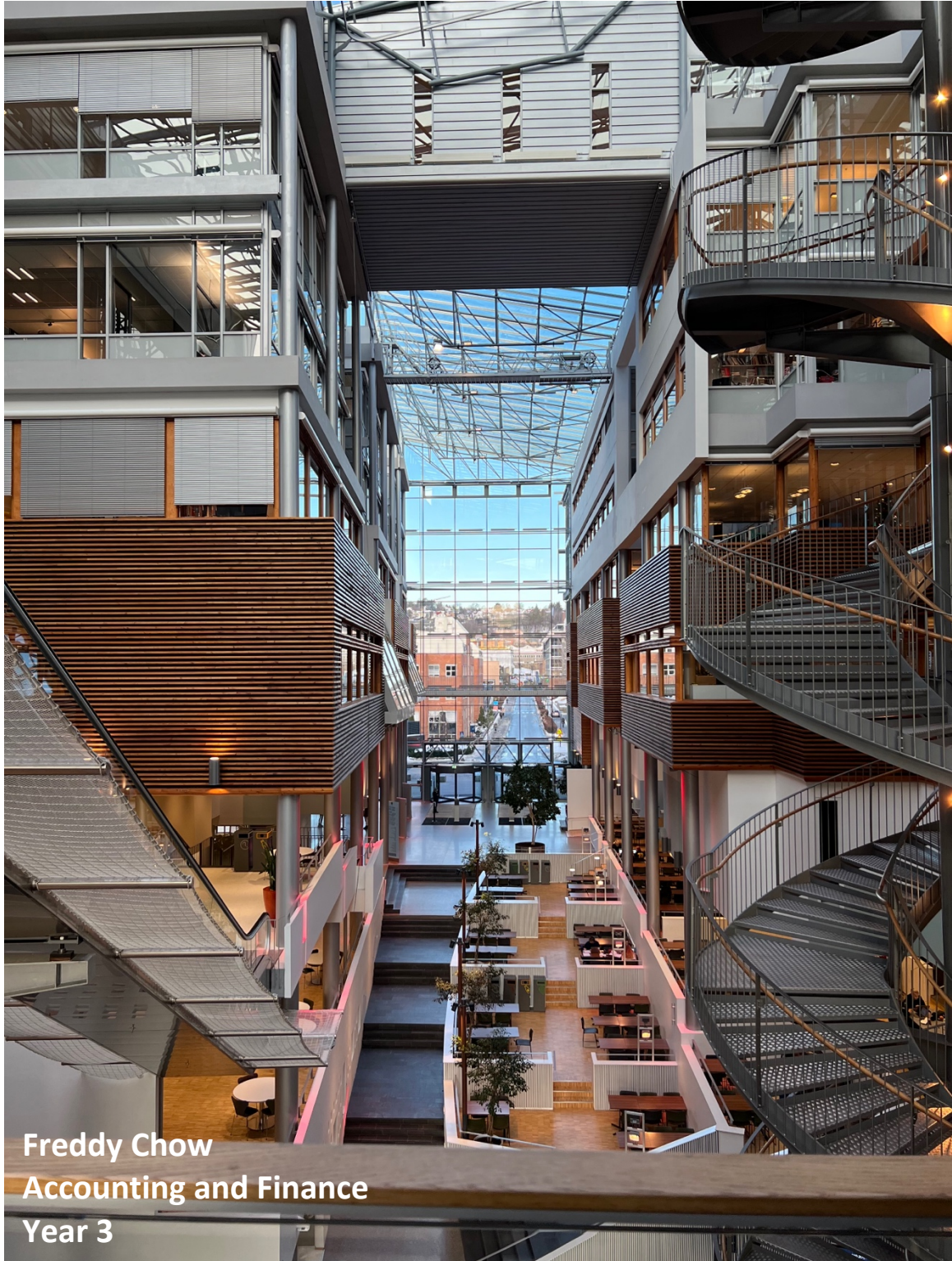


**EXCHANGE REPORT**  
BI Norwegian Business School  
Spring Semester 2022



**Freddy Chow**  
**Accounting and Finance**  
**Year 3**

# BI Norwegian Business School

## Exchange report

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# BI Norwegian Business School

## Exchange report

### Monthly Activity Log

#### January Norway

I arrived in Oslo, Norway on 3rd January. There were still some quarantine measures regarding the covid situation. We were required to enter the quarantine hotel and left until we were verified to be negative for coronavirus. We were able to unlimited times to leave the room but there were only 2 hours each time. It was still a great time as I could have chances to get to know some new friends around the world.

There was also an orientation week for BI students. I met some friends there and even saw the northern light during camp five!

Because of the covid-situation, BI has started mix-mode teaching for the whole semester. Most of us choose to have online lessons. Therefore, I went to Tromsø a Norwegian city that is famous for nature and Northern light with my exchange-mate. We were so happy to see the northern light again.



# BI Norwegian Business School

## Exchange report

### February

Iceland | Denmark | United Kingdom | Ireland

The daily expense in Norway is so high because of the high salary. I usually cooked by myself and sometimes with my exchange-mate. Besides, in order to save money on the expensive Norwegian flight ticket, I decided to have a long trip with multiple cities since the travel expense among European cities is relatively cheaper.

I went to Iceland and Denmark with my friends from HKUST. We saw the magnificent natural heritage and even the northern light, I was so lucky to see the northern light these three times!

Besides, I started spending more time in Oslo as well. I visited the Oslo Opera house, Munich museum, Frognerparken, Royal Palace, and Bygdøy, which is an island with a lot of Norwegian museums. I had a really great time there. At the end of the month, I went to Edinburg, Scotland so as Dublin, Ireland to meet my friends. Edinburg was such a nostalgic city with a lot of historic buildings. I would say Edinburg is a city with a combination of modern and historical aspects of England. Then I went to Dublin where I thought it was more Modern and a bit too small for visiting. Therefore, I decided to book a 1day trip doing Cliff of Moher and Galway. Personally, I like Cliff of Moher and Galway rather than Dublin as these two places were more unique!





# BI Norwegian Business School

## Exchange report

### March

Italy

I went to Italy with my friends in mid-March. We spent 10 days visiting Venice, Florence, Rome, Pisa, and Milan. Italy was a nostalgic country with a lot of history and beautiful views. The islands outside Venice such as Burano and Lido were very beautiful and characteristic. Florence was an artistic city. You can find a lot of famous artworks there. Also, Florence was very famous for its T-bone steak and I found the most delicious steak house there. It was called Trattoria Dall'Oste. I highly recommend this restaurant as the steak there was very good and make sure to reserve a table in advance as it's usually fully booked. Rome, Milan, and Pisa had plenty of historic places for visiting but it was kind of expensive so I just looked around instead of traveling them thoroughly. Please remember to have high awareness.



# BI Norwegian Business School

## Exchange report

### April

United Kingdom | Neverland | Belgium | Luxemburg

I planned a 2weeks trip during the Easter holiday. I went to London, Newcastle, Amsterdam, Brussel, Bruges, Gent and Luxemburg. Since I have been to London before, I was so happy to be there again! I watched Les Misérables with my friends. I liked it so much and I did not fall asleep. Since the Asian food in Norway was not traditional and delicious at all, when I went to London, I started eating Asian food 24/7! After that, I went to Newcastle to take a cruise to Amsterdam. I would say Newcastle is a relatively boring city but the people there are so nice and keen to talk with others. I had my haircut there and there was a stranger who had a compliment my hair right after I went out of the salon. The people there were so nice! Then, I took a cruise to Amsterdam and visit around with my friends from HKUST. The weather in Neverland is quite changeable. You can experience cloudy, rainy, and sunny weather within an hour. If you want to take a photo in nice weather and the current weather is bad. You can just try to wait for 15 minutes, it might become better. I then went to Belgium for a 4days solo trip. Personally, I like Brugge the most among the cities in Belgium as it really looks like the background of some fairy tales. I also spent one day in Luxemburg as it is a place where forest and city are well combined. I really found that fascinating! Then, I went back to Norway to prepare for my upcoming exams.





# BI Norwegian Business School

## Exchange report

### May

Austria | Hungary | Portugal

After the exams, I went to Hallstatt, Vienna, Budapest, Lisbon, and Porto before I moved out of my apartment. Hallstatt has a really beautiful natural view. I liked it a lot. However, my last train going to Hallstatt during that day was canceled so I have to live in Vienna one day and go to Hallstatt the day after. I like Hallstatt rather than Vienna as Hallstatt has more natural views.

After that I went to Budapest, the food in Eastern Europe is super cheap compared to the western part of Europe. I really like Budapest because of the cheap and yummy food! Moreover, the cuisine style is more French style so I liked it a lot. Then, we went to Porto and Lisbon. The sun and beach make a really good combination in Portugal! We really like the weather and the atmosphere there. Those colorful buildings in Sintra were so attractive. We nearly had seafood every day as it is renowned for its seafood as well. However, I think the seafood there was a bit too salty for me. Then, I went back to Norway and moved out of my student housing.



# BI Norwegian Business School

## Exchange report

### June

#### France | Norway

The quarantine period of my quarantine hotel in Hong Kong was postponed because of the soaring infection cases in Hong Kong which led to my hotel being mandatorily used as a quarantine facility for covid-patients. However, the move-out date of my apartment was fixed so I went to France to travel for 10 more days until I could go back to Hong Kong. I went to Nice, Meto, Monaco, and Paris. I really liked southern France as the food, weather, and the beach were so attractive to me. There were not many places to visit but the vibe was super relaxing. I think it is a good place for a vacation. Then I went to Paris with my friends. I really like it as it has a really rich cultural background and there were a lot of masterpiece artworks! I had a good time there. A day before going back to Hong Kong, rather than living in Oslo, I spent my very last day in Bergen. In Norway the day is super long, the daytime is nearly 20 hours on my last day. Thanks for the long day time, I could have time to visit Bergen in one day. However, the most stunning part of my Bergen trip was the train from Bergen to Oslo. I experienced 4 seasons within a 7-hour train time. The weather in Bergen was like summer. Then, the train went into a forest as if there was a fall time. After that, we were passing by the snowy mountain. At the end, we could see the greenish grassland. It had left an unforgettable memory before I finished my exchange. I really enjoyed the whole exchange period and those precious moments.





# BI Norwegian Business School

## Exchange report

### **General Study Abroad Information**

#### **Visa Procedures**

You would receive an admission letter from BI after 1-2 months of receiving an offer from SBM. Then you can make an appointment online. Since they are only open 2-3 days a week and only half a day only, you should check the available timeslot and go there on time. Remember to bring all the required documents and the financial proof, which can show you have enough money to live for the whole semester. Although BI has stated that we do not need to provide the financial proof, the staff there still required us to provide that. Therefore, please remember to bring that as well. The whole process takes about 4-6 weeks as the application will mail to the Norwegian Embassy. They will then process it and mail it back.

After arrival, you are required to make the resident card in the police office which can allow you to travel freely within Europe. Although an HK passport is convenient for traveling within Europe because of the visa-free benefit, the resident card can save you more time as the customs will be less suspicious if you are holding a Norwegian resident card. Do remember to make an appointment the very first time after arrival or even before arrival as the appointment timeslots are for the foreigner arriving in Norway. We tried to make an appointment for the resident card online 3 weeks after arrival and the latest available timeslot was already in May. Fortunately, one of our exchange-mates Niha found the email of that police office so we can make an extra timeslot for that in March.

#### **Orientation Activities**

There was an orientation week one week before the semester starts. The staff responsible for the orientation activities will send an email regarding the details of it 2-3 weeks before the orientation. There will be some talks regarding the university, the country, and the people and even different activities. There will be a Facebook group for incoming exchange students each semester and there will be a lot of different local experience activities, cross country skiing, barbeque, ice skating, etc. You can just feel free to join and make some friends. Furthermore, they will allocate you into one of the exchange buddy groups where you will have one local student and other exchange students around the world so you can make some new friends. They are really nice if not, you can just go to your friends' buddy group because there is not much restriction.

## **International Services & Activities**

They also organized Norwegian language classes for exchange students at a cheaper price. However, you are required to have 80% attendance in order to have the financial allowance and the completion of the course. Originally, I was interested in these activities. Since I planned to have some trips for a week to avoid expensive flight tickets, I gave up to attend the course. But if you make some local friends, you can still learn the language from them!

## **Accommodations**

Students in BI can choose their accommodation under three systems, including the BSN (hall provided by BI), SiO, and Diakonhjemmet(external housing provider offers both). Under the system, several student villages are in different parts of the city for choosing. I chose SiO because it is the most systematic and convenient choice for me. SiO is a student housing provider in Oslo. They have a lot of student villages within the city and there are various choices for you. You are also required to pay the 8000NOK deposit and sign the contract once the offer is allocated. The deposit will be returned one month after moving out.

I chose Bjølsen Student Village as it takes only a 12-minute walk or 5 minutes of bus time to BI which is so convenient. There are also buses available 24/7 from the student village to the city center. There are three supermarkets nearby which are convenient to buy daily supplies as well! For the laundry service, it costs 22.5 NOK/wash and 10 NOK/dry. Remember to download the Sio app which is for topping up the laundry card.

The SiO staff are really helpful. At first, I used my HKID to sign the contract as it requires additional documents for verification. It turned out only the passport is suitable for verification. Therefore, I lost my first offer. However, I made a phone call to the Sio office and they gave me the same offer right away. If you experience a similar issue or other issues, just make a phone call to the Sio office.

## Courses Registration

BI will send out the information for the course registration 1-2 months before. There is a link where you can put your preferred course there. Although they suggest you take a maximum of 4 courses but you can actually take 5. In the meantime, you can make any changes before the deadline. Please remember to apply the course mapping in HKUST months before as it takes 4 weeks for ARO to process the course mapping process during the regular semester.

## Teaching & Assessment Methods

I took a total of 4 courses but one of them is not credit transferrable:

Course	Equivalent course in HKUST	Grading Method	Comments
Real Estate Finance	FINA 3000 level	Individual written exam (100%)	The things it taught were similar to FINA3010 and FINA3020 so it is kinda easy to learn if you have a similar background before. However, I personally think the workload of this course is high as the content is so concrete and you have to learn it before having the exam.
Norwegian Culture and History	HUMA 1000 level	Individual written exam (100%)	This course has very light demand as you can bring the notes to have the exam. Therefore, you do not have to worry about the exam. You can just relax and have the lesson as the exam only has 2 essay questions and you can part of the answer within the notes.
Behavioral Finance	FINA 3000 level	Group written project (10%) Group Media Project (10%) Individual written exam (70%)	This course has middle demand because of the projects. Since the professor is new, there are not many past papers for reference. The content is not difficult just revising before the exam would be better.
Valuation	-	Group written project (20%)	This course has middle demand because you have to



		Individual written exam (80%)	learn about how to calculate the accounting numbers. However, it is not hard at all. Remember to do past papers and practice more.
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## Finance & Banking

People living in Norway do not usually use cash. You can use your credit card to pay for most things. It would be great if you have Apple Pay, Google Pay, or other mobile payment as you can just bring your phone out.

Some of my friends having an exchange in other European countries may consider opening a local bank account. However, it takes 3-4 months for you to open a Norwegian bank account. Therefore, it is highly unrecommended if you only have an exchange for 6 months. I opened a Citibank account as it does not require a handling fee if you withdraw money from any Citi ATM worldwide. Furthermore, the handling fee for Mastercard is similar to other currency exchange stores. Therefore, I decided to use Citi Mastercard and its bank account for the whole exchange period.

This is a brief breakdown of my expense:

Item	Expense (HKD)
Flight ticket	10,500
Traveling	85,000
Housing	23,000
Foods	10,000
Transport within Norway	2,000
Insurance	4,000
Daily living expense	35,500
Total	170,000

## Climate

The temperature in Norway is low in winter. However, you usually cannot say the difference between -1 degrees and -10 degrees. Besides, the weather in Norway is less humid so I would say it is better than the weather in Hong Kong. Oslo is not rainy at all, it is usually either sunny or snowy. You should prepare a waterproof jacket or down to prevent snow or rain instead bring an umbrella.

## Health & Safety

Norwegian is aware of social distance so much which means NEVER get closer to a stranger more than 1 meter! Otherwise, they will feel uncomfortable. This is also one of

the good things as it is more difficult for you to get diseases that spread through close contact. Therefore, there was a low infection rate regarding coronavirus during the pandemic.

The crime rate in Norway is low as well. However, you still need to beware of your personal belonging.

### **Food**

As mentioned before, the salary in Norway is super high. Therefore, the food expense is high too. The cheapest dining expense usually is 120-150 NOK/person. Therefore, get ready for cooking yourself most of the time. If you cook it by yourself, you can control the cost to 40NOK/person each meal.

### **Transportation**

The transportation in Norway is very convenient. They have a Ruter app which is for all the transportation. You can download the app and buy a monthly ticket which allows you to use all the transportation services within Oslo. Please remember to buy the ticket through the app when you take any transportation as there will be a police check about that and there is a 1050NOK penalty if you did not buy the ticket in advance.

### **Communication**

The English proficiency in Norway is 95%. Therefore, you can just speak to them in English. I lived there for 6 months and only met 2 Norwegian who cannot speak English. Therefore, you do not need to worry about the language barrier

The telephone service fee in Norway is super expensive for exchange students as all student plans or some cheaper plans require a 24-months contract. I used Telia's prepaid plan and it costs 429NOK (~380HKD) for 12GB. I used it for 2 months and asked my friend for a UK telephone card, which is Giffgaff, when I visited the UK and it only costs 10pounds (~120HKD) 15GB per month.

### **Sports & Recreation Facilities**

BI and SiO have their gym room. They are selling their plans on a monthly base. Therefore, feel free to join the membership if you are interested. I only lived in Norway for 2~3weeks each month. Therefore, I did not buy any membership regarding that.

### **Social Clubs & Networking Opportunities**

They have many Social clubs for you to join at the beginning of the semester and I would say the people there are really "Yo" so just join them if you are interested in that. For

the networking opportunities, BI organized a lot of networking activities weekly so you can join it yourself on the BI student intranet. I did not join most of them as I did not plan to pursue my career in Norway.

### **Cautionary measures**

1. In winter, roads can be slippery and dangerous. Walk carefully and slowly on these roads
2. Do not sit with a stranger on any transportation as the local people hate close contact with strangers.



## Items to Bring

1. Hairdryers
2. Humidifiers
3. 3-in-1 coats Jackets
4. Snow boots
5. Sport shoes
6. Kettle Backpacks
7. Laptops or Ipads
8. Chargers
9. Visa
10. BI Admission letter
11. Passport
12. Skincare products for dry weather
13. Medicine (Important)

## Useful Links and Contacts

1. BI Official Page  
<https://www.bi.edu>
2. SiO housing  
<https://www.sio.no>
3. Norway student permit  
<https://www.udi.no>
4. BI course website  
<https://bi.itslearning.com/>
5. Housing  
<https://www.bi.edu/study-at-bi/housing/>
6. Ruter ( transportation provider )  
<https://ruter.no/en/>