】1. 下列何者非屬「郵政公用物」？

- ①中華郵政公司之簡易壽險單據  
②中華郵政公司之郵件分揀機  
③中華郵政公司之郵局局屋  
④中華郵政公司運輸郵件之郵車

【3】2. 國小學生甲今年 11 歲，向郵局交寄掛號郵件，依郵政法規定，甲交寄行為之效力為何？

- ①推定為有行為能力人之行為  
②應依民法關於行為能力之規定  
③視為有行為能力  
④準用有行為能力人之行為

【3】3. 有關郵件之敘述，下列何者錯誤？

- ①郵件，非依法律，不得予以扣押  
②郵件在航運發生海難，不分擔共同海損  
③誤收他人之郵件，故意不返還者，處新臺幣五千元以上三萬元以下罰鍰  
④郵件退還寄件人時，如因時間關係而減損其一部價值者，不得以損失論

【1】4. 有關郵票之敘述，下列何者正確？

- ①郵票由中華郵政公司擬訂式樣、圖案及價格，報請主管機關層轉行政院核定後發行  
②持有經核定廢止之郵票者，自廢止日起一年內，得向中華郵政公司換取現金  
③持有經核定廢止之郵票者，自廢止日起六個月內，得向中華郵政公司換取現金  
④污損之郵票，得向中華郵政公司換取新票

【1】5. 張先生結婚時收到朋友送的郵政禮券賀禮，10 年後才發現遺忘兌領，請問該禮券效力如何？

- ①仍然有效  
②已失效力  
③須申請換發新券才能兌領  
④僅能兌領面額半數

【4】6. 中華郵政公司得依據下列何機關之書面通知，暫停郵政儲金帳戶之交易活動？

- ①警察派出所  
②法務部調查局  
③刑事警察局  
④臺北地方法院

【4】7. 下列何者非郵政儲金運用範圍？

- ①投資公司債  
②轉存外商銀行  
③投資基金  
④辦理房屋抵押貸款

【2】8. 下列何項是簡易人壽保險法的立法目的之一？

- ①促進資本形成  
②便利全民投保  
③鼓勵國民儲蓄  
④提供普遍的郵政服務

【3】9. 中華郵政公司經營簡易人壽保險業務，其業務除交通部外，並受下列何單位監督？

- ①財政部  
②經濟部  
③金融監督管理委員會  
④中華民國人壽保險商業同業公會

【1】10. 依簡易人壽法規定，保險契約停止效力後，下列何項正確？

- ①要保人得於 2 年內申請恢復契約效力  
②要保人得於 2 年後申請恢復契約效力  
③要保人填交申請恢復契約效力申請書後，契約即恢復效力  
④要保人繳清應繳保險費後，契約即恢復效力

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：

Today's students grew up with Internet access, YouTube, Facebook, Myspace, and a host of other digital resources. They can typically be found doing their math homework while texting their friends, browsing on Facebook, and listening to music all at the same time. They generally feel that they can find ways to multitask, while most adults believe these online activities are only distracting them from concentrating on their studies. Many of them also report that when they go to school, they have to turn off and dumb down because their schools ban digital devices.

One concern that teachers and adults usually have is that young people nowadays are increasing screen time in front of a computer, which aggravates the disconnect from the real world. Nonetheless, past efforts to fight this new digital culture were almost to no avail. Schools, therefore, must develop a strategy to take advantage of new technologies by infiltrating the digital culture into classrooms and learning. When advocates of flipped classroom present to teachers this new pedagogic innovation made possible by utilizing many accessible digital formats, it is only natural to anticipate a rather skeptical response.

However, when implementing flipped learning, classroom teachers are surprised to see how their young students settle into learning quickly and engage themselves in the process rather actively. What is significant and worth considering is that teachers should start speaking their students' language and learning from them what is the efficient medium to impart knowledge. It is about time schools embraced digital learning and used it to help our students learn, instead of telling them they are forbidden from learning with today's tools. It seems preposterous that schools have not adapted themselves to this irreversible digital change. By encouraging students to tap into the abundant digital learning resources, we will soon see them engaged in a variety of instructional activities in which they are collaborating, experimenting, and interacting with their teachers and peers. They are allowed to monitor their own learning and become truly autonomous.

【2】11. Which of the following is the most appropriate title for the passage above?

- ① Preventing the Youth from Digital Addiction  
② Embracing Digital Pedagogy  
③ Flipped Classroom Inhibiting Learning  
④ Disconnecting Learning Autonomy

【4】12. According to the passage, which of the following statements is NOT true?

- ① New technologies provide new instructional approaches.  
② Electronic devices are often banned because schools believe they are distracting.  
③ Teachers need to consider what effective instruction entails by understanding their students.  
④ Flipped teaching has been proved to be a failure because of the limited digital learning resources.

【1】13. Which of the following is closest in meaning to the underlined word "preposterous"?

- ① Ridiculous.  
② Forgivable.  
③ Desirable.  
④ Prosperous.

【3】14. According to the passage, how do teachers initially feel about flipped learning?

- ① They feel that students can learn how to multitask.  
② They believe that excessive amount of screen time can enhance school performance.  
③ They have doubts toward the new digital learning format.  
④ They can see the upsides of flipped learning but find it impossible to implement.

【1】15. According to the passage, what does the author recommend?

- ① Schools should develop strategies to adopt the new digital approach in their curriculum.  
② Parents should be more open-minded to allow teachers to decide what to teach.  
③ Young students should not be too addicted to electronic devices.  
④ Learning autonomy can be an illusion when flipped learning is practiced in classrooms.

【請接續背面】

## 第二篇：

To a large extent, the public discussion over the future of work has followed a storyline that says technology and globalization are coming to whisk your job away. Artificial intelligence threatens to make many professions obsolete. About 47% of the U.S. workforce is in jobs at high risk for becoming automated within the next two decades, according to the 2013 Oxford University study.

On the bright side, experts believe that although technology would displace certain kinds of work, it would also free us up from drudgery, leading us to invent new kinds of work. But they also conclude that while some highly skilled workers would triumph in the new work order, others would be forced into lower-paid jobs or suffer permanent unemployment. The real issue remains: whether our educational system is adequately preparing us for work of the future, and right now it seems that our political and economic institutions are poorly equipped to handle these hard choices.

What is happening now rings the alarm bell on looming “mass structural unemployment” in the U.S. as a result of technology, globalization, longevity and an educational system that has failed to keep pace. Experts urge that society must do more to prepare for change. Then who should be responsible for such preparation? In addition to governments, corporations can play a very significant role. Businesses have the greatest visibility as to how jobs are changing. If they can't fill jobs, and that is a problem today, they have a real need in terms of day-to-day business. Besides, corporations have great resources for talent and human capital development to provide skills needed.

【2】16. Which of the following is the most appropriate title for the passage above?

- ① Solutions to Economic Recession
- ② Forces Shaping the Future of Work
- ③ Migrant Works at Risk
- ④ Disruptive Technologies

【1】17. According to the passage, which of the following is **NOT** true?

- ① Highly skillful workers will be the first batch of people to be made redundant.
- ② Both the public and private sectors need to work hand in hand to prepare for job changes.
- ③ Many job skills will be rendered obsolete by new technological advancements.
- ④ Technology does not only make some jobs disappear but also create new kinds of jobs.

【3】18. According to the passage, which of the following may not be a cause of structural unemployment?

- ① Technological advancements.
- ② Globalized business and economy.
- ③ Extreme weather changes.
- ④ Life expectancy.

【3】19. Which of the following is closest in meaning to the underlined word “drudgery”?

- ① White-collar work.
- ② Intelligent work.
- ③ Hard laboring work.
- ④ Experimental work.

【4】20. Based on the passage, what can be further inferred as a possible solution?

- ① To provide more funds for researchers and experts to develop new technologies.
- ② To cut back on personnel costs by making more jobs automated.
- ③ To convince low-skilled workers to settle for lower wages.
- ④ To identify the skill gap and provide necessary trainings for new job changes.

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：

寄件人向郵局交寄掛號郵件一件後遺失，請依郵政法規定，回答下列問題：

- (一) 寄件人或收件人之補償請求權時效規定為何？【5 分】
- (二) 受領補償人之補償金請求權時效規定為何？【5 分】
- (三) 請分析補償請求權與補償金請求權間之關係。【5 分】

## 第二題：

請回答下列問題：

- (一) 郵政儲金除轉存中央銀行及其他金融機構外，尚可做何種運用？【10 分】
- (二) 從郵政儲金匯兌法對郵政儲金運用範圍之規定，請簡述郵政儲金運用之原則。【5 分】

## 第三題：

請依簡易人壽保險法規定，回答下列問題：

- (一) 簡易人壽保險業者可以主約方式經營的險種有哪些？得以附約方式經營的險種有哪些？【5 分】
- (二) 簡易人壽保險契約訂立後，要保人得以保險單為質，向保險人申請借款，相關規定為何？【2 分】借款未清償前，如發生保險事故，所欠之本息將如何處理？【2 分】
- (三) 中華郵政公司辦理簡易人壽保險業務，發生下列情形時將遭何項處分？
  - 1. 未依規定提供業務事項說明文件供民眾查閱。【2 分】
  - 2. 未依期限提撥安定基金。【2 分】
  - 3. 金融監督管理委員會派員檢查業務及財務狀況時，有規避、妨礙或拒絕檢查之情況。【2 分】

## 第四題：中翻英

- (一) 由於對其國內生產的嬰幼兒配方奶粉污染的恐慌，中國線上購物對國外嬰幼兒配方奶粉的銷售不斷衝高。根據中國海關的數據，今年前 6 個月中國進口的國外製造嬰幼兒配方奶粉較 2015 年同期增加了 25%，而這乃是繼去年進口值較 2014 年同期增加 42% 之後的持續成長。【5 分】
- (二) 儘管線上購物的日益成長，高級奢侈品銷售商目前僅在緩步的淺試水溫。不過近來這些奢華品的供應商正在積極開發如何利用線上管道的力量來強化自身的品牌形象、客戶服務，以及最終的目標－利潤。【5 分】

## 第五題：英翻中

- (一) Since its July launch *Pokémon GO*, an “augmented reality” game by Niantic Labs, in which players capture virtual characters mapped to real-world locations, has piled up superlatives. One in ten Americans plays *Pokémon GO* daily, and it has been estimated that the game is hauling in as much as \$6 million a day in the U.S. alone. 【5 分】
- (二) The word Brexit is used as a shorthand way of saying the UK leaving the EU. It was made by a referendum held on Thursday 23 June, a vote in which everyone (or nearly everyone) of voting age can take part, to decide whether the UK should leave or remain in the European Union. Advocates of leave won by 52% to 48%. 【5 分】