

106年合作金庫商業銀行新進人員甄試試題及解答

數位金融人員

共同科目

功名文教機構

金融數位力、英文、邏輯分析、銀行業洗錢防制法及打擊資恐注意事項

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壹、金融數位力【第1-15題，每題2分，共計15題，占30分】

- (4)01.信任服務管理平台(Trusted Service Manager, TSM)是很多行動支付的重要環節之一。關於其描述，下列何者錯誤？
- (1)TSM是支付業者和行動通信業者之間的橋樑
 - (2)在近場通訊付款時，金融機構會透過TSM利用空中傳輸技術(Over The Air, OTA)將使用者資料下載到手機
 - (3)TSM是行動支付成功運作的核心關鍵
 - (4)TSM由金融機構和通信業者共同組成，不能稱為公正的第三方
- (1)02.下列哪一項不是FinTech興起對傳統金融業的衝擊？
- (1)強化了客戶關係，提升客戶忠誠度
 - (2)使用智慧型理財系統
 - (3)去中介化
 - (4)服務多樣化
- (4)03.面對金融科技的衝擊，傳統銀行業者應採取之應變措施，下列何者錯誤？
- (1)銀行分行轉變為以服務為中心的單位
 - (2)全方位了解客戶資金流向，以提供即時且適當的服務
 - (3)由於數位支付的發展，必須注意特定族群的違約風險
 - (4)增加全功能之實體營業據點
- (2)04.下列何者不是電子支付機構管理條例的主要立法考量？
- (1)支付款項管理
 - (2)獎勵創新支付工具的研發
 - (3)電子支付機構之資格審查與許可
 - (4)保護消費者權益
- (4)05.下列何者不是區塊鏈(Block Chain)技術？
- (1)藉由總帳共享驗證，提升資料的完整性
 - (2)交易流程扁平化，降低交易的複雜性及成本
 - (3)區塊鏈技術不一定是去中央化的
 - (4)區塊鏈技術是用在金融業務的科技，無法用來認證大量的物聯網設備
- (2)06.在Word中，如果要在多頁數的文件裡，將目錄及內容區隔為兩種不同的頁碼編碼方式時，應進行下列何種分隔設定？
- (1)「分頁符號」/「分頁符號」
 - (2)「分節符號」/「下一頁」
 - (3)「分頁符號」/「分欄符號」
 - (4)「分節符號」/「接續本頁」
- (2)07.在Word中，若對已被選取的文件，先按住[Ctrl]鍵再做拖曳動作，表示執行下列哪一個動作？
- (1)搬移
 - (2)複製
 - (3)刪除
 - (4)貼上

- (2)08.在Word中，無法做到下列哪一種的影像處理功能？
- (1)調整圖形亮度 (2)在原始圖片內加上文字
(3)放大/縮小圖形 (4)翻轉圖形
- (2)09.在Excel中，若想要得知資料中排行的順序為何，可使用下列哪一項函數？
- (1)VLOOKUP (2)RANK.EQ (3)VERIFY (4)SUM
- (2)10.在Excel中，資料驗證的提示訊息有何作用？
- (1)驗證輸入法模式 (2)儲存格被選取時顯示訊息
(3)輸入訊息不正確時顯示警訊 (4)設定資料驗證及安全管理模式
- (1)11.在Excel中，面對大量的資料紀錄，可使用下列何種功能以快速顯示符合條件或暫時隱藏不需要的資料？
- (1)篩選 (2)快顯 (3)分析 (4)排序
- (3)12.在Word中，進行文字輸入時，當超過所設定的留白部份，將自動移到下一行的功能稱為下列何者？
- (1)捲頁(Scroll Page) (2)文句移動(Sentence Move)
(3)自動斷字(Word Wrap). (4)留白調整(Adjust)
- (4)13.在Word中，若欲在文件中執行Excel 試算表時，可使用「插入」功能表內的哪個選項來完成？
- (1)表格 (2)檔案 (3)圖片 (4)物件
- (1)14.PowerPoint中，欲增加一張新的投影片時，應執行下列何項功能？
- (1)「常用」/「新增投影片」 (2)「插入」/「圖片」
(3)「設計」/「版面設定」 (4)「檢視」/「投影片母片」
- (2)15.欲將網頁上的資料匯入Excel內，需選按「資料」索引標籤中的哪項功能？
- (1)從Access鈕 (2)從Web鈕 (3)從文字檔鈕 (4)從分享資料鈕

貳、英文【第31-50題，每題2分，共計25題，佔50分】

一、字彙【請依照句子前後文意，選出最適當的答案】

- (4)16.Linda lives in a(n) _____ village that is about an eight-hour drive from downtown.
- (1)entire (2)formal (3)official (4)remote
- (3)17.The store is conveniently _____ in the center of the city, and makes a big profit.
- (1)debated (2)departed (3)located (4)lodged
- (4)18.We should not trust everything we see in TV commercials because they tend to _____.
- (1)alternate (2)compromise (3)deliberate (4)exaggerate
- (3)19.Even though I _____ the motorbike accident, I couldn't remember all of the details because it happened too long ago.
- (1)breezed (2)nodded (3)witnessed (4)yielded
- (4)20.Having a balanced diet and getting _____ exercise can help us to stay healthy, but it's easier said than done.
- (1)diligent (2)opposite (3)persuasive (4)regular

二、文法測驗【請在下列各題中選出最適當的答案】

- (3)21. Visiting the Taroko National Park in Taiwan made our tour enjoyable and _____.
- (1)thrill (2)thrilled (3)thrilling (4)thrillingly
- (1)22..Please do not come to our office building for the weekly meeting if it _____ heavily tomorrow.
- (1)rains (2)is raining (3)rained (4)will rain
- (3)23.My sister is a successful businesswoman and owns six factories in the States, half of _____ manufacture sportswear for men.
- (1)them (2)that (3)which (4)whose
- (2)24._____ the general manager uncovered some problems, the company decided to stop manufacturing the small gadgets.
- (1)With (2)Since (3)As for (4)Despite
- (2)25._____ business internationally, Jason realized how important it was to be well aware of cultural differences.
- (1)Do (2)Doing (3)To do (4)Being done

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

ASEAN stands for The Association of Southeast Asian Nations. It is a regional organization the major aims and purposes of which 26 to promote economic growth, social progress, and cultural development among its members. This organization was first founded in 1967 by Indonesia, Malaysia, the Philippines, Singapore, and Thailand, and since then 27 to 10 countries today that include Brunei, Cambodia, Laos, Myanmar (Burma), and Vietnam. ASEAN is Taiwan's second largest trade partner, and their trade amount 28 from about US\$30 billion to nearly US\$80 billion between 2001 and 2015. Under the "New Southbound Policy" 29 by the Tsai government, Taiwan plans to spend NT\$1 billion on education. The money would be used to provide financial aid for 30 Taiwanese students studying in ASEAN countries and students from ASEAN studying in Taiwan.

- (1)26.(1)are (2)is (3)has (4)have
- (3)27.(1)expand (2)expands (3)has expanded (4)had expanded
- (3)28.(1)encountered (2)diminished (3)increased (4)recruited
- (4)29.(1)abandoned (2)proved (3)shifted (4)proposed
- (4)30.(1)either (2)from (3)neither (4)both

四、閱讀測驗

Mehndi or henna is a type of body art that is often seen in many Hindu weddings, festivals, and celebrations. Traditional mehndi designs, both artistic and intricate, generally include patterns of flowers, natural elements, stars, and so on. Henna is often associated with bright and positive meanings when painted on one's body. Therefore, in Hindu families, the bride and groom usually have henna painted for body decoration in order to bring them good omens such as joy and fortune. It is also customary for the bride's female relatives to gather the day before the wedding ceremony to decorate her hands, wrists, palms, and feet with mehndi to pray for good fortune for the new couple.

Mehndi or henna is actually a pigment that is made from the dried leaves of the small tropical henna shrub. When leaves from this plant are dried, they can be ground into a paste the earthy-red color of which is suitable for making elaborate designs across one's skin, in particular on the fingers, palms, wrists, hands, legs, and feet. Nowadays, mehndi is often used as a temporary substitute for costly and painful permanent tattoos because it can be painted on various parts of the body for decoration and can stay for a few weeks.

Although mehndi seems to be safe for most adults when used on the skin, it can cause negative effects for some people as well. For example, mehndi might cause some people to risk inflammation of the skin including redness, itching, or allergic reactions such as a runny nose or an asthma attack.

- (4)31. What is the main idea of the passage?
- (1) The side effects of mehndi one should be aware of.
 - (2) The disadvantages of using mehndi for body decoration.
 - (3) The beautiful and colorful mehndi designs.
 - (4) An introduction to mehndi, including its use, positive and negative aspects.
- (1)32. Which of the following is **NOT** mentioned in the passage?
- (1) How long mehndi has been used for body decoration.
 - (2) How long a mehndi tattoo can stay on one's skin.
 - (3) On what occasions mehndi is often seen.
 - (4) On what parts of body mehndi can be applied.
- (3)33. Which of the following is **NOT** mentioned as a possible side effect of using mehndi for body decoration?
- (1) A runny nose (2) An asthma attack (3) A cold (4) An itch
- (2)34. Which of the following can be inferred from the passage about mehndi art?
- (1) People all over the world will wear mehndi tattoos on special occasions.
 - (2) It is not uncommon for Hindu women to be good at Mehndi art.
 - (3) Mehndi tattoos cause fewer side effects for Indians than people elsewhere.
 - (4) Mehndi tattoos will soon completely replace permanent tattoos.
- (3)35. Which of the following is closest in meaning to the word omen in the first paragraph?
- (1) A tattoo painted on a person's body
 - (2) A prayer said at a wedding.
 - (3) A sign of something that will happen in the future
 - (4) A picture given to a newly-wedded couple

參、邏輯分析【第36-42題，每題2分，共計7題，占14分】

- (3)36. A、B、C、D、E五人當中，至少有一人是只說實話的老實人，其餘是只說謊話的騙子。
A說：「B是騙子。」；B說：「C是騙子。」；C說：「E是騙子。」；D說：「A和B都是騙子。」
E說：「B和C都是老實人。」根據以上五人所言，請問誰是老實人？
- (1) 只有A (2) 只有B (3) A和C (4) C和D
- (3)37. 某人有四個孩子，其中兩個是黑髮、兩個是金髮，且四個孩子中有一半是女孩、有一半是雙眼皮。請問由以上敘述，可推論出下列何者？
- (1) 至少有一個女孩是黑髮
 - (2) 男孩都是單眼皮
 - (3) 如果至少有一個女孩是黑髮，則至少有一個男孩是金髮
 - (4) 如果金髮的都是雙眼皮，則至少有一個女孩是雙眼皮
- (4)38. 大嘴鱸魚只能在有鱒魚出現的河中且長有浮藻的水域裡生活。漢亞河中沒有大嘴鱸魚。請問由以上敘述，可推論出下列何者？(A) 鱒魚只在長有浮藻的河中才能發現 (B) 漢亞河中既沒有浮藻，又發現不了鱒魚 (C) 如果在漢亞河中發現了鱒魚，則其中肯定不會有浮藻

- (1)只有(A)正確
(3)只有(C)正確

- (2)只有(B)和(C)正確
(4)(A)(B)(C)皆錯誤

(3)39. 一批產品若由生產線A獨立生產，需要20天來完工；若由生產線B獨立生產，則需30天完工。若前段由生產線A和生產線B同時工作6天後，後段改由生產線B獨立工作，請問後段生產線B需要幾天來完工？

- (1)9天 (2)12天 (3)15天 (4)18天

(1)40. 已知「所有輕言放棄的人都不會是贏家」為真，則請問下列哪個選項是正確的推論？

- (1)所有贏家都是不輕言放棄的人 (2)所有不輕言放棄的人都是贏家
(3)有些贏家是輕言放棄的人 (4)有些輕言放棄的人是贏家

(4)41. 假設小客車車牌號碼皆為前兩位大寫字母、後四位阿拉伯數字的形式，例如AB-0123。若最後一位數字不能是4，且後四位數字不能是0000，請問可能的小客車車牌號碼有幾個？

選項：

- (1) $26 \times 25 \times (4320-1)$ 個 (2) $26 \times 25 \times (5040-1)$ 個
(3) $26 \times 25 \times (5040-504-1)$ 個 (4) $26 \times 26 \times (9000-1)$ 個

(2)42. 120個學生當中，喜歡音樂的有65人，喜歡體育的有73人。若同時喜歡音樂和體育的人最多有m個人、最少有n個人，請問 $(m, n) = ?$

- (1) (65, 8) (2) (65, 18) (3) (73, 8) (4) (73, 18)

肆、銀行業防制洗錢及打擊資恐注意事項【第43-50題，每題2分，共計8題，占16分】

(2)43. 有關銀行業確認客戶身分措施，下列何者錯誤？

- (1)不得接受客戶使用假名開立帳戶
(2)辦理新台幣五十萬元（含等值外幣）以上之單筆現金或轉帳交易時，應確認客戶身分
(3)進行臨時性交易，辦理新台幣三萬元（含等值外幣）以上之跨境匯款時，應確認客戶身分
(4)對於由代理人辦理之交易，應確實驗證代理人身分並查證代理之事實

(4)44. 銀行業客戶為法人或信託之受託人，於驗證客戶身分時應取得之資訊及瞭解事項，下列何者非屬之？

- (1)客戶或信託之業務性質 (2)客戶或信託之所有權與控制權結構
(3)客戶之主要營業處所地址 (4)客戶之財務報表

(2)45. 銀行業對現有客戶，應於適當時機對已存在之往來關係進行審查，有關其持續審查之適當時機，下列敘述何者錯誤？

- (1)客戶加開帳戶時
(2)客戶減少業務往來關係時
(3)依據客戶之重要性及風險程度所訂之定期審查時點
(4)得知客戶身分與背景資訊有重大變動時

(4)46. 有關銀行業應保存與客戶往來及交易之紀錄憑證，下列敘述何者正確？

- (1)銀行業對國內外交易之所有紀錄，應保存至與客戶關係結束後至少五年
(2)確認客戶身分所取得之官方身分證明文件影本或紀錄，應保存五年
(3)帳戶檔案應至少保存三年
(4)銀行業保存之交易紀錄應足以重建個別交易，備作為認定不法活動之證據

- (3)47.依銀行業防制洗錢及打擊資恐注意事項規定，有關銀行業洗錢及資恐風險之辨識、評估與管理，其用以決定整體風險等級至少應涵蓋之面向，不包括下列何者？
(1)客戶、地域 (2)產品及服務 (3)國籍、性別 (4)交易或支付管道
- (4)48.依銀行業防制洗錢及打擊資恐注意事項規定，有關本國銀行業應設置獨立之防制洗錢及打擊資恐專責單位，下列敘述何者正確？(A)應於董（理）事會下設置 (B)該單位不得兼辦防制洗錢及打擊資恐以外之其他業務 (C)應由董事會指派高階主管一人擔任專責主管 (D)至少每半年向董（理）事會及監察人（監事、監事會）或審計委員會報告
(1)僅(A)(B) (2)僅(B)(C) (3)僅(A)(B)(D) (4)僅(B)(C)(D)
- (1)49.依銀行業防制洗錢及打擊資恐注意事項規定，銀行業內部稽核單位應依規定辦理查核，並提具查核意見之事項，下列敘述何者正確？(A)洗錢及資恐風險評估計畫是否符合法規要求並落實執行 (B)防制洗錢及打擊資恐計畫是否符合法規要求並落實執行 (C)洗錢及資恐風險評估計畫之有效性
(1)僅(A)(B) (2)僅(A)(C) (3)僅(B)(C) (4)(A)(B)(C)均正確
- (2)50.依銀行業防制洗錢及打擊資恐注意事項規定，有關銀行業防制洗錢專責主管及人員之訓練，下列敘述何者正確？(A)每二年應至少參加主管機關認定機構或所屬金融控股公司（含子公司）或銀行業（含母公司）自行舉辦十二小時之教育訓練 (B)訓練內容至少包括新修正法令、洗錢及資恐風險趨勢及態樣 (C)當年度取得主管機關認定機構舉辦之國內或國際防制洗錢及打擊資恐專業人員證照者，得抵免當年度之訓練時數
(1)僅(A)(B) (2)僅(B)(C) (3)僅(A)(C) (4)(A)(B)(C)均正確