



SPRING 2018 @

BI NORWEGIAN
BUSINESS SCHOOL

LI TZE SHAN TRAMI
BBA (FINA & IS)

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I Monthly Activity Log

January 2018

For this semester, we have six HKUST students going on exchange at BI. Five of us arrived in Oslo on 5 January. The semester officially started on 8 January, and the International Office organized a few orientation activities during the first school week, including information sessions and recreational activities, and we joined a few of them. Since my first class was on 16 January, I went on a 5-day trip before that with a friend to Stockholm, Sweden and Tromsø, Norway. How lucky we were to be able to catch the Northern Lights on the only night we stayed in Tromsø! After returning to Oslo, I spent the rest of the month getting myself familiar with the city, and very soon I had already found myself adapting well to the new lifestyle and studying environment.



Week 1 Orientation: Ice-skating

February 2018

The month started with a FREE cruise round-trip from Oslo to Copenhagen, Denmark, during which we spent two nights on the ferry and 7 hours in Copenhagen. As the Chinese New Year was on one of the weekends, the six of us from HKUST and a few other exchange students from Hong Kong dined out for dinner – something we rarely did given the high prices in restaurants – to celebrate the festival together. On the last weekend of February, two HKUST exchange mates and I had a 3-day weekend trip to Berlin in Germany, a city full of historical remains.



Nyhavn, Copenhagen



East Side Gallery, Berlin

March 2018

In the first half of March, there were a few group cases and assignments approaching, so I had to spend more time on my studies. After clearing my assignment deadlines, four of us travelled to Rovaniemi and Helsinki in Finland, with the Santa Claus Village being our main destination of the trip. Easter was round the corner, and Norway has one of the longest Easter public holidays in the world. At BI, we had a 11-day Easter break. I used the holiday to the fullest and embarked on my first solo trip to London, followed by Rotterdam and Amsterdam in the Netherlands with two HKUST exchange mates.



Dog sledging at Santa Claus Village



London Eye by River Thames



Kinderdijk, Rotterdam

April 2018



My favourite shot from the Isle of Skye

One of my courses concluded before the Easter Break, and the exam for this course was scheduled on 6 April. Though I had only got a few days to prepare for it after my long Easter trip, this course did not require too much calculations nor memorization, so it was not too hard to handle. This also means I only had three courses left. My class schedule got lighter this month and I decided to go on my second solo trip to Edinburgh, the Scottish Highlands and the Isle of Skye. As a nature lover, this is definitely one of my favourite trips as I immerse myself in the wilds of Scotland.

May 2018

A friend of mine came over to Oslo and together we did the “Norway in a Nutshell” tour from Oslo to Bergen, which is the second largest city of Norway lying on the west coast. This is somewhat a ‘must-go’ for anyone going on exchange in Norway if you want to see her natural beauty. Taking the trip in the winter will probably be more appealing if you like mountains and fjords covered with snow, while in spring you can see more running waterfalls. After this trip, I took my first exam of this month on 11 May.

Since daytime became so much longer, and that it was almost time that some of us leave Oslo for final trips or back to Hong Kong, our large group of HK exchange students went for a picnic together and experienced the Norwegian way of spending summer time – laying down on a piece of lawn and chilling out with friends in a sunny afternoon. Norwegians really like spending time outdoors in summertime that you would



Celebrating the Constitution Day

even find people sunbathing in the relatively urban areas! On 17 May, we celebrated the Constitution Day of Norway. Locals were all dressed up in suits or traditional costumes, and there was a children’s parade leading to the Royal Palace. For the rest of the month, I mainly spent my time preparing for the remaining two examinations on 23 and 30 May respectively.



Königssee, Germany



Cesky Krumlov, Czech Republic

June 2018

As my internship starts in July, I still had a month to spend in Europe before returning to Hong Kong. I did another 4-day solo trip to Switzerland, one of my dream countries with the gorgeous Alps mountains and lakes. My parents then came over to Europe and we did a 10-day trip in Czech Republic and Austria – having a family trip is always the best thing ever. After visiting Germany for a few more days, I went back to Oslo for one last day to do a ‘farewell’ by revisiting some places that I’ve been to. I returned to Hong Kong on 26 June, and this marks the end of my half-year journey in Norway and in Europe!

II General Information

Visa Procedures

There is a recent requirement that visa applicants have to fill out an online application form on UDI (Norwegian Directorate of Immigration) website. But you should make a phone call or send an email to the Norwegian Consulate in Hong Kong first, and they will provide you with more details. The Consulate will arrange an appointment with you to visit their office in Sheung Wan for document submission and payment of courier fee. The whole application process took about 3 weeks. I applied for the visa in mid-November and got the confirmation letter in mid-December. But to play safe, I would recommend contacting the Consulate as early as possible once you have received the admission letter from BI in October.

After arriving in Oslo, you need to make an appointment with the Norwegian Police for your residence permit card. BI will arrange a time slot when the police come to the campus and make an appointment for you. Then all you have to do is to visit the police office in person, register your contact information, get your headshot and fingerprints recorded, and you will soon receive your residence permit in your mailbox.

Orientation Activities

There will be orientation activities for exchange students in the first school week. The International Office will host a few information sessions on general school introduction, visa procedures and examinations. You will also have the opportunity to meet exchange students from other countries in social events like coffee hour, pizza gathering, ice-skating, sightseeing tour and so on. Some clubs will also set up promotion stands in the first few weeks.

International Services & Activities

The International Office at BI will be the main point of contact for administrative issues prior to the start of exchange semester. You can also join the Facebook groups for exchange students at BI and international students in Oslo to ask questions and share/read information from other students.

Accommodations

There are 3 housing providers which exchange students can choose: SiO, BSN and Diakonjemmet. We chose SiO because it offers the lowest rate. We all lived in single room with private bathroom in Kringsjå Student Village Block 8/10, which is equipped with lifts. Block 6, 8 and 10 were one of the few blocks that underwent renovation last year, so our rooms were all very new and cosy. A new Athletica gym room will also be open at Kringsjå very soon.

For our room type, eight people live in the same flat and share a kitchen. There is a schedule for cleaning duties according to your room number, and basically for every eight weeks you will be the main person responsible for cleaning the kitchen.

Laundry rooms are located in a number of blocks in the village. You have to top-up your laundry card on SiO's website. Each round laundry costs NOK 20.



View from my room

Course Registration

In November, the International Office sent us information about the tentative course schedule, and we were required to choose our courses through a dedicated BI webpage. Be aware that there is no add/drop period at BI, so it is recommended that you apply for course mapping with ARRO as early as possible, if necessary, to avoid choosing courses that are not eligible for credit transfer. The maximum workload for exchange students is 4 courses.

Teaching and Assessment Methods

FIN3621 Options and Futures (Equivalent to FINA 3203)

The workload for this course is very light. The professor would assign review questions and textbook problems for your own revision after each topic, with 3 to 4 non-graded in-class pop quizzes throughout the semester. The course is graded 100% on the final exam, which consists of thirty multiple choice questions. Past papers on BI's website would be very helpful for exam preparation.

FIN3616 Financial Decision Making with Excel (Equivalent to FINA 4000 Level Elective)

This is a practical finance course in which you will learn how to implement many financial calculations you have learnt, such as investments and valuation, in the Excel environment. For each topic, there would be a lecture session that revisits the theories, and a lab session that allows students to work out related examples with Excel templates. 50% of the course grade is evaluated on group assignments, which should not be fairly manageable if you attend the lab sessions. The other 50% is counted towards your final exam that is paper-based, but in the future it might be done digitally. I think this course is quite useful as it bridges classroom knowledge with real workplace applications.

FIN3617 Behavioural Finance (Equivalent to FINA 4000 Level Elective)

I enjoy this course a lot as it gives me a new perspective to think about finance. The first part of the course introduces psychological concepts related to human decision-making, and the second part explains how decision-making biases are manifested in financial markets. The course is graded 10% on class participation, 10% on individual assignments, 20% on group case assignments and 60% on final exam. The six individual assignments were short write-ups to mini-cases, and you receive full marks upon submission. The three group assignments are based on HBS cases. For the exam, it was quite straightforward as it is all based on what had been discussed in class.

ELE3763 Innovation Strategy and Technological Change (Equivalent to ISOM 1380)

The professor assigns quite a lot of textbook readings and literatures, some of which would be tested in the exams. The course is graded 100% to the final exam, including multiple choices, T/F and open-ended questions based on news related to the topics taught.

Sports & Recreation Facilities

There are Athletica gym rooms at BI and a few other spots around Oslo which are operated by SiO, but you have to pay a membership fee. If you would like to do some hiking, there are a lot of hiking trails around Oslo which is easily accessible, and they are clearly marked with road signs. If you live in Kringsja, the nearby Sognsvann is a nice cosy place for jogging.

Finance & Banking

Credit cards are widely accepted in Norway. For cash withdrawal, I have used my PLUS ATM card from HSBC. Each withdrawal is subject to a service charge of HKD 20. I have also exchanged for cash in both NOK and EUR before leaving Hong Kong. It is also highly recommended for one to bring more than one credit card as back-up, and that you know the PIN code as it is usually required for transactions at many ticket vendor machines in Norway and other European countries.

Below is a rough estimate of my total expenses for six months in Oslo and Europe (in HKD):

Return Air Ticket	8,000
Visa	3,600
Pre-exchange preparations (e.g. clothing)	3,000
Accommodation (5.5 months)	26,000
Food	5,000
Transportation	2,200
Other daily expenses (e.g. mobile data plans, entertainment)	1,500
Travelling	30,000
Insurance	2,000
Total	81,300

Social Clubs & Networking Opportunities

There are quite a lot of academic clubs and interest clubs at BI, though I did not join any of them. Occasionally there are also academic seminars, career fairs and firm presentations open to all students.

Towards the end of every month, BI organizes a free dinner called "Blinner" for students to gather and enjoy food together. I also participated in the exchange fair in the beginning of the semester to introduce HKUST and Hong Kong to BI students.

Health & Safety

Having spent half a year in Oslo, I feel that the daily living environment is very safe, but still we should always be alert in more crowded areas. For healthcare, SiO has an online system for making appointments with doctors.

Food

Dining out in Norway is quite expensive (usually over HKD100 per meal) that I have only been to a restaurant once a month on average – that means I got plenty of chances to learn cooking! In fact, cooking on your own could save you a lot of money – the immigrant store in Grønland sells fruits, vegetables and different food ingredients (except meat) at prices that are sometimes even lower than in Hong Kong, while the quality of their products is actually good. For meat and other daily necessities, you can buy them at reasonable prices from budget grocery stores like KIWI and REMA1000. At BI, there is also a canteen selling hot food and salads.

Transportation

Upon arrival, it is recommended to purchase a student Ruter Travelcard (red in colour) at the convenience store and top-up with a 30-day student ticket (NOK 442 per 30 days). Ruter is the main transport operator that runs the metro, buses, trams and ferries in Oslo. The Ruter card allows you to make an unlimited number of travels without extra charge in Zone 1 for 30 days, which basically includes every place you will possibly go to in your daily life in Oslo. You can also use this card to purchase an extension ticket for NSB train to Oslo Gardermoen Airport (NOK 66 per single journey).

For the Ruter card, remember to activate your ticket at the gate after topping up, and after that you do not need to present your card at the gate again in subsequent travels until your next top-up. However, always remember to bring your card and student ID with you, since there will occasionally be random ticket inspections done by Ruter staff. If you fail to present a valid ticket, you might be charged a penalty of NOK 950.

Climate

From January to March, daytime is rather short and the temperature in Oslo is generally between -15°C to 5°C , but most indoor areas are equipped with heaters. Snow began to melt in late March. In spring, the weather is very decent and the temperature is usually at -5°C to 15°C . In May and June, temperature can reach as high as 30°C (which I never expected) !!

Communication

Most Norwegians I encountered speak English fluently. If you are interested in learning Norwegian, BI offers Norwegian courses at an additional fee. For telecommunications, I used the monthly 3GB data plan offered by MyCall, but if you foresee yourself doing more travel in a particular month, you may want to buy those plans with more GBs. For Internet connection at the dorm, we all brought our own routers and LAN cables from Hong Kong to set up a WiFi network in our rooms.

Cautionary measures

Norway is a very safe country with low crime rate. Personally, there are no particular cautionary measures I have when I go out, just like when I am in Hong Kong - that should be good enough for Oslo as well.

III Items to Bring

- Passport, HKID
- ATM cards, Credit cards, Cash (NOK, EUR, HKD)
- Documents (admission letter, copies of passport, visa approval letter)
- 1 thick down jacket with hat
- Winter clothing (but make sure you don't bring too many)
- Summer clothing (I brought too few!)
- Thick touchscreen winter gloves (very important)
- Snow boots
- Lotion
- Laptop
- Stationery
- Router and LAN cable
- Some food from HK (if you wish to)
- Mini rice cooker (would be useful but not necessary)

IV Useful Links and Contacts

BI Exchange Information:

- Course information: <https://programmeinfo.bi.no/>
- General information: <https://www.bi.edu/study-at-bi/international-students/incoming-exchange-programme/>

Accommodation:

- SiO (The Student Welfare Organisation of Oslo and Akershus): <https://www.sio.no/en/>

Transportation:

- NSB: <https://ruter.no/en/> (mobile app available)
- Ruter: <https://www.nsb.no/en/> (mobile app available)

Entertainment:

- Visit Oslo:
<https://www.visitoslo.com/>

Travelling (most frequently used):

- Norwegian: <https://www.norwegian.com/en/>
(Use UNDER26 promotion code and follow their Facebook page for occasional discount campaigns)
- SAS: <http://www.sas.no/en>
- Follow DFDS Seaways to look for free/cheap return cruise trip for Oslo-Copenhagen

Second-hand goods online platform:

- FINN: <https://www.finn.no/>