

HKUST SBM Undergraduate Outbound Exchange Program

# Exchange Report

## Cass Business School, City University of London

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**BSc in Economics and Finance**

**Spring 2020**

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# Monthly Activity Log

## January 2020

I arrived in London on the 11th of January, which is 4 days before the start of orientation, to settle down and get familiar with the area I lived in. Workload in January was not that heavy as lectures did not start until one week after the orientation, therefore I got the chance to visit some of the main attractions in London, such as Borough Market, Tower Bridge, The Monument, Tower of London etc. I also visited the Royal Observatory at Greenwich with a friend, where the Prime Meridian line was located.

Borough market



(one of the largest and oldest food markets in London)

Greenwich Royal Observatory



(Prime Meridian Line, with Hong Kong on it)

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**RARE Sunny Day at River Thames**



(with Tower Bridge at the back, not London Bridge)

**Typical gloomy day at Westminster**



(Big Ben was under renovation til 2021)

**British Museum**



(Visited three times and still haven't walked through the whole place)

**The infamous Baker Street**



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## February 2020

February features most of my travels, including Cambridge, Dover and Oxford. Since it's just the start of semester and workload was still manageable, many exchange students will start visiting nearby cities during this period. It was super easy and convenient to get train tickets to nearby cities. Also, a friend of mine who is studying in the UK as well came to visit me during Chinese New Year and we celebrated the festival by sharing a hotpot at my accommodation with my flatmates. I also watched the Harry Potter theatre performance at the end of February.

### Visit to Cambridge



(One of the most beautiful cities I've visited, literally every photo can be used as wallpaper)



Punting is a must-do in Cambridge. Remember to bargain for price as there are many different punting providers. It tends to be cheaper in the evenings

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Visit to Dover (White Cliffs of Dover are symbolic safeguards at Britain's closest point to Europe)



“Harry Potter and the Cursed Child” show



Definitely worth it even if you are not die-hard HP fans. Remember to purchase tickets earlier online.

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## March 2020

March was one of the busiest months due to assignment deadlines, midterms and presentation. It also marks my last month staying in the United Kingdom due to the coronavirus outbreak. I managed to visit the St. Paul's Cathedral and Hyde Park before returning to Hong Kong on the 21st of March.

### St. Paul's Cathedral



(highest point of the City of London and built by the famous architect, Sir Christopher Wren)

Hyde Park (Grade I-listed major park in Central London)



Last day at City, University of London





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# General Exchange Information

## Visa Procedures

Hong Kong residents do not have to apply for a Visa to stay in the UK if the duration is less than 6 months. However, when entering the UK border, customs will ask for documents such as exchange program confirmation letter from the host university, return tickets, accommodation proof, financial proof (bank statements) etc.

## Orientation Activities

Orientation activities are typically held one week before the semester starts. The orientation session will provide you with the draft module list as well as student handbooks. The student exchange coordinator will also provide information such as healthcare, safety and school affairs. There will also be student sharings and club promotions. Some optional orientation activities were also provided including campus tour, city walks. Remember to bring your passport when registering for your student ID card during the orientation week.

## International Services & Activities

You will probably receive emails occasionally throughout the semester about student-led travels to nearby cities/attractions, such as Stonehenge, Bath and Brighton. These tours typically charge less and participants can visit tourist attractions with other international students.

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## Accommodations

There is not enough accommodations for all exchange students. I was assigned to Ability Towers, which is an external accommodation not managed by the school. It costs about 3800 pounds (from Jan to Apr), which in my opinion is a bit overpriced compared to youth hostels provided in nearby regions. I shared a 2-room flat with 3 other students. There is no air-conditioner in the room. Bed sheets and blankets were provided. The flat also included a well-equipped kitchen, a washing machine, and 2 bathrooms. However, the facilities at Ability Tower were quite worn out and sometimes faulty. Wifi-connection is also pretty weak. For the location, it is only 5 minutes away from the campus at Northampton store. It is also pretty convenient to shop around as there are plenty of supermarkets and convenient stores nearby. Also, it only takes 5-10 minutes to reach the nearest tube station (Angel or Old Street).

## Courses Registration

Exchange students can register at most 5 modules. I have taken 3 modules at CASS business school and 1 cultural module at CityU. You will be asked to submit your wishlist before heading to the UK, and if the courses are not full, you should be automatically registered into it during the first teaching week.

Courses Taken	Equivalent HKUST Course
IF2210: Asset Management	FINA3000 LEVEL: 3000-level Course in Finance (2Cr)
FR3201: Equity Investment Management	FINA4000 LEVEL: 4000-level Course in Finance (2Cr)
BS3200: International Financial Management	FINA4403: International Finance (3Cr)
LA2018: Historic London	HUMA1000 HMCC: 1000-level Course in Humanities (3Cr)

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## Teaching & Assessment Methods

My courses have one lecture per week throughout the semester and no tutorials. One of them has a midterm and others only have either group projects or presentations. Exchange students can take the alternative assessment to replace the final exam. Alternative assessments mostly take the form as essays. For the cultural module (Historic in London) , there will be weekly city walks that features some of the major attractions in Central and East London. These city walks are free and not compulsory, but they are definitely helpful to your preparation of the group presentation and final essay.

## Sports & Recreation Facilities

CitySport is the official sports center for students which is located near the campus. If students want to use the facilities, they have to pay for a monthly membership fee. It costs about 50 pounds. There is also a CityBar located at the Northampton Square campus where you can hangout with friends.

## Finance & Banking (including currency / expenses)

You should expect a higher cost of living in the UK than in Hong Kong. Major expenses include transportation, food and travelling. I spent around 5800 pounds from Jan to Mar for daily expenses.

You should definitely open a bank account in the UK as it is much more convenient to navigate around. I only brought 500 pounds in cash when arriving in the UK as I transferred all my budget through remittance from my HK bank account to my UK bank account. You should obtain a bank letter from the exchange coordinator in order to open a bank account in the UK. HSBC is one of the best choices and some other banks might not approve your application as your stay is under 6 months.

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Also, it will be very useful to have a contactless debit card such as Monzo since basically every single store in the UK accepts contactless payment, including transportation. It works just like an Octopus card, in which you top up using cash/through online payment and use it whenever and wherever you want.

## Social Clubs & Networking Opportunities

You can almost always find stalls setup by different clubs and societies at the 1st floor of the Northampton Campus. Organizations such as the Erasmus student network, a non-profit international student organisation, will often hold activities and workshops for international students to join.

## Health & Safety

Remember to purchase additional insurance before heading to the UK as medical costs might be quite high in London. Most of the people avoid going to hospitals unless they are suffering from fatal injuries. In case you suffer from any illnesses, there is an on-site clinic at the campus you can visit and remember to reach out to the exchange coordinator for assistance.

London is generally safe, but still pay extra caution when you are walking the street alone or at night. Walk at the inner-side of pavements to prevent bike snatchers. Also, try your best not to take out your phone at crossings/ crossroads as snatchers typically commit their crime there. If you have to use your phone to find directions, either go indoors or step away from the side of the pavement.

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## Food

London features one of the most diverse culinary communities. It has a wide range of restaurants to choose from. However, it is also one of the most expensive cities to dine out. A typical lunch set costs from 12-20 pounds and a decent 3-course dinner costs from 25- 35 pounds. Therefore, if your accommodation has a shared kitchen, make good use of it to save money.

## Transportation

Major ways to travel across London are by bus and by tube. It costs around 2 pounds per trip to travel by bus and 2.4 pounds per trip by tube. I prefer travelling by bus, not only because of its lower price, but also it is way more comfortable to travel by bus than train during rush hours. London tubes are infamous for their crowded carts and lack of network connection.

I am sure that you will also cultivate the habit of walking when living in London as most places/tourist attractions are within walking distance. For me, if the walking distance is under 30 minutes, I'll just walk there instead of taking any transportation.

As for payment (for both buses and tubes), use your contactless debit card if you have one. Otherwise, get an Oyster card for tube travelling as it provides a certain student discount if I am not mistaken.

To visit nearby cities, travelling by train is the best way. Find tickets on websites such as Trainline to get the best-priced tickets.

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## Climate

Gloomy days are typical in London. It is said that London is raining  $\frac{1}{3}$  of the time in a year. Don't expect your umbrella to be useful at all as rains are typically drizzles that are accompanied by strong winds. Londoners seldom use umbrellas, instead get a wind-proof and water-proof jacket and you should be able to weather through. Temperature is rather low from January to late February (2-10 degree celsius) and will rise in March (15-20 degree celsius). It is quite rare to have a sunny day in London so make sure to take more photos when the weather is good.

## Communication

There are quite a lot of network service providers in London, such as 3, O2, giffgaff etc. I used the giffgaff network, which is fair in terms of network connectivity. One major advantage of Giffgaff is that you can order the free sim before you arrive at London and top it up through online payment. There are different packages to choose from . I typically choose the 6GB plan which costs around 10 pounds a month.

## Cautionary measures

Again, London is rather safe to stay in but make sure to pay extra caution when you are travelling at night/alone. Since there are many pubs and bars around, streets can be pretty crowded during nights in London. Avoids going to regions like East London at night as the security there is relatively poorer. Chinatown is also a place where most thefts and pickpocketings are conducted so make sure to put your phone and wallet somewhere safe when heading to these regions. Take good care of your belongings when you are on public transport and be extra careful when approached by strangers.

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# Items to Bring

Cash (HKD, GBP and Euro)

Credit Card and ATM Card

Passport

Confirmation Letter

Power Bank

SIM card

Camera

Winter Clothing (water-proof jacket and boots)

Laptop and charger

Universal plug (with USB ports)

Locks (useful when you are living at youth hostels)

Headphones/Earplugs

Passport photo

Copies of passport, flight tickets, exchange confirmation letter, insurance

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# Useful Links and Contacts

HKUST SBM study abroad

<http://undergrad.bm.ust.hk/exchange/outbound-exchange/exchange-choices>

City, University student hub (includes most information you need, such as Moodle, student center, student guide, printing, school email ...)

<https://studenthub.city.ac.uk/>

CityU, online timetable (you can organise your courses and generate your schedule here)

<https://sws.city.ac.uk/tt1920/default.aspx>

Trainline

<https://www.thetrainline.com/>

Skyscanner

<https://www.skyscanner.net/>

Monzo

<https://monzo.com/>

GiffGaff

<https://www.giffgaff.com/>

Travel Blogs ( I used this website a lot to prepare for short-trips in the UK, there are many itineraries and travel experiences to take reference from )

<https://lillian.tw/>