

高雄銀行 101 年新進人員甄試試題

職等 / 甄試類別【代碼】：七職等 / 財務管理經辦人員【C9210】

共同科目：英文閱讀與翻譯

* 請填寫入場通知書編號：_____

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一、問答題（請以英文作答，未以英文作答者不予計分）【25 分】

Read the following passage and answer the questions below.

Most credit people assume at the start of the collection process that those who owe money fully intend to pay. And they usually have every reason to feel this way. After all, the applicants were carefully investigated as to character, capital, and capacity, and the seller was satisfied that they were good risks. It makes no sense, then, to bombard them with ugly, threatening letters the minute they fall behind in their payments.

Yet the patience of the seller varies. Some credit managers will threaten legal proceedings after sending only two or three messages (especially to people they've had previous difficulty with); others will make six or more attempts to collect the money before writing an "or-else" letter.

Most large companies and retail firms have developed a collection system that, once tested adequately and found effective, is used consistently. This is often called a collection letter series, although some of the communications sent are not actually letters. A national retail chain may have four or five series of letters, each designed for a particular type of customer.

Questions:

1. At the very beginning, why credit people always assume that those who owe money have good intention to pay? 【5 分】
2. What might be included in credit rating? 【5 分】
3. In this passage, what might an "or-else" letter refer to? 【5 分】
4. According to the author, what might be the different reactions credit managers might respond to those who fail to pay? 【5 分】
5. From the last paragraph, we may conclude that writing collection letters is a common practice, rather than an exception, for a company. Why? 【5 分】

二、問答題（請以英文作答，未以英文作答者不予計分）【25 分】

Read the following passage and answer the questions below.

The Credit Manager at Richert's decides that Kermit Greene is a poor risk (he has frequently been behind on his bank credit card payments). He wrote a letter to Mr. Greene as follows:

Dear Mr. Greene:

I appreciate your interest in establishing a charge account at Richert's.

I have tried very hard to find a way to give your application favorable consideration, Mr. Greene. However, the fact that your present monthly payments are so perilously close to your net monthly earnings leads me to believe that it would not be wise for you to undertake further obligations at this time. If these debts were to be paid off soon, the picture would be more favorable. Yet some of your payments, such as those on the car, the loan, and furniture, have from one to three years to go before they are paid off. I think that once you have thought the matter through carefully, you may feel as I do that you have possible overextended yourself already.

When the situation changes, we will be pleased to have you reapply. In the meantime, it will be a pleasure for us to serve you on a cash basis.

Yours very sincerely,

Questions:

1. Did the Credit Manager at Richert's grant Mr. Greene's application for charge account? Why? 【5 分】
2. Why the manager considered Mr. Greene a poor risk? 【5 分】
3. From the letter, what kinds of debts Mr. Greene might have? 【5 分】
4. Which sentence in the letter shows that it is still possible that the manager will grant Mr. Greene's application in the future? 【5 分】
5. What can Mr. Greene do with Richert's for the time being? 【5 分】

三、中翻英【25 分】（請將下列段落翻譯成英文）

建物、工廠、機器等固定資產（但不包括土地），會因為磨損、腐朽，或更現代化、更有效率的機型被開發而漸漸失去價值，因此必須經常更換。這些可以使用多年的固定資產的購買或更換成本，不能從單一年度的利潤中扣除，而是須依其使用、磨損年限計算。這樣才符合配合原則，即成本係按相關收益認定。這種將資產轉換成費用的程序就叫做折舊。

四、英翻中【25 分】（Please translate the following passage into Chinese.）

Buying a share gives its holder part of the ownership of a company. Share generally entitle their owners to vote at companies General Meetings, to elect company directors, and to receive a proportion of distributed profits in the form of dividend (or to receive part of the company's residual value if it goes into bankruptcy). Shareholders can sell their shares at any time on the secondary market, but the market price of a share – the price quoted at any given time on the stock exchange, which reflects how well or badly the company is doing – may differ radically from its nominal, face, or par value.

At the London Stock Exchange, share transactions do not have to be settled until the account day or settlement day at the end of a two-week accounting period. This allows speculators to buy shares hoping to resell them at a higher price before they actually pay for them, or to sell shares, hoping to buy them back at a lower price.