

◎姓名及准考證號碼 碼書寫請由左至 右橫書填寫	姓名	准考證號碼(免學科者需加註 A)

技術士技能檢定國貿業務職類乙級術科測試試題

一、貿易函電與簽約 (本題共 2 大題，合計 30 分)

(一) 請將下列短文譯成英文 (本題共 3 小題，合計 15 分)

- 1.請在貨品箱上標明本公司的英文名稱縮寫、目的地及合約號碼如下：(4 分)
- 2.若您希望早點交貨，我們目前只能分批裝運，七月先運十台影印機，八月再運剩下的十台。(5 分)
- 3.因我們打算下巨額訂單購買 Apex 新款輕型攝影機，我們想知道對於金額超過一萬美元的訂單您是否可以給予特別折扣。(6 分)

(二) 貿易信函 (本題 15 分)

請根據以下所述情境，以 **Steve Lu** 的名義，用英文寫一封電郵。

Karl Acker 先生是貴公司在歐洲的業務代表。最近因歐盟課徵反傾銷稅，致使產品成本增加，利潤縮減。你們打算將他的佣金減少 1%。

請寫信給該業務代表，要求暫時減少佣金 1%。信中請解釋，因歐盟課徵反傾銷稅，造成產品成本增加，而你們又不願轉嫁給消費者，只能自行吸收，以致利潤少到不能再少。在這種情況下，希望他能接受減少 1% 的佣金。但你們保證，這只是暫時的權宜之計，一旦銷售量充分增加，就回復原先協議的佣金比率。信末謝謝他在你們以往合作關係上所做的努力，並希望他能體諒，考慮你們目前這項要求。

二、進出口價格核算 (本題共 4 小題，合計 10 分)

請根據下列資料，分別計算航空運費及進口稅費等各項問題，並將正確答案填入答案紙。

(一) 航空運費 (5 分)

空運貨物 1 批到美國紐約，該批貨之總淨重為 40 公斤、總毛重為 42.6 公斤，總體積為 60cm x 48cm x 48cm，向航空公司詢問之 GCR 費率如下：

M	N	45KGS	100KGS	300KGS	500KGS
TWD2,200	TWD392	TWD301	TWD279	TWD218	TWD191

請依上述資料核算下列問題：

①體積重量=_____ KGS。(2 分)

②航空總運費= TWD_____。(3 分)

(二) 進口稅費 (5 分)

某進口商從美國進口電器用品 1 批，申報進口 FOB 價格為 USD17,500、運費為 USD950、保險費為 USD150，經查關務署每旬編製報關適用外幣匯率表之「賣出」匯率為 USD1=TWD31.420、「買入」匯率為 USD1=TWD31.320，進口關稅率為 12%，貨物稅率為 13%。

請依上述資料核算：

③進口關稅= TWD_____。(2 分)

④營業稅= TWD_____。(3 分)

三、貿易單據審改 (本題共 10 小題，每小題 3 分，合計 30 分)

請根據所附之信用狀內容，審核匯票、商業發票、裝箱單、提單及保險單之編號①②③...內容，並將錯誤之編號及正確答案寫在答案紙。(每題錯誤編號 1 分及正確答案 2 分)

HUA NAN COMMERCIAL BANK, LTD.

17MAR08 14:04:21 HUA NAN Commercial Bank Func PR420B
 MT S700 Issue of a Documentary Credit Page 00001
 MSGACK DWS7651 Authentication Successful With Primary Key
 Basic Header F 01 HNBKTWTPB420 1295 121389
 Application Header 0 700 1740 170326 MITKJPJTAXXX 1368 960990 170327
 *THE SAKURA BANK, LTD.
 *TOKYO BRANCH

User Header Bank Priority 113:
 Msg User Ref. 108:

Sequence of Total *27 : 1/1
 Form of Doc. Credit *40A : IRREVOCABLE TRANSFERABLE
 Doc. Credit Number *20 : SD-2308-147
 Date of Issue 31C : 170308
 Applicable Rules *40E : UCP LATEST VERSION
 Date and Place of Expiry *31D : 170608 PLACE IN THE BENEFICIARY'S COUNTRY
 Applicant *50 : UNIVERSAL TRADING CO., LTD.
 2-1-1 NIHONBASHI MUROMACHI, CHUO 103-8328
 TOKYO, JAPAN
 Beneficiary *59 : WELLCAN TRADING CO., LTD.
 12F, NO.123, LN. 20, SEC.1, BADE ROAD, TAIPEI, TAIWAN
 Currency Code Amount *32B : USD36,050.00
 Available with/by *41D : ADVISING BANK BY NEGOTIATION
 Drafts at..... 42C : AT 45 DAYS SIGHT FOR FULL INVOICE VALUE
 Drawee 42D : CHEMUS33
 *CHEMICAL BANK
 *NEW YORK, NY
 Partial Shipments 43P : PERMITTED
 Transshipment 43T : PROHIBITED
 Port of Loading 44E : ANY ASIAN PORT
 Port of Discharge 44F : KOBE/OSAKA
 Latest Date of Shipment 44C : 170520

Description of Goods

45A : MEN'S SUIT VEST
 ST/NO.353711 400 SETS USD19.90/SET
 ST/NO.353712 500 SETS USD23.90/SET
 ST/NO.353713 600 SETS USD26.90/SET
 CIF KOBE/OSAKA INCOTERMS 2010

Documents Required

46A : 1. COMMERCIAL INVOICE IN TRIPLICATE SHOWING FOB VALUE, FREIGHT CHARGES AND INSURANCE PREMIUM SEPARATELY AND "WE CERTIFY THAT THE GOODS NAMED ABOVE HAVE BEEN SUPPLIED IN CONFORMITY WITH ORDER NO.125876"
 2. FULL SET(3/3) OF CLEAN ON BOARD BILLS OF LADING PLUS 3 NON-NEGOTIABLE COPIES MADE OUT TO ORDER AND BLANK ENDORSED, MARKED "FREIGHT PREPAID" SHOWING NOTIFY THE APPLICANT GIVING FULL NAME, ADDRESS AND PHONE NO. (+81)3-3361-1111
 3. PACKING LIST IN TRIPLICATE SHOWING TOTAL NUMBER OF CARTONS, NET WEIGHT, GROSS WEIGHT AND MEASUREMENT PER CARTON
 4. INSURANCE POLICY/CERTIFICATE FOR 110 PCT OF THE INVOICE VALUE, SHOWING CLAIMS PAYABLE IN JAPAN IN CURRENCY OF THE DRAFT, BLANK ENDORSED COVERING ICC(B).
 5. BENEFICIARY'S CERTIFICATE STATING THAT ONE SET OF NON-NEGOTIABLE SHIPPING DOCUMENTS HAVE BEEN SENT TO THE APPLICANT BY DHL WITHIN 48 HOURS AFTER SHIPMENT

Additional Conditions

47A : 1. ALL SHIPPING DOCUMENTS FOR NEGOTIATION MUST BE SIGNED AND INDICATE L/C NO.
 2. COMMERCIAL INVOICE CERTIFYING THE GOODS TO BE OF TAIWAN OR CHINA ORIGIN
 3. COMMERCIAL INVOICE SHOWING SAMPLES FREE OF CHARGE ACCEPTABLE.
 4. ALL GOODS MUST BE SHIPPED IN ONE 40' CY TO CY CONTAINER AND B/L SHOWING THE SAME.
 5. 3PCT MORE OR LESS IN BOTH AMOUNT AND QUANTITY FOR EACH ITEM WILL BE ACCEPTABLE.
 6. SHIPPING MARK SHOULD INCLUDE ORDER NO. 125876.

Bill of Exchange

7. A DISCREPANCY FEE OF USD90 SHALL BE DEDUCTED FROM THE PROCEEDS FOR ALL DOCUMENTS NEGOTIATED WITH DISCREPANCIES DRAWN UNDER THIS L/C. THIS SUBJECT CHARGE SHALL BE FOR ACCOUNT OF THE BENEFICIARY

8. THIS CREDIT MAY ONLY BE TRANSFERRED BY THE ADVISING BANK

Details of Charges

71B : ALL BANKING CHARGES OUTSIDE JAPAN ARE FOR ACCOUNT OF BENEFICIARY

Period for Presentation

48 : DOCUMENTS MUST BE PRESENTED WITHIN 15 DAYS AFTER THE DATE OF SHIPMENT BUT WITHIN THE EXPIRY DATE OF THIS CREDIT.

Confirmation Instructions

*49 : WITHOUT

Reimbursement Bank

53A : CHEMUUS33
* CHEMICAL BANK
* NEW YORK, NY

Instructions to

Negotiating Bank

78 : IN REIMBURSEMENT, NEGOTIATING BANK SHOULD SEND THE BENEFICIARY'S DRAFT TO THE DRAWEE BANK FOR OBTAINING THE PROCEEDS. NEGOTIATING BANK SHOULD FORWARD THE DOCUMENTS DIRECT TO THE SAKURA BANK LTD., TOKYO INT'L OPERATIONS CENTER, P. O. BOX 766, TOKYO, JAPAN BY TWO CONSECUTIVE REGISTERED AIRMAILS.

Trailer

MAC: BF32514AE

Draft No. ST-241531

Exchange for XXX

Taipei, MAY 10, 2017

At 45 DAYS ① sight of this FIRST of Exchange (SECOND being unpaid)

Pay to the order of HUA NAN COMMERCIAL BANK, LTD.

The sum of US DOLLARS THIRTY SIX THOUSAND FIFTY ONLY ② value received

Drawn under L/C No. SD-2308-147 Dated MARCH 8, 2017 ③

Issued by THE SAKURA BANK, LTD., NEW YORK BRANCH ④

To CHEMICAL BANK ⑤
NEW YORK, NY

WELLCAN TRADING CO., LTD.

KAREN LEE

WELLCAN TRADING CO., LTD.
12F, NO.123, LN. 20, SEC.1
BADE ROAD, TAIPEI
TAIWAN

Tel: +886-2-258xxxxx
Fax: +886-2-258xxxxx

⑥ INVOICE

No. ST-241531

Date: MAY 10, 2017

Invoice of AS FOLLOWS

For account and risk of Messrs. UNIVERSAL TRADING CO., LTD., 2-1-1 NIHONBASHI

MUROMACHI, CHUO 103-8328, TOKYO, JAPAN ⑦

Shipped Per S.S. EVER LEADER V.987 ⑧

Sailing on or about MAY 10, 2017

Shipment From KEELUNG ⑨ To XXX

Marks & Nos.	Quantity	Description of Merchandise	Unit Price	Amount
		MEN'S SUIT VEST	⑩ CIF OSAKA INCOTERMS 2010	
XXX	XXX	ST/NO.353711	USD19.90/SET	
		ST/NO.353712	USD23.90/SET	XXX
		ST/NO.353713	USD26.90/SET	
		FOB VALUE		XXX
		INSURANCE PREMIUM		XXX
		FREIGHT CHARGES		XXX
		SAY US DOLLARS		XXX ONLY.
⑪		WE CERTIFY THAT THE GOODS TO BE OF TAIWAN OR CHINA ORIGIN		
⑫		1 SET OF SAMPLE FOR EACH ITEM FREE OF CHARGE		
		L/C NO. SD-2308-147		
⑬		WE CERTIFY THAT THE GOODS NAMED ABOVE HAVE BEEN SUPPLIED IN CONFORMITY WITH ORDER NO.125876.		
		⑭	WELLCAN TRADING CO., LTD. KAREN LEE	

WELLCAN TRADING CO., LTD.
12F, NO.123, LN. 20, SEC.1
BADE ROAD, TAIPEI
TAIWAN

Tel: +886-2-258xxxxx
Fax: +886-2-258xxxxx

⑮
PACKING NOTE

No. ST-241531

Date: MAY 10, 2017

Packing List of AS FOLLOWS

MARKS & NOS.

For account and risk of Messrs XXX

⑯

Shipped Per S.S. XXX

UTC

Sailing on or about MAY 10, 2017

OSAKA

Shipment From XXX

C/NO.1-127

To XXX

MADE IN TAIWAN

Packing No.	Description	Quantity	Net Weight	Gross Weight	Measurement
	MEN'S SUIT VEST				
⑰					
1-34	ST/NO.353711	@12 SETS 408 SETS	@6.20 KGS. 210.80 KGS.	@7.00 KGS. XXX	@0.288 CBM XXX
35-77	ST/NO.353712	@12 SETS 504 SETS	@6.90 KGS. 289.80 KGS.	@7.70 KGS. XXX	@0.392 CBM XXX
78-127	ST/NO.353713	@12 SETS 612 SETS	@7.40 KGS. 377.40 KGS.	@8.10 KGS. XXX	@0.512 CBM XXX
Total: 127 CTNS vvvvvvvvvvvvvv		XXX vvvvvvv	XXX vvvvvvv	XXX vvvvvvv	XXX vvvvvvv
	⑱ SAY TOTAL ONE HUNDRED AND TWENTY SEVEN (127) CARTONS ONLY.				
	⑲ L/C NO. SD-2308-147				
				WELLCAN TRADING CO., LTD. KAREN LEE	

Shipper WELLCAN TRADING CO., LTD. ⑳		S/O No. 23501	B/L No. EISU012345678900	
Consignee TO ORDER ㉑		EVERGREEN LINE BILL OF LADING		
Notify Party UNIVERSAL TRADING CO., LTD. 2-1-1 NIHONBASHI MUROMACHI ㉒ CHUO 103-8328, TOKYO, JAPAN				
Pre-carriage by	Place of Receipt YANTIAN, CHINA	FORWARDING AGENT REFERENCES (COMPLETE NAME AND ADDRESS)		
Ocean Vessel Voy. No. EVER LEADER 987	Port of Loading YANTIAN, CHINA			
Port of Discharge KOBE, JAPAN	Place of Delivery KOBE, JAPAN	Final destination (for the Merchant reference)		
Container No. And Seal No. Marks & Nos.	Number of Containers or Packages	Description of Goods	Gross Weight Kgs/lbs	Measurement M ³ /cbm
CONTAINER NO./ SEAL NO. EISU0123456/ 4200I109	1 CTNR	SHIPPER'S LOAD AND COUNT MEN'S SUIT VEST L/C NO. SD-2308-147 ㉕ "FREIGHT PREPAID" ㉖ ALL GOODS MUST BE SHIPPED IN ONE 40' CY TO CY CONTAINER	㉓ 974.50 KGS VVVVVVVVVV	㉔ 52.388 M ³ VVVVVVVVVV
Total No. of Containers or Packages (in words) SAY TOTAL XXX ONLY.				ORIGINAL
Freight AS ARRANGED	Weight Measurement	Rate	Per	Prepaid
CHARGES				Collect
Carrier's Reference		TOTAL		
Service RCV DELY	Type of Goods	Freight prepaid at XXX	Freight payable at	Place and date of issue
1.CY 2.CFS 3.DOOR	1.ORD 2.REEF 3.DANG	Ex. Rate	Number of original B(s)/L ㉗ THREE (3)	EVERGREEN LINE
Date MAY 10, 2017	Laden on board the vessel			AS CARRIER

富邦產物保險股份有限公司

Fubon Insurance Co., Ltd.

財政部核發營業執照號碼: 台保字第 028 號

HEAD OFFICE: 237 CHIE KUO SOUTH ROAD, SEC.1, TAIPEI, TAIWAN, R.O.C.

TELEPHONE: 90202706-7890 FAX: (02)2704-2915

MARINE CARGO POLICY

ORIGINAL

POLICY NO. 75A5M-00072530
CLAIM, IF ANY, PAYABLE AT/IN
JAPAN IN U.S. DOLLARS ㉚

ASSURED
WELLCAN TRADING CO., LTD ㉘

CLAIM AGENT:
NEAREST LLOYD'S AGENT

INVOICE NO. ST-241531

AMOUNT INSURED USD41,000.00 ㉙
SAY U.S. DOLLARS FORTY ONE THOUSAND ONLY

WHEN PRESENTING CLAIM ALL
OF THE CONCERNED
DOCUMENTS SHOULD BE
WRITTEN IN OR TRANSLATED
INTO ENGLISH.

SHIP OR VESSEL ㉛
EVER LEADER V.987 SAILING ON/OR ABOUT MAY 10, 2017
FROM XXX TO XXX

SUBJECT-MATTER INSURED (WARRANTED ALL BRAND-NEW UNLESS OTHERWISE SPECIFIED)

XXX SETS (127 CARTONS) MEN'S SUIT VEST L/C NO. SD-2308-147

CONDITIONS

SUBJECT TO THE FOLLOWING CLAUSES AS ATTACHED HERETO

Institute Radioactive Contamination Exclusion Clause

Computer Millennium Clause (cargo)

-With Named Peril Extension (JC 98/024)

Termination of Transit Clause (Terrorism)

Institute Classification Clause

Cargo ISM Endorsement

INSTITUTE CARGO CLAUSES (C) ㉜

Marks and Numbers as per INVOICE NO. specified above. Valued at the same AMOUNT INSURED

SIGNED IN XXX ON MAY 8, 2017 ㉝

NUMBERS OF POLICIES ISSUED IN DUPLICATE

INSTITUTE REPLACEMENT CLAUSE (APPLYING TO MACHINERY). In the event of loss of or damage to any part or parts of an insured machine caused by a peril covered by the Policy, the sum recoverable shall not exceed the cost of replacement or repair of such part or parts plus charges for forwarding and refitting, if incurred, but excluding duty unless the full duty is included in the amount insured, in which case loss, if any, sustained by payment of additional duty shall also be recoverable.

This insurance does not cover any loss or damage to the property which at the time of the happening of such loss or damage is insured by or would but for the existence of the Policy be insured by any fire or other insurance policy or policies except in respect of any excess beyond the amount which would have been payable under the fire or other insurance policy or policies had this insurance not been effected.

CO-INSURANCE CLAUSE
(applicable in case of Co-Insurance)
It is hereby understood and agreed that the Policy is issued by FUBON INSURANCE COMPANY LIMITED, on behalf of the co-insurance who, liable for their respective subscription specified in this Policy.

Notwithstanding anything contained herein or attached hereto to the country. This insurance is understood and agreed to be subject to English law and practice only as to liability for and settlement of any and all claims.

We, FUBON INSURANCE COMPANY LIMITED, hereby agree in consideration of the payment to us by or on behalf of the Assured of the Premium as arranged to insure against loss damage liability or expense to the extent and in the manner herein provided.

Warranted shipped under deck unless otherwise specified or containerized shipment.

In witness whereof, I the undersigned of FUBON INSURANCE COMPANY LIMITED, on behalf of the said Company have subscribed My Name in the place specified as above to the policies, the issued numbers thereof being specified as above, of the same tenor and date, one of which being accomplished, the others to be void, as of the date specified as above.

In the event of loss or damage which may involve a claim under the insurance, no claim shall be paid unless immediate notice of such loss or damage has been given to and a Survey Report obtained from this Company's Office or Agents specified in this Policy.

In case of loss or damage, please refer to the 'IMPORTANT' clause printed on the attached hereto and please observe in compliance therewith.

For FUBON INSURANCE COMPANY LIMITED
Not Valid unless countersigned by

President

四、貿易個案分析 (本題共 3 大題，合計 30 分)

請回答下列各問題，並將適當答案寫在答案紙。

(一) 某出口商與國外進口商簽訂一宗買賣契約，部分內容如下：

Quantity : 1,000 (one thousand) sets only

Unit Price : USD20.00/set FOB Keelung

Amount : USD20,000.00(Say US Dollars twenty thousand only)

Payment : By draft at sight under an irrevocable L/C

Insurance : By seller on behalf of buyer

一個月後，出口商收到開狀銀行開來的信用狀，部分內容如下：

: 32B : Currency Code, Amount

USD20,000.00

: 39B : Maximum Credit Amount

NOT EXCEEDING

: 42C : Drafts at

SIGHT FOR 100% INVOICE VALUE

: 43P : Partial Shipments

PROHIBITED

請問：

1. 本案例是屬賣方協助買方投保，又已知買方為融資開狀，則賣方填製要保單時，「被保險人」與「受益人」欄位該如何填寫？為什麼？(4 分)
2. 賣方需在保險單上背書轉讓嗎？為什麼？(3 分)
3. 賣方在製作押匯單據時，商業發票上的單價可否直接用貿易條件 C&I 計算？為什麼？(3 分)

(二) 台灣永豐銀行應拓宏公司的要求，根據泰國曼谷銀行開來之原信用狀，開出以香港飛翔公司為受益人的轉開信用狀。飛翔公司發貨後將單據交香港渣打銀行押匯，但因原信用狀逾有效期限，拓宏公司聲稱泰國客戶

(原信用狀申請人)不願意接受不符單據，並以此要挾飛翔公司將整批貨物降價 25%，飛翔公司與拓宏公司多次聯繫，但因單據不符問題無法解決，使此項收款遙遙無期。所幸後來飛翔公司獲悉泰國客戶已辦理擔保提貨，泰國曼谷銀行為擔保提貨人。經多方聯繫泰國曼谷銀行最後同意接受不符單據並付款。

請問：

1. 試就下述各項分析轉開信用狀與受讓信用狀之差異？(6 分)
 - (1)UCP600 如何規範？
 - (2)是否需要開狀額度？理由為何？
 - (3)受益人向何方請求兌付？
2. 泰國曼谷銀行為何最後同意接受不符單據並付款？(4 分)

(三) 芯芯公司出口貨物乙批至埃及，貿易條件為 DAP 968 Al Bashwat (buyer's Warehouse in Bianki, Egypt)，因此芯芯公司向保險公司辦理投保手續，保險條款為 ICC(A)及附加險 Institute War Clause (Cargo)，保險區間為 seller's warehouse to buyer's warehouse。當船舶抵達 Alexandria Port(亞歷山大港)卸下貨櫃後，在運往買方倉庫途中因拖車誤觸地雷而爆炸使得貨物全部毀損滅失。芯芯公司立即向保險公司告知此事請求賠償。

請問：

1. 依本案例情形，保險公司是否理賠？請說明理由。(3 分)
2. 依照 Institute War Clause (Cargo)條款規定，請分別說明保險效力開始與終止。(4 分)
3. 何謂“warehouse to warehouse”條款？本案例貿易條件 DAP，應在何時投保才是最佳時機？保險利益歸屬何方？請分別說明理由。(3 分)

准考證號碼(免學科者需加註 A)	
姓名	

<p>一、答案紙共 3 頁，本頁請於指定姓名欄位內書寫姓名，指定准考證號碼欄位內書寫准考證號碼。</p> <p>二、請應檢人勿將答案紙拆開。</p> <p>三、作答時一律不可使用「鉛筆」。</p> <p>四、使用經中央主管機關公告之電子計算器機型。</p>
注意事項

初閱總分		複閱總分	
------	--	------	--

<input type="checkbox"/> 缺考	<input type="checkbox"/> 違規
-----------------------------	-----------------------------

技術士技能檢定國貿業務職類乙級術科測試答案紙

初閱		複閱	
----	--	----	--

一、貿易函電與簽約 (本題共 2 大題，合計 30 分)

(一) 請將下列短文譯成英文 (本題共 3 小題，合計 15 分)

(二) 貿易信函 (本題 15 分)

1. 請在貨品箱上標明本公司的英文名稱縮寫、目的地及合約號碼如下：

(4 分)

2. 若您希望早點交貨，我們目前只能分批裝運，七月先運十台影印機，八月再運剩下的十台。(5 分)

3. 因我們打算下巨額訂單購買 Apex 新款輕型攝影機，我們想知道對於金額超過一萬美元的訂單您是否可以給予特別折扣。(6 分)

名	
姓	

注 意 事 項
一、答案紙共 3 頁，本頁請於指定姓名欄位內書寫姓名。 二、請應檢人勿將答案紙拆開。 三、作答時一律不可使用“鉛筆”。 四、使用經中央主管機關公告之電子計算器機型。

初 閱		複 閱	
--------	--	--------	--

二、進出口價格核算 (本題共 4 小題，合計 10 分)

(請依核算要求填入答案即可，不需寫出計算過程)

題 號	答 案	核 算 要 求 (分數)
①		(2 分)
②		計算至元 (3 分)
③		元以下捨去 (2 分)
④		元以下捨去 (3 分)

初 閱		複 閱	
--------	--	--------	--

三、貿易單據審改 (本題共 10 小題，每小題 3 分，合計 30 分)

(每題錯誤編號 1 分及正確答案 2 分)

題 號	錯 誤 編 號	正 確 答 案
1		

2		
3		
4		
5		
6		
7		
8		
9		
10		

姓	名
---	---

注意事項

一、答案紙共 3 頁，本頁請於指定姓名欄位內書寫姓名。
 二、請應檢人勿將答案紙拆開。
 三、作答時一律不可使用“鉛筆”。
 四、使用經中央主管機關公告之電子計算器機型。

初 閱		複 閱	
--------	--	--------	--

四、貿易個案分析 (本題共 3 大題，合計 30 分)

(一)

(二)

(三)

