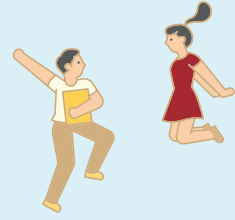


Guidebook for Overseas Studies



Set off for the study journey with us!

Set off for the study journey with us!



Studying overseas is a crucial decision that can create unique opportunities for personal growth and development, not only academically but also in terms of shaping one's character and values and establishing personal and business networks for the future.



At Bank of China, we strive to provide you convenient, one-stop financial services at home and abroad, and to meet your child's various needs while studying abroad.

This guide aims at assisting you in planning and preparing your child for studying overseas, especially in the Chinese mainland and Hong Kong.

Four steps to plan and prepare for studying abroad



Click links above to jump to the related section

Step 1: Start Planning

First, let's see if studying abroad is suitable for your child



Your child doesn't have to be a straight-A student, **yet there are generally some points he/she needs to meet to study abroad.**



- **Foreign language ability:** A good level of English and interest in learning foreign languages (such as Chinese) are crucial for studying overseas.
- **Financial ability:** Studying abroad is one major financial commitment for your family. Ensure you have sufficient funds now or in the foreseeable future.
- **Career development:** It's quite common that overseas students choose to start their career abroad after graduation. In that case, one should get a better understanding of the economic structure, industrial and commercial strengths and job market of the host country.
- **Ability to live independently:** Your child must be psychologically prepared to deal with problems encountered while living on his/her own.

Recent trends of studying overseas¹

Year	No. of students	Top destinations	Top fields of study
2018	321,530	Australia, US, UK, Japan, the Chinese mainland	Business Administration, Health & Welfare, Arts & Humanities, Natural Science & Maths, IT & Engineering, Social Science, Education
2017	301,968		
2016	291,836		
2015	266,626		
2014	243,968		

In recent years, the number of students from Southeast Asia pursuing further studies in other countries increased year by year, which has grown to over **300,000** in 2017

1.Source: UNESCO Institute for Statistics, as of 10 June 2021

Financial Planning for Education



Country/Region	Costs per year
US	From 37,000
UK	From 32,000
Canada	From 31,000
Australia	From 37,000
The Chinese mainland	From 10,000
HK	From 22,000
Singapore	From 18,000
Japan	From 19,000

(Currency: USD)

It's never too early to start planning for education, as it's one of the crucial investments for your family. **Typically, you would set aside a pool of fund for paying tuition fees and other study costs, as well as living expenses.** Let's see how much it normally costs for going to university in some popular destinations¹:



Saving smartly is equally important. We are pleased to provide you different options to choose from: time deposit, funds, insurance, etc.

1. Source: US, UK, Canada & Australia: QS TOPUNIVERSITIES, 2021
 The Chinese mainland: Studyportals, 2020
 HK: Education Bureau, HKSAR government, 2020
 Singapore: Studylink, 2021
 Japan: Motivist Japan, 2019

Family Financial Planning

Our Family Financial Planning service can help you formulate financial plans so as to meet your various needs.

Our dedicated Relationship Managers offer personalised advice to help you define your short, medium, and long-term financial goals, according to your own and your family plans.

We offer comprehensive solutions which cover savings, lending, wealth management services to meet your various needs:

- Family protection
- Property purchasing
- Education planning
- Wealth accumulation



To learn more about our Financial Planning services, please feel free to contact us anytime!

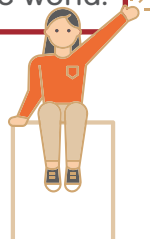
Step 2: Choose the Country/Region

Studying in the Chinese mainland



Overview of the Chinese mainland

Currently the most populous country on earth, China, is home to some of the world's biggest cities. Since the launch of the economic reform and opening policies in 1978, China has also been one of the world's fastest growing economies. All top 50 companies in the world are doing business in the Chinese mainland. The quality of education has also been improved exceptionally and the country's educational institutions are gaining popularity among students around the world.



● Mandarin Chinese

Learning Chinese opens up a unique window into one of the world's richest and most ancient civilizations. As soon as one begins to study the Chinese language, one will learn about China's history, cultural values, philosophical and religious beliefs, and aesthetic traditions.

Mandarin is the official language and spoken almost everywhere in the country. As the Chinese mainland keeps growing economically and in other areas, Mandarin is also increasingly important in the global context.

For more resources of learning Chinese

[please click here](#)

● Chinese Language Scholarship in the Chinese mainland

In the Chinese mainland, many universities offer international students scholarships to learn Chinese.

Education in the Chinese mainland

The Chinese mainland has a long history of providing education to international students, and as the country has been putting huge investment in education over the last few decades, it is no wonder that the number of international students has been on the rise. **According to the latest data from the Ministry of Education of the People's Republic of China, there were more than 490,000 international students studying in the Chinese mainland¹, and Thailand, Indonesia, Laos, Vietnam and Malaysia were in the top 15 as international students' country of origin.**



1. Source: Ministry of Education of the People's Republic of China, 2018



Why Study in the Chinese mainland?

● Affordable Fees and Cost of Living

Higher education is considered better value-for-money in the Chinese mainland than in other countries and regions. The general cost of living is also relatively lower. Besides, there are various scholarships offered by the government, universities, foundations and corporations, to support international students from different academic disciplines.

● Quality of Education Recognised Worldwide

As of 2020, the Chinese government has signed an agreement on mutual recognition of academic qualifications with more than 54 countries and regions, including Malaysia, Indonesia, Thailand, Vietnam and Philippines. The academic qualifications awarded by universities in the Chinese mainland are recognized by most developed countries.

● Promising Employment Opportunities

As one of the world's fastest growing major economies, the Chinese mainland offers an abundance of job opportunities. Many multi-national companies and entrepreneurs from all over the world come to the Chinese mainland and start businesses, making the most of the huge Chinese marketplace.

Living in the Chinese mainland



With the rising popularity of smartphones, life in the Chinese mainland today has become more digitalised and convenient than ever.

Mobile payment apps, such as Alipay and WeChat Pay have transformed the Chinese mainland into a cashless society. Cash and credit card are now less important as long as you have a mobile phone.

For accommodation, international students can choose to live on campus in university dormitories or off campus. The cost of living in the dormitory is much cheaper than that of living in an apartment, and thus living in the dormitory is the first choice for many international students.

The cost of living varies across the Chinese mainland, and **costs in Beijing, Shanghai or Guangzhou are generally higher than anywhere else¹.**

City	Food & Other Living Expenses / Month	Dormitory / Semester
Beijing	4,100	13,000
Shanghai	4,600	11,000
Guangzhou	3,600	5,000
Xiamen	3,800	5,000
Hangzhou	3,600	6,000

(Currency: RMB)

1. Source: numbeo, 2021

Studying in Hong Kong



Hong Kong Overview



Hong Kong is a highly prosperous international metropolis and **one of the three largest financial centres in the world.**

● Language

In Hong Kong, both **Chinese** and **English** are the official languages. English is widely used in the government, public organisations and tertiary institutions, and in the legal, professional and business sectors. English is used as the medium of instruction in most post-secondary programmes. Your child can learn Chinese at his/her academic institutions and from his/her local friends.

Hong Kong's Education

Hong Kong has a strong reputation in the areas of research and innovation, providing a solid basis for the city's diverse and well-developed education system. Universities in Hong Kong are committed to investing resources to attract international students, including offering scholarships for study programmes, making them more accessible to students.

Why Study in Hong Kong?

● High-Quality Education

There is a good number of internationally ranked tertiary institutions in Hong Kong, including but not limited to the Hong Kong University of Science and Technology (HKUST), the University of Hong Kong (HKU), and the Chinese University of Hong Kong (CUHK). These institutions offer renowned and well-structured undergraduates up to doctoral degree programmes.

● Great Location

Geographically Hong Kong is in a privileged position. Being one of the key global financial centres, Hong Kong is an important hub for the Chinese mainland to establish robust connectivity with international markets. In addition, being closely connected to Shenzhen and other cities in the Greater Bay Area, Hong Kong plays a key role in the long-term strategic development in the region. The city maintains strong ties with Beijing and Shanghai, too.

● Vast Employment Opportunities¹

As an international financial centre, Hong Kong is home to numerous subsidiaries and regional headquarters of many renowned global companies. Talented, ambitious young people are afforded with plenty of career opportunities.

1. Source: braingainmag.com, 2018

Living in Hong Kong

Hong Kong is a unique place where East meets West and old meets new. In a bustling metropolis such as Hong Kong, life doesn't come cheap. Indeed, rent and the costs of food, clothing and other necessities are on a par with the likes of New York or London. But still you will be able to find good bargains, such as inexpensive and tasty food.

Besides, **transportation, telecommunications and public healthcare in Hong Kong cost significantly less than many countries in Europe and North America.** There are also student discounts for essentials, such as the Octopus card (see Transportation in Step 4) and arts and cultural events.

Living in a university residence hall or hostel costs a modest HK\$5,000 (about US\$650) to HK\$15,000 (about US\$2,000) per semester. Expect to pay that much per month if living off-campus. Another HK\$30,000 to HK\$50,000 (US\$3,900 to US\$6,500) per year should also be allowed for other living costs, including food, leisure, transportation, and personal items, depending on how extravagantly you plan to live¹.



1. Source: Education Bureau, HKSAR government, 2019

Step 3: Choose the University and Programme Universities in the Chinese mainland



First, your child needs to decide where he/she would like to study as an international student in the Chinese mainland. **Beijing, Shanghai, Jiangsu province, Zhejiang province and Liaoning province** are the top 5 favourite cities or provinces among international students, according to the Ministry of Education of People's Republic of China¹.

There are a lot of high-quality universities and colleges in the Chinese mainland. **The top 5 universities according to QS World University Rankings 2021 are as follows²:**

China Ranking	World Ranking	University
1	17	Tsinghua University
2	18	Peking University
3	31	Fudan University
4	45	Zhejiang University
5	50	Shanghai Jiao Tong University

Most courses and Programmes are offered in both English and Chinese. If you choose to study in Chinese, you will have to prove that your language skills will meet the teaching standards. The same rule applies if you choose to study in English but it is not your native language.

In addition, the top 10 favourite universities among international students¹ are as follow:



Ranking	University	International Student No.	City
1	Beijing Language & Culture University	9,886	Beijing
2	Peking University	8,434	Beijing
3	University of International Business and Economics	8,387	Beijing
4	Fudan University	6,849	Shanghai
5	Shanghai Jiao Tong University	6,670	Shanghai
6	Jinan University	6,157	Guangzhou
7	Zhejiang University	6,154	Hangzhou
8	East China Normal University	6,026	Shanghai
9	Tsinghua University	5,847	Beijing
10	Huaqiao University	5,557	Xiamen

1. Source: Ministry of Education of People's Republic of China, 2018

2. Source: QS World University Rankings, 2021

Programme Fees and Scholarships

When preparing for studying abroad, it is important to work out a budget. **Here is some information on the average study and living costs in 5 major cities¹ :**



City	Undergraduate Programme/ Year	English-taught Undergraduate Programme/ Year	Chinese Language Programme/ Year	Postgraduate Programme/Year
Beijing	26,000	30,000	19,000	31,300
Shanghai	24,000	65,000	19,000	28,500
Guangzhou	28,000	26,000	17,000	30,000
Hangzhou	25,000	63,000	18,000	26,000
Xiamen	25,000	38,000	26,000	29,000

(Currency: RMB)



Scholarships

There are various scholarships offered by the government, universities, foundations and corporations, which are designed to support international students from different academic disciplines.

HSK Examination

The Chinese Proficiency Test (HSK) is an international standardised test for Chinese language proficiency, designed to test the Chinese proficiency of non-native Chinese speakers.



You can visit **Hanban's official website** for more information. [please click here](#)

1. Source:

- Beijing: Beijing Institute of Technology, Beijing Normal University, Peking University, Beihang University
- Shanghai: Shanghai Jiao Tong University, Fudan University, Tongji University
- Guangzhou: Sun Yat-sen University, South China University of Technology
- Hangzhou: Zhejiang University
- Xiamen: Xiamen University

Universities in Hong Kong



Hong Kong has many world-class institutions. Some are ranked among the top 50 by the Quacquarelli Symonds (QS). They run excellent executive business management programmes and also offer a wide array of joint programmes in collaboration with prestigious universities around the world. **The 5 top-ranked universities in Hong Kong based on QS World University Rankings 2021 are as follows¹:**

Ranking in Hong Kong	World Ranking	University
1	22	The University of Hong Kong
2	34	The Hong Kong University of Science and Technology
3	39	The Chinese University of Hong Kong
4	53	City University of Hong Kong
5	66	The Hong Kong Polytechnic University

As educational institutions in Hong Kong enjoy a high degree of autonomy in terms of student admission, student entry requirements may vary from institution to institution, and from programme to programme. The institutions will make admission decisions primarily based on the merits (e.g. academic and other non-academic achievements) of individual applications.

Some institutions may invite applicants to attend interviews. Please read carefully the course information provided by the institutions and contact them if your child need further advice or clarification².

Programme Fees & Scholarships



The tuition fee paid by international students in Hong Kong varies according to their level of study and their chosen programme. **It ranges from HK\$90,000 to HK\$265,000 (around US\$11,500 to US\$34,000)³ per year.**

Scholarships in Hong Kong

A number of scholarships and awards are offered by the HKSAR government, post-secondary institutions and other public or private organisations to assist non-local students to finance their own education in Hong Kong.

There are also **scholarships** designated for Southeast Asian countries and open to students from Indonesia, Malaysia, Thailand and Myanmar to apply.

1. Source: QS World University Rankings 2021
2. Source: Education Bureau, HKSAR
3. Source: Education Bureau, HKSAR

Visit the website of the HKSAR's Education Bureau for more details [please click here](#)

Step 4: : Prepare for Departure

Banking Services



Whether your child is about to go abroad or has just received an offer from an overseas university, **we are here to provide a comprehensive range of financial services.**

Union Pay QR payment^{1,2}:

Enjoy a barrier free payment experience in Mainland China and Hong Kong via BOC Mobile QR payment.

RMB current and fixed deposit account³:

Enjoy convenience physical RMB cash deposit and withdrawal services, provide you a better solution to increase deposit returns.

Dual-currency debit card:

Deposit MYR and RMB into one card; an ideal device for Point-Of-Sale (POS) purchase, withdraw at ATM and purchase online when you study abroad.

Great Wall Personal Accident Insurance⁴:

24 hours worldwide cover for you; protecting you in case of accidents and medical needs while abroad; enjoy discounts on total premium when extend coverage to whole family members.

Mobile banking service:

Enjoy the convenience of online banking at anytime, anywhere with Biometric authentication for additional protection.

Intelligence Remittance:

Enjoy special fee and charges when you pay for tuition and living expenses via online banking; experience an instant transfer when you remit fund via BOC-GPI (Global Payment of Intelligence) services.

Currency exchange:

Exchange RMB, HK Dollar and US Dollar at your fingertips via our online banking; RMB notes exchange are available at any of our branches.

Remark:

- 1 Bank of China is a globalized bank in the Chinese mainland offering comprehensive services, with operations across the Chinese mainland as well as 61 countries and regions. There are more than 10,000 branches and 44,000 ATMs in China.
- 2 Bank of China (Hong Kong) ("BOCHK") is one of the three note-issuing Banks in Hong Kong. It has the largest bank branch network and a diversity of service channels, encompassing nearly 200 branches, more than 280 self-service banking outlets, more than x1,000 sets of self-service facilities, and electronic channels, namely online banking and mobile banking.
- 3 Protected by PIDM up to RM250,000 for each depositor.
- 4 This plan is underwritten by MPI Generali Insurans Berhad (14730-X), a company licensed under the Financial Services Act 2013 and regulated by Bank Negara Malaysia.

Medical Examination (for the Chinese mainland)



All international students who come to the Chinese mainland to study are required to undergo a medical examination either before or after entering China. Students need to pass a medical examination before applying a visa. **They then have to submit the completed Foreigner Physical Examination Form together with their visa application.** Please check with the related university or the Chinese Visa Application Centre to confirm the requirements.

When students apply for a residence permit in China, they have to submit the Foreigner Physical Examination Form confirming that they have passed the physical examination. They will need a residence permit in order to enter or exit China multiple times within an 11 months' period.

Visa



Chinese Visa

Once your child has secured a place at a university and has proof of that, he/she needs to apply for a visa. **This can be done at the Chinese Visa Application Service centre in Malaysia which located in Kuala Lumpur, Penang and Kuching.**

- **X1 - visa:** >180 days of stay
- **X2 - visa:** =<180 days of stay



To apply for a study visa, **your child will need:**

- a passport with at least 6 months of validity and blank visa pages
- a completed visa application form with a recent colour passport photo



- the original copy and photocopy of the admission letter from the related institution
- the original copy and photocopy of the Visa Application for Study in China form

For more information about visa application, visit the

Chinese Visa Application Service Centre website

[please click here](#)

Before flying to the Chinese mainland, make sure your child's passport has a validity of **at least 6 months** and a valid visa to enter the country. Also, double check the flight schedule. Make sure transportation arrangement for going to and from the airport is in place.

Hong Kong Visa

Once your child has been accepted by an institution, he/she must get a student visa or entry permit. In general, non-local students should nominate a local sponsor that can either be the educational institution granting the acceptance or an individual. Also, make sure to provide the necessary supporting documents. **It will normally take six weeks to process a visa or entry permit application for study upon receipt of all the required documents. So apply as far in advance as possible!**

For more details about the required documents and process, please visit the

HK immigration office website.

[please click here](#)



Insurance



Getting an insurance policy is of great importance when studying abroad. **It gives your child the right protection and covers the medical and emergency costs when something unfavourable happens.**



Payment



Payments in the Chinese mainland

The Chinese mainland is fast evolving into a cashless society. People no longer go out with cash but pay with their phone instead. **The following are the two most popular e-payment systems in the Chinese mainland:**

For detailed instructions on setting up WeChat Pay and Alipay

[please click here](#)

● WeChat Pay

WeChat Pay is a payment feature integrated into the WeChat application. It enables the user to settle payments quickly with a smartphone.

● Alipay

Alipay is a virtual payment platform facilitating safe payments online. If the user already has a credit card, he/she just needs to download the Alipay app and register in a few simple steps. Note that some functions only work with credit (or debit) cards issued in the Chinese mainland.

Payments in Hong Kong

● Octopus Card

An Octopus Card is a contactless card with a set amount of money stored on it. It can be used to make both offline and online payments in Hong Kong. Almost everyone in Hong Kong has an Octopus card.

● Credit Card

Credit cards, including Visa, MasterCard and American Express, are widely accepted in Hong Kong. Also growing in popularity is contactless payment technology, including Apple Pay, Google Pay, MasterCard contactless, Visa payWave and Samsung Pay.

- **E-Wallet**

An increasing number of people are making electronic payments using Alipay, WeChat Pay, TNG Wallet and Tap & Go, which can be credited with cash or link to credit or ATM cards.

- **EPS**

An easy yet secured system for making payments to merchants using the ATM card, which is linked to the user's bank account.

- **BoC Pay** 

BoC Pay is a one-stop cross-border payment mobile application which enables mobile payment function in **Greater Bay Area** by scanning QR code with **BoC Pay**, without the need of opening a bank account in the Chinese mainland. BOC UnionPay Dual Currency Credit Card holders, BOCHK internet banking customers, and BOCHK ATM card customers can simply register online.



Transportations

Travelling in the Chinese mainland

The Chinese mainland has a vast territory with a huge population, and it has a well-established transport infrastructure.

- **Public buses** a convenient and inexpensive way to get around a city
- **Subway** over 20 cities has an underground rail system. The subway maps are written in English as well as Chinese
- **Bicycles** a common way of commuting to campus. Over the past few years, shared bikes have been very popular in major cities in the Chinese mainland

Travelling in Hong Kong

Hong Kong has a comprehensive transport system covering the land and the sea. It is advisable to buy an **Octopus card**, with which one can pay for rides on almost all modes of public transport.

- **MTR:** connecting the Hong Kong Island, Kowloon, the New Territories and Lantau Island; extended to cover the border with the Chinese mainland and the airport
- **Buses & minibuses:** covering almost all areas of Hong Kong, except outlying islands. Bus services start from early morning till late at night. Some routes operate around the clock
- **Trams:** operating only on the northern side of Hong Kong Island; almost all routes pass through the city centre including Central, Admiralty, Wan Chai or Causeway Bay
- **Ferries:** the only means of transport linked to outlying islands, such as Lamma Island and Cheung Chau Island. They also navigate across Victoria harbour



Social Media



Stay Social in the Chinese mainland

- **WeChat**

Your child can first sign up an account with WeChat, which is widely used in the Chinese mainland. WeChat is a popular instant messaging application that lets users send text and multi-media messages and have live chat with an active internet connection.

- **Weibo**

Weibo is a social media platform for people to create and distribute content in real time in the form of short text, images and videos. Users can follow others and be followed. It is similar to Twitter.

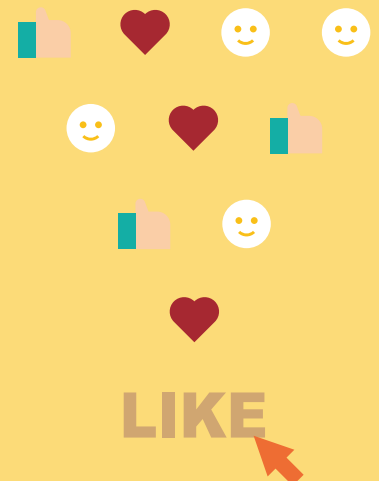
Stay Social in Hong Kong

- **Facebook**

It should come as no surprise that Facebook takes the top spot as the most used social network in Hong Kong. According to Statista, the penetration rate is 82% as of Q3 2019¹.

- **WhatsApp**

WhatsApp is the most popular mobile messaging application among Hong Kong people, with a penetration rate of 79% as of Q3 2019¹.



1. Source: Statista, 2020

Contact of Bank of China Malaysia



Contact us

Branch Network	Contact
Kuala Lumpur Branch	Add. : Ground Floor, Plaza OSK, 25 Jalan Ampang, 50450 Kuala Lumpur. Tel : 603-2387 8800
Klang Branch	Add. : Ground & Mezzanine Floor, 2-0 G Menara Empire, Jalan Empayar Off Persiaran Sultan Ibrahim KU1, 41150 Klang, Selangor Darul Ehsan. Tel : 603-3346 2288
Puchong Branch	Add. : Lot G-6 & 1-6, Tower 2, PFCC, Jalan Puteri ½, Bandar Puteri, 47100 Puchong Selangor Darul Ehsan. Tel : 603-8063 8898
Penang Branch	Add. : No. 9, Lebuhr Pantai, 10300 Georgetown, Pulau Pinang. Tel : 604-258 8888
Muar Branch	Add. : No.118-1, Jalan Bakri, 84000 Muar, Johor Darul Takzim. Tel : 606-956 1388
Johor Bahru Branch	Add. : No.7 & 9, Jalan Indah 15/1, Taman Bukit Indah, 81200 Johor Bahru, Johor. Tel : 607-207 5888
Melaka Branch	Add. : Ground & 1st Floor, No. 1, Jalan KSB 1, Taman Kota Syahbandar, 75200 Melaka. Tel : 606-292 2882
Kuching Branch	Add. : Ground Floor, Wisma Naim, 2 1/2 Mile Rock Road, 93200 Kuching, Sarawak. Tel : 6082-258 885

Other ways to Bank

- **Customer Service hotline: 603-2059 5566**
- **Website: <https://www.bankofchina.com.my/en/index.html>**
- **WeChat: BOCMalaysia**
- **Facebook: Bank of China Malaysia**



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