



Copenhagen Business School,
Denmark, Fall Exchange 2017
LAM, Chi-hin Rico [Third Year]
Finance and Economics

Part I – Monthly Log

August

I arrived Copenhagen International Airport on the 22th August 2017. My flight was a connected one which first departure from Hong Kong to Helsinki, then from Helsinki to Copenhagen. My flight was landed at 9 a.m., and my host family were waiting me in the Airport. Earlier in June, the International Office from CBS have already assigned a buddy from CBS to help you cope with difficulties that you might encounter in Copenhagen. My buddy was Marcus and I received a welcome pack from him. There was campus map, leaflets included in the package, and more importantly, a SIM card that could be used in Denmark. Right after I have used up all the data which I bought from Hong Kong, I had been using that card until the end of my journey. My buddy was not free on the day that I arrived as he had to take care of his another buddy from China, so we met a week later when the Introduction Week commenced. The Introduction Week was informative in a sense that it provided the history of CBS, and it was a great opportunity to get to know other exchange students in order to expand your networking as well as the city in which I highly recommend students should participate in.



Here are the photos from the airport and my new friends that we met in the Introduction week.

September

The school term commenced this month but the classes are not alike to those you have taken previously in UST. The lecturers were basically structured in 3 hours, they did offer some 2 hours classes but usually this is not the case. One thing you would find it surprising was the assessment method in CBS when comparing with UST. The traditional assessment methods such as assignments and mid-terms do not work here. In CBS, you are only required to take either one written or oral exam or one home assignment, and your grade would be solely determined on it. In order to achieve a good performance,

it is essential to read as much text and books as you can as it can help you to perform better in your final examinations, especially when you have to do an oral presentation. In early September, I had been to Malmö with my friends. Malmö is the third capital in Sweden and it takes less than one hour train from Copenhagen, and it would be a great idea to take a short trip while you were still getting familiar with Europe. September is also the month for you to register your residence card and CPR number. As I was not living in the city centre, i.e. Frederiksberg, in which the city hall is just located right there, I had to go the International Citizen Office which is located near the Copenhagen Central Station to register my CPR number. There are some important notes to take when you are applying your CPR out of the city, and I will talk about it in the next paragraph and also in the later part of this report. I had also applied a debit card from the Nordea Bank and it was a tough process to open a bank account in Nordic countries. Be patient and keep trying, and that is always the key to success.



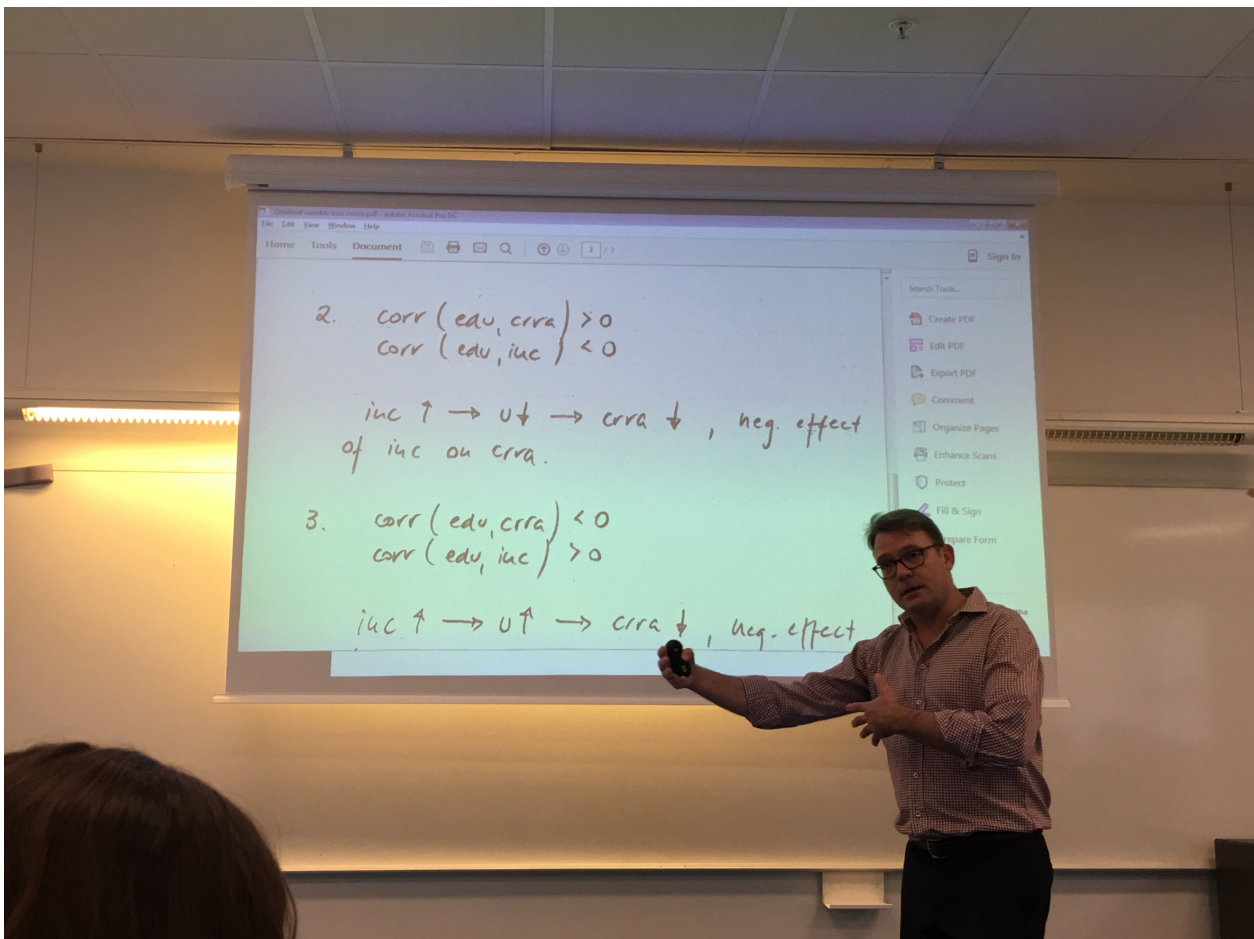
Here is one of our campuses in CBS!



Exchange students from Canada, Taiwan and Hong Kong!

October

I have received my health insurance card (Yellow Card) in about two weeks via mail. With this yellow card, you can enjoy the free medical services in Denmark! Together with your yellow card, you should also be able to find a resident card in the mail, and you will be using it along your travels in Europe. However, I did not receive the resident card as I did not submit my biometrics (Fingerprint) to the according organization. You should ask the receptionist in International Citizen Office where to submit your biometrics, in which you should have done this before when you were applying your student Visa in Guangzhou, but this is the procedures you have to go through in order to get your resident card. It is important to get your resident card or you might have some immigration troubles when travelling in some countries like I experienced. Well, basically I didn't travel a lot before December as I put most of my efforts on my academic studies. However, I did plan to travel to Paris at the beginning of November. It is highly recommended to plan your trip and reserve the air-ticket as early as you can since I was paying quite a high price when I was planning for everything.



The time when the I was having the Econometrics class!

November

This was the month for me to relax and explore around Europe after I had fully adapted with the lifestyle in Copenhagen. I chose to visit Paris, Barcelona and Berlin. Basically, everything was going smooth except I was fined for 200 euros for getting on a wrong train in Paris, which was really a huge burden to me especially back then I didn't have much cash left. Among those places I travelled that month, Barcelona was the place I liked most. Since I am a person love watching soccer and FC Barcelona is one of my favourite teams, I visited to Camp Nou, the home stadium of FC Barcelona where the greatest player Lionel Messi plays the game! It is the best experience for me ever to have actually been in such a great stadium. To me, Paris and Berlin are also some good places to visit but I didn't stay there for too long as examinations were coming soon among that time! So, I also had to get myself prepared because my purposes on exchange weren't only because of travelling around but also learning!



December

Time flies and this was already the second last month before I left Copenhagen. Examinations were coming and everyone was preparing for them in the school library. While almost all my courses were written exam, they were not held on campus, where the lectures and tutorials usually held, it was in another location which is dedicated for final examinations. The assessment methods here were also a bit different from UST. In UST, we use pens or pencils for written exams, but in CBS, I used Microsoft word to type in my answers and submitted it via internet. There was also a digital pen which enabled me to draw pictures or formulas on the word file. It was new to me and it would be good if you arrived to the exam venue earlier before the examination started. After you have finished your exams, it took around a month before the course instructor release your final grading. My examinations were done on the 14th of December, and that was finally about the time for me to travel around Europe.



I went to Brussels after my final examinations!

January

This was the month to travel and I had been to quite a lot of cities and countries. Up to 25th January, I have travelled to Frankfurt, Wurzburg, Luxembourg, Brussel, Bruges, Amsterdam, Hamburg, Oslo, Stockholm, Iceland, London and Prague. As you can see, I had plenty of time (about one month and a half) to travel around after my examinations. So, it is not necessarily for me to travel that much from September to December, it would be a better choice, at least from my perspective, to study hard before December and play hard afterwards!



The Great view from Iceland.

Part II – General Information

Visa Procedures

After you were informed your upcoming exchange destination, you should start applying for your student Visa in Denmark, unless you are a EU citizen. Unlike the usual places that you apply for Visa like U.S., in which you can do it in Hong Kong, you have to go to Guangzhou to make your student Visa. It should not be a problem if you go there by bus, though it might take you some time to there. As long as you arrive to the application centre, the procedures are simple and easy. However, it is better if you have all your required documents copied in **colour** with 2 extra copies just in case. Otherwise you will have to do it there and paying a much higher price, which is definitely not worth for that. You will also have to make your biometrics in which you will need this to make your resident card in Denmark, like what I have mentioned in my monthly log. You will have your student visa email received around 3 weeks later after your application.

Orientation, International Services & Activities

It is a mandatory event organized by CBS. Like I said, I would highly recommend you to join the Introduction week as this is a great opportunity for you to get to know some new friends. There are also some international services and activities organized by the school. There was bundled packages offered, which were not mandatory to join, cost around DKK600~1500, including events like canal tour, folk dance, party night, movie night etc., they also offered some tour to around Denmark and to Berlin, but it was more expensive. Because of my financial concerns, I did not join these events, but I would agree that that was best way to get to know some new friends.

Accommodation

For the accommodation in Copenhagen, you will also receive an email from CBS regarding to student hall. You will have a chance to queue up in a system and select your preference and you will know immediately if you are successful to get a place or not. Unfortunately, I could not reserve a student housing from CBS at that time, and I had to find my own accommodation through various Facebook pages and website. I was eventually able to find a place to live out of the city in Herlev, and it took me around an hour from my place to school.

Course Registration

You can check whether there is already some matched course between CBS and HKUST by searching “HKUST credit transfer” on google. Go through the procedure, and you will be able to look into the database. It is just as simple as that but you should be aware of the expiry date for the course mapping. Since if the mapped course has just expired, you will have to resubmit the application form GR-22 to ARR to approve. Moreover, if you cannot find the course that allow you to undergo the credit transfer process, you can also submit the GR-22 form to do course mapping. It is strongly recommended to submit your request as early as possible as it takes time for ARR to approve your request due to their extraordinary high workload. To register courses in CBS, they will send you an email and asked you to fill in the form regarding to the course that you are interested in. There should not be a big problem for you to enrol into the classes as long as they are offering the exact class in that semester.

Teaching & Assessment Methods

The lecturers were basically structured in 3 hours, they did offer some 2 hours classes but usually this is not the case. One thing you would find it surprising was the assessment method in CBS when comparing with UST. The traditional assessment methods such as assignments and mid-terms do not work here. In CBS, you are only required to take either one written or oral exam or one home assignment, and your grade would be solely determined on it. In order to achieve a good performance, it is essential to read as much text as you can as it can help you to perform better in your final examinations, especially when you have to do an oral presentation.

Sports, Recreation Facilities, Social Clubs & Networking Opportunities

In CBS, there are various sports and recreational facilities that you can join. I did not join any of them during my exchange. But a friend of mine, Kento from Japanese, is an enthusiastic football player, he did join the football club in CBS while he was having his exchange as well. I think it would not be a problem for exchange students to participate in any of those sports clubs or facilities. For networking opportunities, during November, there was a career held in the main campus of CBS. I saw a lot of students there and looking for some internships and full-time job, and it would not be a bad idea to expand your own network and discover some job opportunities.

Finance & Banking

As mentioned, it could be a difficult task to open a bank account in Nordic countries for some security reasons. In general, if you are not stay for more than half years or you do not have a full-time job in Denmark, you are not allowed to open a bank account. However, I did get one from the Nordea Bank

after trying several times in different locations. To open a bank account, you have to get your CPR number first. You will also need your passport and **acceptance letter** from CBS, also your CBS student card, if you have it. Basically, the staff in the bank would tell you they are receiving a large amount of request for opening a bank account and you will have to wait for more than an hour. But it is really convenient to have a debit card while travelling in Europe.

Health & Safety

Right after you have your CPR number, you will receive the yellow card (Insurance Card), and you will have free access to the medical services. The consultation is free of charge, which I had experienced once. However, the pills are not free and you will have to buy the medications at some pharmacy stores. For safeness, in general, I would say Nordic countries like Denmark is safe when comparing to France and Spain, but somebody did try to steal my backpack in the Central Station. My advice would be stay alert all the time when you are in Europe.

Transportation

Transportation in Copenhagen could be extremely expensive if you do not have a travel card, especially for someone living outside the city like me. Copenhagen is divided into different zone, so without a travel card, you will have to pay 24 Danish kroners for each transportation you take. The travel card that I was using was applied in 7-11 in Kobenhavn H (Copenhagen Central Station). You should aware that not all 7-11 have the service for applying a travel card, so go to the central station for your own sake. I was a 3 zoner back then when I was in Copenhagen (Zone 1, 2 and 31) and I was about to pay 525 Danish Kroners per month. i.e. Zone 1 and 2 covered most of the places you would go on a daily basis. By using this travel card, you can get on all public transport by showing your card to the driver. You will not have to pay cash or using rjsekort card (Something like Octopus card in Hong Kong).

Food

Living expenses are high in Copenhagen, it costs you at least 80 Danish kroners for almost every meal. Luckily, groceries are not that expensive in Copenhagen, and almost every exchange student would cook their own meal in order to cut cost. There are lots of supermarkets nearby, for example, LIDI, Netto, Rema 1000, Fakta, Irma, ALDI etc... It is also a good chance for you to learn cooking!

Climate

According to some research, there are around 200 rainy days per year in Copenhagen. In fact, it is true. You would expect to face a lot of rainy day but it is not a heavy rain. The best you could do is to treasure the sunlight and sunny day.

Communication

Danish is their mother language, but most of them understand English. You will have no problem communicating with people. That's the best thing for you staying in Denmark.

Budget (Estimated)

<i>Activities</i>	HKD
<i>Visa</i>	4,700
<i>Air ticket (Finnair)</i>	8,400
<i>Accommodation</i>	36,750
<i>Transportation</i>	10,000
<i>Living Expense</i>	40,000
<i>Travels</i>	30,000
<i>Total</i>	129,850

Part III - Items to Bring

- Financial Calculator (Examination requirements are different from subject to subject)
- Electric adaptor
- Personal ID photos (to make your travel card)
- Cash (DKK) – You can have your currency exchange in Copenhagen
- WiFi Router
- Clothes
- Laptop
- Rice Cooker
- Medicine
- Optional: Small-size suitcase or a big backpack (For short trips)

Part IV - Contact method

Feel free to reach me at chlamay@connect.ust.hk if you want to know more about Copenhagen.