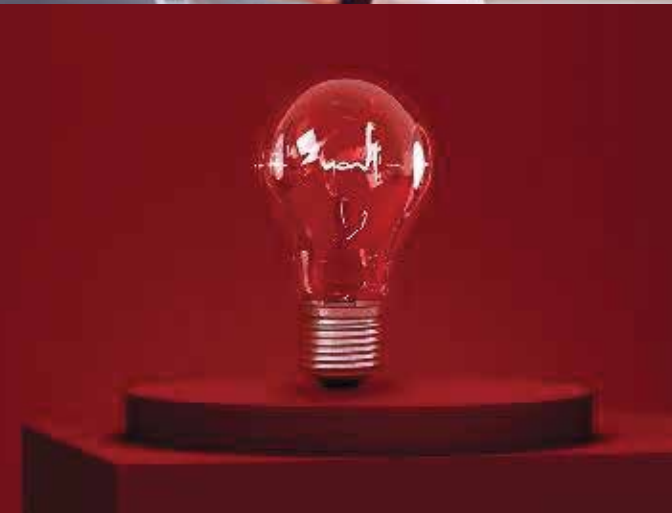
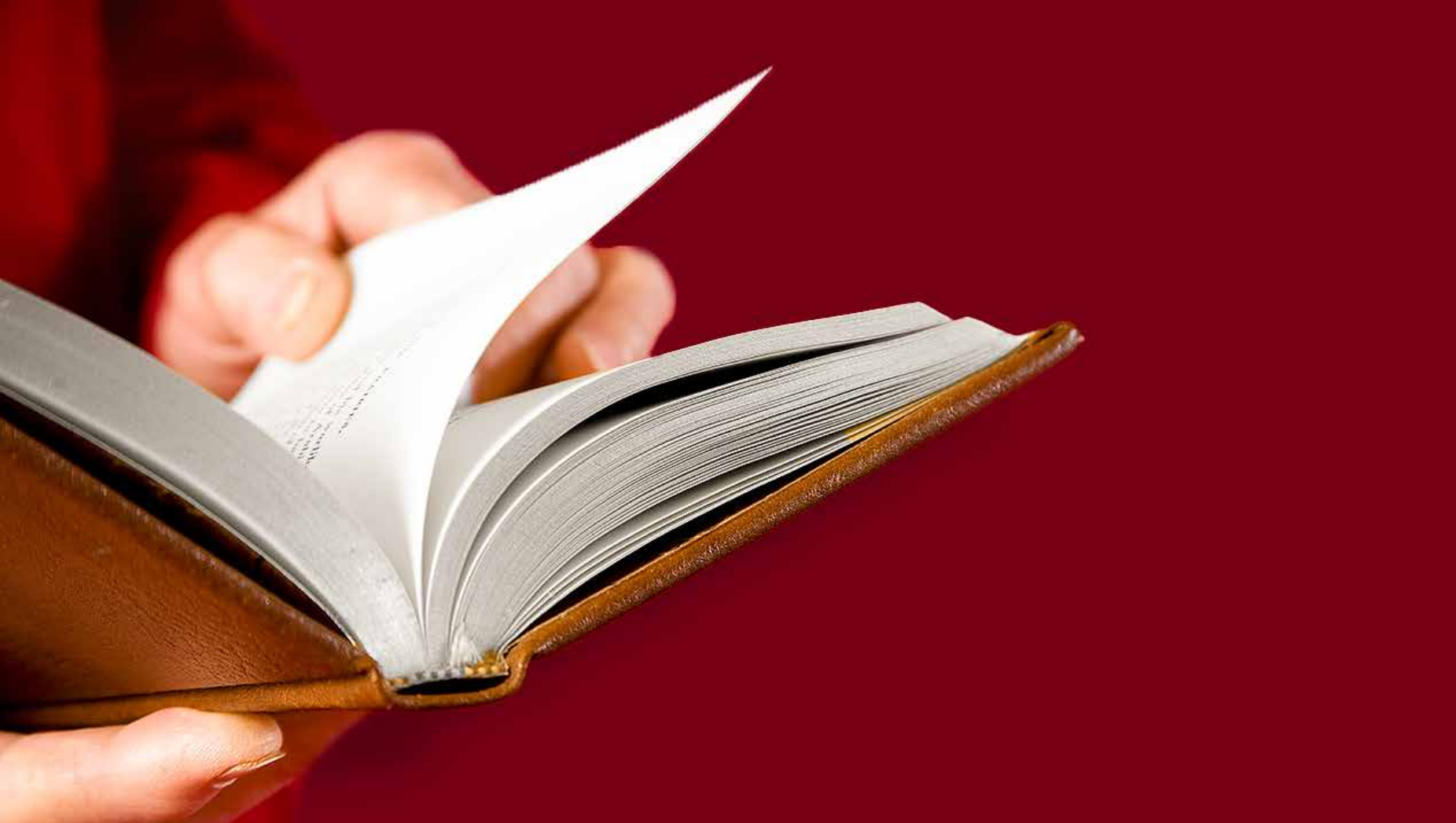


Feel at home
when you are
in UK





About UK

Home of the leading universities such as Cambridge and Oxford Universities, UK is a great place to study, regardless of your age. The UK also offers good career prospects, opportunities to learn new knowledge, and good networking opportunities.

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
67 million inhabitants



Capital
London



Biggest City
London



Emergency Contact
999 and 112



Timezone

GMT+0 or WIB -7

All regions in the UK apply Daylight Saving Time, by adjusting the hours to 1 hour in March and back 1 hour back in November.



Climate

Like other European countries, UK has 4 seasons each year. Despite most claiming weather in UK is always rainy and foggy, in contrary the weather is quite comfortable. Summers are usually quite mild, and winters are bearable depending on the city where you live.

Some things you need to pay attention to regarding the weather in the UK:

- Weather tends to change especially in early spring.
- You may experience rain, snow, and sun within the same day.
- Make it a habit to carry an umbrella wherever you go and use a thick or waterproof jacket.
- Use layers of clothing, you can reduce or increase the clothes worn when the weather changes



Public Holiday

2022

1 January	New Year's Day
2-4 January	New Year Holiday (Scotland)
17 March	St. Patrick's Day (North Ireland)
15 April	Good Friday
18 April	Easter Monday (except Scotland)
2 May	Early May Bank Holiday
2 June	Spring Bank Holiday
3 June	Platinum Jubilee Bank Holiday
12 July	Orangemen's Day (North Ireland)
1 August	Summer Bank Holiday (Scotland)
29 August	Summer Bank Holiday (except Scotland)
30 November	St. Andrew's Day (Scotland)
25 December	Christmas Day
26 December	Boxing Day

Health Care

Free healthcare is provided by the National Health Service (NHS). In general, the healthcare ecosystem has a good quality, although the waiting list can be long.

International students and expats are eligible for free emergency services, but you may need to pay for some inpatient care and dentist services.



National Health Service (NHS)

Once you are registered with the NHS, a GP (general practitioner) is the primary gateway to all your health needs.

Same day appointment is rarely available, so it is highly recommended that you book a schedule beforehand even for routine check-up services. The NHS also provides fast and efficient emergency services.



Private Health Care

Private hospitals and doctors usually have much shorter waiting list than the NHS, but at a higher cost. Health insurance is highly recommended for those of you who choose to use private health services.



Pharmacies

Pharmacies can usually be found near government hospitals or GPs, and generally stay open until midnight.



Emergency Services

Call 999 or 112 for emergency services, or 111 for information about the nearest health facility.

Transportation in England

UK has a high standard for public transportation services. Trains and buses travel long-distance make traveling within UK convenient. The growth of low-cost airlines has also made flying between UK cities more viable.



• Bus

Buses have routes that cover a wide area and are generally operational until midnight. Long distance travel buses are usually called coaches, and are an affordable option compared to trains, although slower.

• Taxi

Taxis are available in most cities. Black cabs with cargo can be hailed in the streets, while minicabs must be booked by telephone or online. Taxis are expensive, so most people only take taxis for short trips or at night.

• Car

The roads in the UK are well maintained and rated as one of the safest within Europe. Parking lot is quite difficult to find and expensive, especially in London where you must pay a "daily congestion charge" to enter the "city center" area. Some cities offer a "Park and Ride" schemes, with car parks available on the outskirts of town providing buses that can take you downtown.

• Bike

Most cities have designated cycle lanes. London, in particular, is bicycle-friendly. Oxford and Cambridge also have more cyclists than other cities

• Train

Trains are the favorite choice for traveling between cities. You can buy train tickets online or at any station, and you can also buy seasonal tickets that can be used repeatedly for up to 1 year.

Living Costs & Important Documents



Cost of Living

As a rough estimate, living in London costs around **GBP1,265** per month, while for other cities in the UK it costs around **GBP1,015** per month. The fees mentioned above include accommodation, meals, transportation, telecommunications, and other daily necessities. Of course, these costs will vary according to the lifestyle.



Student Visa & Health Insurance

After getting a Full Acceptance Letter from the university, students can apply for a student visa which can only be handled by certain education agents. Once students have obtained an entry visa to the UK for more than 6 months, they will receive an entry clearance valid for 30 days from the date of departure. Furthermore, students will get a Biometric Residence Permit (BRP) upon arrival in the UK. BRP signifies that students have the right to live, work or study in the UK.

In addition to visa applications, students must:

- Take Medical or Health Check.
- Take a Credibility Check Interview when applying for a visa.
- Have health insurance (Immigration Health Surcharge/IHS) of GBP400 per year.



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 and health insurance

You can apply for a student visa after receiving the Full Acceptance Letter from the university. Visa applicants are required to complete the required documents, fingerprinted, and photographed in person at the British Embassy (VFS) representative office.

You are also required to take the TB Screening (TBC test), do a credibility check interview when applying for a visa, and have health insurance (Immigration Health Surcharge /IHS).

Once you have obtained your entry visa, you will receive an entry clearance that is valid for 30 days from the date of departure. Furthermore, students will get a Biometric Residence Permit (BRP) upon arrival in the UK.



3. Find suitable accommodations.

Some universities provide dormitories with facilities such as beds, wardrobes, tables and chairs, heating, and bookshelves. More popular alternatives are to rent an apartment (flat) or house with a minimum contract of 1 year.



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 number before you leave (terms and conditions apply).

Find out more at

International Students coming to UK

<https://www.hsbc.co.uk/international/studying-in-the-uk/>

HSBC UK Branch Locator

<https://www.hsbc.co.uk/branch-finder/>



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.



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 all 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.



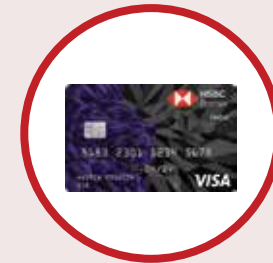
Global Emergency Support

- 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.



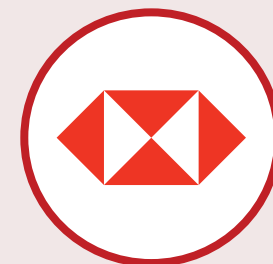
HSBC Premier Mastercard

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)