



CUMSA

# FRESHER'S GUIDE

2025  
2026





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## ABOUT

This guide is the collective product of numerous CUMSA committee members, and students past and present.

Every effort has been made to ensure that this guide contains the most up-to-date information as possible. However, we highly recommend verifying this information with official agencies and information sources, especially on medical guidance and travel requirements.

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# PRESIDENT'S ADDRESS

## DEAR FRESHERS,

Congratulations on your offer! You've made it to Cambridge :D I'm sure many of you are feeling giddy and excited to start a new chapter of your life, perhaps with a slight tinge of worry and anxiety on the side. I certainly was, two years ago — I didn't really have any close friends coming here with me, I hadn't touched acads in ages, I was hoping the Brits wouldn't find my funny Singaporean accent weird... Two years have flown by since, and while I'm still trying to recover from the trainwreck known as

tripos, I can honestly say that Cambridge has been one of the best times of my life. I wanted to take this chance to give you some tips, from senior to junior, before you embark on your own Camb journey:

- Keep in touch with your family and friends back home regularly! Homesickness is, in my opinion, something to be proud of — it means you've had a strong support system growing up. Treasure it well.
- Supervisions, coursework, tripos exams and job/internship applications (ew, responsibilities) can be extremely draining. Do give yourself the opportunity to cut loose every once in a while, or else you might literally go insane.
- Go out and have fun! Do all the things you wouldn't be able to do back home. There are so many opportunities for you to explore in uni, from rowing in Cambridge to travelling halfway across Europe for as low as 20 pounds one-way.

Of course, this address wouldn't be complete without a shameless plug for CUMSA, but truthfully CUMSA has been *the* home away from home for many of my own peers and me. With events running nearly weekly during term time and an ever-increasing population of students, you can rest assured that you will always have a community to fall back on when the going gets tough. Keep a lookout for our upcoming events!



– Albert Chieng, President 2025/2026



# CUMSA'S HISTORY

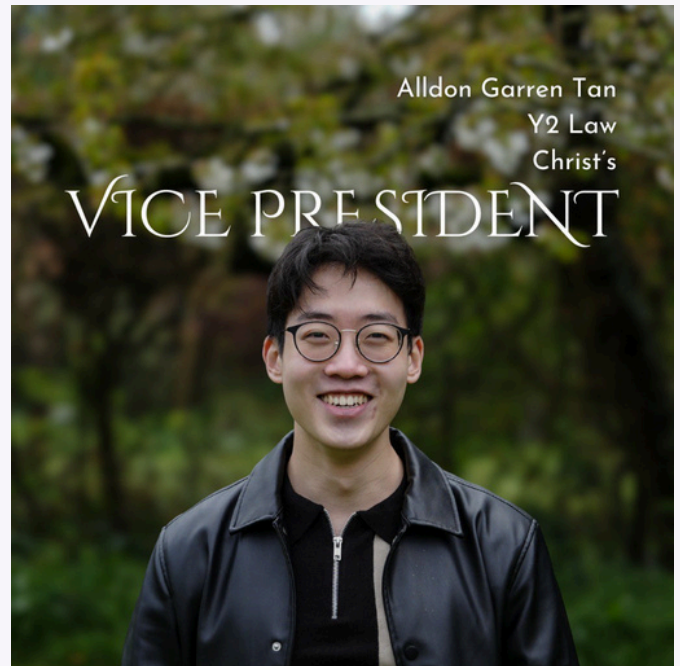
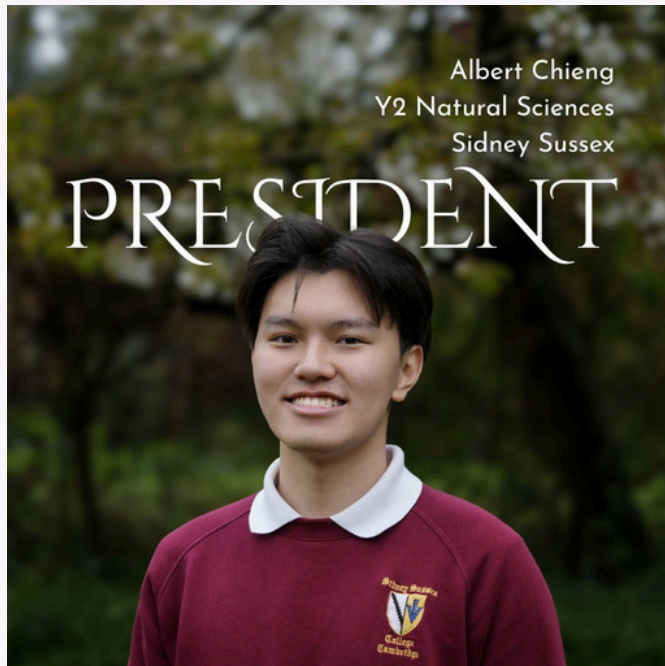


## Our Founding

CUMSA was founded in the Michaelmas term of 1948. Then known as the Cambridge University Malayan Association, it brought together a small community, worlds away from home. Its founding committee included former Minister Mentor Lee Kuan Yew (as President), and former Chief Justice Yong Pung How (as Secretary). Over 77 years since, many Malaysians and Singaporeans have contributed to the organisation – a list which includes Singapore's current Prime Minister Lee Hsien Loong, and former Minister for Foreign Affairs George Yeo.

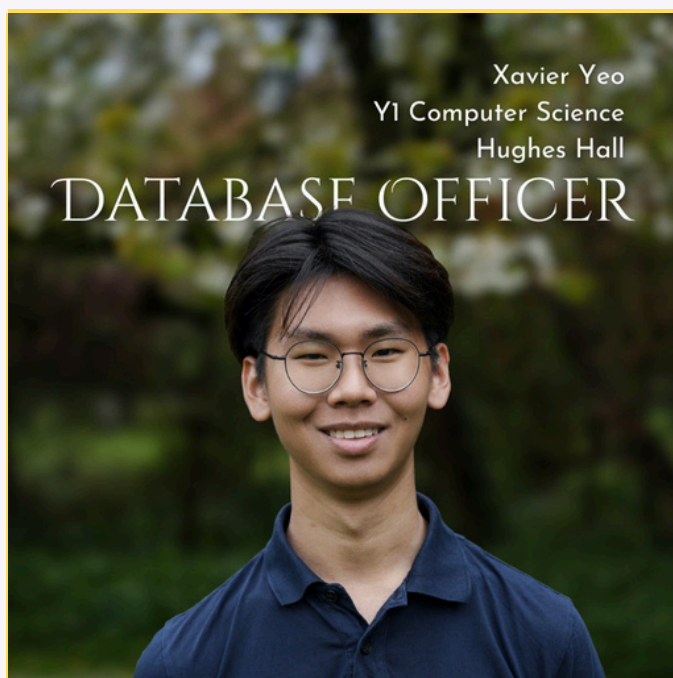
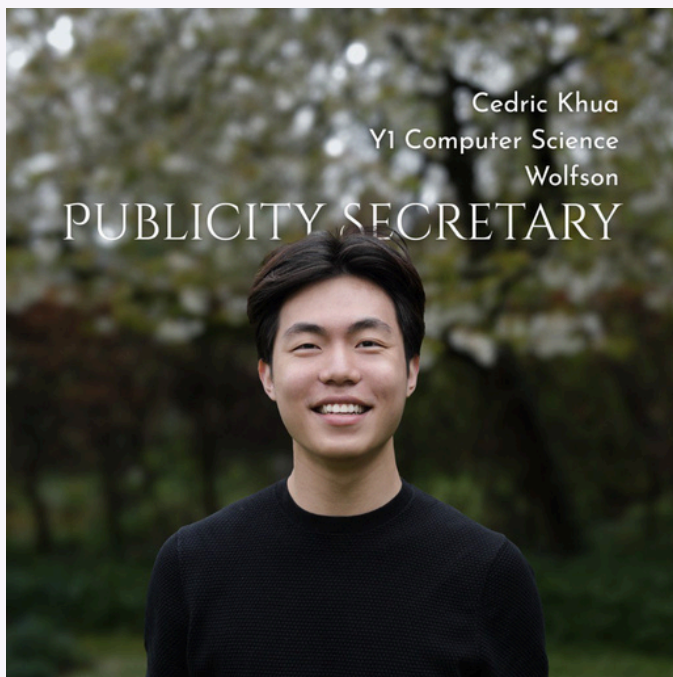
With a membership of over 350 students, CUMSA is one of the most vibrant and active student societies in Cambridge. We take pride in organising events, building camaraderie, and providing welfare and support to enhance the experience and friendships within the Malaysian and Singaporean community in Cambridge and the United Kingdom.

# OUR COMMITTEE

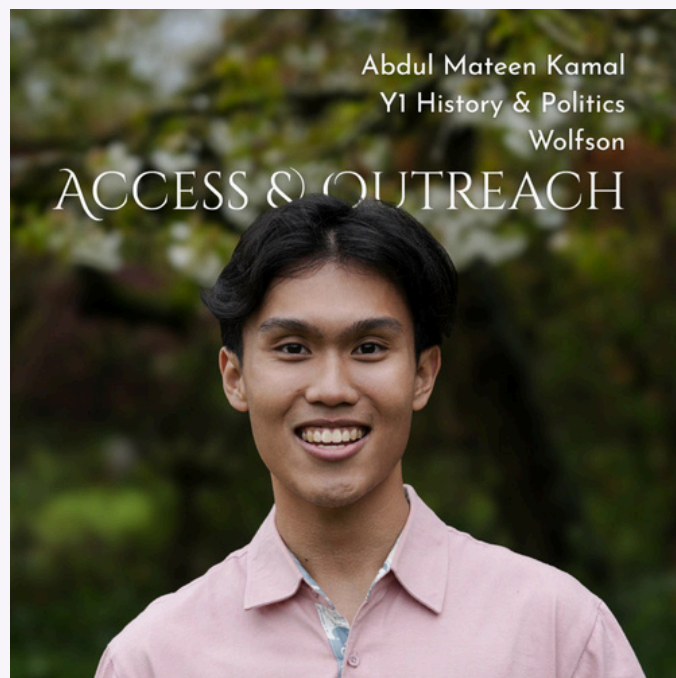
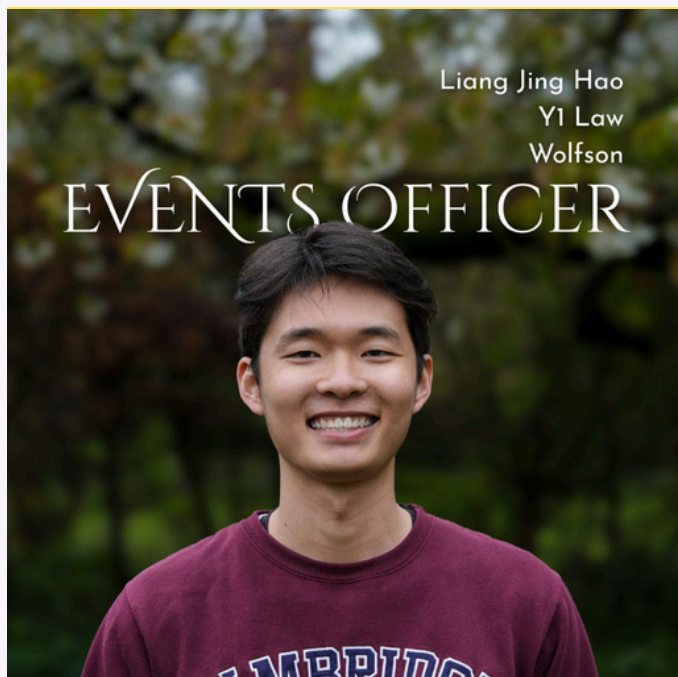




# OUR COMMITTEE



# OUR COMMITTEE





# OUR COMMITTEE



## Contact Us:

**President** - [president@cumsa.org](mailto:president@cumsa.org)

**Vice President** - [vice-president@cumsa.org](mailto:vice-president@cumsa.org)

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**Events Officers** - [events@cumsa.org](mailto:events@cumsa.org)

**Access Officer** - [access@cumsa.org](mailto:access@cumsa.org)

**Graduate Representatives** - [gradrep@cumsa.org](mailto:gradrep@cumsa.org)



# TRAVEL



# INFORMATION

# VACCINATION INFORMATION

## COVID-19 Vaccinations

The UK government has removed most coronavirus restrictions as of March 2022. As such, travellers entering England:

- Do not need to complete a UK passenger locator form before travel.
- Do not need to take any COVID-19 tests before departure or after arrival.
- Do not need to quarantine upon arrival.

These apply regardless of your vaccination status.



Vaccination certificates issued by the NHS and MOH (through [notarise.gov.sg](https://notarise.gov.sg)) are recognised by most countries. You are advised to check official advisories issued by the country you wish to travel to for the latest information and regulations.

## Other Vaccinations

It is recommended that your vaccinations against Meningitis ACWY, MMR (measles, mumps, and rubella) and influenza (for the Northern Hemisphere) are updated.

If you are unsure, you can access your vaccination records through the National Immunisation Registry ([nir.hpb.gov.sg](https://nir.hpb.gov.sg)), or take your health booklet to a clinic for verification.

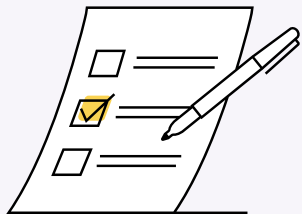
Vaccinations are available at some polyclinics and at most travel clinics. As vaccinations can take up to 3 weeks, complete them early. Hard copies of your vaccination records are also required when registering with a GP in the UK.

A tuberculosis (TB) test is **not required** to apply for a visa as a Singapore citizen.

# VISA INFORMATION

## Passport

It is highly recommended that you renew your passport if it has (or will soon have) **less than 6 months of validity remaining**. You must also ensure that the **passport number submitted in your visa application matches the one listed in your CAS**. A mismatch in passport numbers can cause delays or a visa refusal



## Confirmation of Acceptance of Studies

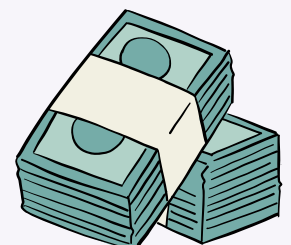
Your CAS is typically issued by your College's admissions officer, and is provided only when you have met all the conditions of your offer, whether academic or non-academic (including your Financial Guarantee for Study), and submitted a scanned copy of your passport to your College's admissions officer by e-mail.

To see more on the CAS statement, head to: <https://bit.ly/2LbLSCO>

## Evidence of Funds

To be eligible for a Tier 4 visa, you must demonstrate that you have sufficient funds for your studies. This amount is reflected on your CAS. The documents you provide will differ depending on how you are funding your studies. For full scholarship holders, a signed scholarship letter will serve as evidence of funds. If you are self-funding, you must have the full amount required either in your own or your parents' bank account for a consecutive 28-day period. Relatives' accounts are not acceptable.

If your tuition fees have already been paid for, this will be reflected in your CAS.





# VISA INFORMATION (CONT.)

## International Health Surcharge

All applicants applying for (or renewing) their visas must pay a healthcare surcharge. This allows you to access the UK's National Health Service (NHS) for the duration of your studies. It is mandatory for all international students to pay the IHS.

Payment for the IHS is made together with your online visa application.



## Applying for Your Visa

You can only begin applying for your visa 6 months before the start date of your course and after receiving your CAS. Ensure that you are applying for a Student visa under the Student Visa category (<https://www.gov.uk/student-visa>).

You will be prompted to indicate your sponsor. This refers to your **visa sponsor** (i.e. the **University of Cambridge**) and **NOT your financial sponsor**. The travel vignette will reflect your chosen date of arrival. If your 30-day visa validity period has expired, you can apply for a 30- or 90-day vignette transfer. Be aware of time difference when choosing your arrival date.

Once your online application is complete, you must book an in-person visa appointment with **VFS Global** (135 Cecil Street).

Ensure that you have brought:

- Your **printed** appointment letter and application form
- Your passport
- Your CAS number
- Your IHS reference number
- A photocopy of your NRIC

During your appointment, your documents will be collected (including your passport). You will also be given a checklist; this is not a list of mandatory documents, but a list of documents commonly submitted. **Only tick against the documents required for submission for a UK visa application.**

Also see: <https://www.internationalstudents.cam.ac.uk/student-visa-entry-clearance>

# EXIT PERMIT (FOR NSMEN)



## How to Apply?

**01** Go to [ns.sg](https://ns.sg) to apply

**02** If you are prompted to submit proof of overseas studies, follow the instructions given by the NS Portal during your application.

**03** Should you encounter technical difficulties, submit an e-mail request for manual application of your exit permit to **[contact@ns.sg](mailto:contact@ns.sg)**.

### USEFUL CONTACTS:

NS Portal E-Mail: [contact@ns.sg](mailto:contact@ns.sg)

NS Call Centre (24H): 1800 367 6767 or +65 65676767 (Overseas)

## To Note:

Apply for your exit permit as early as possible, as checks may take up to 3 weeks if you are randomly elected and requested to provide evidence of your overseas studies.

You are probably familiar with the NS Portal's frequent and unexpected maintenance downtimes, so applying well in advance is a very good practice.

If you receive the following message:

*"You are only allowed to apply for a three-year exit permit even if you are on a four-year course. Extend your exit permit in your third year."*

Just renew your exit permit when it expires. Additionally, you will be prompted to either (1) renew your exit permit or (2) return to Singapore before your permit expires.

Pre-enlistees or servicemen on disruption should contact MINDEF or CMPB for more details.

# FLIGHTS & TICKETS



## Before You Fly

Think about the amount of time you will need to move in, unpack, and settle down. Also factor in some time to settle your administrative matters (such as banking). Do also check when your College allows you to move in, so you don't book tickets that are too early or too late!

## Flying into London

London has several airports, but most flights from Singapore arrive at Heathrow,

The average flight time is about 12 to 14 hours. Perfect for a movie marathon!



## Non-Stop or Stopover?

Some airlines fly directly to London, while others stop over in other destinations.

Singapore Airlines, British Airways and Qantas fly non-stop from Changi Airport to London Heathrow, while Emirates and Qatar Airways have a transit stop in Dubai and Doha respectively.

## Student Deals

Singapore Airlines and Qatar Airways offer discounted fares for students and a whole slew of other perks. It is worth checking these airlines' websites to see if the student fares offer you more bang for your buck!





# WHICH AIRLINE?



## DIRECT FLIGHTS TO HEATHROW



### SINGAPORE AIRLINES

- 25 to 30kg of baggage depending on fare type
- Extra baggage and discounts with Student status



### QANTAS

- 30kg baggage



### BRITISH AIRWAYS

- **1 piece of baggage** up to 23kg

## FLIGHTS TO HEATHROW/GATWICK WITH STOPOVERS



### EMIRATES

- Transit in Dubai
- 25 to 35kg of baggage depending on fare type



### QATAR AIRWAYS

- Transit in Doha
- 30 to 35kg of baggage depending on fare type
- Extra baggage and discounts with Student Club



### TURKISH AIRLINES

- Transit in Istanbul
- 23kg baggage
- Extra baggage and discounts with Student status

## FLIGHTS TO STANSTED WITH STOPOVERS



### EMIRATES

- Transit in Dubai
- 25 to 35kg of baggage depending on fare type

# PACKING TIPS

## Baggage Limits:

Each piece of baggage **cannot exceed 32kg in weight.**

Your baggage will be rejected at most airports (definitely Changi) if it exceeds this weight



## What to Bring?

### COMPULSORY:

- Your Passport
- Your e-Visa
- Laptop and other lithium battery-powered devices (eg. power banks) to be in your hand carry

### GOOD TO HAVE:

- GBP (in cash or card): It may take a while to get your bank account and card, so we recommend you have around £500 on hand to tide you through the first month or so.

## What to Leave Behind?

### TEXTBOOKS:

Everything you need can be found in the libraries around Cambridge, and some Colleges even provide funding to purchase study materials (but double-check).

### WRITING PADS (EG. FOOLSCAP)

Writing pads such as foolscap and graph paper can be bought for reasonable prices in Cambridge. Save your luggage space for other more important things.



# RECOMMENDED PACKING



## TOILETRIES:

Essential toiletries are affordable in Cambridge (from Boots, Wilko, etc.) but it is a good idea to have some travel-sized ones on hand to tide you through the first few days of settling in.

If you are accustomed to Asian (e.g. Korean or Japanese) skincare or cosmetics, **STOCK UP BEFORE YOU LEAVE**. Asian skincare can be pricey or very difficult to find.

## STATIONERY:

If you like to write by hand, it's a good idea to bring a supply over. Stationery can be expensive in Cambridge; good quality stationery is hard to find, and some brands commonly found in Singapore may not be available here.

Bring some of your favourite pens and refills, correction tape, and mathematical instruments (if needed).

## FOOD:

Be prepared - your favourite Asian condiments, instant noodles, and snacks are going to cost a pretty penny from now on. Stock up on your favourites as much as possible, especially food that is more 'Uniquely Singaporean' (e.g. Irvin's chips, salted egg yolk sauce).

Rice cookers are expensive in the UK, so buy them in Singapore.

## MEDICINE:

'Western' medication is easily purchasable over the counter, but it doesn't hurt to keep a small supply for the initial settling-in period. Prescription medications are charged monthly under the NHS, so check with your local doctor to see which option is more cost-efficient for you.

Just like food, Asian medication (e.g. *Peipagao*) is also expensive, so buy in SG.

# RECOMMENDED PACKING

## CLOTHING

There are plenty of retail shops, charity shops, and online shopping options in the UK, but they might not carry the same sizes, brands, or styles you are accustomed to back in Singapore.

If you are a fan of brands like UNIQLO, consider stocking up beforehand - the UNIQLO in London charges a premium.

If you plan on packing light, charity shops and Primark are some affordable options you can consider when building your wardrobe.



## FORMAL CLOTHING:

Formal clothing is an essential part of your Cambridge wardrobe. You will need a set of formal attire for many Cambridge events, from matriculation to formals, to the year-end May Balls.

Examples of formal wear include suits with shirt or blouse, long trousers with shirt or blouse, dresses, or skirts with shirt or blouse. In most cases, open-necked attire is not acceptable, so neckties, bow-ties, or cravats must be worn with shirts and blouses.

Check with your respective College for more comprehensive information on the dress code for your matriculation.

## OTHER CLOTHING:

### Winter Wear

Rejoice if you love layering outfits! The weather in the UK can get cold, so you'll be forgiven if you go a bit too overboard with packing winter wear.

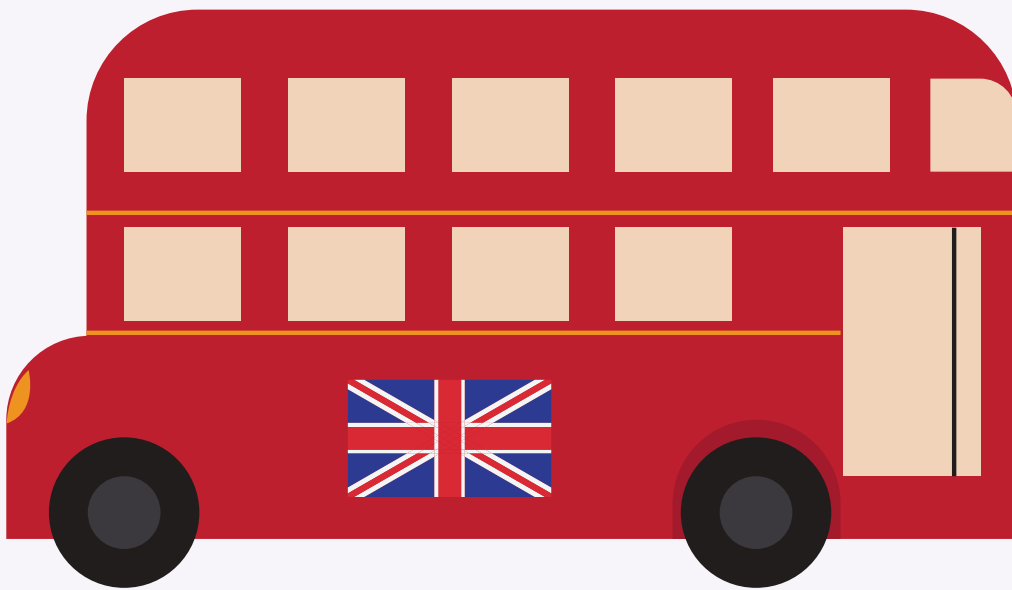
### Waterproof Clothing

The UK usually has a perpetual light drizzle, so waterproof clothing and shoes are a good idea, especially when cycling or walking on non-paved areas.

### Light Clothing

The summers in the UK can be warm, so pack some shorts and t-shirts.

# POST



# ARRIVAL

# GETTING TO CAMBRIDGE



## TAXI



If you are travelling with a group, sharing the £80-£100 taxi fare to Cambridge is a stress-free option that takes you right to your College's front door. CUMSA also helps organise people into groups for taxi-sharing!

See: [panthertaxis.co.uk](http://panthertaxis.co.uk) or [camcab.co.uk](http://camcab.co.uk)



## COACH



This will probably be your most convenient and cost-effective method of travel if you are coming alone and/or are in a College close to the city centre.

Be aware of the luggage policy, which stipulates 1 hand luggage and 1 hold luggage per person. However, this is rarely enforced in-person:

- Hand: 1 piece soft luggage (45cm x 35cm x 20cm)
- Hard-shell or wheeled hand luggage must be stored in the hold for safety, but at no additional cost.
- Hold: either 2 medium cases (70cm x 45cm x 30cm ea., max. 20kg ea. OR 1 large case (75cm x 50cm x 32cm, max. 20kg).

You can book a coach at: [nationalexpress.com](http://nationalexpress.com)



# GETTING TO CAMBRIDGE

## TRAIN



There are multiple ways to get to Cambridge by train, but all require a change at one of London's main stations (unless arriving at Stansted). Additionally, industrial action (strikes) may also affect your journey; strike schedules can usually be found online.

## 16-25 RAILCARD



*If you plan to travel around the UK often, consider buying a Railcard, which allows you to enjoy discounted train tickets. The railcard comes in 1 or 3 year durations, and can be purchased via the Railcard app.*

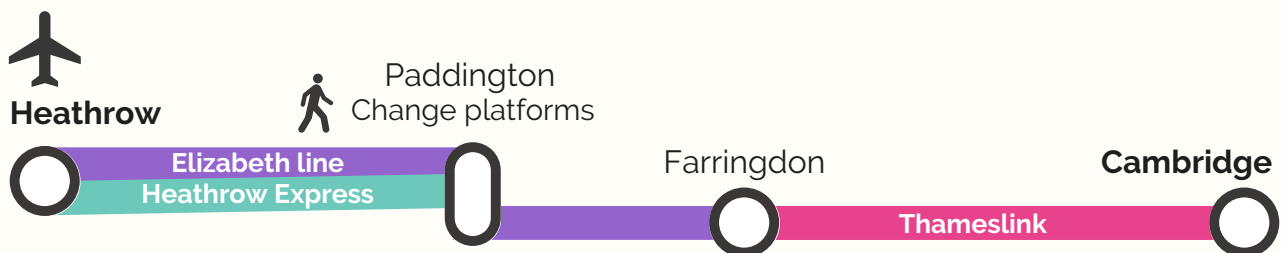
### RECOMMENDED: ELIZABETH LINE/HEATHROW EXPRESS & GREATER ANGLIA VIA LIVERPOOL STREET



### PICCADILLY LINE & GREAT NORTHERN OR THAMESLINK via King's Cross St. Pancras



### ELIZABETH LINE/HEATHROW EXPRESS & THAMESLINK via Farringdon



# ADMINISTRATIVE MATTERS

## SETTLING IN

Upon arriving at College, you should visit the porter's lodge to register and check-in, as well as collect your University card (CamCard), your keys (if applicable) and your Biometric Residence Permit (BRP, if you opted to collect it from the university rather than the post office).

## EARLY ARRIVAL?

If you intend to arrive before the start of your lease, be sure to e-mail your College's accommodations office to let them know.



## WIFI & EDUROAM

Free Wi-Fi is available in most parts of the school on two networks: **Eduroam** and **UniOfCam**.

You will require your Raven credentials to access both networks, so be sure to obtain your username and password beforehand.

### FOR UNIOFCAM:

- Log in using your Raven credentials.
- You will be automatically logged out after 48 hours, so we recommend you use this in the interim period when you are setting up Eduroam, or when Eduroam is down.

### FOR EDUROAM:

- There are specific instructions on how to create an account here:

***[help.uis.cam.ac.uk/service/wi-fi](https://help.uis.cam.ac.uk/service/wi-fi)***

- A separate account is needed for each device you own (e.g. 1 account for your laptop, 1 account for your mobile phone).
- Your devices will always remain logged in once the accounts have been configured on your devices.

# ADMINISTRATIVE MATTERS

## NHS REGISTRATION & APPOINTMENTS

You will need to register with a General Practitioner (GP) in Cambridge. The list of GPs you can register with can be obtained from your porters, college tutor, or college nurse. Some Colleges may have a preferred GP that they encourage students to register with.

Most GP appointments are arranged through phone calls. While consultations are free, prescriptions are chargeable through the pharmacy dispensary.

You can also register with a dentist, but this is not covered under the NHS.



# TELECOM PROVIDERS



## WHO TO CHOOSE?

Eduroam has generally good coverage that covers most of Cambridge. As such, you may not need a huge data plan unless you plan on travelling a lot. Note that you may also receive some free SIM cards at Freshers' Fair!

Some telecom providers may have poorer quality in certain parts of Cambridge. It is a good idea to check with your College mates on which providers have better service for your college or accommodation before you buy.

Each provider has additional perks, discounts, and more to sweeten the deal.

While the prices below are to serve as a general guide, check the provider's website for the latest prices, discounts, and packages available.

## PRICES (£)

Data (GB)	1	4	8	12	15	20	25	30	50		100	Unlimited	
Giffgaff		8				10	12	15	15		20	35	1-month rolling contract
Three	9	8		12			7				8	22	Based on a 24-month contract
ID Mobile			6					7	8			16	Based on a 12-month contract
VOXI Mobile							12	15	10		20	35	No contract (cancel anytime) Unlimited social media for all plans



# BANKING AND FINANCE



## OPENING AN ACCOUNT:

The account opening process differs by bank, but typically you will need:

- **Your passport**
- Your unconditional offer letter from your College
- A letter from your college that acts as proof of admission and confirmation of your residential address.

Banks are usually open until 5pm on weekdays, 1pm on Saturdays, and closed on Sundays and Bank Holidays. It is a good idea to make an appointment ahead of time.

You can either set up a regular deposit account OR a student account. While the student account comes with additional perks, they may take longer to set up.

**You might consider banking with:**

**HSBC:** With HSBC, you can set up an account in Singapore for a fee, or for free if your parent(s) has an HSBC Premier account.

**BARCLAYS:** Barclays is known to have longer processing times of up to a few months.

Also see: Lloyd's Bank, Natwest & Nationwide

## WITHDRAWING CASH:

ATMs in the UK are interlinked, which means that you can withdraw money from any bank's ATM at no cost, even if you are not banking with them. (e.g. you can withdraw from a NatWest ATM with a Barclays card for free).

Some ATMs charge a service fee to use, so make sure to check that the ATM states 'Free Cash Withdrawals' to avoid incurring additional costs.



## OVERDRAFT:

An overdraft is a way of borrowing money through your current account, where the stipulated overdraft amount is charged no interest. This is unique to student accounts!

# BANKING AND FINANCE

## TRANSFERRING MONEY TO THE UK:

There are several ways of transferring funds from Singapore to your UK bank account. Some of these methods may involve a transfer fee.



### REMITTANCE OR TELEGRAPH TRANSFER:

This is possible with most Singapore banks' online banking services or a Western Union account.

You will need your UK account's **Bank Identifier Code (BIC)** and **International Bank Account Number (IBAN)**. The transfers may take anywhere between several hours to 5 working days. Charges may apply for some banks. DBS, however, does not charge for same-day transfers.

### WISE:

Wise is an online bank funding transfers with live exchange rates. With a fee rate of 0.5% of the total transfer amount, Wise charges less than regular banks.

### YOUTRIP:

YouTrip is a card targeted at travellers, and it allows you to convert currencies using mid-market rates. The YouTrip card is a Mastercard debit card and can take up to 12 working days to be delivered.

You can withdraw money from UK ATMs using your YouTrip card at \$5 per withdrawal, which is quite steep.

### REVOLUT/MONZO:

Revolut provides online remittance and currency conversions at low fees of between 0.35% and 2%. You are able to hold multiple currencies in your Revolut account, and you can top-up your account via Apple Pay or credit/debit card.

You can withdraw about SGD350 every 30 days with no fees charged by Revolut. A physical debit card costs \$20, but the Revolut app comes with a digital card.

# CYCLING



## GETTING A BIKE:

You COULD survive without a bicycle, but having one would be particularly useful, especially if your college is far from your lecture sites or the City Centre.

New bikes cost around £200, but promotions are held during Fresher's Week. Other options include second-hand stores, websites such as Gumtree, FB marketplace or buying a bike off seniors.

Some colleges also hold bike sales at the beginning of Michaelmas.

Some bike stores to check out include Halfords, Decathlon, Lensfield, Kingsway Cycles, S&G Cycles, and Rutland Cycling.



## BIKING TIPS:

- Helmets are not mandatory, but it is a good idea to wear one since you will be cycling on roads.
- You must have front and rear lights on your bicycle and use them at night, or risk a £50 fine. White lights are for the front, and red for the rear.
- Bike theft is extremely common in Cambridge, so invest in a good D-lock.
- It is illegal to cycle in pedestrian areas or on pavements, and you must observe traffic laws and signs while cycling.

# JOINING CUMSA



## WHY JOIN US?

A **CUMSA membership** entitles you to many privileges, including welfare packs during exam term, discounted tickets for CUMSA events, invitations to special seminars, talks, and other opportunities, as well as discounts at numerous eateries around Cambridge.

You can choose between a **lifetime membership** or a one-year membership. Upon registration, you will also be issued with a CUMSA membership card, which can be shown at any one of the below eateries for discounts:

- Hong Kong Fusion - **10% off** dine-in bill (payment by cash only)
- Chinese Canteen - **15% off** entire menu (except lunch menu)
- Belgian Waffle Stand - **£1 off** all waffles
- Mr Ho's Chinese Restaurant - **10% off** entire menu
- Jack's Gelato - **10% off** on weekdays



**JOIN US NOW**  
[cumsa.org/membership/  
membership-registration](https://cumsa.org/membership/membership-registration)

SEE YOU



IN CAM!



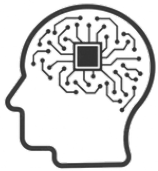
Dream big.  
Design with purpose.  
Deliver with impact.

Build the future with IMDA.



At the Infocomm Media Development Authority (IMDA), we operate at the intersection of technology and media, architecting Singapore's digital future through regulatory policy, industry development, and digital inclusion. This is the place where passionate people come together to drive digital transformation that matters for Singapore.

## OUR YOUNG TALENT PROGRAMMES



### Smart Nation Scholarship (SNS)

Open to Pre-Uni & Undergrads

For bold thinkers who want to lead national change and harness tech for public good.



### Associate in Infocomm Media (AIM) Programme

Open to Fresh Graduates

For strategic thinkers who want to be at the forefront of driving tech & media innovation, connect vision with systems and bring strategies to life.



### IMDA Internship Programme

Open to Undergrads

For explorers who want to make meaningful contributions while discovering their fit.



Ready to become Architects of Singapore's Digital Future?



IMDA Website



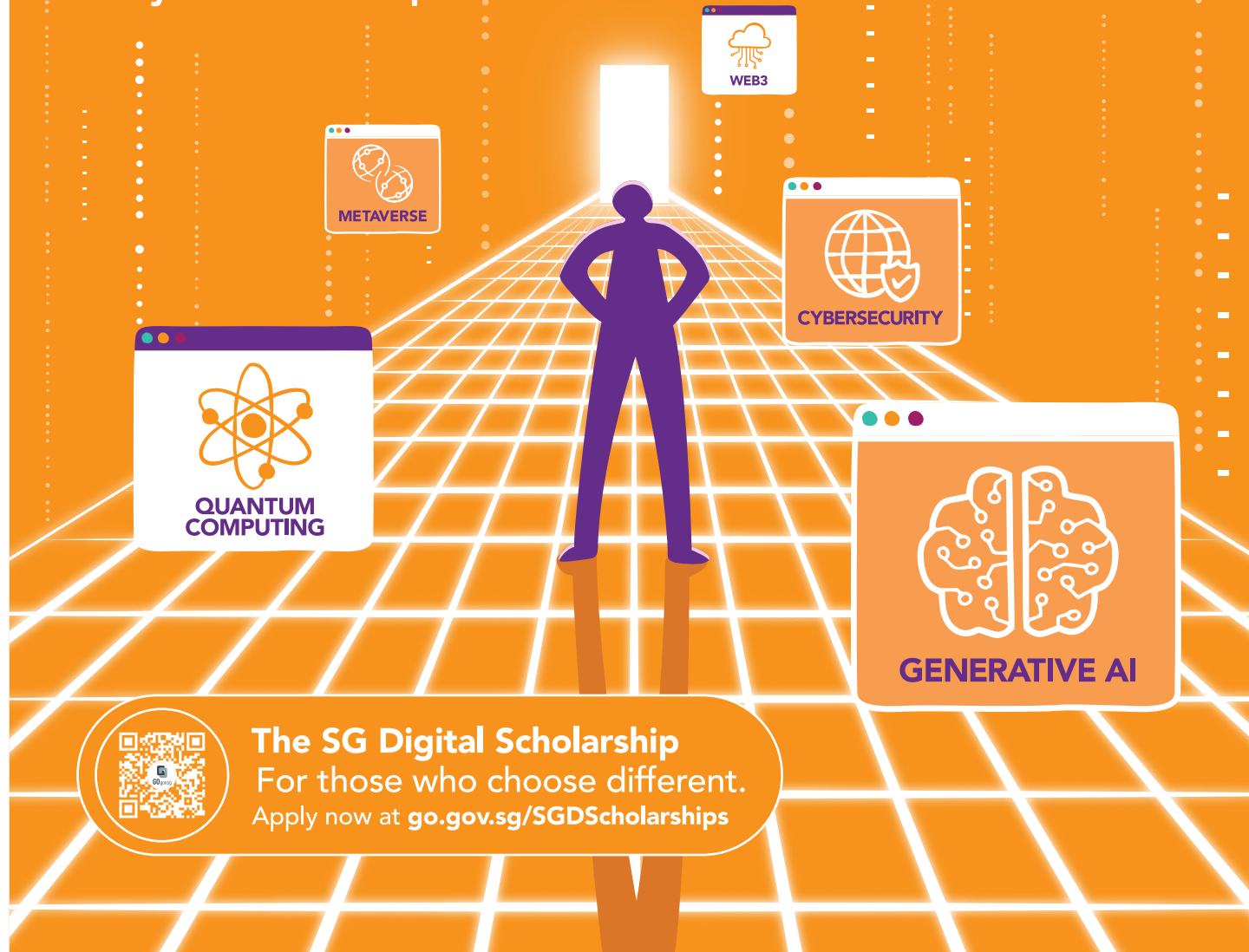
LinkedIn

# PREPARE FOR THE DIGITAL FUTURE.

## OR SHAPE IT.

Not your typical government scholarship, IMDA's SG Digital Scholarship is your chance to deepen your pursuit of emerging tech, connect to the best leaders in the field, and forge your way towards what's next on a global stage.

Will you take the leap?



**The SG Digital Scholarship**  
For those who choose different.  
Apply now at [go.gov.sg/SGDScholarships](https://go.gov.sg/SGDScholarships)

In support of





Student Castle Brighton  
Brighton

# Top-Tier Student Housing High-Quality Living Experience

## | Mapletree's Student Housing Portfolio<sup>1</sup>

**\$5.3B** AUM | **82** Assets | Nearly **29,000** Beds | **43** Cities in US, UK, Germany and Canada

Headquartered in Singapore, Mapletree Investments Pte Ltd ('Mapletree' or 'the Group') is a global real estate development, investment, capital and property management company committed to sustainability. The Group strategically invests in markets and real estate sectors with high growth potential to deliver consistently attractive returns.

As at 31 March 2025, Mapletree has S\$80.3 billion of assets under management (AUM). The Group manages three Singapore-listed real estate investment trusts (REITs) and nine private real estate funds, which hold a diverse portfolio of assets in Asia Pacific, Europe, the United Kingdom (UK) and the United States (US).

Mapletree offers nearly 29,000 student beds located across 43 cities in the US, the UK, Canada and Germany. The 453-bed Westwood Student Mews in Coventry represents Mapletree's first student housing development in the UK, while the 513-bed The Chestnut at University City in Philadelphia marks Mapletree's first student housing development project in the US.

These developments highlight Mapletree's capability to develop and manage high-quality, well-located student housing offerings.

In April 2024, Mapletree completed a ~S\$1.7 billion strategic acquisition of 31 student housing assets across the UK and Germany, along with the award-winning Student Castle operating platform. This deal catapulted Mapletree from the seventh to the fourth-largest student housing owner in the UK as at 31 March 2025, while establishing in-house operating capabilities essential for scaling the Group's student housing business. The Student Castle brand has successfully developed and refurbished 15 assets over 15 years, including two heritage-enhancing developments in Bath and Durham, and two award-winning projects in Oxford and York.

In the UK, Mapletree also owns offices such as 3 Hardman Street, iQ Building and One Glass Wharf, as well as mixed-use development Green Park, a leading business park. The Group recently entered the UK logistics sector by acquiring its first logistics facility in Derby Commercial Park in November 2024.

<sup>1</sup>As at 31 March 2025.



Mapletree's  
LinkedIn



Mapletree's Student  
Housing Portfolio



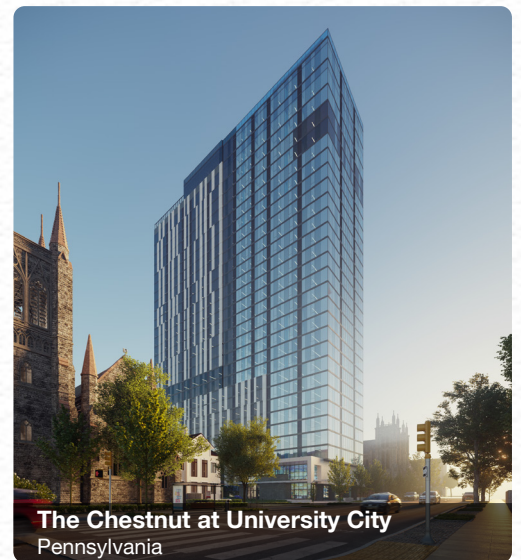
Submit a Student-Housing  
Related Enquiry



## | UK assets



## | US assets



maple<sup>tree</sup> 丰树

maple<sup>tree</sup>  
logistics

maple<sup>tree</sup>  
industrial

maple<sup>tree</sup>  
pan asia commercial

maple<sup>tree</sup>  
global student accommodation  
private trust

maple<sup>tree</sup>  
us & eu logistics  
private trust

maple<sup>tree</sup>  
australia commercial  
private trust

maple<sup>tree</sup>  
europe income trust

maple<sup>tree</sup>  
us income commercial  
trust

maple<sup>tree</sup>  
us logistics  
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maple<sup>tree</sup>  
china logistics investment  
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BUSINESS CITY

mTower

m plaza

FESTIVAL WALK

GreenPark

capitol  
students

StudentCastle



# Embark on Your Global Career at Nomura



## Who We Are

Nomura is a global financial services group with an integrated network spanning approximately 30 countries. By *connecting markets East & West*, Nomura services the needs of individuals, institutions, corporates and governments through its three business divisions: Wealth Management, Wholesale (Global Markets and Investment Banking), and Investment Management. Learn more about Nomura's services by visiting our "**What We Do**" homepage.

## Our Divisions

Nomura's divisions are primarily dedicated to servicing the needs of institutional clients. They comprise of:

**INVESTMENT BANKING**, which provides financing, advisory and risk solutions to our clients.

**GLOBAL MARKETS**, an integrated, cross-asset platform which includes research, sales and trading in global securities. GM also houses international wealth management which provides tailored investment, financing and wealth planning solutions.

**CORPORATE FUNCTIONS**, which includes Finance, Risk, Operations, HR, Legal, Compliance, and many other departments. These teams are fundamental to our success.

**TECHNOLOGY**, supports the Investment Banking and Global Markets divisions in servicing their clients.

## Our Culture



EMPLOYEE NETWORKS

EMPLOYEE FUNDRAISING ACTIVITIES



FLEXIBLE WORKING

MULTI-YEAR CHARITY PARTNERSHIPS



CORPORATE GRANT-GIVING

VOLUNTEERING OPPORTUNITIES



### GROWTH & EXPLORATION

Collaborate with teams from all around the globe to help you discover new perspectives and values.



### CAREER & LIFESTYLE

Our employees today have many choices when considering their career and lifestyles.



### DIVERSITY & WORKPLACE

Our people are our greatest asset. We foster diversity, equity and inclusion to allow them to thrive.

## SOAR — Developing Analysts for Today and Tomorrow

SOAR is Nomura's two-year learning program focused on developing Analysts at Nomura to be fully prepared for what they need to do today and equipped to take on the bigger challenges of tomorrow.

## Nomura in Numbers

Servicing our clients for almost **100 years** since

**1925**

Education

**1,103,000**

As of March 2024

Elementary school, high school & university students have attended our lectures on finance & economics



**\$589 billion\***

Net assets under management through our investment trust and investment advisory businesses



**26,850**

Employees in approximately **30** countries



A diverse workforce with **90** Nationalities



## Discover Global Markets

Our Global Markets team services financial institutions, corporates, governments, asset managers and hedge funds around the world. We act as market makers, trading in equity and fixed income securities, including currencies, interest rates and credit in cash, derivatives and structured products.

By leveraging the strength of our intellectual capital, client relationships and technology, we offer best-in-class products across a truly integrated, global cross-asset platform. A recognized leader in Asia with an international network spanning over 30 countries and regions, we are in a unique position to offer a truly East-West service.

### Your Journey Starts Here

This program will be your launchpad into the world of financial markets. You'll gain hands-on experience in live market environments, direct exposure to global financial operations, valuable industry connections, and a potential fast track to our Graduate Analyst Program in Asia.

### Choose Your Path

**Sales:** Build and nurture relationships with prestigious institutional clients including pension funds, hedge funds, and global corporations.

**Trading:** Execute securities transactions in live markets, engage in market-making and manage capital deployment.

**Structuring:** Design innovative financial products and develop risk management strategies in partnership with trading and sales teams.

**Research:** Analyze markets and companies to provide actionable insights for institutional investors and internal stakeholders.

Join us in shaping the future of global markets. Your knowledge combined with Nomura's expertise could be the perfect formula for an exceptional career in finance.

#### Message from your alumni:

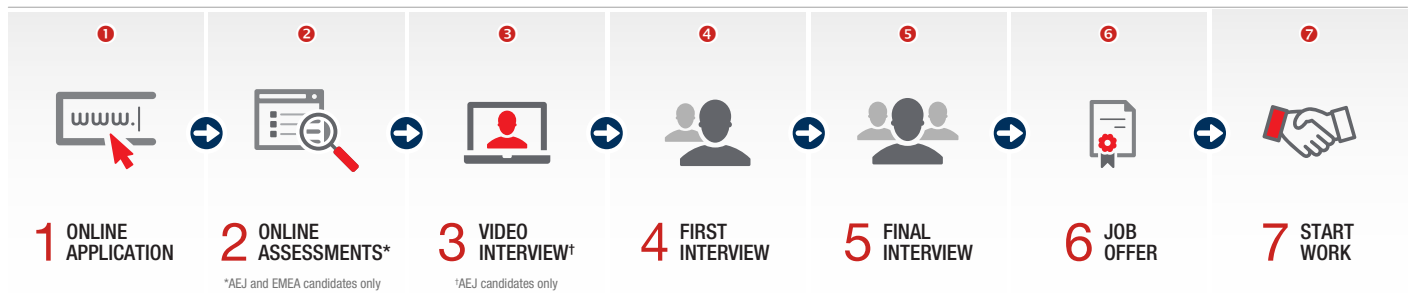
Nomura has provided me with the opportunity to work on interesting problems, surrounded by smart, driven people. Nothing we do is easy, but it all seems manageable when you are part of a close-knit, high-performing team. Much like my time spent on the Cam!

Christopher Torrington  
Executive Director, Global Head of eFX  
Trading and Strategy

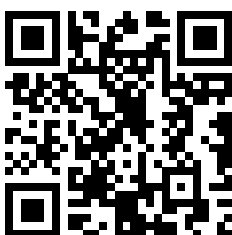


Christophe (middle)

## Our Process



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Connecting Markets East & West



# A different way to practise law.

## The Setia Proposition

Some firms handle cases. We handle crises.

At Setia, we don't just practise law — we operate at the intersection of commerce, crisis, and consequence. When billion-dollar investments collapse, when financial empires crumble, when the pursuit of justice spans continents, we're the firm that gets the call.

## Beyond Traditional Practice

Our mandates are sophisticated — challenging and complex, but always interesting:

- Corporate, commercial and blockchain cross-border disputes.
- Fraud and financial crime investigations.
- International enforcement and asset-recovery actions across multiple jurisdictions.
- Contentious restructuring and insolvency.

Our lawyers have been at the forefront of every major global crisis of the past two decades. From dot-com implosions to crypto winters, we've been there when the stakes couldn't be higher.

## Powered by our People

We're known for the calibre of our work – and equally, of our people.

We're known for holding ourselves to the core values of loyalty and integrity. Not just in what we do, but in how we go about it.

We're known our team culture. For being a team that gives a *damn*: about life outside of work, and each other.

What our young lawyers have said:

- "I appreciate that I have ample space to contribute my views with the knowledge that they will be **valued and considered**."
- "The team creates a *safe space* for juniors to seek clarification and learn..."
- "The *warm culture* of the team extends beyond working hours... I feel like a *valued member of a team* rather than a mere cog in the machine."

## ***If this resonates with you...***

... we're on the look-out for motivated, capable young lawyers, and we'd love to hear from you.

We value:

- Academic excellence combined with a hands-on, can-do attitude.
- Intellectual curiosity and resilience.
- Team players.

We offer:

- Intentional, tailored talent-development.
- Meaningful advocacy exposure, from day 1.
- Attractive compensation. In particular, incoming trainees undertaking the 12-month programme will move up to the current NQ pay-scale after they complete the first 6 months of training.

Get in touch: [recruitment@setialaw.com](mailto:recruitment@setialaw.com). Please enclose your cover letter, detailed resume, and academic transcripts.

For more information, please visit [www.setialaw.com/careers/](http://www.setialaw.com/careers/).



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and  
maintenance allowance

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exchange programme  
and post-graduate degree<sup>\*</sup>

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pre-study  
allowance<sup>^</sup>

<sup>#</sup>Students reading Medicine, Dentistry and Architecture are not eligible. If you pursue a Law degree, you will not be called to the Bar while serving in the Home Team.  
<sup>\*</sup>Where applicable.  
<sup>^</sup>Not applicable to MHA Mid-Term Scholarships.

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IN UNIVERSITY & MAKE A REAL DIFFERENCE  
IN KEEPING SINGAPORE SAFE AND SECURE

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YOUR LEADERSHIP JOURNEY BEGINS HERE







# WHERE AMBITION MEETS EXCELLENCE

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