

International Student Guide

Welcome to SHATEC! Thank you for embarking on this exciting learning journey with us. We have no doubt your time here at Shatec Institutes will be one of significant personal growth and discovery.

To ensure that you start off on the right footing, we have put together this International Student Guide for your reference. In this booklet, you will find useful information on:

- Singapore Laws
- Accommodation and Cost of Living in Singapore
- Banking Services in Singapore
- Personal and Medical Insurance
- General Healthcare Services in Singapore
- Student's Pass Information
- International student Pre-Admission Settling-in Services (iPASS)

We wish you every success in your pursuit for academic excellence!

Singapore Laws

As a student in Singapore, you are required to be familiar with Singapore laws e.g. drug trafficking, working illegally, over staying on expiry of passes etc. Please visit the websites below for information and updates.

- Immigration and Checkpoints Authority of Singapore (<http://www.ica.gov.sg>)
- Singapore Police Force (<http://www.spf.gov.sg>)
- Ministry of Manpower (<http://www.mom.gov.sg>)
- Singapore Anti-Narcotics Association (<https://www.cnb.gov.sg/>)
- National Environment Agency (<https://www.nea.gov.sg/our-services/smoking-prohibition/overview>)
- Land Transport Authority (<https://www.lta.gov.sg/content/ltagov/en.html>)
- Committee for Private Education (CPE) which is a part of SkillsFuture Singapore (SSG) (<https://www.ssg.gov.sg/cpe/pei.html>)

Accommodation & Cost of Living

An international student in Singapore spends on average about S\$750 to S\$2,000 a month on living expenses. This amount, of course, varies depending on your individual lifestyle. These estimated costs listed below give a rough guide of the basic expenditure an international student may incur in Singapore per month.

Item	Cost Per Month (SGD)
Accommodation	\$200 - \$1,500 (rental varies with geographical area, type of accommodation, demand, facilities provided and the number of people sharing)
Utilities	\$50 - \$80 (not applicable for hostel)
Food	\$300 - \$450 (based on \$10-\$15 a day for 3 meals)
Public Transport	\$100 - \$150 per month
Telecommunications	From \$30 (varies with usage and promotional packages subscribed)
Personal expenses	\$100 - \$200 (varies with individuals) (clothes, toiletries, entertainment, haircut, miscellaneous)

For more information on living expenses in Singapore, please visit <https://www.edb.gov.sg/en/setting-up-in-singapore/cost-of-living-calculator.html>.

Banking Services in Singapore

Currency

The local currency is Singapore dollars and cents. Other than the Singapore dollar, the US and Australian dollar, Yen and British pound are also widely accepted, at major shopping centres and restaurants.

A **7% Goods and Services Tax (GST)** is imposed on all purchases. Tipping is not practised in Singapore as most hotels and restaurants already levy a 10% service charge on bills. Major credit cards are generally accepted by establishments, including American Express, Diners Card, JCB, MasterCard and Visa. Another widely-used method of payment is NETS, which allows you to make payment with your Automated Teller Machine (ATM) card.

Banking

Most banks handle travellers' cheques and change foreign currencies. Passports are required when cashing travellers' cheques. A nominal commission may be charged. Apart from banks and hotels, you may change money at outlets which display the sign "Licensed Money Changer".

Most banking hours are usually from Mondays to Fridays, 9.30am - 3pm and Saturdays, 9.30am - 11am/1pm. Some banks offer late night banking and have extended hours on Saturdays. Some banks in Orchard Road even open on Sundays. It is best to check with individual banks on their operating hours.

You may need to open a savings or checking account while in Singapore. You will need to bring a minimum initial deposit (usually \$100) if you are below 21 years of age, as well as your passport and Student's Pass/ letter of admission to your educational institution. Upon opening your account, you will be given an ATM card which gives you the added convenience of being able to withdraw money from any ATM machine operated by your bank. The ATM card also entitles you to make payment via NETS (Singapore's cashless payment system).

You may receive additional funds using bank drafts made out in Singapore dollars and drawn from a Singapore bank. These may be credited to your account and withdrawn in one to two days. Cheques drawn on banks with no branches in Singapore may take up to three weeks to clear.

Banks In Singapore

Name of bank	Web Site
DBS / POSB Bank	www.dbs.com
Overseas Chinese Banking Corporation Bank (OCBC)	www.ocbc.com.sg
United Overseas Bank (UOB)	www.uobgroup.com.sg
HSBC Bank	www.hsbc.com.sg
Standard Chartered Bank	www.standardchartered.com.sg
Citibank	www.citibank.com.sg
Maybank	www.maybank.com.sg

Opening An Account

To open a bank account, you have to visit the bank in person. You will also need the following documents:

- Valid passport
- Student Pass
- Initial deposit (amount varies according to bank)

Study Loans & Financial Aid

If you require financial assistance during your studies in Singapore, please secure a loan in your home country. Currently, banks in Singapore do not offer loans to international students.

Medical Insurance Scheme

SHATEC has in place a group medical insurance scheme for all its students (local and international) for the entire course duration.

Insurance provider : Income Insurance Limited
Type of Coverage : Group Hospital & Surgical Insurance
Group Personal Accident Insurance

Coverage for Student Medical Insurance

B1 ward (in government and restructured hospitals)

Annual overall limit of S\$20,000 per student

24-hour coverage in Singapore and overseas (if student is involved in school-related activities)

General Healthcare Services in Singapore

Singapore's well-established healthcare system comprises a total of 13 private hospitals, 10 public (government) hospitals and several specialist clinics, each specializing in and catering to different patient needs, at varying costs.

Patients are free to choose the providers within the government or private healthcare delivery system and can walk in for a consultation at any private clinic or any government polyclinic. For emergency services, patients can go at any time to the 24-hour Accident & Emergency Departments located in the government/private hospitals. For emergencies, dial 995 for an ambulance (charges apply).

Singapore's medical facilities are among the finest in the world, with well qualified doctors and dentists, many trained overseas.

Pharmaceuticals are available from numerous outlets including supermarkets, department stores, hotels and shopping centres. Registered pharmacists work from 9am till 6pm, with some shops open until 10pm.

For more information on Healthcare Services in Singapore please visit

<http://www.singhealth.com.sg/Pages/Home.aspx>

Student Pass Application

A foreigner is required to apply for a Student's Pass if he/she wishes to pursue full-time studies in Singapore in an EduTrusted Private Education Institution (PEI) that is registered with the Committee for Private Education (CPE).

Applicants are not required to be present in Singapore while their applications are being considered. Hence, applicants are advised to arrive in Singapore only after their Student's Pass application has been approved as students must have a valid Visit Pass before the collection of Student Pass. Kindly note that overstaying is a punishable offence in Singapore. Students may apply for an extension online at <https://eservices.ica.gov.sg/esvclandingpage/extend> or go to the Visitor Services Centre on Level 4 of the ICA Building before Visit Pass expires.

The general processing time for a new application is about 4 weeks upon the receipt of a duly completed application by ICA. Some application may however take a longer time to process.

For more information on Student Pass and immigration laws in Singapore, please visit the Immigration & Checkpoints Authority (ICA) website at <http://www.ica.gov.sg/>.

International Students Pre-Admission Settling-in Services (iPASS)

The iPASS is a service being offered by SHATEC to international students who required a Student Pass to study in Singapore.

The following services will be included for iPASS¹ -

1. Application of Student Pass for students with ICA
 - SHATEC will apply for the student pass for the student

2. Medical Checkup - For ICA and SHATEC
 - Appointment will be made for students to undergo a pre-admission medical examination
 - A 1-way transport will be provided for transportation to the medical clinic
 - Medical report will be collected by SHATEC

3. Student Pass collection
 - Appointment with ICA for Student Pass collection will be made
 - A 1-way transport to the ICA Building will be provided
 - Students will be accompanied by SHATEC staff throughout the collection process

¹iPASS do not include the application for Entry Approval into Singapore. To apply for entry approval into Singapore, please visit <https://safetravel.ica.gov.sg/files/stp-application-step-bystep-guide.pdf> for more information.

Inbound Travel Checklists

The checklists provide a step-by-step guide for students intending to travel to Singapore.

Pre departure checklist

Students are reminded to bring along the following documents before departing to Singapore:

- Ensure your passport has a validity of at least 6 months
- Ensure you have obtained a valid entry approval for Singapore (if required)
- Ensure you are fully vaccinated (received the full regimen of WHO EUL Vaccine) at least 2 weeks before arrival in Singapore
- Ensure you have taken the COVID-19 pre-departure test 48 hours before departing to Singapore and to bring along a copy of the test result as documentation proof
- Ensure you have made necessary accommodation arrangements before coming to Singapore
- Ensure all official documents, academic certificates and transcripts that are non English are officially notarised and translated
- Ensure you have prepared enough cash (Singapore currency) to pay for your initial living expenses, prior to the opening of a bank account
- Student Pass In-Principle-Approval Letter from Immigration & Checkpoints Authority (ICA) and Entry Approval Letter (if applicable)
- SHATEC Letter of Offer and endorsed Student Contract
- 4 recent passport-sized photographs

Arrival checklist

- Complete the Disembarkation / Embarkation Form at the Immigration Checkpoint of Singapore Changi Airport
- Convert your cash into Singapore Currency at the currency exchange counters at Singapore Changi Airport, if you have not done so back in your home country
- Get a Map of Singapore from information counters at Singapore Changi Airport
- Move into your housing accommodation and make due diligence checks to prevent future disputes with the building management / landlord
- Report to SHATEC to complete outstanding administrative matters, pay any outstanding programme or miscellaneous fees to the Finance Division of SHATEC (if applicable)
- Undergo the mandatory medical examination arranged by SHATEC and collection of student's pass
- Attend SHATEC' Matriculation Day and Orientation Day