



KIASU GUIDE 2022

PART 2

PREDEPARTURE



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DISCLAIMER

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FOREWORD

Hello everyone!!

At this stage, most of you should have submitted your accommodation applications and are waiting to receive your CAS number to apply for Visas. This may take a while as the UK and UCL can be rather slow in processing these things, so try not to stress too much over it.

The Kiasu Guide Part II will help you with all the things you should do to prepare for your move to London. It contains information about essential services such as banking, telecommunication providers, and public transportation. While we aim for this guide to be as comprehensive as possible, you will surely face additional unforeseen challenges. In such a case, don't be afraid to ask for help – hundreds of seniors have gone through this crazy process and would be happy to provide you with advice.

We're really looking forward to seeing you at our Pre-Departure Talk in early August (date TBC) and our Orientation Camp from 20-21 August.

These events will allow you to meet other Freshers and hear directly from your seniors!

For more information on these events and how to sign up for them, you can follow UCL SingSoc on Instagram [@UCLsingsoc](#) and join our [Facebook](#) and [Telegram](#) groups.

We also have a dedicated [Facebook](#) and [Whatsapp](#) group for this year's Freshers.

As always, feel free to reach out to us if you have any additional questions!
In the meantime, take care and we'll see you really soon :))



Isabel Lim
President
UCL Singapore Society

VISA APPLICATION

I. ONLINE VISA APPLICATION

1) Online form is available at <https://www.gov.uk/student-visa/apply>

a) The earliest you can apply is 3 months before your date of travel to the UK and you can arrive in the UK up to 1 month before your course starts (for courses lasting more than 6 months).

b) Apply under the **Student Visa** category.

2) Filling in the online form

a) Submit and print a copy of the online form.

b) You can refer to this document from UCL to guide you through the form: https://www.ucl.ac.uk/students/sites/students/files/guidance_for_completing_an_online_student visa_application_outside_the_uk_2020.pdf

3) Payment and Visa Appointment

a) Schedule your appointment and make payment. As of 2nd June 2022, the application fee for a Student Visa is **£363**. It is also mandatory for all international students applying for a visa to pay the Immigration Health Surcharge (IHS). This payment will be made together with the visa application fee. For undergraduate students on 3-year courses, it is approximately **£1645** for the entire duration of your studies.

b) You may calculate your IHS fee here: <https://www.immigration-health-surcharge.service.gov.uk/checker/type>

c) After making the payment, you will be sent an email informing you what to do next (booking an appointment with VFS Global) and what to bring to the VFS Global Visa Centre.

II. VISA APPOINTMENT

- 1) Go for the appointment at
VFS Global
135 Cecil Street #08-01 MYP Plaza Singapore 069536
Tel: +(65) 62241732

- 2) Note that Singapore is a country under the differential arrangement scheme. This means that Singaporeans do not need to provide evidence showing that they meet the financial requirements or the documents used to obtain their UCL offer when submitting the visa application. Therefore, **you only really need to bring the documents listed on the document checklist to the visa appointment (often just your passport)**. However, the authorities may decide to audit your application. Thus you may still want to have the following documents prepared, just in case.
 - a) Online visa application form

 - b) UCL email containing your CAS number
 - i. Don't be too concerned if your CAS does not have your surname, English name and Chinese name in the right order. Just make sure that all parts of your name are reflected and only your surname is CAPITALISED.

 - c) VISA appointment letter

 - d) Current and previous passport(s)

 - e) 2 passport photos

 - f) Education transcripts

 - g) Financial evidence:

Self-funded
 - i. Copy of bank statement
 - ii. Personally-signed letter from your bank manager with the bank letterhead, bank account number, your full name (per your passport), date of letter, and available funds clearly stated.
 - iii. Pursuant to the UK immigration rules, new students studying in the

UK for the first time are required to show the full maintenance sum of £12006.

- iv. The minimum sum reflected in your bank statement can be calculated as such:

Minimum sum = Tuition fees for AY 2022/2023 + Maintenance

- v. The minimum sum must a) be shown to have been maintained in the account for at least 28 consecutive days, b) with the 28th day being no more than 1 month before your visa application date.
- vi. For example:
 - 1. A bank statement for the 28-day period 1/08/14 to 29/08/14 must reflect a balance above or equivalent to the minimum sum throughout this period.
 - 2. The same bank statement is only valid as financial evidence for a visa application submitted between 29/08/14 ('the 28th day') to 29/09/14.
- vii. If you are presenting your passbook as financial evidence, please remember to update it before getting a certified-true-copy for submission. Similarly, a passbook updated as of 1st August will need to be submitted by 31st August.
- viii. If the funds are in your parent's name, you must submit the following:
 - 1. Your birth certificate confirming your relationship with your parents
 - 2. A signed letter from your parent agreeing to fund your studies and confirming your relationship
- ix. If the funds are in your legal guardian's name, you must submit the following:
 - 1. Your legal guardianship documents
 - 2. A signed letter from your guardian agreeing to fund your studies and confirming your relationship

Scholarship

- x. Scholarship letter from your scholarship body. The HR department should instruct you accordingly.

- h) Prior to the appointment, you may select any of the following add-on services (although none is really essential):

			
Courier Service	Photograph Service	SMS Service	Document Printing
SGD 15	SGD 12	SGD 3	SGD 0.8

- 3) During the visa appointment
 - a) The security guard will ask you for your appointment letter and you will have to go through security checks. You will then be ushered to the waiting room.
 - b) Once it's your turn, a staff member will look through your forms and help fill in/correct any details.
 - c) After that, another staff member will collect your biometric data (photograph and fingerprints).

III. AFTER VISA APPOINTMENT

- 1) Collecting back your passport
 - a. Following a waiting period of about 14-30 working days (if you chose the standard visa processing service), you will receive an email from VFS Global (or SMS if you signed up for the notification service) to head down to collect your passport.
 - b. No appointment is needed. Bring along your visa application receipt and head down from Monday to Friday (1400-1600).
 - c. Along with your passport, you will receive a decision letter. This letter will contain instructions for collecting your Biometric Residence Permit (BRP) when you arrive in the UK.
- 2) Collection of BRP
 - a. For applicants who selected UCL as their collection location for the BRP, you will receive an email from the school to schedule an appointment to collect your BRP from campus. You should schedule to collect your BRP within 10 days of arriving.
 - b. The email from UCL will contain more details. Generally, you may be asked to bring the following documents to the appointment:
 - i. UCL Student Number
 - ii. Passport
 - iii. UKVI decision letter
 - iv. Flight details showing when you entered the UK. Use your flight ticket or boarding pass for this, as Singaporeans can enter through the Heathrow e-gates which do not leave any physical record of entry on their passports.

IV. VISA FAQ

Q: How long will the visa application process take?

A: It depends on the availability of appointments, which you will book after completing the online form (and is usually about 2 weeks later). The processing time, following the in-person appointment, is usually between 14-30 working days. You are thus advised to begin the application early after receiving your CAS from UCL. If you are pressed for time, a priority visa service might be available for an extra cost, where your visa will be processed within 5 working days. Do note that your passport will be sent abroad, which means you will not be able to travel out of Singapore during this period.

Q: What if my passport is going to expire soon?

A: You should renew your passport before applying for a visa as it may be troublesome and expensive to transfer your visa or link your BRP to a new passport. Ideally, your passport should expire after you complete your studies. Note that the passport you are using to apply for the visa MUST be the same passport as that stated on the CAS. If not, you MUST update UCL and inform UCAS to request a re-issue of the CAS.

Q: What is a BRP and how do I get it?

A: The Biometric Residence Permit (BRP) is similar to an IC and essentially acts as your visa. It has your biographic and biometric information and will be valid for the full duration of your course. You will need to bring your BRP along when you travel as you need to show it every time you re-enter the UK. The vignette, which will be printed on your passport, is only a temporary one and will only be valid for 30 days, starting from 7 days before your scheduled departure date. Upon collecting your passport from VFS, you should also be given a decision letter detailing the collection details of your BRP. When you arrive in the UK, you have to collect your BRP either at UCL or at a post office near you (you may choose this during the online application, either is fine).

Q: What are the other resources I can refer to for guidance on visa application?

UCL Guidance Document:

https://www.ucl.ac.uk/students/sites/students/files/guidance_for_completing_an_online_student_visa_application_outside_the_uk_2020.pdf

UCL Document Checklist:

[ucl.ac.uk/students/sites/students/files/checklist_student_outside_uk_apr_2022.pdf](https://www.ucl.ac.uk/students/sites/students/files/checklist_student_outside_uk_apr_2022.pdf)

ATAS APPLICATION

I. About ATAS

- 1) The Academic Technology Approval Scheme (ATAS) was introduced in 2007, designed to ensure that the people who are applying to study sensitive subjects in the UK do not have any links to Weapons of Mass Destruction Programmes. If you require an ATAS Certificate, it is important for you to obtain it as it will be part of your requirement in your visa application. Here are some useful tips in helping to make your ATAS Application smooth and seamless.

II. Who needs to apply for an ATAS Certificate?

- 1) Singaporeans do not need to have an ATAS Certificate!
- 2) For other nationals who are not in the exemption list, what you study determines whether you need an ATAS Certificate. Click on this link to check: <https://www.academic-technology-approval.service.gov.uk/>. The requirement will also be made known to you under the terms of your offer by UCL and your CAS statement.

III. Items/details to have by your side when applying for an ATAS Certificate

- 1) Your conditional/unconditional offer letter from UCL
- 2) Information about your programme of study/research including the relevant CAH3 Code
- 3) You will also need to provide information on:
 - Personal details (such as passport details)
 - Contact details
 - Previous studies
 - Previous published papers
 - Previous and current employment (if applicable)
 - Previous ATAS applications (if applicable)
 - Optional modules you anticipate taking in a taught Masters (if applicable)
 - Your area of research and a description (for research degrees)
 - Full names and contact details of 2 referees (First name and Family name). You must have known both of your referees for at least 3 years. At least one must also be an academic from your country of origin.
 - How you will be funding your studies (self/family or scholarship)

IV. Applying for an ATAS Certificate

Step 1: Register for an account at

<https://www.academic-technology-approval.service.gov.uk/create-an-account>

Step 2: Fill in the online application form

Step 3: Submit and print your application

Do take care to fill in the correct information in your online application form, especially the CAH3 code. If your ATAS does not match UCL's offer, you may be refused a visa. The online application form is tied to the email address that you have provided, and the only way to "untie" your email address to that form is to complete and submit that form. In the event that you have filled in the form wrongly, you can start again with another email address. Alternatively, you may complete and submit the form first, then register again with the same email address (this time with the correct information). But you will have to email ATAS with your ATAS ID number provided in your submitted form and inform them to withdraw your incorrect application.

V. How long will one have to wait after submission?

- 1) It will take 20 working days (4 weeks, or sometimes more) for your application to be processed. However, due to the increased number of applications between July and September, it can take up to 30 or more working days.
- 2) You are strongly encouraged to complete the application early, but only after confirming your place in UCL, so that you can apply for your UK visa in good time. Do take note that unlike the visa application, there is no 'fast track' service available so applying early will be beneficial.
- 3) The ATAS certificate application is free and would need to be done before you make your visa application! So make sure to get it done ASAP!

VI. Useful websites to get more information on ATAS:

<https://www.ucl.ac.uk/students/immigration-and-visas/academic-technology-approval-scheme-atas>

<https://www.gov.uk/guidance/academic-technology-approval-scheme>

FINANCE

I. Cost of living

- 1) On average, if you're catered, £300-£400 per month would be a comfortable budget, allowing you to eat adequately and enjoy a cup of coffee/tea here and then. If you're not catered, £350-£450 would be a better estimate depending on how often you decide to cook and your spending habits. As no meals are provided, it is tempting for non-catered students to dabao, spending on average £6 per meal. However, it really depends on how you spend your money.
 - a) If you're planning to cook every meal (though one might get lazy soon enough) groceries per week kinda average at £35-£45, unless you live incredibly far away from school, transport per month is about ~£25 (though you will find that it is very doable to walk everywhere in London!) and random spending on personal indulgences (such as eating out, musicals) about £150. So a month's spending for non catered students could average around £375.
 - b) These costs are in addition to recurring accommodation and school fees.

II. Preparations in Singapore

- 1) Before arriving in London, remember to prepare your bank draft/money order/bank statement. It is advisable to bring enough pounds to tide you over the first few weeks while waiting for your bank account to be set up. A conservative estimate would be £200 in cash. If you are exchanging currencies at the money changer, try to ask for smaller notes!
- 2) To minimise carrying too much cash around, you are highly recommended to set up cashless payment methods. Most shops in the UK accept such payments. These include:
 - a) Multi-currency debit cards: Many Singaporean banks have the option to create multi-currency accounts, which allows you to transfer and convert SGD to Pounds easily. However, the exchange rates used are slightly above the actual rates (interbank exchange rate). Generally, you would use these to pay for your school/accommodation fees.
 - b) Multi-currency spending cards (YouTrip, Revolut, Wise): If you receive your allowance in SGD, these cards are ideal for your day-to-day

expenses. Currency conversion occurs using the interbank exchange rate, so you'll get more Pounds from your SGD. However, these accounts have caps limiting the amount of currency you can hold and convert monthly. This prevents exploitation of the favourable exchange rates to pay your school fees, as it would be difficult/impossible to not exceed the imposed limits. You are also not allowed to withdraw money once you have deposited it, unlike an actual bank account. They often have referral rewards, so try to ask around before you set up one. Feel free to contact our President, Isabel (Tele Handle @isabelurbff) if you need a referral link for YouTrip!

- 3) The tuition bills for all courses in the year AY2022/2023 can be found here: <https://www.ucl.ac.uk/students/fees-and-funding/pay-your-fees/fee-schedules/2022-2023/undergraduate-fees-2022-2023>
- 4) Please visit <https://www.ucl.ac.uk/students/fees/pay-your-fees/how-to-pay> for more information on payment methods for sponsored and self-financed students.
- 5) Note: Students are now offered the option of paying for their whole programme of study in advance at the start of their first year of study with the fee level fixed at the rate of their first year of study. Email fees@ucl.ac.uk prior to the start of the programme of study and payment must be made in full before, or at, enrolment.

III. Setting up bank accounts

In Singapore

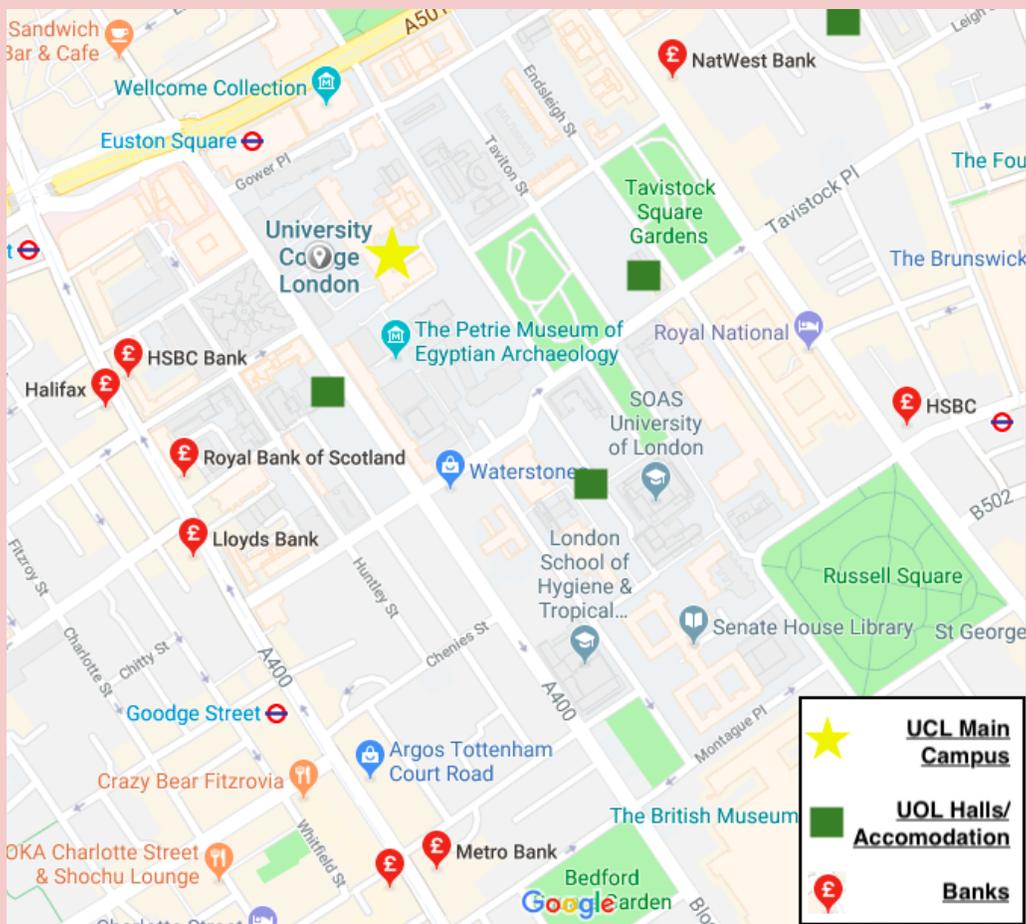
- 1) This section is only relevant if your parents are HSBC Premier account holders. The requirement to be a HSBC Premier account holder is that \$200,000 must be maintained in the account at all times and failure to do so will incur a heavy penalty. The advantages of having a Premier account is that you can set up a Premier account anywhere else in the world for free. Transfer of funds between accounts is also free, and the exchange rates are substantially better than overseas transfer between two bank accounts. More details are available at <https://www.hsbc.com.sg/premier/>
- 2) You may set up a HSBC UK account (non-Premier) in Singapore by visiting your local bank. The physical credit card will be mailed from the UK to Singapore by Royal Mail, as such, do expect a considerable amount of time before you receive your card. As such, it is recommended to set up your bank account in London as there are many options available and once the

initial registration is completed, the services provided are more or less the same.

- 3) We've attached a HSBC infographic to the end of the document that you can check out! Still a little unsure? HSBC will be sharing more about opening a bank account with them at our Pre-Departure Talk! But if you can't afford to wait till then, feel free to contact UCLSS' contact in HSBC, Mr Lee Guan Chung at guan.chung.lee@hsbc.com.sg.

In London

Map of nearby banks to UCL



- 1) It is recommended that you sign up with a bank that is nearby so that if you require any assistance (such as a lost card, forgotten pin, etc) you don't have to travel far to receive it.
- 2) Most banks require a statement of enrolment that can only be issued by UCL once you've properly enrolled onsite. Therefore, the earliest you should apply

would be the start of the international students' orientation programme week (dates of which will be sent to you via email from the university office).

3) During peak periods such as orientation week, banks will be very crowded and might require you to make a reservation for a later appointment. As such, be sure that this is the first thing that you do upon enrolment if you want to get your bank account set up as soon as possible! Here are the links to the more popular banks:

a) HSBC Bank Account (the most basic account with no monthly charges):

<https://www.hsbc.co.uk/current-accounts/products/bank-account/>

b) Lloyds Classic Account:

<https://www.lloydsbank.com/current-accounts/all-accounts/classic-account.asp>

c) Barclays Student Additions Account (International):

<https://www.barclays.co.uk/current-accounts/international-student-bank-account/>

d) Natwest Student bank account:

<https://personal.natwest.com/personal/current-accounts/compare-current-accounts/student-account/international-student-documentation-required.html>

4) More information can be found here:

<http://www.ucl.ac.uk/iss/when-you-arrive/bank-account>

5) To be honest, there is no real rush to set up your bank account, as most payments (except bigger payments like tuition and accommodation fees) can be made via multi-currency cards. Still, it will be good to do it as soon as possible in case you require (i) a UK-based card e.g. for buying some things online, or (ii) a UK-based bank account statement when applying for volunteering or other school activities (you have to fill up a Disclosure and Barring Service form), etc.

6) What to bring to set up your bank account? Different banks may want to see different documents, so check their websites or give them a call to make sure you've got everything you need. Most banks ask for:

a. Identification, like a passport or ID card (including your BRP);

b. Proof of a UK address (which you can get from your hall);

c. Proof you're a student (proof of student status from UCL).

IV. Spending

- 1) Some students may receive their living allowances in Pounds rather than SGD, meaning that cards like YouTrip (as mentioned above) may not be viable options as spending cards for everyday expenditures.
- 2) For these students, in addition to your UK bank account, you can open a debit account with providers such as Revolut, Monzo, Glint, etc. These accounts allow a manual transfer of money from your main UK bank account and by spending with that debit card, the app that comes with the account tracks your spending and is a great way to manage your finances.
- 3) You will be able to use these cards to make payments online and in person, as well as make bank transfers.

Revolut

- a. Revolut offers two types of cards:
 - 1) Virtual Debit Card: You can use it for online purchases, and add it to your phone's wallet to use through Visa payWave.
 - 2) Physical Card: You can order one for a small delivery fee.
- b. Revolut allows free withdrawals up to 5 ATM Withdrawals or €200 per rolling month (whichever comes first)
- c. Students often use Revolut for transferring money to each other, because it basically works like Paynow/Paylah. Once you've registered your friend's username, you can transfer money to each other easily.

Monzo

- a. Account comes with a physical card.
- b. Monzo does not charge a foreign transaction fee when you use their cards overseas. Instead, they rely on the Mastercard foreign currency conversion rate which is the best rate that you can get. In addition, there will be no charge when withdrawing from an ATM overseas (up till £200 over a 30-day period). This is the best card to get if you're a student who wants to budget and is an avid traveller.

Do note that Revolut or Monzo are best used as supplementary accounts and not as your main bank account in the UK!

If you were simply reading this to answer your parents' question of what's the recommended budget and want to live an extravagant lifestyle, refer to <https://www.ucl.ac.uk/scholarships/how-much-does-it-cost-study-ucl> to back up your answer.

EXIT PERMITS & REGISTRATION WITH MFA

I. Exit permits

- 1) For those disrupting from National Service, make sure to apply for disruption early, and get an exit permit if needed. For NSmen, you can get an exit permit online at <http://www.ns.sg>. Do apply for the entire duration of your study, to avoid IPPT/Reservist obligations during your summer break. You will need to provide the letter of acceptance from UCL for your application.
- 2) Call the 24-hour NS Call Centre at 1800 367 6767 and check with CMPB/MINDEF if you are unsure.
- 3) If you come back to Singapore on holiday break for more than 4 consecutive months, you will need to renew your exit permit. The procedure will be the same as above.

II. Registration with MFA

- 1) Registering with the MFA will allow the Ministry and its embassies/consulates to contact you and render assistance in case of an emergency overseas. This free, online service provided by the MFA is completely optional, and can be obtained at:
<https://eregister.mfa.gov.sg/eregisterportal/common/preLoginEregisterView.action>

INSURANCE

I. NHS

- 1) If you're a student studying in the UK for more than six months, you automatically qualify for free National Healthcare Service (NHS). The NHS general practice (GP) recommended by UCL is Ridgmount Practice which is located near campus. It provides general health care, a contraceptive service and a full nursing service. As long as you live in one of the local postcodes covered, you'd be eligible to register with Ridgmount Practice. Otherwise, you can register with another NHS GP near you. Registering is easy, all you have to do is complete an online form and some GPs require you to visit them personally after.
- 2) You can check the nearest GP to your accommodation at <https://www.nhs.uk/service-search/find-a-gp>.

II. Private insurance

- 1) Some of you may consider taking up private insurance on top of the NHS. This is to offer additional coverage that the NHS may not cater to. For instance, coverage that you get from vacations (trips you take to neighbouring cities during term break). Private insurance may allow quicker access to the treatment you need by covering private medical care which is often more expensive.
- 2) UCL SingSoc is working with AIG to provide a 10% student discount on any of their Student Assist plans. You can read the brochure and policy wordings for AIG's Student Assist Insurance Plan for students studying abroad here: <https://www.aig.com.sg/personal/more-insurance/student-assist>.

Join our Pre-departure Talk to learn how you can enjoy the UCL discount with AIG!

- 3) Another popular plan is NTUC Income's Overseas Study Protection Plan: <https://www.income.com.sg/insurance/insurance-for-students-children/overseas-study-protection-plan>.
- 4) Beyond the price of the insurance plans, do take note of what the insurance plans cover (and do not cover) and pick the plan that suits you best! 😊

TELECOMMUNICATION

I. Introduction

- 1) Giffgaff and Voxi are the two most popular telecommunication carriers among students. Alternative options include Vodafone, O2, 3 and Virgin. Each has its own perks and it's a good idea to do some research first before committing to a contract. Pay-As-You-Go SIMS are also available from most dealers, and you can top up your balance online or at phone outlets. You may consider suspending your Singapore line which carriers will charge a small administrative fee.

II. Giffgaff

- 1) We will be giving out free SIMs from Giffgaff, which contain £5 bonus credit on them, at our Pre-departure talk!
 - a) A range of plans termed 'goodybags' are available for purchase. These goodybags are pay-as-you-go on a monthly basis and can be deactivated during the summer.
 - b) For a £10 golden goodybag (which is sufficient for most seniors), you get 15GB data (4G), in addition to unlimited calls and texts. It also comes with free roaming throughout the EU, so you don't have to worry about data when you're travelling within the EU!
 - c) After using giffgaff for 3 months, you will be rewarded with an additional 1GB data each month. You can compare the different goodybags that are available at <https://www.giffgaff.com/sim-only-plans>.
 - d) TIP: After receiving your SIM, (you can order your own via the Giffgaff site if you can't make it for our Pre-departure talk) you can activate your SIM card a day before you leave Singapore, by setting up a Giffgaff account at <https://giffgaff.com> and purchasing your package! This will ensure that you have data as soon as you touch down in London. You can also purchase add-ons to make international calls and messages.

III. Voxi

- 1) Voxi's £10 plan offers 15GB data with unlimited calls and texts within the UK. You can find other plans here: <https://www.voxi.co.uk/plans>
- 2) The biggest perk of using Voxi: Endless Social Media. This means that social media (Instagram, Facebook, etc) do not count towards the 15GB or however much data you buy.
- 3) To use your plan's minutes, texts, or data allowance in the EU (outside of the UK) you'll need to purchase a European Roaming Pass. These are available for £2 a day when you purchase a 1- or 2-day pass, or £1 a day when you purchase an 8- or 15-day pass. A fair use policy of 20GB applies to data while roaming.

TRANSPORTATION

I. Flights from Singapore to London

- 1) There are many ways to fly to London from Singapore and the prices vary based on the airline, direct/stopover, single/return, and the airport landed in London. It is best to purchase a single ticket from Singapore to London and then buy return trips from London as it is cheaper since airport fees (hidden in your flight ticket) tend to be cheaper in London airports.

Popular airlines Singaporeans take to travel between London and Singapore

	Singapore Airlines	British Airways	Emirates	Qatar Airways	Etihad
Flight Type	Direct	Direct	Stopover	Stopover	Stopover
Price	Varying	Moderate	Varying	Varying	Moderate
Airport in London	Heathrow	Heathrow	Heathrow/ Gatwick	Heathrow	Heathrow
Baggage	30kg (40kg for students)	2x23kg (for students)	25kg* (saver ticket)	30kg	30kg

* Prices vary based on the ticket bought

- 2) Once you've confirmed that you will be travelling to the UK this autumn, try to book your flight as early as you can. Singapore Airlines provides complimentary change in date for flights due to Covid (ending on 31st July 2022, thereafter only for certain ticket categories). This would allow you to change the date of your flight even if you book early.
- 3) Make use of your student status to book student fare flights from sites like Student Travel Association (STA) and Student Universe. Many airlines also offer discounted fares and additional benefits for verified students:
 - a. SIA Student Privileges: significant discounts, extra baggage, complimentary booking change
 - b. British Airways (via StudentUniverse): student discounts
 - c. Qatar Airways Student Club: Special fares on flights, additional baggage allowance, complimentary date change

- 4) The airport you land in London is important as the travel time to Central London will be different. Heathrow is strongly recommended as it is the closest international airport to Central London. Gatwick airport is down south of London and requires you to take a train/bus to Victoria station and then transferring via tube/Uber to the Bloomsbury area.
- 5) Transport from Heathrow to Bloomsbury (cheapest to most expensive):
 - a. Piccadilly Line (£5.30): taking the London underground directly from Heathrow terminals 2 and 3 to Russell Square is the cheapest and most straightforward way, with many halls within walking distance from Russell Square station. The fares for this 55min ride can be paid using contactless cards. The main drawback is having to lug all your luggage onto a narrow tube train, and then to your hall.
 - b. Elizabeth Line - Circle/Hammersmith and City (£12.60): The newly opened Elizabeth Line is a more comfortable way to get to Central London, undercutting Heathrow Express on price if you want a faster and more spacious train ride than the Piccadilly. However, you have to change at Paddington to get to Euston Square or King's Cross St Pancras using the Circle/Hammersmith and City Lines, adding additional time and inconvenience. The drawback of having to lug all your luggage onto (now two) trains and to your hall still applies.
 - c. Cab/Private Hire Vehicles (~£35-80): The priciest and most comfortable way would be to call an Uber/Bolt/Black cab from the airport to your hall. Due to Heathrow surcharges, the long distance from Bloomsbury, and possible surge pricing, fares would likely be extortionate. If you do choose to book one, try to plan your flight with friends who would be going to your hall, and share your cab/Uber ride, or ask around to find people on the same flight as you and book cabs with multiple drop-off points (not sponsored, but I found www.coachhirecomparison.co.uk/ to be quite useful for booking cabs).

II. Flights from London to Europe

- 1) Travelling to places in Europe is very affordable due to the abundance of low-cost carriers like Ryanair, EasyJet, etc. Return flights to European cities will typically cost you less than £100 and during promotion deal periods, it could cost you even less. (Use Skyscanner to search for cheap flights across various airlines!) Do look out for promotional flight tickets on budget airlines and THEN plan your holiday accordingly. Please check the latest travel restrictions before booking a flight.

- 2) One of the downsides of taking budget airlines is the travelling to/from airports. Budget airlines usually operate from Stansted, Luton, Gatwick, City, and Southend airports, which are all *very* far from Central London. Since the only thing “London” about these airports are their names, the train/bus prices to these airports are often surprisingly expensive. For example, Stansted airport, where most Ryanair flights originate from, only has two accessible transport options. For the train (Stansted Express), a return ticket would cost around £30, plus tube fares to get to the main train terminals. The bus (National Express) is similarly expensive, at £20 for a slow and unreliable service. These are hidden costs which should be accounted for, considering that your plane ticket can often be cheaper than the train to the airport.

III. Transport within the UK

1) Trains

- a) Travelling to cities around London can be done by taking the trains. The train network in the UK is operated by various private companies and can be booked via a centralised application called Trainline. The app works like Skyscanner, except that it shows trains and can be used to book tickets directly.
- b) One of my first recommendations for freshers is to purchase the 3 year 16-25 National Railcard for £70. This card gives you a 33% discount on off-peak tickets, which is useful for saving money when travelling to places like Brighton, Manchester, Canterbury etc. The railcard can be purchased via Trainline and you should opt for the virtual one so you don't forget to bring your railcard for trips. (On Black Friday 2021 the railcards went on 50% sale... not sure if you'd want to wait for that/if they'll do it again this year though)
- c) Watch out for super off-peak train tickets as they are the absolute cheapest tickets you can find.
- d) There is largely free seating on the train (long distance trains often have assigned seating) and there are ticket operators who will come around to check your tickets. Hence, it is possible that they will check if you purchased a 16-25 ticket without a 16-25 railcard. You will have to pay the full fare of the ticket if you are unable to show your railcard.

2) Intercity Buses

- a) If you're really strapped for cash but still want to travel, buses are an alternative to the rather expensive trains. They are significantly slower and less comfortable than trains, but their fares are a fraction of train tickets.
- b) Most intercity bus services are run by the National Express and MegaBus, and tickets can be booked on their websites. National Express tickets are also available on Trainline, and can be easily referenced whilst you balance the tradeoff between time and money.

IV. Transport within London

1) TfL network (the "tube")

- a. The Transport for London rail network is the collection of underground (tube) and overground train services, covering most of the London metropolitan area (zone 1-6). They do not require you to book tickets in advance, distinguishing them from standard rail services.
- b. Tube trips typically cost between £2.50 to £4 per trip based on the zones you are travelling to. You can pay with contactless cards (through ApplePay/Google Pay or multi-currency cards) or Oyster cards, just like the MRT in Singapore.
- c. There is an option to purchase an Oyster/18+ Oyster card and then link it to your 16-25 railcard at the ticket office to enjoy 33% off peak tube trips. The 18+ Oyster is only necessary to enjoy discounted monthly concession passes.
- d. One of the major perks of the Tube is its night tube operations. For weekends, popular tube lines like Northern, Piccadilly, Central lines are operational 24hrs, giving you an extra option after some late-night fun ☺.
- e. However, there have been frequent tube strikes in recent months over labour issues. When strikes occur, the entire tube network would effectively shut down. Any non-essential travel is discouraged, as the remaining bus services would be running far over capacity.

2) Buses

- a. Buses in London also use contactless/Oyster cards. The price for a trip is a flat rate of £1.65. Under the Hopper fare system, you get unlimited bus and tram journeys within one hour of first touching in. Some buses are

also 24/7, giving you another option for travelling back to halls after some late-night activities ☺.

3) Cabs/private hire vehicles

- a. If you need to get a place ASAP, you have various taxi options to choose from. Firstly, black cabs can be hailed off the roads but are extremely expensive, at up to 3x the price of Uber trips. Alternatively, you can use ride-hailing apps like Uber, Bolt, and Ola. They work the same in London as in Singapore. A typical trip can cost you between £8 to £15, which is somewhat affordable if you split with your friends.

4) **TIP:** Download the Citymapper app as your transportation app to replace Google Maps. It not only provides ways for you to get to your destination, it also shows routes that are cheapest, rain-safe, or only use the tube. It also has the tube map within the app and helps to count the number of calories you have burnt after walking, which is honestly how you will mostly travel within central London! Be prepared for 20-30 minute walks being the norm!

SOME PRE-DEPARTURE HACKS AND MORE

- I. **Do ALL your health checkups and vaccination in Singapore!** For those who wear retainers, we suggest making a 2nd pair in case you lose it in the UK. One of us lost our retainer and had to fork out £260 just for 1 retainer – that's twice the price of what you have to pay in Singapore! Do prepare an extra set of spectacles or bring extra sets of contact lenses for emergency use as you cannot simply buy contact lenses and spectacles off the shelf (like Owndays) in the UK. You have to take an eye test (for a fee) and get a prescription from the optometrist before ordering your contact lenses/spectacles (which will take 2 weeks).
- II. **Apply for a multi-currency travel card before leaving.** A surprising number of shops in London do not accept cash. So it's wise to apply for a multi-currency card first - such as YouTrip - to tide you over the first few weeks here (or more) while you set up a local bank account.
- III. **Order some essentials to be delivered on the day you arrive.** After a 12-14 hour flight, many of us will probably want to be able to slump into bed when we arrive. A few days before departing for London, you may wish to purchase bed sheets, pillows, duvets, water filter, or any other essentials online from Amazon (sign up for the free 6-month Amazon prime!), Tesco, or noah (for bedding - the quality is alright). Usually these are slightly more expensive than buying them in person from cheaper stores like Primark, but it could really help take a load off your mind as you are settling in, as you wouldn't have to travel all around the place and also carry them all back to your accommodation. This is especially important if you arrive in the evening, as shops close much earlier in the UK. Speaking from experience, it isn't nice to freeze on a bare bed on your first night here.

LAST WORDS

We hope that this guide was useful! Stay tuned for Part 3 of our Kiasu Guide series, where we will cover more about your actual life in London. For now, join our socials using these links:

UCLSS Instagram

<https://www.instagram.com/uclsingsoc>

UCLSS FB Group

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

UCLSS Telegram Announcement Channel

https://t.me/joinchat/r_Yma0kXo7JIMjc1

UCLSS Email

uclsingsoc@googlemail.com

For Freshers:

<http://uclss.weebly.com/freshers-2022.html>

UCL Singaporean Freshers Facebook Group

<https://www.facebook.com/groups/uclssfreshers2022>

UCL Singaporean Freshers Whatsapp Group

<https://chat.whatsapp.com/FcTypk41IHP2v70Ry0mOnN>

Pre-Departure Account Opening

- ◆ Retail banking presence in both Singapore and UK
- ◆ Easily accessible branch and ATM network in UK
- ◆ Open a HSBC Account in Singapore
- ◆ Open a UK HSBC Account remotely through the HSBC International Banking Centre



Open a HSBC Account with HSBC Singapore



Open HSBC UK Account through HSBC International Banking Centre (IBC)



Your child may use the HSBC UK account for daily transactions immediately upon arrival

HSBC Everyday Global Account (EGA). Your connection to a world of currencies and everyday value.

- Earn cashback on your eligible Card spend and GIRO bill payments
- Multi-currency Account in 11 currencies
- Freedom to convert and hold funds at your convenience

Be rewarded for your Everyday Banking with HSBC Everyday+ rewards programme

1% cashback¹ on your eligible Debit² and Credit Card spends

1% cashback¹ on GIRO bill payments

1% p.a. bonus interest on incremental account balances



Send money internationally faster with HSBC Global Money Transfers

Make **fee-free³** international money transfer with attractive real time FX via HSBC Singapore mobile app.

Send money to:

- **over 20 countries/territories** like a local (i.e. Send like a local)
- other third-party HSBC accounts **instantly⁴**
- **China via UnionPay cards** issued in Mainland China⁵
- **over 200 countries/territories** via SWIFT



Spend like a local with HSBC Everyday Global Debit Card

Multi-currency Visa Debit Card

\$0 fee in 10 currencies⁶ for your retail purchases and cash withdrawals

Free cash withdrawals at all HSBC ATMs worldwide

Terms and conditions apply. Click [here](#) for more information.

¹When you perform at least 5 transactions each month from your HSBC Everyday Global Account, such as GIRO Bill Payments, fund transfers, or using your HSBC Credit Card or HSBC Everyday Global Debit Card and deposit a minimum of S\$2,000 fresh funds (or S\$5,000 for Premier/Jade customers) to your HSBC Everyday Global Account per calendar month via salary crediting and/or inward transfers from a non-HSBC bank account.

²Debit card refers to HSBC Everyday Global (EGA) Debit Cards.

³Most transfers are fee-free but some intermediary banks may charge fees.

⁴Foreign exchange transactions involving the following currencies: Bermudian Dollar, Egyptian Pound, Qatari Riyal, Indonesian Rupiah, Sri Lankan Rupee, Malaysian Ringgit, Vietnamese Dong, Philippine Peso and Omani Rial may not be processed instantly over the weekend and public holidays.

⁵Only from non-RMB account.

⁶Applies to successful retail purchase, online shopping and cash withdrawal made via the 10 supported currencies. If you do not have sufficient foreign currencies to complete the transactions, we will convert the transaction at a prevailing rate as determined by the bank and bill you in Singapore dollar. HSBC Jade and Premier Everyday Global Debit Card Cardholders enjoy \$0 HSBC ATM fees for overseas cash withdrawals across all ATMs worldwide. HSBC Personal Banking Everyday Global Debit Card Cardholders enjoy \$0 HSBC ATM fees for overseas cash withdrawal at all HSBC ATMs except in Argentina, France, Brazil, Greece, Malta, Mexico, New Zealand and Turkey. HSBC Fees apply for cash withdrawals at non HSBC ATMs. Please note that for all customers, fees may be applied by the 3rd party banks for cash withdrawals at non-HSBC ATMs worldwide.

Deposit Insurance Scheme: Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$75,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.