

EXCHANGE REPORT | SPRING 2022

# University of St. Gallen

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## Part 1 – Monthly Activity Log



### December

Having no final exams at HKUST, I arrived in Zürich on December 20 to enjoy Christmas time in Europe. I travelled across various Swiss cities and visited their festive Christmas markets. This was the best decision I made as HSG orientation activities would not start until mid-February. Getting cheese fondue in the snowy Interlaken with the mountain view is the best Swiss experience ever.

### January

I moved into my shared flat in St. Gallen on the first day of the year as my lease started. I took advantage of the Swiss Travel Pass, which offered unlimited travels so that I could continue exploring Eastern Switzerland anytime. Skiing resorts are available everywhere – I went to a few that are near St. Gallen: the less touristy a resort is, the cheaper it can get. Be ready for some intense slopes though; the Swiss start skiing as toddlers!



After my flatmate caught COVID-19, I embarked on a 1-month impulsive solo trip to Germany and UK. As a history buff, I went to visit heritage sites including the Nazi Party Rally Grounds in Nuremberg, the majestic Cologne Cathedral, Berlin Wall, and Mercedes Benz Museum in Stuttgart. In Berlin, I managed to grab a cheap flight ticket to fly to London where I spent Chinese New Year with my high school friends. It was the best reunion time since we last came together 2 years ago before the pandemic.

### February

From London, I flew back on February 5 to Memmingen Airport in Germany on a budget airline (a big tip here! – much cheaper than flying into Switzerland), followed by a 1.5-hour train ride back to St. Gallen.



The highlight of February goes to the Swiss Super League football match between FC St. Gallen and BSC Young Boys from Bern. In fact, FC St. Gallen is the oldest Swiss football club in existence which St. Gallers are most proud of. Despite our middling records, and the fact that Young Boys beat Manchester United the week before, the home match was super spirited. Neither losing 3-0 by 50' nor the heavy rain diminished the unfailing fan support. The game ended in a 3-3 draw to conclude this remarkable night! Thanks must be given to my friendly Swiss flatmate who took me to the match.

The rest of February was about meeting new friends and familiarizing myself with St. Gallen with ample orientation events. I attended the 2-week German intensive course at school as well as get-together activities organised by BuddySystem. I highly encourage incoming exchange students to participate, as you can form tight bonds with fellow exchange students and local buddies in Pub Crawls, Ice Skating, City Tours, and more. I went on adventures like snowshoeing and sledding with my new friends afterwards. They had also become my key companions in lessons which started on February 21.

### March

Without mid-term examinations, I went to Northern Italy in the first week of March. We took a 5-hour train ride down from St. Gallen to reach Milan (train rides are the best with Alpine views!). We had the plenty of gastronomic delights, especially a variety of pasta and gelatos. It was slightly early for Lake Como as flowers blossom in April, but you can enjoy the lakeside resort views without crowds. We returned via Lugano to enjoy the Mediterranean-mixed Italian-speaking part of Switzerland.

After returning to HSG for a few in-person lectures and choir rehearsals, I spent 12 days travelling to Denmark and Iceland with other HKUST friends on exchange in Europe. It was the perfect timing to enjoy the longest daylight while catching a last glimpse of Winter Iceland: Northern Lights, ice caves, and icebergs. Iceland's dramatic and comprehensive variety of landscape with hot springs, lava fields and glaciers are something unique to herself.





## April

HSG students were given a 2-week long Easter Break starting on April 1. Students who took block seminars would be attending intensive lectures during the holiday. Other students like me would go on extensive holidays when I travelled across France by rail and bus. I reached Strasbourg from Basel, then travelled to Paris, Bordeaux, Lyon, Marseille, Monaco, and Nice before I left for Geneva. It was a journey featuring historical monuments like Eiffel Tower, classical archives including the Louvre and Palace of Versailles, and the best cuisines around.



I came back to Switzerland from the Southern border to visit Zermatt for its world-renowned Matterhorn. To experience the Swiss pride – their extensive railway – I took the Bernina Express and Glacier Express to travel back to Eastern Switzerland, enjoying the panoramic scenery. I made visits to smaller Swiss towns including Brig and St. Moritz, where I learned about the geography, ecosystems, and history of the Alps. The cultural and living heritage of different Alpine foothills vary a lot between German/French-speaking Valais, Italian-speaking Ticino, and Romansh-speaking Grisons. All together they form the diverse and harmonious Switzerland.

## May

Exchange students are busiest in May as decentral exams would take place in the end of the month. Nevertheless, I stuck to my motto of "Work Hard, Play Hard" and took weekend excursions to visit Königssee, Hallstatt, Werfen, Seealpsee, and Liechtenstein. I again made use of HSG's advantage of locating in Central Europe which facilitated the efficient commutes between trips.

Lectures were concluded with exams and group work submissions. I had the opportunities to work with local and exchange students with various backgrounds. Most of my course classmates were Master's students, hence I was able to learn from the rich life stories and professional experiences they shared. It was also a month filled with farewell events – both organised by BuddySystem and among my friends. We took turns to host dinners at home and wrapped it up with reminiscing about our memories made in the months.



## June

I ventured into a 30-day adventure after completing all academic schoolwork in May. Started with an overnight train ride to Prague, I toured around Czech Republic and Hungary before I joined my other HKUST friends in vacations across Croatia, Italy, and Turkey. The Adriatic region is such a hidden gem for affordable summer vacations – they offer you beaches with clear water, historical castles, picturesque national parks, and amazing seafood.



## July

Unfortunately, my flight back Hong Kong was cancelled under the meltdown policy. I extended my lease contract and stayed for 1 more week in St. Gallen. I joined some local friends to go on picnics and cycling trips around the region. At last, I took a 6-hour train ride to catch my return flight in Frankfurt airport and arrived in Hong Kong on July 6.

## Part 2 – General Exchange Information

### Visa Procedures

Depending on one's citizenship, student may require either a **visa grant or a residence permit** to study in Switzerland and stay for over 3 months. I went through the process of getting a residence permit. All you have to do is wait for HSG's email for the authorization document with the next steps listed.

Upon arrival in St. Gallen, one must visit the Residents' Office in the City Hall (Rathaus) along with a **passport and a health insurance proof\***. A residence card will be given after a photoshoot and footprints are taken. Remember to visit the Rathaus again for deregistration before you leave St. Gallen. *\*More about the insurance proof in the section below*

### Orientation Activities

As aforementioned, a student-led society BuddySystem will arrange a set of orientation activities for exchange students to mingle with each other. They would also match you with a local student as a buddy. The activities are fun and diverse in nature – you can decide to join ones that suit your interests and meet like-minded people! Keep an eye for their emails and join their Whatsapp group to get updates.

### International Services & Activities

The Exchange Office provides adequate support to international students – just reach out for any problem that you may have.

### Accommodations

HSG Housing Office offers furnished rooms for exchange students. You will receive an email from them after your exchange acceptance. I decided to opt for private housing after consulting opinions from prior exchange students. Along with another exchange student from HKUST, we found a 4-bedroom flat and recruited 2 other flatmates through the Facebook group "**Sharing Is Caring HSG University of St. Gallen (HSG)**". Flat Sharing in general would be much cheaper than options from the school, and you can spend time with local students as well. The official accommodation is also quite far away from campus. The downside of flat sharing is that you must start finding the flat as early as possible, it could get complicated with the procedures as you are dealing it remotely.

### Course Registration

HSG uses a bidding system which requires strategic planning. In contrast to HKUST, the bidding timing within a round does not matter. Students will be given 1,000 points to allocate for their desired course choices. You will be competing against other exchange students in 3 main bidding rounds and 5 waiting list rounds. I recommend an all-in strategy to put points into courses of your top priority and minimum bids for the rest. Don't worry about it a lot as course dropping is allowed until April; you may also "silent withdraw" a course upon professor's approval during exam period.

In HSG, you are entitled to enrol in both master and bachelor courses. Check with the Credit Transfer Team in advance: most 3000-level HKUST course can only be mapped with master-level courses and 2 ECTS are equivalent to 1 credit at HKUST. There are 2 kinds of courses in HSG, **decentral and central**. Decentral exams are held in late May and are expected to be taken by exchange students. If you have to do centralised courses, students must ask the lecturer to schedule a decentralised version of the exam (since centralised exams are held in June and July). Also, there are courses called block seminars which have a week of intensive lessons scheduled only during the Study Break. You may want to consider taking/avoiding them to facilitate your travels.

Planning could be painful and confusing – I recommend using **Biddit** as timetable planner. (see Appendix)



## Teaching & Assessment Methods

I took 5 courses at HSG:

Course	Assessment Methods
<b>4,784 Data Visualization</b> <i>Biweekly lecture covering visualisation theory, cognitive behaviour, and applications with R</i>	<ul style="list-style-type: none"><li>• Individual Visualisation Portfolio</li></ul>
<b>6,140 Asset-backed Commodity Trading</b> <i>Biweekly seminar on commodity trading strategies, e.g. options, delta hedging; trading simulations included</i>	<ul style="list-style-type: none"><li>• Final Exam (90 minutes)</li><li>• 2 Trading Simulations</li></ul>
<b>8,163 Insurance-Linked Securities</b> <i>Weekly lecture on ILS products, pricing model, and market development</i>	<ul style="list-style-type: none"><li>• Final Exam (90 minutes)</li></ul>
<b>8,789 Programming with Advanced Computer Languages</b> <i>Pure online learning in your desired programming language</i>	<ul style="list-style-type: none"><li>• Group Coding Project</li><li>• Online Coding Tasks</li></ul>
<b>8,983 German A1</b> <i>Lectures twice a week – not easy but worth it!</i>	<ul style="list-style-type: none"><li>• Oral Exam</li><li>• Written Exam (60 minutes)</li></ul>

## Finance & Banking

I opened a bank account with my residence card in PostFinance as I had to pay my rents to local landlord. Other banks like UBS also offer student accounts for free. Some exchange students will consider using Revolut as it provides currency exchange services. Switzerland is cash-less with most merchants – you can use your international credit/debit card without a hassle.

## Climate

Weather in St. Gallen varies a lot from Winter to Spring. It is around -5 to 10°C from November to January, 10-20°C from February to April and around 20-30°C from May to July. It snows in Winter so remember to bring a pair of sturdy shoes!

## Health & Safety

As aforementioned, all Swiss residents are obliged to have a valid health insurance. I was able to convert the travel insurance I bought as it includes medical claims. If you do not have insurance coverage, you must pay ~CHF90 each month for health insurance coverage from providers like swisscare. After getting your health insurance, you will be entitled to all resident benefits. For example, I had my booster vaccination and PCR appointments costs covered by FOPH upon showing my resident card.

## Food

I usually cook my own meals as eating out could be costly. There are several Asian stores near the school (one in Langgasse) to provide you with essential ingredients. Tap water is very safe for consumption and milk is super cheap – drink the best water and milk you can ever get.

## Transportation

Get the **half-fare card (halbtax)** and/or **seven25 travelcard** from SBB. They give you the most discount from all intra- and inter-city travels and even for tickets in ski resorts/museums.

In St. Gallen, I took bus for the first 2 months before I decided to go on foot. I purchased the monthly bus pass from OSTWIND and you can also get a discount on top if you own the SBB half-fare card.

## Communication

I was using a UK top-up SIM card throughout my trips as it has an extra EU + Swiss coverage for free. You can get a card from any provider (Vodafone, Three, EE) in HK telecommunications stores. The only exception was Turkey where I had to purchase a local SIM card as it is not a part of EU. I would not recommend getting any SIM cards in Switzerland since they are usually much more expensive.

### Sports & Recreation Facilities

There is a gym on campus that you can visit for free after finishing the introductory courses on Canvas. The school also provides multiple sports classes, including winter sports which you should consider taking if you had no prior experience and want to join your friends for skiing! Register via the HSG website or visit the Gym to read more about them.

### Social Clubs & Networking Opportunities

HSG has a vast variety of student-led society that welcomes exchange students' participation. The Student Union organises a fair that showcases all societies in the beginning of the term. Join the club fair to find out the clubs that interest you.

I attended choir rehearsals under **HSG UniChor** and bonded with fellow choristers in music although the rehearsals are conducted in German. There are also frequent career talks and guest speaker sessions organised by business-oriented clubs such as the **Helvetian Investment Club**, **Students' Real Estate Club**, and **Data Science & Technology Club** to name a few. Special mentions go to **Industrial Club** and **Fashion & Luxury Business Club** which give students exposure in industries. The school also hosts career events such as **Career Days** and **Banking Week**, which they invite firms to visit and host interviews for students.

### Cautionary Measures

There are 4 main languages in Switzerland. St. Gallen is situated in German-speaking region and it is highly recommended to take the intensive course organised by the school as it will help you in daily communications.

Garbage disposal is tricky and sophisticated. You must purchase the specific rubbish bag for household garbage and dispose in designated points. Recyclable items should be taken out for special disposal. Read the information online before.





## Part 3 – Items to Bring

### 1. Personal Items

Cash (EUR mainly), Identification Documents (Passport, ID cards, Visa)

### 2. Clothing

Both Winter and Summer clothes – “Dress like an onion” layering could help you stay light but keep warm

### 3. Cabin-size Suitcase / Backpack

Save money for your short trips, suitable to get on budget airlines as carry-ons

### 4. Food/Medicine

Chopsticks!!! (you will thank me later), some HK snacks in case you get homesick, sunscreen, medicine pack

### 5. Electronics

Phone, charger, adaptor (Swiss is different from EU\*), camera

## Part 4 – Useful Links & Contacts

**Course Catalogue** (\*Only courses under “Bachelor without Major (for Exchange Students) (02BAC)” are available for exchange students)

<https://courses.unisg.ch/event/event-hierarchy>

**Compass** (for Course Bidding & Important Timelines)

<http://compass.unisg.ch/>

**Biddit** (Course Planning app – equivalent to USTSPACE timetable)

<https://biddit.app/>

**Sports Classes**

<https://www.unisg.ch/universitaet/hsgservices/>

**Sharing Is Caring Facebook Group**

<https://www.facebook.com/groups/208089802643849>

**Halb-Tax Card (Half-Fare Travel Card):**

<https://www.sbb.ch/en/travelcards-and-tickets/railpasses/half-fare-travelcard.html>

*If more information is needed, feel free to get my contact from SBM Exchange Team by emailing at [bmugexch@ust.hk](mailto:bmugexch@ust.hk)!*