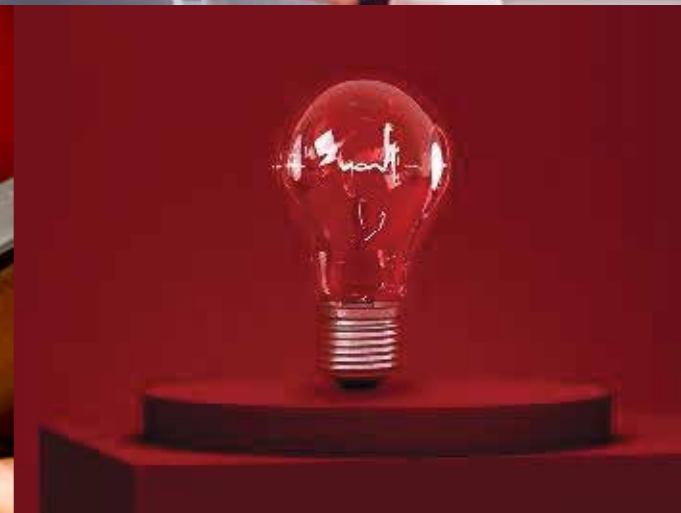
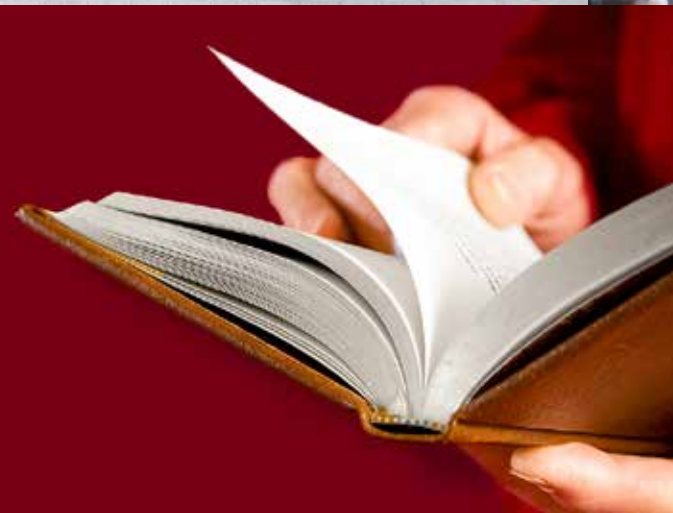
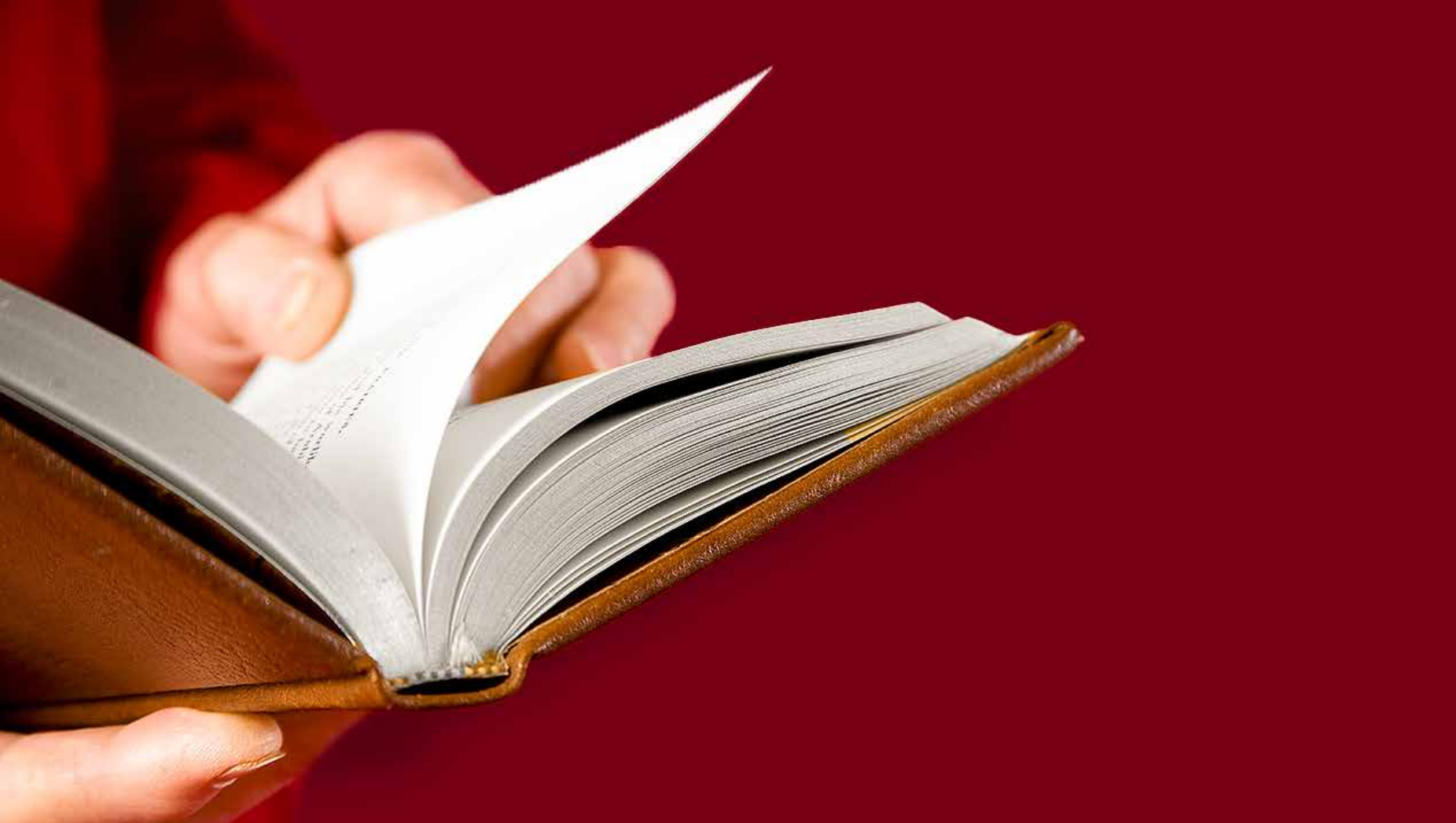


Feel at home  
when you are  
in Canada



Premier





# About Canada

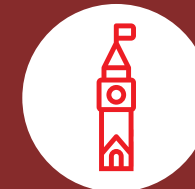
Canada is one of the favorite destinations for international students or those looking for a better quality of life. With its beautiful scenery and diverse culture, many international students and expats are reluctant to leave Canada.

To help you choose between universities, click the link below to view a list of universities with world-class standards and outstanding reputation based on several sources:

- <https://www.topuniversities.com/university-rankings/world-university-rankings/2022>
- <https://www.timeshighereducation.com/world-university-rankings/2022/world-ranking>



**Population**  
Estimated around  
38 million inhabitants



**Capital**  
Ottawa



**Biggest City**  
Toronto



**Emergency Contact**  
911



## Timezone

Canada has 6 different time zones. Almost all areas in Canada apply Daylight Saving Time, by adjusting the hours to 1 hour in March and back to 1 hour in November.

- Newfoundland Standard Time : GMT-3.30 or WIB -10.30
- Atlantic Standard Time : GMT-4 or WIB -11
- Eastern Standard Time : GMT-5 or WIB -12
- Central Standard Time : GMT-6 or WIB -13
- Mountain Standard Time : GMT-7 or WIB -14
- Pacific Standard Time : GMT-8 or WIB -15



## Climate

Canada has four seasons each year. Most parts of the country are covered in snow during winter, with the exception of Vancouver. The lowest temperature is  $-25^{\circ}\text{C}$  and the highest temperature is  $35^{\circ}\text{C}$ .

Four seasons in Canada:

- Winter : December - February
- Spring : March - May
- Summer : June - August
- Fall : September - November



# Public Holiday

In general, academic holidays are at each changing season:

- Winter holidays in December – January
- Spring break in March – April
- Summer holidays in June – August, depending on whether the student take summer classes, which are generally optional.

2022	
1 January	New Year's Day
15 April	Good Friday
18 April	Easter Monday
23 May	Victoria Day
1 July	Canada Day
1 August	Civic Day
5 September	Labor Day
10 October	Thanksgiving
11 November	Remembrance Day
25 December	Christmas Day

# Health Care

Canada has an excellent healthcare system, with a high standard quality of care. Although, there are occasional complaints about the lack of general practitioners.



## Medicare

Medicare is a government-funded national insurance scheme that's administered provincially, to give citizens affordable access to public and private hospitals, clinics, and general practitioners. However, not all international citizens are eligible to enjoy Medicare Services.



## Public Healthcare

Although Medicare provides comprehensive health access, you must still pay for medicines, ambulance services, dental and eye care.



## Private Healthcare

Most healthcare facilities in Canada are privately owned. If you are unable to enjoy Medicare services, health insurance may be required.



## Pharmacies

Medicines are generally expensive, but you can claim most costs through Medicare or private insurance.



## Emergency Services

Paramedics in Canada are highly trained and fully equipped. However, in some territories or provinces, you must pay more to get emergency services.



# Transportation in Canada

Exploring Canada is quite easy thanks to its excellent transportation system of roads, rail, in-city and out-of-town buses, ferries, and bike trails.



## • Bus

The buses within and between cities in Canada are very clean, comfortable, and efficient.

Greyhound Canada has over 1,000 destinations and partners with independent transport operators within the region.

## • Taxi

Taxis in Canada are strictly regulated, with a registration number on the bumper back of the cab. You are expected to tip the taxi driver about 10% of the total fare.

## • Ferry

With an extensive network of inland waterways, ferries are an important part of Canadian public transport. Cities such as Toronto, Vancouver, Quebec and Halifax make use of ferries for pedestrian, bicycle, car and cargo transportation. The ferry fee is quite reasonable, but advanced reservation is highly recommended if you plan to bring a car.

## • Bike

The Canada government is working hard to promote cycling, with hundreds of miles of bicycle paths in major cities. Helmet usage is mandatory in most provinces, and some cities have bicycle sharing systems.

## • Train

Some cities in Canada, including Toronto, Montreal, and Vancouver, have express trains. Whilst other cities such as Ottawa, Calgary, and Edmonton have LRT (tram) systems.

# Living Costs & Important Documents



## Cost of Living

The cost of living varies according to the city in which the residents live and the lifestyle of each individual. The average living cost required by each student in general starts from **CAD15,000 - CAD18,000** per year. This fee covers the cost of accommodation, meals, transportation, and telecommunications and other daily necessities.



## Student Visa & Health Insurance

Student visas issued to international students provide permission to work both on campus and off campus. Full-time students and their dependents (dependent students) can take part-time jobs for a maximum of 20 hours per week during college and work full-time 40 hours during holidays. After graduating from an academic program, students can have employment opportunities in Canada for up to three years. In addition, students also can take part in the Co-operative Education (Co-op) program, which is a program for students to experience first-hand jobs in the field being studied for a certain period. Some Co-ops even pay these students. You can intern for a full semester and then return to college or take the Co-op program several times during the lecture period.



## Important Documents

Make sure you have the following documents with you to avoid unnecessary obstacles such as:

- Passports and other identity cards.
- International driving license
- Acceptance letter
- Your HSBC Premier debit and / or credit card, to make your transactions easier wherever you are.

**#YearofOpportunity**

Due to the pandemic, more than 5 million international students have experienced interruptions in their studies. We raised #YearofOpportunity an education themed campaign to provide tips on how to deal with the challenges of the new school year and how to make most out of the pandemic. [More about #YearofOpportunity](#)

# List of Departure Preparations



## 1. Make sure your passport is still valid.

It is strongly recommended to do a passport renewal if the expiry date is close to your departure, as renewing a passport abroad will be a challenging process.



## 2. List of visas or study permits.

To study in Canada, you will need a study permit. A study permit is generally valid for the duration of your education, plus an additional 90 days. Visitor visa or electronic travel authorization may also be required.



## 3. Find suitable accommodations.

Some universities offer dormitories or townhouses, and if you live on campus, you may have the opportunity to sign up for a meal plan. Another alternative is to rent accommodation near campus or moving in with other students.



## 4. Open a banking account.

Start the process of opening an HSBC account in the destination country from now on so you can get an overseas HSBC account, debit card, or credit card before you depart (terms and conditions apply).

Moving To Canada

<https://www.hsbc.ca/new-to-canada/applying-from-outside-of-canada/moving-to-canada/>

## International Students moving to Canada:

<https://www.hsbc.ca/chequing-accounts/offers/account-offer-international-student/>

## HSBC Canada Branch Locator:

<https://www.hsbc.ca/branch-locator/>



## 5. Determines the budget.

Apart from visa fees, tuition fees, airplane tickets, and accommodation, and of course other living expenses. For example, winter clothes, furniture to fill the residence, or textbooks.



## 6. Perform health checks.

Before leaving for Canada, you will need copies of all your medical and immunization records, as well as any medicines you will need. Also, make sure you have the medicines you need and don't forget to carry spare ones in your carry-on.



## 7. Travel insurance.

Travel insurance will be very helpful if there are problems on the trip such as baggage or travel delays.



## 8. Double-check required documents.

Make sure you have all the required documents prepared before departure, including passports, visas, communications and contacts from the university.





# HSBC Premier Next Generation

## Benefit for International Student while Staying Abroad



### HSBC Premier Next Gen

Giving children 17-30 years old the same HSBC Premier benefits as their parents, based on parent's qualification (The parent must be a qualified Premier customer).

*Including the same relationship manager as the parents.*



### Global Recognition

Your HSBC Premier Indonesia privileges is recognised in other HSBC Premier branches across the world in more than 30 countries.



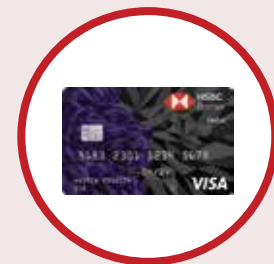
### Global Emergency Support

- Emergency Cash – up to US\$10,000 per 48 hours.
- Emergency Credit Card Replacement – in 2 business days.



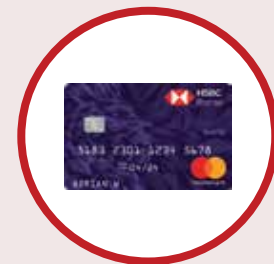
### Global Transfer

**Real Time Online Transfer** with **no transfer fee** to your HSBC accounts across the world with our **Global Transfer** feature Up to US\$100,000/day to more than 30 countries.



### HSBC Premier Debit Card

- Unlimited complimentary free cash withdrawal at HSBC ATM worldwide.
- Daily transaction convenience. If the Debit Card is linked to the Saving account with the same currency as the destination country, all of the transaction won't be subject to any foreign exchange.



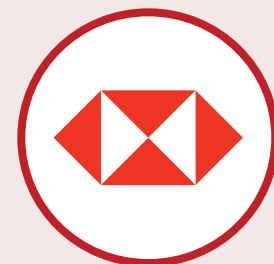
### HSBC Premier Mastercard

Exclusive offers and benefits, including up to IDR 300Mio Purchase Protection for your overseas and local transactions.



### Complementary Travel Insurance

- Complementary Travel Insurance up to IDR 10.5 Bio.
- Complementary Travel Medical Insurance Up to IDR 500Mio.
- Complementary Travel Inconvenience Insurance, for plane delays or lost baggage Up to IDR 80Mio.



### Contact Number HSBC Indonesia

**HSBC Premier**

1 500 700

+62-21-2551-4722 (Overseas)