

STUDY GUIDE

# SINGAPORE



Version 1.2

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1<sup>st</sup> March 2014

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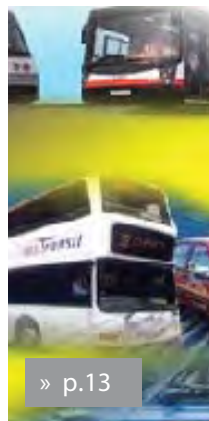
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The Republic of Singapore is also known as the Lion's City, the English name of Singapore is derived from the Malay word Singapura (it. Lion City).

Singapore consists of main island of Singapore, off the southern tip of the Malay Peninsula between the South China Sea and the Indian Ocean, and 58 nearby islands. It is separated from Malaysia by the Straits of Johor to its north and from Indonesia's Riau Islands by the Singapore Strait to its South.

Singapore is a multicultural country, which plays a large role in politics. Singapore developed into one of the cleanest, safest, and most economically prosperous cities in Asia. However, Singapore's strict rules of civil obedience also drew criticism from those who said the nation's prosperity was achieved at the expense of individual freedoms.

According to the Singapore Department of Statistics report has showed the country has a diverse populace of nearly 5.31 million

people, which is made up of Chinese, Malays, Indians and others Asian of different origin (Department of Singapore, Jun 2012).

On the other hand, Buddhism is the most widely practiced religion in Singapore followed by Christianity, Hinduism, Islam and Taoism. English is the common language of the nation especially in business, government and medium of instruction in schools.



# #1 Country Info



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# Country Info

## LANGUAGES, CURRENCY, SECURITY, DINING

### LANGUAGES

Singapore has four national languages that are recognized by the government: English, Mandarin, Malay and Tamil. English is the language of choice that is widely used in official and informal matter.

Other non-Mandarin Chinese languages such as (Cantonese, Hokkien, Teochew, Hakka, and Hainanese), Indian languages include (Hindi, Telugu, Malayalam, Kannada, Punjabi and Gujarati) have been classified as dialects also spoken by the Singaporean.

### CURRENCY

The currency used in Singapore is the Singapore dollar (S\$). Money changing services can be found at most of the shopping centers, and Changi airport. You can also access the automated teller machines (ATMs) located everywhere (even in the most obscure bits) in Singapore, that accept most of the main credit cards such as Visa, MasterCard and American Express.

### SECURITY

Singapore has a legal system based on the strict English common law to control the society. Singapore's reputation as a safe haven, combined with its squeaky-clean image, lack of corruption, strict meritocracy and transparency has made the island nation a hot spot for investors.



### DINING

Food is relatively cheap in Singapore. However, as elsewhere, food expenses depend on how extravagant you are. Food expenses can either be a marginal factor or a significant factor when calculating your average living costs depending on the lifestyle you choose to adopt in Singapore.

## TIME AND WEATHER

### Singapore Time Zone

Singapore is eight hours ahead of Greenwich Mean Time (GMT/UTC +8), 16 hours ahead of Singapore Standard Time and 13 hours ahead of South-eastern Asia.

Singapore time does not operate daylight-saving time.

### Singapore Weather

Singapore is known for its hot and humid weather, with little variation throughout the year. The average daytime temperature is 31°C (88°F), dropping to around 24°C (75°F) in the evenings. The monsoon season can bear down pretty heavily on our tropical weather from November onwards, so be prepared for rain on a daily basis during this period.



### Eating In

If you cook at home, your average monthly personal food costs should come up to only about S\$200 per person for basic meat and vegetables. For a couple eating out, average monthly food cost can range around S\$1,000 – S\$1,200 depending on their eating choices.

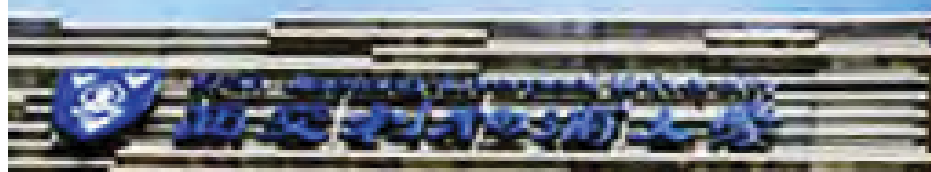
### Eating Out

One of the unique features of living in Singapore is the abundance of hawker centers and food courts that offer a wide variety of dishes. An average daily lunch at a hawker centers can be as low as S\$4 whereas at a food court you can have lunch for about S\$5 – S\$6. A meal at fast food joints such as McDonalds will cost you around S\$7, while a drink at Starbucks is around S\$6 – S\$7. A visit to an average restaurant can set you back by S\$20 – S\$40 per person for basic meals.





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## SHOPPING

## Top 10 Places to Shop in Singapore:



## Ann Siang Road

The Ann Siang Road neighborhood is a boho-creative hub of designer fashion boutiques, French patisseries and niche bookstores. The area is lined with delightful old shop house facades and makes for a delightful afternoon stroll.

**Location:** Ann Siang Road is a five to 10 minute stroll from Chinatown MRT station.



## Bugis Junction

Bugis Junction offers you an ultra- agreeable shopping mall experience. Part of the mall takes the form of an air-conditioned shopping street, complete with glass ceilings, and kids love getting soaked at the outdoor fountain at Bugis Square.

**Location:** Bugis Junction is located right next to the Bugis MRT Station.



## BooksActually

If you're like to visit book shop, an independent bookshop on Ann Siang Road specializing in fictional literature. The quietly charming bookstore eludes the frenetic pace of Singapore and is the perfect place to lose yourself. If you're lucky you might even stumble across rare copies of Lemony Snicket first editions.

**Location:** BooksActually is located at 5 Ann Siang Road.



## Chinatown

Singapore's Chinatown is one of the most dynamic in Asia, spilling over with souvenir shacks, Indian temples, traditional Chinese medicine shops and nighttime hawkers.

**Location:** The Chinatown district is near the Outram MRT station.





### Haji Lane

If you're looking to find out something special, there you'll find expect rows of small boutiques packed with classic dresses, bags, shoes and even cameras. Prices are affordable especially for shops like Dulcetfig, Loft, Soon Lee, Rusty Buttons and Ohsofickie.

**Location:** Haji Lane is a stone's throw away from Bugis MRT Station in the neighborhood of Kampong Glam.



### ION Orchard

ION Orchard has over 333 stores with high fashion brands and gourmet dining venues thrown into the mix. The mall has spent S\$ 2 billion to build, in all its futuristic, spaceship-like glory, spans eight retail floors (and 48 more residential floors).

**Location:** 2 Orchard Turn, near Orchard MRT station.



### Parco Marina Bay

Praco Marina Bay is located in the sleepy Millennia Walk but offers plenty of quirky retail and eating spots, many of them new to Singapore, to keep the ladies busy for a good part of the day.

**Location:** 9Raffles Boulevard #03-02 Millenia Walk. Parco Marina Bay is near Promenade MRT station exit A.



### Little India

Singapore's Little India draws everyone from thirsty backpackers to locals on a last minute shopping dash. With art galleries, unscrubbed restaurants and vegetable stalls all nicely crammed into 700 by 500 meters of space, Little India is a must see on any tourists' circuit.

**Location:** Take the northeast MRT line to Little India Station and exit at Racecourse Road. Little India is bounded by Racecourse Road, Syed Alwi Road, and Jalan Besar.



### Sungei Road Thieves's Market

Singapore's oldest flea market stretches between Kelantan Road and Weld Road and offers a hot and cheerily disorienting shopping experience.

**Location:** Along Jalan Besar near Sungei Road, between Kelantan Road and Weld Road.



### Mustafa Centre

Mustafa Centre, which spans two complexes in the middle of Little India, is open round the clock and is known to carry everything from ethnic jewelry to the latest electronics. So, if you want to avoid the hordes, go in the early morning or after midnight with your friends

**Location:** 145 Syed Alwi Road..

#### POSTAL SERVICE

Singapore Post Limited (SingPost) offers an integrated suite of mail, logistics and retail in Singapore.

SingPost has three main business areas:

1. Mail Business
2. Logistics Business
3. Retail Business

Operating Hours: Mon – Fri : 9am – 6pm ☐  
(Sat, Sun & Public Holiday : Closed)

#### BANKING SERVICE

The three local banks in Singapore are also Southeast Asia's largest:

- DBS Bank Ltd
- OCBC Bank
- United Overseas Bank Ltd

Other leading consumer banks (foreign) in Singapore include:

- ABN AMRO
- Citibank
- HSBC
- Maybank
- Standard Chartered

If you're wishing to open a bank account in Singapore, international students can also open a bank account. All you need is to prepare:

- Passport (original and photocopy)
- Student's Pass or Letter of Acceptance from the school
- Matriculation Card (if available)

Each bank has different requirements for opening an account, with differing minimum balances and service charges. For savings or current accounts, you will usually receive a cheque book, an ATM card and a PIN for online or phone banking.

Most banks offer the following services:

- Savings/current accounts
- Fixed deposits
- Mutual funds or trusts
- NETS (cash withdrawal) cards that allow for electronic payment for good and services
- Credit card facilities
- Crediting foreign checks

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# ACCOMMODATION

## LIVING IN SINGAPORE

### Halls of Residence

Living in the campus can be a good option for students and most of the universities have offered quality hostels with well-equipped facilities. Pricing range from S\$140 to S\$440 per student per month.

Full-time study new students are often given priority to reserve the room. Some universities only provide on-campus accommodation for defined periods of time (one year) and this may not cover the entire duration of your course, particularly if you are an international student. On-campus is offered on a self-catered basis (but university canteens and cafes are widely available).

### Housing Development Board (HDB) flats

It is possible to rent a room in a HDB flat or the entire flat. This is a cheaper alternative to private housing. Prices for HDB properties range from S\$250 (room only) to \$1,000 (whole flat) per month.

### Private Shared Flats

Privately owned apartment or house can be rented directly from the owner. This can be an expensive option, so sharing with fellow students will help reduce the cost. You can expect to pay around S\$400 per person per month.

### Living In A Flat of Your Own

This is the most expensive option and can cost anything from S\$1000 upwards.

Accommodation	Estimated Cost per month
<a href="#">University</a> ~ Halls of Residence	S\$155 - S\$800
Boarding School	S\$6,000 - S\$15,000 per academic year
Private Hostel	S\$750
Room in public housing	S\$300 - S\$600
Whole unit in public housing	S\$1000 - S\$2000
Room in private housing	S\$800 - S\$1,200
Whole unit in private housing	From S\$1,000



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# TRANSPORTATION

## PUBLIC TRANSPORTATION

Singapore has most comprehensive and least expensive public transport systems in the world. A one-way average bus or MRT (Mass Rapid Transit) fare is about S\$1.60. If you combine bus and MRT/LRT transports, it will cost you S\$150 a month on the average considering a daily to and from university commute costing S\$3.50 and average weekend cost of about S\$10.



### Taxi Service

Taxi service in Singapore is one of the most efficient worldwide. Taxi drivers are willing to cover even the shortest of distances. Unlike most western countries, traveling by taxi in Singapore isn't very expensive.

Taxi fare starts at S\$3.00 – S\$3.40 for the first mile and you pay S\$0.22 for every 400m travelled up-to 10km, and S\$0.22 per 350m thereafter. Some taxis like a Mercedes or a London cab start at a higher rate of about S\$3.90. You can hail a cab on the road or call their number (S\$2.30 – \$3.30 extra) to book a service.

During peak hours (weekday mornings 6:00am – 9:30am and evenings through Sundays 6pm – 12 midnight), you will incur extra charges of about 25% of the fare while the late night surcharge (from midnight until 6:00am) is 50% of the metered fare. There are location-based surcharges that apply in the CBD area (S\$3 from Monday to Saturday, 5pm until midnight) airport (S\$3-S\$5), etc. You may also have to pay any ERP (Electronic Road Pricing) charges on selected expressways during certain peak hours.





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# COST OF LIVING

## COST OF LIVING IN THE STATES

Living in Singapore is a breeze. The education and healthcare systems hold their own against developed cities and the crime rate is very low, at 606 per 100,000 as of 2011. It is generally very safe, even at night. High standards and excellent quality of life can be expected in Singapore.

On a broad-spectrum, prices for basic necessities such as food, clothing, public transport, basic education and utilities in Singapore are quite moderate. Public transport and taxis are reasonably priced as well. On the other hand, housing, private schooling and maintaining an automobile can be costly.

### Price Index of General Items

General Items	Singapore Dollar (SDG)	Price in US Dollar (USD)
Combo meal at McDonald's or similar	7 SDG	5.50 USD
Meal at an inexpensive restaurant	10 SDG	7.90 USD
Rent for an Apartment in City Centre (per month)	3300 SDG	2600 USD
Rent for an Apartment outside of City Centre (per month)	2000 SDG	1560 USD
One-way Ticket (Local Transport)	1.70 SDG	1.33 USD
Taxi Start (Normal Tariff)	3.20 SDG	2.50 USD
Gasoline (1 litre)	2.10 SDG	1.65 USD
Basic (Electricity, Heating, Water, Garbage) for 85m2 Apartment	200 SDG	157 USD
Internet (6 Mbps, Unlimited Data, Cable/ADSL)	40 SDG	31 USD

Depending on current exchange rate which is 1.27 Singapore Dollar is equal to One US Dollar.

The above table shows some of the estimated monthly and daily expenses that you will face as an individual or as a group. It can help you estimate the general cost of living in Singapore.



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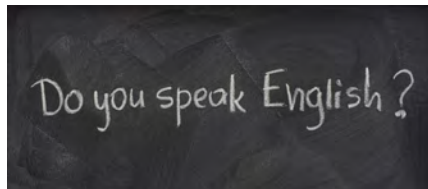
# WHY STUDY IN SINGAPORE

In the global arena of higher education and research, Singapore is a big player. Should they choose to study abroad in Singapore, international students have the opportunity to not only be plugged into an education system that promotes excellence, but also be a part of a global community. There are scholarships and waiver of tuition fees for good students. Also exchange programs are conducted by public universities and other countries. This country has the best of the East and West since people from different origins such as Indians, Chinese, Malays and Eurasians live there and English is the commonly used language.

## The benefits of Studying in Singapore

### Many universities offer Scholarships

There are a large number of scholarships offered by the National University of Singapore and the Nanyang Technological University or the Singapore Management University. Students will have a chance to earn an opportunity at them if their grades are good.



### International Exposure and Haven for English Language

Singapore places high emphasis and focus on the use of English which has become a boon for students from India, and has guaranteed their admission into Singapore's universities. It also helps other international students improve and practice their English language skills. At the same time diversity associated with students who represent different nationalities is a guarantee for international exposure and global outlook. As of now, there are nearly 70,000 foreign students studying in Singapore.



### High Employability

Students have permission to work for 16 hours a week while pursuing their studies, to support themselves economically. Singapore is the Asia-Pac regional headquarter

for most global organisations and is therefore a hub of major economic activity. There are 26,000 international companies in Singapore where students can look forward to excellent professional networking as well as job opportunities in one of the best business environments in Asia.



### Excellent yet affordable high living standards

Singapore has a lower cost of living compared to Europe, America and Australia. Also offers a reasonable fee structure and scholarship programs.

### Ease of study approval

Students desiring to come to Singapore to study need only to come to Singapore to apply for a Student Pass, without the need to travel to the Singapore Embassy for an interview. This simplified process also has a higher approval rate as compared to Europe and America.

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# GENERAL STUDENT VISA REQUIREMENT IN SINGAPORE

## DOCUMENTS REQUIRED FOR A STUDENT VISA



Students who wish to pursue their studies in Singapore can now do so with Singapore's easy and efficient procedure for obtaining a Student's Pass. Before applying for student Visa, all a student has to do is to apply for their university of choice located in Singapore. Once the application to study is approved by the corresponding university, and once the student has appropriate qualifications; it will only take a short matter of time before their student pass or visa is approved from the Singapore Immigration & Checkpoints Authority (ICA).

### Entry and visa regulations

Once accepted by a university, applicants must apply within two weeks to the Immigration and Checkpoints Authority (ICA) for a Student's Pass costs roughly about S\$90. The application is processed online. Successful applicants will be issued with an in-principle approval (IPA) letter. Applicants need not apply for a separate visa as it is incorporated in the IPA letter, which can be

used at entry checkpoints. On arrival in Singapore, complete formalities on production of a range of documents including passport, disembarkation/embarkation card, and a medical report in the prescribed format (available on ICA's website). Singapore's universities have demanding entry standards and are unlikely to accept anyone without good English. For applicants whose mother tongue is not English, the individual universities will set their required IELTS/TOEFL scores. Do not expect to be admitted without high scores.

### Steps

1. Enrol in an official university and have approved student pass / visa from Singapore Immigration & Checkpoints Authority (ICA)
2. Since English Fluency is highly of Concern the student needs one of these valid exams
  - GCSE - General Certificate of Secondary Education
  - TOEFL - Test of English as a Foreign Language
  - IELTS - International English Language Testing System
3. Ensure that their visa application reaches the Singapore Immigration & Checkpoints Authority at least 2 months before the date of commencement of the course.
4. An overseas student needs a local sponsor who is a citizen of Singapore or a Singapore PR above the age of 21 so that he can apply for a student pass.





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# ECONOMIC OUTLAY

## SINGAPORE INDUSTRY



Despite being an island-country, Singapore has an impressive economic stability when compared to its neighbouring countries. Singapore has proven to be a nation worth investing in as the country is well organised in economic terms, improving its gross domestic product per capita.

Singapore is a nominally democratic state that has been ruled by the People's Action Party (PAP) since independence in 1965. Singapore's economy has come a long way. From a Third World economy with a gross domestic product (GDP) per capita of S\$1,374 (US\$1,136) in 1961, Singapore is now recognised as one of the most competitive economies in the world, with a GDP per capita of S\$53,143 (US\$43,955) in 2009. Today, its economy is diversified and globally competitive.

Numerous of the world's leading

companies have built a strong and multi-faceted presence in Singapore, reinforced by energetic industry systems comprising both local and foreign enterprises. Its main industries are electronics, chemicals, financial, oil drilling, equipment, petroleum refining, rubber processing and ships constructions and trade.

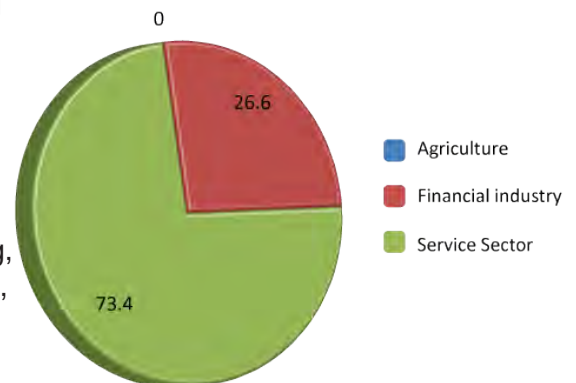
Singapore is also a member of the ASEAN and so is highly involved in trade with partner countries such as China, Indonesia, South Korea, Malaysia, Japan and United Arab Emirates.

The government enforces strong anti-corruption measures, and acts of bribery and the top income tax rate is 20 per cent, and the top corporate tax rate is 17 per cent. The trade regime is very open and competitive, and no tariffs are imposed on imports. Foreign

and domestic businesses are treated equally under the law, but foreign investment in some service industries remains limited.

Singapore is also the leading global financial hub. The well-organized financial sector is highly competitive. The government has been opening the domestic market to foreign banks. Over 100 of 120 commercial banks are now foreign.

### Singapore's Industry overview



Through the help of this chart you can understand that the whole economy is more involved with the services sector and all the business that involve services, this has made Singapore flourish highly.



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# LIFESTYLE IN SINGAPORE

The Republic of Singapore sits 137 kilometres north of the equator, separated from Malaysia by the Strait of Johor and from Indonesia by the Strait of Singapore. The country is made up of the main island, which is 42 kilometres long by 23 kilometres wide, and 63 surrounding small islands. The highest point is 163 metres at Bukit Timah Peak, which is also known as District 11. The area is considered the most expensive district in Singapore. Many high-profile personalities, expatriates and professionals reside in this posh district with houses, designer villas, bungalows and high-end condominiums.

## Lifestyle in Singapore

What Singapore is famous for at a glance:

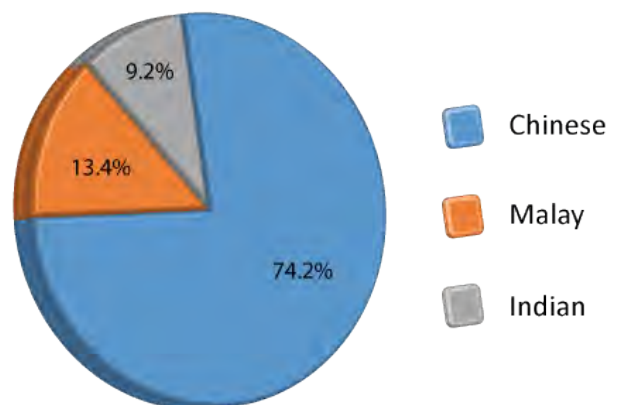
- The unofficial national dish of Singapore: Chili Crab
- The world's longest-serving Prime minister
- Singapore is a small island and serves as a Financial hub
- First and only F1 night race
- "Singlish" – English that foreigners don't understand
- High-standard and high safety
- Most educated, comfortable and honest taxi drivers
- Unemployment rate of 1%

## Singapore's weather

Singapore's equatorial climate is warm and humid, with an average daytime temperature of 31°C and a minimum average of 23 °C at night. The country experiences two annual monsoon seasons from December to early March and from June to September.

## Singapore's population

The total population of Singapore is 5.312 million (2012 data) of whom 3.285 million are citizens while the rest are permanent residents, foreign employees or students (approximately 1.4 million). Hence, more than a third of the population is from abroad. As in Malaysia there are three major ethnicities. Those comprise of Chinese (74.2%), Malay (13.4%) and Indians (9.2%).



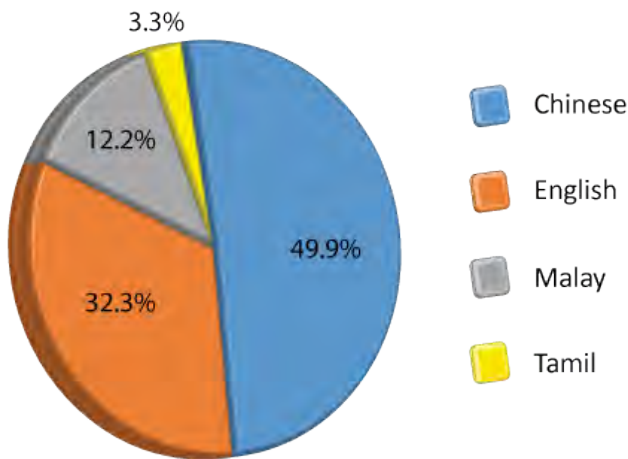
However, even though the most of the people consider themselves Chinese, English is one of the most important languages and is especially used in business, government or in schools. In case there are any certificates in Tamil, Chinese or Malay they have to be translated in order to be accepted for submission. Interestingly, 20% of the population is not able to speak English. However, Singapore's government is trying to encourage the learning of English.

As in Malaysia "Manglish" is a socially accepted medium to talk, many Singaporeans use "Singlish" for everyday-talk. It is based on words from English, Malay, Hokkien, Teochew, Cantonese and Tamil.

Influences from Australia and Europe are round-

ing up the local slang even though the government as well as the upper class are heavily discouraging the use of “Singlish”.

### Major native languages



### Safety in Singapore

The small country at the south border of Malaysia is known for its high standard and safety regulations. There are many little things that are said about Singapore, i.e. if you chew a gum you get fined highly. Indeed, in 2004 a law was passed because the gums are littered in public places and not disposed in an orderly manner. Additionally, if you jaywalk or smoke in public place you're also fined highly.

Nevertheless you can always rely on the safety. The rules, the strict regulations make the country one of the safest places on earth. In case you are keen walking through dark areas in the middle of the night, don't be scared. People won't mug you because safety cameras are nearly everywhere and the strict safety regulations and punishments on such kind of behaviour won't make it worthwhile for anybody to steal something from you. Even though this seems like a place where no pickpockets exist, be careful! There are some cases of stealing.

### Singapore's high standard

When Singapore gained its independence from Britain in 1965, it was a poverty-stricken place with few natural resources. It had a population of warring ethnic and religious groups that was largely uneducated, and many of whom were

malaria stricken or opium addicted. Today, it is a gleaming global hub of trade, finance and transportation, one of Asia's great success stories.

Partially this could be achieved because the government realized that the only valuable resource is the people. Thus, humongous investments were allocated in education and the foundation for a future finance hub was laid.

### Singapore's nightlife

As night falls, Singapore takes on another persona to offer a vibrant array of nightlife and entertainment choices. There are nightclubs for the party hedonists to revel the night away; bars and lounges for the thirsty hippos and chill cats; and live entertainment venues for the livewire revellers.

In places like the Velvet Underground, Zouk, the Shanghai Dolly, Phuture, Home Club, Acid bar, etc. you're able to dance and have fun with your friends until late in the night. In case you're less interested in dancing and you prefer a place to hang out, chill with your friends or knock back a few pints places like Long Bar, Boulevard, Brewerkz, Barossa might be right for you.

### Holidays

In case you have the opportunity to stay in Singapore for longer you might be able to experience one of the public holidays. Totalled up there are exactly eleven of them, all originating from different religions and cultures. They include the Chinese New Year, the Buddhist holiday Vesak Day, the Muslim holidays Hari Raya Puasa and Hari Raya Haji, the Hindu holiday Deepavali, and the Christian holidays of Good Friday and Christmas Day. Additionally there are three public holidays that are not associated with a specific ethnic or religious group: New Year's Day, Labour Day and National Day.

### Places to visit

In case you have the opportunity to stay in Singapore make sure you visit the Singapore Botanic Gardens. Wander through the swaths of virgin rainforest (the main boardwalk through it is entered from Upper Palm Valley Road) and then take in the National Orchid Garden's many-colored collection of 1,000 orchid species and 2,000 hybrids. When

you're done, drop into the food court near Tanglin Gate for a traditional local breakfast of soft-boiled eggs, coffee and toast slathered with coconut jam. If you have more time left don't forget to take a look at the following spots:

*Universal Studios Singapore*

*Sentosa*

*Singapore Zoo*

*Night Safari, Singapore*

*Jurong Bird Park*

*Underwater World, Singapore*

*Escape Theme Park*

### Singapore sports

Singaporeans participate in a wide variety of sports like football (soccer), cricket, rugby union, swimming, badminton, basketball, cycling or table tennis. It is quite common that public residential areas provide amenities including swimming pools, outdoor basketball courts as well as indoor sport centres which provide facilities for badminton, squash, table tennis, american football, gymnastics, indoor basketball and volleyball, among others.

Singapore is surrounded by water and has an average temperature from 24° to 32°. Hence, people enjoy water activities that include sailing, kayaking and water-skiing. There are also a number of avid recreational scuba divers and you might find amazing places like Pulau Hantu, known for their coral reefs.



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