職階／甄選類科【代碼】：營運職／全類組【L6701-L6713】
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作答前須檢查答案卡（卷）、測驗入場通知書編號、座位標籤號碼、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、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，未繳回者該節以零分計算。

第一部分：【四選一單選選擇題 10 題，每題 1.5 分，合計 15 分】

【3】1.意圖供行使之用，而變造郵票者，依郵政法規定，下列敘述何者錯誤？
①得處六月以上五年以下有期徒刑
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】2.下列各郵件發生損失，均於交寄日起 6 個月內請求補償時，何者應予以補償？
①普通掛號信函一部被竊
②保價郵件因地震全部毀損
③快捷郵件因颱風全部毀損
④包裹遞交收件人時封面完好，但重量因內件性質而減少

【1】3.依郵政法規定，違反郵政法第二十八條規定，規避、妨礙、拒絕檢查或提供資料者，罰則為何？
①得處新臺幣二萬元以上十萬元以下罰鍰
②得處新臺幣二萬元以上十萬元以下罰金
③得處拘役
④得處新臺幣九萬元以下罰金

【2】4.有關郵件之敘述，下列何者錯誤？
①誤收他人之郵件，故意不返還者，處新臺幣二千元以上一萬元以下罰鍰
②無故開拆或隱匿他人之郵件者，得處新臺幣九萬元罰鍰
③關於各類國內郵件業務，國際郵政公約或協定規定與郵政法牴觸者，原則上適用郵政法之規定
④各類郵件上書寫二人以上之收件人者，得向其中任何一人投遞之

【2】5.某甲 18 歲未婚，至郵局辦理劃撥存款新臺幣（以下同）2 萬元，某乙滿 18 歲已婚至郵局購買郵政匯票 1 萬元，渠等對中華郵政公司所為之行為效力如何？
①某甲之行為無效，某乙有效
②兩人之行為均有效
③某甲之行為有效，某乙無效
④兩人之行為均無效

【2】6.有關郵政匯票之敘述，下列何者錯誤？
①郵政匯票受款人之兌領請求權，自發票日起算，三年間不行使，因時效而消滅
②郵政匯票兌領請求權因時效而消滅未經兌款者，中華郵政公司應通知受款人領回
③郵政匯票遺失或毀損，匯款人或受款人得申請掛失或繳回，並領回匯款，原匯票即予作廢
④郵政匯票業經兌領或已依規定領回匯款時，中華郵政公司應拒絕受理掛失或繳回

【1】7.有關郵政存簿儲金，下列敘述何者錯誤？
①存簿儲金如為公益法人，不受每一團體僅得為一戶之限制
②存簿儲金如為公益法人，儲戶存款逾計息之最高存款限額，超過限額之數，仍給利息
③存簿儲金如為政府機關，儲戶存款逾計息之最高存款限額，超過限額之數，仍給利息
④存簿儲金如為個人戶，存款逾計息之最高存款限額，超過限額之數，不給利息

【1】8.中華郵政公司以外之保險業者，得否經營簡易人壽保險業務？
①得經營簡易人壽保險業務
②不得經營簡易人壽保險業務
③須經中華郵政公司同意始得經營
④須經交通部同意始得經營

【1】9.下列何人得聲明終止保險契約？
①要保人
②被保險人
③受益人
④保險人

【2】10.依簡易人壽保險法規定，以未滿 15 歲之未成年人為被保險人時，其下列何種給付須滿一定年齡始發生效力？
①滿期給付
②死亡給付
③理賠給付
④所有給付

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

第一篇：

It's no secret that people like to finish things; there's something deeply and inexplicably satisfying about crossing the last item off a to-do list or acquiring the final piece of a collectible set. But just how far are people willing to go to achieve "completeness"? A recent research investigated whether it's possible to **harness** this desire to motivate people in specific ways. In a series of studies, researchers used visual cues and verbal descriptions to artificially reframe individual items, from donations to tasks to gambles, as cohesive but otherwise arbitrary groups. Then, the effect of such was measured on people's effort levels and completion rates, and found that behavior changed in significant and meaningful ways, in particular how they generally feel the need to finish up something.

In an online experiment, researchers showed one group of study subjects images of one, two, or three loose beers with no product packaging, and then asked how many additional bottles they'd want to buy. Most said they'd purchase either nothing more or the number needed to add up to six, representing a traditional six-pack. Researchers discovered, because they were uncomfortable leaving the case incomplete and felt it would be the best if they can buy a complete set. The conclusion is that organizations can fairly easily shift consumers' go-to quantity for purchases with a simple tweak in product packaging.

People frequently encounter tasks with no obvious stopping point, prompting the question: "How much is enough?" How many items should we buy? How many friends should we refer? How many times should we donate? Companies may want to consider finding a sweet spot for engagement and setting that as a point of "completion" for purchase. It is highly likely that many people won't be able to resist their desire to finish. Designing products and packaging by this desire allows companies to generate more sales.

【2】11. Which of the following is the main idea of the passage above?
① Researchers always need to complete their research.
② People's behavior of completion can be used to promote sales.
③ Businesses should sell more products to customers by promotion.
④ Product packaging aims to attract customers' attention.

【1】12. Which of the following about the online experiment is TRUE?
① It found that customers can be driven by a sense of completion when making purchases.
② It discovered that a traditional six-pack beer product can have a slow turnover.
③ It used bottles of different beer brands to test customers' preference for product packaging.
④ It stated that purchasing more than what is really needed is a waste of resources.

【3】13. Which of the following is closest in meaning to the underlined word "**harness**"?
① abandon
② calculate
③ manage
④ barge

【3】14. According to the passage, people generally feel the need to ＿＿＿＿＿＿＿＿.
① start a collection
② purchase as much as possible
③ finish the to-do list
④ get the best discount

【1】15. What can be inferred from the passage?
① Businesses should consider packaging their products as a set.
② Businesses should lower prices by selling a set.
③ Customers should learn to buy more.
④ Customers should ask companies to design different products.

第二篇：

With the plethora of payment options, greater security and improved delivery, 96 percent of adults with internet access and a bank account now shop online, which is almost the entire customer base. Online shopping is now as popular as shopping in store (or even more so), as customers can save time, avoid the crowds and select products at their leisure without stepping outdoors.

But e-commerce isn't perfect. It's not uncommon for people to place an order online only to be disappointed by delayed delivery, or receiving an item that fails to meet expectations. Perhaps they want to ask an extra question before clicking the purchase button, or to feel an affinity with your brand. Millennials, in particular, increasingly need to identify with your brand and message, before committing to buy. Experts stated that humanizing the e-commerce experience will lead to higher sales and improve customer retention. In fact, it's not just a good idea; it's imperative.

With **online shoppers notoriously fickle**, many business owners find themselves faced with a quandary. How do they take their businesses online without sacrificing their brand's customer service differentiation, delivered through personal touch? It's all about creating an online experience that surpasses the customer's expectations. Investing in the right technology is a necessary start. A tech-enabled business is the first step towards building a product or service that is measurable and sustainable. Delivering a superlative user experience online means ensuring that your site functions to perfection. It's imperative that your shopping cart is fast and secure, your customers aren't left with any doubts, and there are no broken links or error messages.

In addition, the purchasing experience should be as simple as possible. One of the main reasons for shopping cart abandonment is forcing users to create a new account or jump through too many hoops in order to complete a purchase. 60 percent of consumers are less loyal to brands after just one poor experience with their website or app. In the evolving world of online e-commerce, customer satisfaction is as much about competitive differentiation as it is about evolving with the times. To provide an exceptional customer experience as well as to keep your online brand strategy focused on the user experience is critical. Only by doing this, can a business execute the 'human' touch for their product or service.

【3】16. What is the passage mainly about?
① Focusing on distribution to guarantee on-time delivery.
② Making online shopping carts as large as possible.
③ Using the right technology to improve online shopping experiences.
④ Encouraging customers to create new accounts.

【4】17. According to the passage, which of the following about e-commerce is **NOT** true?
① Online businesses need to deliver human and personal touch experiences.
② E-commerce is now faced with a quandary of brand consolidation.
③ Feelings of affinity with online brands is one element that can sustain online businesses.
④ Exceptional user experience lies in online discounts.

【2】18. What does it mean by "**online shoppers notoriously fickle**" in the third paragraph?
① Customers who shop online are critical and cynical.
② People who shop online do not have strong brand commitment.
③ Online shoppers are loyal shoppers and big spenders.
④ Those who purchase online want to save as much time as possible.

【1】19. According to the passage, which of the following is a factor that makes e-commerce prosperous?
① Secure payment options.
② Promotions and discounts.
③ Quantity purchases.
④ Custom-made products.

【3】20. According to the passage, what do experts recommend?
① Making the shopping site visible is the most important.
② Creating as sophisticated shopping experiences as possible is essential.
③ Online businesses need to create humanized shopping experiences.
④ Online companies should develop more technology-driven products.

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）中華郵政公司或其服務人員，在何種情形時，得開拆查驗他人之郵件？【7分】
（二）倘寄件人或收件人堅持不同意開拆時，中華郵政公司對於該郵件依法得如何處理？【3分】
（三）因依法開拆查驗他人郵件而知悉他人秘密，中華郵政公司或其服務人員有無應履行之義務？如有，其服務人員應履行義務之期間為何？請分別說明之。【5分】

第二題：

請依郵政儲金匯兌法規定，回答下列問題：
（一）郵政匯兌除電匯外，應以哪些為憑？【4分】
（二）中華郵政公司投資受益憑證及上市（櫃）股票之限制及運用管理辦法，由哪些單位定之？【4分】
（三）中華郵政公司投資受益憑證及上市（櫃）股票，未依郵政儲金匯兌法授權訂定之限制及運用管理辦法辦理，由何單位處罰？【3分】
（四）中華郵政公司未經中央銀行之許可而辦理外匯業務，受罰鍰之規定為何？由何單位處罰之？【4分】

第三題：

簡易人壽保險法對郵政簡易人壽保險之保險金額有何特別規定？請說明之。【15分】

第四題：中翻英

（一）雖然中國幾十年來主導製造業，但市場壓力正在增加當中。工資上漲壓縮利潤，促使一些製造商將生產基地轉移到印度或越南等勞動成本更低的國家。部分企業急於降低運輸成本，甚至將生產帶回國內以便能更快速因應需求變化。【5分】
（二）中國製造業一直跟隨著亞洲四小龍（如南韓和台灣）的腳步。過去許多人認為，在適當的時機，製造業的接力棒就將轉交給其他國家，使他們也能因製造業而繁榮。然而，中國的掌控不但沒有因為工資上漲而有所鬆動，反而正在強化緊縮。【5分】

第五題：英翻中

（一）With the growing influence of millennials and the increasingly important transparency made by the digitalization age, employees are expecting a more engaging and enjoyable work experience. Business leaders start to focus on developing the employee experience to integrate deeper level of engagement, culture and performance management.【5分】
（二）If managers are able to effectively analyze and predict staff needs accurately, making the office environment more productive, improving career development, and implementing human resources management should become much easier. This new focus will drive leaders to examine their employees' needs and optimize it much as customer experience teams do for customers.【5分】