

合庫金控 114 年第二次新進人員聯合甄試試題

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普通科目：英文	*入場通知書編號：_____
注意：①本試卷為一張雙面，測驗題型為四選一單選選擇題共 50 題，每題 2 分，共 100 分。 ②單選選擇題題型，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。 ③請勿於答案卡上書寫應考人姓名、入場通知書編號或與答案無關之任何文字或符號。 ④答案卡務必繳回，未繳回者該節以零分計算。	

一、字彙【請依照句子前後文意，選出最適當的答案】

- 【4】1. Be careful when eating \_\_\_\_\_ meat because it is not cooked and could cause health risks.  
① low                      ② calm                      ③ full                      ④ raw
- 【3】2. When traveling abroad, Sophia likes to try local food to experience the \_\_\_\_\_ culture of the place.  
① prosperous              ② consistant              ③ authentic              ④ instinctive
- 【2】3. If you put food in warm temperatures for too long, it can grow \_\_\_\_\_, and may cause food poisoning.  
① industry                  ② bacteria                  ③ audience                  ④ schedule
- 【4】4. Smoking is a \_\_\_\_\_ habit as it can lead to serious health problems over time.  
① nervous                  ② violent                  ③ classic                  ④ harmful
- 【3】5. Emma is not a big fan of sweets, but she enjoys an \_\_\_\_\_ treat once in a while.  
① external                  ② analytical                  ③ occasional                  ④ identical
- 【1】6. Over the years, dust began to \_\_\_\_\_ on the old bookshelf, making it look dirty and neglected.  
① accumulate              ② negotiate                  ③ immigrate                  ④ participate
- 【2】7. Joyce decided to get a \_\_\_\_\_ on her arm as a way to express her personality and creativity.  
① stroll                      ② tattoo                      ③ layoff                      ④ witness
- 【2】8. The lake was calm, and Emily rented a small boat to \_\_\_\_\_ across the water, enjoying the peaceful scenery.  
① meddle                      ② paddle                      ③ fiddle                      ④ riddle
- 【1】9. The new fitness app is very easy to use. It has simple \_\_\_\_\_.  
① instructions              ② education                  ③ evaluation                  ④ reduction
- 【1】10. The company introduced a/an \_\_\_\_\_ pricing strategy to attract more customers.  
① affordable                  ② volatile                      ③ redundant                  ④ formidable
- 【3】11. Farmers must \_\_\_\_\_ soil quality to ensure sustainable agriculture.  
① expand                      ② reduce                      ③ monitor                      ④ ascend
- 【2】12. AI technology is being developed to \_\_\_\_\_ human speech more accurately.  
① erase                      ② interpret                      ③ distract                      ④ misunderstand
- 【4】13. The government plans to \_\_\_\_\_ economic growth by lowering taxes.  
① diminish                  ② eliminate                  ③ overlook                  ④ stimulate
- 【1】14. The president responded \_\_\_\_\_ to the crisis, addressing concerns immediately and effectively.  
① promptly                  ② vaguely                      ③ reluctantly                  ④ passively
- 【4】15. The shift toward organic farming emphasizes the use of natural \_\_\_\_\_ instead of chemicals.  
① constraints                  ② medicine                      ③ effects                      ④ fertilizers

二、文法測驗【請在下列各題中選出最適當的答案】

- 【2】16. \_\_\_\_\_ the deadline approaching, she worked late into the night to finish the report.  
① As                          ② With                          ③ Since                          ④ Until
- 【3】17. The experiment yielded results that were far \_\_\_\_\_ reliable than those obtained in previous studies.  
① very                          ② much                          ③ more                          ④ most
- 【1】18. The detective carefully looked \_\_\_\_\_ the murder case, paying attention to every detail.  
① into                          ② like                          ③ for                          ④ after

- 【3】19. The bank approved his loan application, \_\_\_\_\_ his credit score was lower than required.  
① until                          ② because                          ③ although                          ④ unless
- 【2】20. The company has introduced a new policy, \_\_\_\_\_ effects will be closely monitored over the next few years.  
① how                          ② whose                          ③ what                          ④ which
- 【4】21. If she \_\_\_\_\_ more carefully, she wouldn't have made such a mistake.  
① listens                          ② listened                          ③ has listened                          ④ had listened
- 【1】22. Richard insisted that he \_\_\_\_\_ for the meal, even though we offered to split the bill.  
① pay                          ② to pay                          ③ paid                          ④ paying
- 【3】23. \_\_\_\_\_, the machines stopped working.  
① Had been leaving unattended                          ② Have left unattending  
③ Having been left unattended                          ④ Had been left unattending
- 【1】24. The scientist \_\_\_\_\_ discovered this species received a major award.  
① who                          ② which                          ③ whose                          ④ whom
- 【3】25. The new book is \_\_\_\_\_ to be the author's best work.  
① saying                          ② being saying                          ③ said                          ④ says
- 【1】26. If you \_\_\_\_\_ your phone overnight, the battery will degrade faster.  
① charge                          ② charged                          ③ charging                          ④ will charge
- 【3】27. My supervisor had the evaluation report \_\_\_\_\_ two days before the deadline.  
① send                          ② to be sent                          ③ sent                          ④ being sent
- 【3】28. The financial analyst suggested that the company \_\_\_\_\_ its investment strategy to maximize profits.  
① reconsidered                  ② reconsiders                          ③ reconsider                          ④ reconsidering
- 【3】29. Only after the data breach \_\_\_\_\_ the company take its cybersecurity seriously.  
① had                          ② was                          ③ did                          ④ has
- 【2】30. \_\_\_\_\_ highly skilled in negotiation, the lawyer won the case successfully.  
① He was                          ② Being                          ③ To be                          ④ Been

三、克漏字測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

Electric vehicles (EVs) have emerged as a popular alternative to traditional combustion engine cars. Recent advances in battery technology and the expansion of fast-charging networks have 31 consumer interest in EVs. Many drivers now choose EVs not only for their lower emissions but also 32 these vehicles offer quieter operation, which 33 reduced urban noise pollution. In addition, government incentives and an increasing number of charging stations have 34 the shift toward sustainable mobility. Some challenges remain, such as ensuring adequate battery life and developing effective recycling methods; nevertheless manufacturers continue to invest in research and development to overcome these issues. Industry experts are 35 about the potential of EVs to revolutionize transportation in urban areas. Electric vehicles are rapidly transforming the automotive industry as the world moves toward a greener future.

【1】31. ① boosted                      ② bloomed                      ③ bonded                      ④ blared  
【4】32. ① due to                      ② as a result                      ③ with                      ④ because  
【2】33. ① results                      ② leads to                      ③ relieves                      ④ creates  
【1】34. ① accelerated                      ② precluded                      ③ replaced                      ④ impeded  
【3】35. ① resistant                      ② considerate                      ③ optimistic                      ④ indifferent

第二篇：

Noise-canceling headphones have changed people's hearing experience. 36 traditional headphones, these devices use active noise control to create a quieter listening environment. This technology generate sound waves to cancel out external sounds. This technology is particularly 37 for frequent travelers, office workers, and anyone who need to focus in noisy surroundings. The effectiveness of noise cancelation depends on various factors, 38 the quality of the device and the type of noise. Continuous low-frequency sounds, such as airplane engines, are effectively canceled out 39 sudden, high-pitched noises are more difficult to eliminate. Noise-canceling technology is not perfect yet. Users may still hear certain sounds, particularly 40 unexpected noises. However, ongoing improvements in sound engineering and artificial intelligence are making these devices even more sophisticated.

【4】36. ① Similarly                      ② Additionally                      ③ Consequently                      ④ Unlike  
【1】37. ① useful                      ② usefully                      ③ more useful                      ④ the most useful  
【1】38. ① including                      ② not to mention                      ③ needless to say                      ④ to be precise  
【3】39. ① if                      ② for                      ③ whereas                      ④ so  
【2】40. ① of                      ② from                      ③ through                      ④ at

【請接續背面】

四、閱讀測驗【請依照段落上下文意，選出最適當的答案】

第一篇：

Cities across the UK are facing an acute housing crisis as soaring prices and limited stock increasingly burden everyday residents. A recent article in The Guardian highlights that rapidly rising property values, coupled with stagnant wages, have widened the affordability gap. Many families now struggle to find affordable rental units, while first-time buyers are forced to delay or abandon their homeownership dreams.

The crisis is driven by several factors. High demand—fueled by both domestic migration and international investment—has intensified competition for available properties. This surge is not only a symptom of economic imbalance but also a trigger for social change. In neighborhoods that once thrived on diversity and community, an influx of wealthier buyers is displacing long-time residents and altering local dynamics.

Local governments have attempted to intervene by proposing rent controls and incentivizing affordable housing projects. Critics, however, argue that these measures offer only short-term relief. Planners and housing experts emphasize that comprehensive reform is needed. They call for coordinated strategies, including updated zoning laws and enhanced support for community-led initiatives, to address the crisis.

While the challenges are significant, the experts and critics underscore a vital opportunity: rethinking urban planning and economic policies to create inclusive, livable cities. They argue that the need of diverse urban populations can only be met through a balanced approach—combining regulatory reform, investment in affordable housing, and community engagement.

- 【2】41. What is the primary focus of the passage?
- ① Social changes in urban communities.
  - ② The growing housing crisis that affects affordability.
  - ③ Government strategies for urban development.
  - ④ Different renewable energy investments.
- 【4】42. What is the author’s overall perspective on current housing solutions?
- ① They efficiently solve the affordability gap.
  - ② They successfully balance market and community needs.
  - ③ They mainly benefit high-income urban areas.
  - ④ They are insufficient for addressing long-term issues.
- 【4】43. What can be inferred about the influx of wealthier buyers?
- ① It boosts local economies without negative effects.
  - ② It supports long-term affordable housing projects.
  - ③ It increases property taxes for all residents.
  - ④ It displaces long-term residents and alters communities.
- 【3】44. Which specific detail regarding government action is mentioned?
- ① Authorities have enforced strict rent caps statewide.
  - ② Local councils provide direct subsidies to renters.
  - ③ Proposals include rent controls and affordable housing incentives.
  - ④ Officials focus on foreign investment in real estate.
- 【3】45. Which of the following is NOT true based on the passage?
- ① Rising property values and stagnant wages widen the affordability gap.
  - ② Rent controls are proposed as one intervention.
  - ③ There is unlimited housing stock for people.
  - ④ Comprehensive reform is seen as necessary by experts.

第二篇：

Erina Kobayashi has been waiting since the previous night outside a Tokyo warehouse brimming with nearly new designer merchandise. The 23-year-old Japanese clerk already owns six or seven Louis Vuitton handbags, yet her relentless desire for luxury compels her to endure the night in a cardboard shelter, ensuring she secures the coveted first place in line.

The overwhelming turnout of young women at this exclusive sale illustrates their unwavering enthusiasm for foreign-brand handbags, wallets, and other high-end fashion accessories.

At precisely 9:30 a.m., the warehouse doors swing open, triggering a stampede of eager shoppers. A surge of young women rushes inside, swiftly amassing as many handbags as possible. This event, organized by a coalition of 70 Tokyo-based pawnshop owners, provides an opportunity to offload luxury goods sold at a fraction of their original retail price—as low as a quarter or a third.

“We receive an abundance of Louis Vuitton and Chanel bags pawned by young women who either own too many identical pieces, received them as redundant gifts, or find their styles have fallen out of favor,” explains Sasao Makoto, an official overseeing the sale.

Erina exemplifies the consumer for these prestigious fashion labels: unmarried, living with her parents, and earning a monthly salary of 170,000 yen. Remarkably, she devotes half of her earnings to indulging in luxury accessories, prioritizing them over other financial considerations.

According to Toshi Marks, author of the book *Japanese Women Who Do Not Have Confidence Buy Brand Goods*, these women are driven by a desire to distinguish themselves. “In a society where individuality is not actively encouraged, the only viable means of differentiation is through acquiring foreign luxury brands,” he asserts. Marks, a professor of multicultural studies at Shumei University, argues that for people like Erina, their insatiable appetite for designer goods is rooted in an educational system that fosters conformity rather than independent thought.

In the minds of Erina and others like her, luxury handbags transcend their functional purpose—they serve as powerful emblems of status, identity, and personal expression in a culture that places immense value on uniformity.

- 【2】46. Why did Erina Kobayashi spend the night outside the warehouse?
- ① She was there to protest against high prices of famous labels.
  - ② She wanted to be the earliest to get into the store.
  - ③ She hoped to receive a free limited-edition handbag.
  - ④ She worked as a security guard to maintain order of the crowd.
- 【4】47. What does the sale organized by Tokyo pawnshop owners primarily offer?
- ① A chance to trade used handbags with other people.
  - ② Counterfeit designer products at much lower rates.
  - ③ New merchandise directly from luxury brands with big discounts.
  - ④ Second-hand luxury goods at significantly reduced prices.
- 【3】48. At the warehouse, what is likely the lowest price for a handbag originally priced at 90,000 yen?
- ① 30,000 or 38,000 yen
  - ② 40,500 or 60,000 yen
  - ③ 22,500 or 30,000 yen
  - ④ 63,000 or 72,000 yen
- 【2】49. According to Sasao Makoto, which of the following is NOT one of the reasons young women pawn their luxury handbags?
- ① They have multiple bags of the same style.
  - ② They had spent over half of their monthly salary.
  - ③ They think the design is no longer trendy.
  - ④ They received an extra number of such bags as presents.
- 【4】50. According to Toshi Marks, why do some Japanese women purchase luxury goods?
- ① To follow the latest fashion trend and do what the public would do.
  - ② To show their financial independence despite living with their parents.
  - ③ To answer the government’s call for more consumer spending.
  - ④ To be different in a society that discourages individuality.