



馬來西亞留台成功大學校友會
主 辦
2024 年
第三屆成大商科比賽

考生指示：

- (一) 解答所有問題。
- (二) 將正確答案在答案紙上的圓圈內“塗黑”，每題只准給一個答案。
- (三) 正確的答案得三分，錯誤的答案扣一分，不做答的零分。

INSTRUCTIONS TO CANDIDATES

- 1. Attempt all questions.**
- 2. Pick the correct answer and make a mark “●” in the circle provided in the answer sheet. Only one answer is allowed for each question.**
- 3. Three marks for a correct answer, one mark will be deducted for each wrong answer. No mark will be given to each question not attempted.**

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1. 線上購物興起，逐漸改變消費者的購物習慣，請問下列哪些**不是**線上購物平台的競爭優勢？
The rise of online shopping is gradually changing consumer shopping habits. Which of the following are **not** competitive advantages of online shopping platforms?
- (A) 資訊流通快速
fast information dissemination
 - (B) 24小時的服務
24-hour service
 - (C) 產品規格化
product standardization
 - (D) 減少交易成本
reduce transaction costs

2. (a.) A 網紅嗅到手搖飲料市場快速成長的商機，決定運用自己高人氣、粉絲多的優勢，趁勢推出自創飲料品牌。
Social media influencer A has noticed the rapidly growing business opportunities in the bubble tea market and decided to leverage his high popularity and large fan base to launch his beverage brand.

(b.) A 網紅對飲料的生產流程並不熟悉，因此與某飲料品牌合作，聯手推出自創品牌飲品。
Because A is not familiar with the beverage production process, he partnered with a beverage brand to jointly launch their own branded drink.

以上情境依序屬於 SWOT 交叉分析中的何種策略？

According to the above scenarios, which respective type of strategy in the SWOT crossover analysis do they belong to?

- (A) ST、WO 策略
Strategy ST, strategy WO
- (B) SO、WT 策略
Strategy SO, strategy WT
- (C) SO、WO 策略
Strategy SO, strategy WO
- (D) ST、WT 策略；
Strategy ST, strategy WT

3. 連鎖咖啡店店長要求新進員工：

The manager of a chain coffee shop asks his new employees to:

- (a.) 制服穿著、服務流程，促銷說明皆須與總部要求一致
To be consistent with the headquarter's requirements on the dress code, service procedures, and promotion instructions
- (b.) 內場人員負責製作飲料餐點，外場人員負責送餐與收銀
Internal staff is responsible for making drinks and meals, and external staff is accountable for food delivery and cashier
- (c.) 要求新進人員參照公司編製的指導手冊以便快速上手
For a quick start, recruits must refer to the company's manual

請問以上敘述依序屬於何種經營原則？

Which of the below orders best describes the company's operating principles?

- (A) 標準化、專業化、簡單化 Standardization, Specialization, Simplification
- (B) 簡單化、標準化、專業化 Simplification, Standardization, Specialization
- (C) 標準化、簡單化、專業化 Standardization, Simplification, Specialization
- (D) 專業化、標準化、簡單化 Specialization, Standardization, Simplification

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4. 平安批發商是某地區的五金批發公司，平安批發商對製造商的功能，並不包含下列何者？
Ping An Wholesalers is a hardware wholesale company in a certain region. Which of the following functions does Ping An Wholesalers **not** perform for manufacturers?
- (A) 可降低倉儲成本
Reduce storage costs
- (B) 提供融資服務
Provide financing services
- (C) 產銷分離，各司其職
Separation of production and sales, each performing its own duties
- (D) 協助運輸商品
Assist in transporting goods
5. 陳先生將 RM5,000 存入銀行，當前銀行的年利率為 10%，存放 4 年。每年以複利計算，請問 4 年後，陳先生可以取回多少錢？
Mr. Chen deposited RM5,000 into a bank with an annual interest rate of 10% for a duration of 4 years, at compound interest every year. How much will he get back after 4 years?
- (A) 7,000 (B) 7,120 (C) 7,200 (D) 7,320
6. 國泰人壽去年的流動資產約有 RM 4,348 萬元，固定資產約有 RM 1,434 萬元，流動負債約有 RM 684 萬元，則
Last year, Cathay Life Insurance had approximately RM 43.48 million in current assets, RM 14.34 million in fixed assets, and approximately RM 6.84 million in current liabilities
- (A) 流動比率為 0.16
The current ratio is 0.16
- (B) 流動比率為 6.36
The current ratio is 6.36
- (C) 如果該企業的流動比率 >2 ，表示長期償債能力佳
If the current ratio of the enterprise is greater than 2, it indicates that the company has strong long-term solvency
- (D) 若企業突然遭逢變故，可能無力償還債務
If a company suddenly encounters an unforeseen event, it may be unable to repay its debts
7. 我國公司多為中小企業，故在發展與管理上多受限制，下列何者並非中小企業常見的問題？
Given that many companies in Malaysia are small and medium enterprises, they often faced limitations in development and management. Which of the following is not a common issue for SMEs?
- (A) 缺乏完善的管理制度
Lack of a comprehensive management system
- (B) 資金不足
Insufficient funds
- (C) 綠色產品的趨勢
The trend of green products
- (D) 技術升級常遇瓶頸
Technological upgrades often encounter bottlenecks

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8. 企業組織不斷投入新產品或新服務的研發與導入，主要的理由為何？
What are the main reasons for enterprises continuously investing in the research and development as well as the implementation of new products or services?
- (A) 研發新產品或新服務所耗費的成本很低
The cost of developing new products or services is low
 - (B) 新產品或新服務往往都能獲得市場的認同
New products or services often gain market recognition
 - (C) 擴大企業組織所提供的產品組合
Expand the product portfolio offered by the enterprise organization
 - (D) 確保企業能夠長期保有競爭地位及持續獲利
Ensure that the enterprise can maintain its competitive position and sustain profitability in the long term
9. 工作分析、工作說明書與工作規範是人力資源管理中重要的工具，下列關於三者的敘述何者正確？
Job analysis, job description, and job specification are important tools in human resource management. Which of the following statements correctly describe the above three terms?
- I. 根據工作分析結果發展或修正工作說明書
Develop or revise job description based on the results of job analysis
 - II. 根據工作規範進行工作分析
Conduct job analysis based on job specification
 - III. 工作說明書列出工作人員至少應具備的基本條件
Job description will outline the essential qualifications that employees should possess
 - IV. 工作規範是記載工作人員應做什麼事、如何做，以及為什麼要做該項工作的說明
Job specification explain what employees should do, how to do it, and why the job is done
- (A) I (B) I, II (C) I, II, III, IV (D) 以上皆非 None of the above
10. 關於金融市場的概念，何者正確？
Which of the following concepts is correct regarding the financial market?
- (A) 貨幣市場是籌集長期資金的市場
The money market is the market for raising long-term funds
 - (B) 外匯市場是買賣外匯的市場，而外國貨幣（例如新元、美元）是唯一的外匯
The foreign exchange market is the market for buying and selling foreign currencies, where foreign currencies (such as the Singapore dollar, US dollar) are the only foreign exchange
 - (C) 資本市場包含股票市場、債券市場與保險市場
The capital market includes the stock market, bond market, and insurance market
 - (D) 金融衍生市場是買賣衍生品合約的市場，能提供企業套利機會
The financial derivatives market is a market for buying and selling derivative contracts, which can provide arbitrage opportunities for enterprises
11. 下列何者**不是**零售通路的效益？
Which of the following is **not** a benefit of retail channels?
- (A) 增加物流配送效益
Increase logistical distribution efficiency
 - (B) 與顧客良性的溝通
Positive communication with customers
 - (C) 商品價格提昇
Increase in product prices.
 - (D) 增加商品與服務的附加價值
Increase in the added value of products and services

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12. 訂貨單是企業的商業交易中需要使用的文件，關於訂貨單的敘述何者正確？ Purchase order is a document required for commercial transaction in enterprises. Which statement about the purchase order is correct?
- (A) 由賣方發出
Issued by the seller
- (B) 只有書面形式
Only in written form
- (C) 賣方一定會要求買方提供銀行證明信
The seller always requests the buyer to provide a bank confirmation letter
- (D) 當交易雙方就訂單內容達成一致時，這些訂單就能轉化為買方和賣方之間的合同
When the parties agree on the content of the purchase order, the order can be transformed into contracts between the buyer and the seller
13. 在消費升級和網路金融快速發展的背景下，分期付款已成為一種普遍的支付方式，關於分期付款，下列何者正確？
Against the backdrop of consumer upgrades and the rapid development of online finance, installment payment has become a common payment method. Which of the following statements about installment payments are correct?
- I. 在未付清款項前即擁有產品所有權
Own the product before paying off the amount
- II. 若買方不履行合約還款，賣方可取回產品
The seller can reclaim the product if the buyer fails to fulfill the repayment clause in the contract.
- III. 是一種先收貨後付款的行為
It is a form of receiving goods before the payment
- IV. 賣方承擔呆帳風險，以增加銷量
The seller bears bad debt risks to increase sales
- (A) I, II, III, IV (B) I, III, IV (C) II, III, IV (D) III, IV
14. 拒付支票 (Dishonored cheque) 指的是銀行因為某些原因而拒絕兌付的支票，下列何者不是銀行拒付支票的原因？
Dishonored cheque refers to a cheque that a bank refuses to cash for some reasons. Which of the following is **not** a reason for a bank to dishonor a cheque?
- (A) 出票人的往來帳戶存款不足
Insufficient funds in the drawer's account
- (B) 支票從開出後起算超過 120 天才兌換
The cheque has not been cashed within 120 days after issuance
- (C) 支票有破損
The cheque is damaged
- (D) 出票人要求銀行停止付款
The drawer requests the bank to stop payment

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15. 轉帳卡 (Debit Card) 和信用卡 (Credit Card) 是兩種常見的支付工具，下列關於它們的敘述，何者**錯誤**？
Debit cards and credit cards are two common payment tools. Which one of the following statements about them is **incorrect**?
- (A) 兩者皆能以信用消費
Both cards can be used for credit consumption
- (B) 轉帳卡的限額取決於本身帳戶餘額，信用卡的限額取決於發行者批准額度
The spending limit of a debit card depends on the balance of the account holder, while the spending limit of a credit card depends on the approved credit limit by the issuer
- (C) 使用信用卡分期付款消費，會以複利計算利息
Interest on installment payments made with a credit card is calculated on a compound interest basis
- (D) 兩者皆屬於電子支付
Both are forms of electronic payment
16. 要達成組織公司的目標，管理者必須執行四項管理功能，下列哪一個功能排列順序最合理？
To achieve the goals of an organization, managers must perform four management functions. Which sequence of functions is the most reasonable?
- (A) 規劃、領導、組織、控制 Planning, leading, organizing, controlling
- (B) 組織、領導、規劃、控制 Organizing, leading, planning, controlling
- (C) 規劃、組織、領導、控制 Planning, organizing, leading, controlling
- (D) 組織、規劃、控制、領導 Organizing, planning, controlling, leading
17. 下列何者**不屬於**企業的不道德行為？
Which of the following is **not** an unethical conduct of a business?
- (A) 某新進公司拒絕同業共同協商產銷秩序的請求，堅持單獨定價，破壞價格協議
A new company refuses the request for joint negotiation of production and sales order by peers, insists on independent pricing and disrupts price agreements
- (B) 衛生紙業者預期產品近期將調漲，為追求經濟責任，先暫緩發貨囤積衛生紙
A toilet paper manufacturer anticipates a price increase shortly and temporarily withholds shipments to stockpile toilet paper in pursuit of economic responsibility
- (C) 某家族上市公司第二代負責人，將公司資產以低於市價移轉回家族特定人的名下
The second-generation head of a listed family company transfers company assets to specific family members at below-market prices
- (D) 某地多家驾驶学校實施互助金制度，由大驾驶学校補貼小驾驶学校，並共同訂定學費價格
Several driving schools in a certain area implement a mutual aid fund system, where larger driving schools subsidize smaller ones and jointly set tuition fees
18. 下列敘述，何者正確？
Which of the following statements is correct?
- (A) 獨資企業的出資人對企業債務須負無限責任
The investor in a sole proprietorship is liable for the business's debts with unlimited liability
- (B) 合夥企業具有法人資格
A partnership has the status of a legal person.
- (C) 合夥企業的合夥人至少 2 人，無上限人數
A partnership must have at least 2 partners, with no upper limit on the number of partners
- (D) 股份有限公司對企業債務責任須負連帶無限清償責任
A company limited by shares is jointly and severally liable for the business's debts with unlimited liability.

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19. Google 為強化旗下事業經營，於 2015 年成立控股公司 Alphabet，Google 則並專注於經營網路本業，請問關於控股公司的敘述何者**錯誤**？

Google strengthened its business operations by establishing the holding company Alphabet in 2015, with Google focusing on its core internet business. Which one of the following statements about holding companies is **incorrect**?

(A) 被控制的公司須公開財務狀況

Controlled companies must disclose their financial conditions

(B) 一般公司可以通過成立子公司和收購其他企業成為控股公司

Companies can become holding companies by establishing subsidiaries or acquiring other enterprises

(C) 控股公司不必為其收購公司的債務負責

Holding companies are not responsible for the debts of their acquired companies

(D) 一個企業持有其他某間企業普通股或優先股共 50% 以上即可成為控股公司

A company can become a holding company by holding more than 50% of another company's ordinary shares or preference shares

20. 提單 (Bill of Lading) 簡稱 B/L，是國際貿易中的重要文件，以下哪些是提單的用途？

A Bill of Lading, abbreviated as B/L, is an important document in international trade. Which of the following are the purposes of the bill of lading?

I. 提單是一種物權的憑證

The bill of lading is a document of title to the goods

II. 是核定產品原產地的單據

It is a document certifying the origin of the goods

III. 是說明貨物包裝細節的清單

It is a list detailing the packaging of the goods

IV. 是運輸合約的證明

It is proof of the carriage contract

(A) I, II

(B) III, IV

(C) I, IV

(D) II, IV

21. A 國正在實施赤字預算 (deficit budget)，下列何者正確？

A country is implementing a deficit budget. Which of the following is correct?

I. 通常是經濟衰退時，政府會採用的策略

It is a strategy usually adopted by the government during an economic recession

II. 通常是政府為了抑制通膨而採取的策略

It is a strategy usually adopted by the government to curb inflation

III. 該策略可以以增稅的形式實施

This strategy can be implemented in the form of tax increases

IV. 該策略可以以增加政府開支的形式實施

This strategy can be implemented in the form of increasing government expenditure

V. 不會與貨幣政策同時實施

It will not be implemented simultaneously with monetary policy

(A) I, IV

(B) II, III

(C) II, III, V

(D) I, IV, V

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22. 陳同學計畫3年後買一台價值RM50,000的手機，為了達成目標，他決定投資某項金融產品，為期3年，投資報酬率10%，每年結算一次，以複利計算，陳同學現在必須拿出多少錢來投資？
Chen plans to buy a phone worth RM50,000 in 3 years from now. To achieve this goal, he decides to invest in a financial product with a term of 3 years and an annual return rate of 10%. The interest is settled annually, using compound interest. How much money does Chen need to invest now?
(A) RM16.667
(B) RM35.000
(C) RM37.566
(D) RM38.462
23. 華碩公司推出環境友善筆記本電腦，主打在供應鏈生產的過程中減少碳排放，以達成保護環境的社會目的，請問上述企業活動被稱為什麼？
ASUS Company launches environmentally friendly laptops, emphasizing on the reduction of carbon emissions in the production process of the supply chain to achieve environmental protection goals. What is the above business activity known as?
(A) 管理企業財務 Managing corporate finances
(B) 綠色生產 Green production
(C) 綠色消費 Green consumption
(D) 供應鏈管理 Supply chain management
24. 在消費者要購買產品前，商家有義務告知產品的正確資訊，請問這是滿足消費者哪一項基本權利？
Before consumers make a purchase, it is the obligation of the seller to provide accurate information about the products. Which fundamental right of consumers does this satisfy?
(A) 服務的權利 The right to service
(B) 選擇的權利 The right to choose
(C) 補償的權利 The right to redress and remedy
(D) 被告知的權利 The right to be informed
25. 有關保護貿易政策，下列敘述何者正確？
Regarding protective trade policies, which of the following statements is correct?
(A) 關稅是為了提升本國產品出口競爭力
Tariffs are imposed to enhance the competitiveness of domestic products for export
(B) 傾銷是指一國以低於生產成本或國內市場的價格，將產品外銷至他國的行為
Dumping refers to a country exporting products to other countries at prices below production costs or domestic market prices
(C) 在某一段期間內，政府限定某項產品的最高進口價之政策，稱為配額
Setting a maximum import price for a certain product during a specific period is known as a quota policy
(D) 實施保護關稅會使本國消費者買到更便宜的物品
Implementing protective tariffs will enable domestic consumers to buy cheaper goods.

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26. 平安公司向喜樂公司購買跨國產品，買賣合約中註明以 CIF 的形式交易，請問下列敘述何者正確？
Ping An Corporation purchases cross-border products from Joyful Company, and it is specified in the contract that the transaction will be conducted on CIF terms. Which of the following statements is correct?
- (A) 只有 CIF 這一種國際貿易術語
CIF is the only international commercial term
- (B) 船隻離港後，產品的責任就歸屬平安公司
Once the ship leaves the port, the responsibility for the products transfer to Ping An Corporation
- (C) 喜樂公司會為商品購買海上保險
Joyful Company will purchase marine cargo insurance for the goods
- (D) 運費由平安公司支付
Ping An Corporation pays for the freight
27. 下列關於個人理財的敘述，何者正確？
Which of the following statements about personal financial management is correct?
- (A) 理性理財意指規劃好投資組合，不包括規劃開銷
Rational finance means planning investment portfolios, excluding expenditure planning
- (B) 理財的基本原則之一是量入為出
One of the fundamental principles of personal finance is to live within your means
- (C) 投資報酬率是投資後總資產額與最初投資額的比率
The investment return rate is the ratio of total assets after investment to the initial investment amount
- (D) 複利計算越頻繁，回報率不一定會越高
The more frequent compound interest calculations are made, the return rate may not necessarily be higher
28. 通訊是指將資訊傳遞出去的活動，請問關於通訊的敘述，何者**錯誤**？
Which of the following statements about communication is **incorrect**?
- (A) 在商業活動中，通訊只指商家將商品資訊傳遞給消費者的行為，該過程必是單向的
In business activities, communication only refers to the act of businesses transmitting product information to consumers, and this process must be one-way
- (B) 通訊可以以有形或無形的形式傳遞
Communication can be conveyed in tangible or intangible forms
- (C) 廣告是一種通訊活動
Advertising is a form of communication activity
- (D) 網路是現代社會中很重要的通訊媒介
The internet is a crucial communication medium in modern society
29. 下列何者**不屬於**直接稅 (direct tax)？
Which of the following is **not** a direct tax?
- (A) 印花稅 Stamp duty
- (B) 消費稅 Goods and services tax
- (C) 所得稅 Income tax
- (D) 公司稅 Corporate tax

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30. 產品生命週期是指產品從進入市場到退出市場所經歷的不同階段。在產品生命週期中，競爭最激烈的時期是：
The product life cycle refers to the various stages a product goes through from entering the market to exiting it. During the product life cycle, the period with the most intense competition is:
(A) 導入期/初生期 introduction stage
(B) 成長期 growth stage
(C) 成熟期 maturity stage
(D) 衰退期 decline stage
31. 企業以過度包裝來吸引消費者引發的環保議題，是不符合下列何種責任？ The environmental issue caused by excessive packaging used by companies to attract consumers violates which of the following responsibilities?
(A) 經濟責任 Economic responsibility
(B) 法律責任 Legal responsibility
(C) 倫理責任 Ethical responsibility
(D) 自我裁量責任 Discretionary responsibility
32. 補習班常會刊登學生榜單與上榜心得，目的是讓顧客相信選擇他們是正確的，請問這是哪一種廣告形式？
The tuition center often publishes student rankings and testimonials to convince customers that choosing them is the right decision. What type of advertising mode is this?
(A) 提醒性廣告 Reminder advertising
(B) 說服性廣告 Persuasive advertising
(C) 告知性廣告 Informative advertising
(D) 加強性廣告 Reinforcement advertising

33-34 為題組 Questions 33-34 form a set

33. P&G 生產並銷售 A 產品，需要通過損益平衡分析來了解 A 產品盈利狀況，只要生產 A 產品，不論產量多少都須支付 RM12,345 的廠房設備費用，並且多生產一個 A 產品會增加 RM2 的成本，A 產品定價 RM5，目前共生產了 6,000 個 A 產品並且全部售出，請問該產品的損益平衡點是多少？
P&G produces and sells Product A. To understand the profitability of Product A, a break-even analysis is required. Regardless the production quantity, P&G incurs a fixed factory equipment cost of RM12,345 for producing Product A. Additionally, the cost increases by RM2 for every additional unit of Product A produced. Product A is priced at RM5. Currently, a total of 6,000 units of Product A have been produced and sold. What is the break-even point for this product?
(A) 2,469 個 ; 2,469 units
(B) 4,115 個 ; 4,115 units
(C) 6,000 個 ; 6,000 units
(D) 6,172.5 個 ; 6,172.5 units

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34. 關於損益平衡分析的資訊，何者正確？

Which of the following information about break-even analysis is correct?

(A) 損益平衡點是企業最佳生產數量

The break-even point is the optimal production quantity for a business

(B) A 產品的總收益是 RM18,000

The total revenue of product A is RM18,000

(C) A 產品的總收益是 RM5,655

The total revenue of product A is RM5,655

(D) 如果現在生產設備故障，需要支付修理費 RM3,000，這時 A 產品的損益平衡點會改變

If there is a need to pay a repair fee of RM3,000 due to equipment malfunction, the break-even point of product A will change

35. 下列哪一項有關勞資關係的說明是**不正確**的？

Which of the following statements about employee-employer relations is **incorrect** ?

(A) 指勞方與資方之間的權利義務關係，法律規定應更保障勞方

Refers to the rights and obligations between employee-employer, with legal provisions aimed at providing more protection for employee

(B) 企業人力資源部門負責作為勞方與資方溝通的橋樑

The human resources department of a company serves as a bridge for communication between employee-employer

(C) 加強職員的投入程度

Enhancing the engagement of staff

(D) 又稱為工業關係

Also known as industrial relations

36. 小安與小平發生車禍，責任歸屬於小平，小安因為有投保車體損失保險，所以保險公司先修復小安的車並向小平求償，這是依據何種原則？

In the event of a car accident between Xiao An and Xiao Ping, where Xiao Ping is deemed responsible, Xiao An's vehicle was repaired first by the insurance company due to having comprehensive car insurance. The insurance company then sought compensation from Xiao Ping. The above action is based on what principle?

(A) 代位求償規則 Rule of subrogation

(B) 賠償原則 Principle of indemnity

(C) 可保權益原則 Principle of insurable interest

(D) 以上皆非 None of the above

37. 國家銀行的功能包括：

The functions of the central bank (Bank Negara) include :

I. 作為銀行的銀行 Acting as a banker's bank

II. 接受公司存款 Accepting corporate deposits

III. 發行貨幣 Issuing currency

IV. 包銷證券 Securities underwriting

(A) I, IV

(B) I, II, III

(C) I, III

(D) II, III

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38. 何謂規模經濟 (scale economy)?
What is meant by scale economies?
- (A) 隨著銷售量增加，單位收入隨之增加
As sales volume increases, unit revenue also increases
 - (B) 隨著生產量增加，單位變動成本維持不變
As production volume increases, unit variable costs remain constant
 - (C) 隨著銷售量增加，單位毛利隨之增加
As sales volume increases, unit gross profit also increases
 - (D) 隨著生產量增加，單位固定成本維持不變
As production volume increases, unit fixed costs remain constant
39. 福斯汽車的進口代理商將汽車從德國進口至台灣並銷售給消費者，這是創造何種效用？
The Volkswagen importer imports cars from Germany to Taiwan and sells them to consumers. What kind of utility does this create?
- (A) 本源效用 Original utility
 - (B) 地方效用 Place utility
 - (C) 產權效用 Ownership utility
 - (D) 服務效用 Service utility
40. 有關保稅倉庫 (Bonded warehouse) 之敘述，下列何者**錯誤**？
Which of the following statements about bonded warehouses is **incorrect**?
- (A) 擁有者是政府或私人公司
Owned by the government or private companies
 - (B) 用於儲存應稅商品
Used to store taxable goods
 - (C) 欲提出貨物需要經過監管單位批准
Approval from regulatory authorities is required to withdraw goods
 - (D) 所有進口貨物都會先儲存於保稅倉庫
All imported goods are stored in bonded warehouses first
41. 以下哪一項有關商人向銀行申請商業貸款的說明是**錯誤**的？
Which of the following statements about merchants applying for commercial loans from banks is **incorrect**?
- (A) 銀行會要求商人呈上投資項目
Banks will require merchants to submit investment projects
 - (B) 商人必須提供每月的個人薪水單
Merchants must provide monthly personal salary statements
 - (C) 商人必須提供公司資產與業績
Merchants must provide company assets and performance
 - (D) 擔保人須代償商人無法償還的欠款
Guarantors must compensate for merchants' outstanding debts that cannot be repaid

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42. 下列關於影響企業選擇廣告的因素，何者**錯誤**？

Regarding the factors in choosing an advertising media, which of the following statement is **incorrect**?

- (A) 企業希望在廣告時能得到消費者的回饋與互動的話，可以選擇網路作為廣告媒介
If a company wishes to receive feedback and interaction from consumers during advertising, it can choose the internet as an advertising medium
- (B) 對服飾產業來說，為了凸顯產品的色彩，商家會選擇以刊登雜誌的方式宣傳產品
For the fashion industry, to highlight the colors of products, a company may choose to advertise in magazines
- (C) 考量成本效益的企業會選擇可以將產品資訊傳遞給最多消費者的方式刊登廣告
Companies that consider cost-effectiveness would choose to advertise product information to reach most consumers.
- (D) 市鎮開設的非連鎖超商，通常會選擇以全國性電視廣告的方式讓更多人看到產品資訊
Non-franchise convenience stores operating in township typically choose to advertise its product information via national television network.

43. 蔡小姐的父親為她購買了一份保單，那麼蔡小姐是這份保單的_____和_____

Miss Tsai's father purchased an insurance policy for her, so Miss Tsai is _____ and _____ of the insurance policy.

- (A) 保險人、被保人 The insurer, The insured
(B) 保險人、信託人 The insurer, The trustee
(C) 信託人、被提名人 The trustee, The nominee
(D) 被保人、被提名人 The insured, The nominee

44-45 題組 Questions 44-45 form a set

陳先生經營一間工廠，並擁有總價值 RM700 萬的機器，為以防意外發生，他分別向 A 保險公司投保 RM400 萬及 B 保險公司投保 RM600 萬。

Mr. Chen operates a factory and owns machinery with a total value of RM 7 million. To safeguard against accidents, he insured RM 4 million with Insurance Company A and RM 6 million with Insurance Company B respectively.

44. 請問如果意外發生，陳先生的工廠機台全毀，他能獲得多少賠償？下列哪一項準確地描述了補償？

Which one of the following statements accurately describes the compensation Mr. Chen would receive if an accident caused a complete destruction of the machinery?

- (A) A 公司 RM400 萬 + B 公司 RM600 萬 = RM1000 萬
RM 4 million from Company A + RM 6 million from Company B = RM 10 million
- (B) A 公司 RM400 萬 + B 公司 RM300 萬 = RM700 萬
RM 4 million from Company A + RM 3 million from Company B = RM7 million
- (C) A 公司 RM100 萬 + B 公司 RM600 萬 = RM700 萬
RM 1 million from Company A + RM 6 million from Company B = RM 7 million
- (D) A 公司 RM280 萬 + B 公司 RM420 萬 = RM700 萬
RM 2.8 million from Company A + RM 4.2 million from Company B = RM 7 million

45. 保險公司是基於下列哪個原則給予賠償

Based on which principle do the insurance companies provide compensation?

- (A) 最大誠信原則 ; principle of utmost good faith
(B) 保險利益原則 ; principle of insurable interest
(C) 損害補償原則 ; principle of indemnity
(D) 近因原則 ; principle of proximate cause

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46. 為什麼購買共同基金的風險比股票小？

Why is the risk of purchasing mutual funds smaller than shares?

- (A) 費用低、流動性高； Low cost, high liquidity
- (B) 費用低、專業管理； Low cost, managerial expertise
- (C) 流動性高、多元化投資； High liquidity, diversified investment
- (D) 專業管理、多元化投資； Managerial expertise, diversified investment

47-48 題組 Questions 47-48 form a set

高先生是一名商人，其公司業績不太理想，有時會入不敷出，但公司財務狀況非常健康，因此打算向金融機構申請商業貸款，以更新設備，改善業績，為即將到來的 AI 時代做準備，他上網查詢了幾家銀行的貸款申請條件後，決定向 A 銀行提出貸款申請。

高先生申請貸款額為 20 萬令吉，並注明貸款目的是為了更新設備以擴充業務。他沒有不動產作抵押品及擔保人，不過有呈上近三個月的銀行月結單及詳細的投資計畫給 A 銀行貸款部。A 銀行審核後，拒絕了貸款申請。

Mr. Gao, a businessman, whose company's performance is not quite satisfactory, sometimes faces financial difficulties due to inadequate income. However, the company's financial condition is very healthy. Therefore, he intends to apply for a commercial loan from financial institutions to upgrade equipment, improve performance, and prepare for the upcoming AI era. After researching the loan application requirements of several banks online, he decided to apply to Bank A.

Mr. Gao applied for a loan amount of RM200,000 and specified that the purpose of the loan was to upgrade equipment to expand the business. He did not have a real estate as collateral or a guarantor. However, he provided Bank A's loan department with bank statements for the past three months and a detailed investment plan.

After reviewing the application, Bank A rejected the loan application.

47. 根據上述個案，請問 A 銀行拒絕貸款申請的原因可能是什麼？

Based on the case above, what could be the reason for Bank A's rejection of the loan application?

- (A) 該公司還款能力不足
The company has insufficient credit capacity.
- (B) 該公司及負責人理財能力不足
The company and its team have insufficient financial management ability.
- (C) 該公司無抵押品或擔保人
The company has no collateral or guarantor
- (D) 該公司投資項目可行性不足
The company's project lacks feasibility and viability.

48. 請問高先生要如何改善才比較容易取得貸款？

How can Mr. Gao improve his chances of obtaining a loan successfully?

- (A) 提升公司業績
Improve the company's performance
- (B) 提供銀行公司財務管理及經營狀況
Provide the bank with financial management and operational status of the company
- (C) 將公司的動產和不動產作為抵押品
Pledge the company's movable and immovable properties as collateral
- (D) 更改投資計畫內容
Modify the contents of the investment plan

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49. 為了使合同在法庭上具有可執行性，所需的基本要素是：
In order for a contract to be enforceable in a court of law, the basic elements required are:
- (A) 賣方要價，買方接受，合法性，貨物價格，確定性，法定資格
Offer, acceptance, legality, consideration (price), certainty, capacity
 - (B) 賣方要價，買方接受，有意圖建立法律關係，貨物價格，確定性，法定資格
Offer, acceptance, intention to create legal relations, consideration (price), certainty, capacity
 - (C) 賣方要價，買方接受、有意向建立法律關係，無過錯，法定資格
Offer, acceptance, intention to create legal relations, no mistake, capacity
 - (D) 賣方要價，買方接受，18 歲以上，貨物價格，確定性，法定資格
Offer, acceptance, above 18 years old, consideration (price), certainty, capacity
50. 小平投資 RM10 萬元買入台塑公司的股票，其中 RM7 萬 5,000 元是向銀行借款，年利率 10%，小平要求此投資報酬率為 20%，在不考慮稅的情況下，且在不使用負債時，則要求的報酬率為多少？
Xiao Ping invested RM 100,000 to purchase shares of Formosa Plastics Corporation, of which RM 75,000 was borrowed from a bank at an annual interest rate of 10%. Xiao Ping expects a return on investment of 20%. Without considering taxes and without using leverage, what return rate does he require?
- (A)12.5% (B)12.75% (C)17.5% (D)20%

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