



APORE



Freshers' Tea 2026

Saturday,
1 August



CUMSA

Freshers' Tea
2026

Programme

- | | | |
|------------|---|---------------------|
| 01. | Introduction to CUMSA +
Pre-Departure Briefing | 1000 - 1040 |
| <hr/> | | |
| 02. | AIG | 1040 - 1110 |
| <hr/> | | |
| 03. | HSBC | 1110 - 1130 |
| <hr/> | | |
| 04. | IMDA | 1130 - 1150 |
| <hr/> | | |
| 05. | Networking + Interaction
with Booths | 1200 Onwards |
| <hr/> | | |

Freshers' Tea
2026

Introduction to



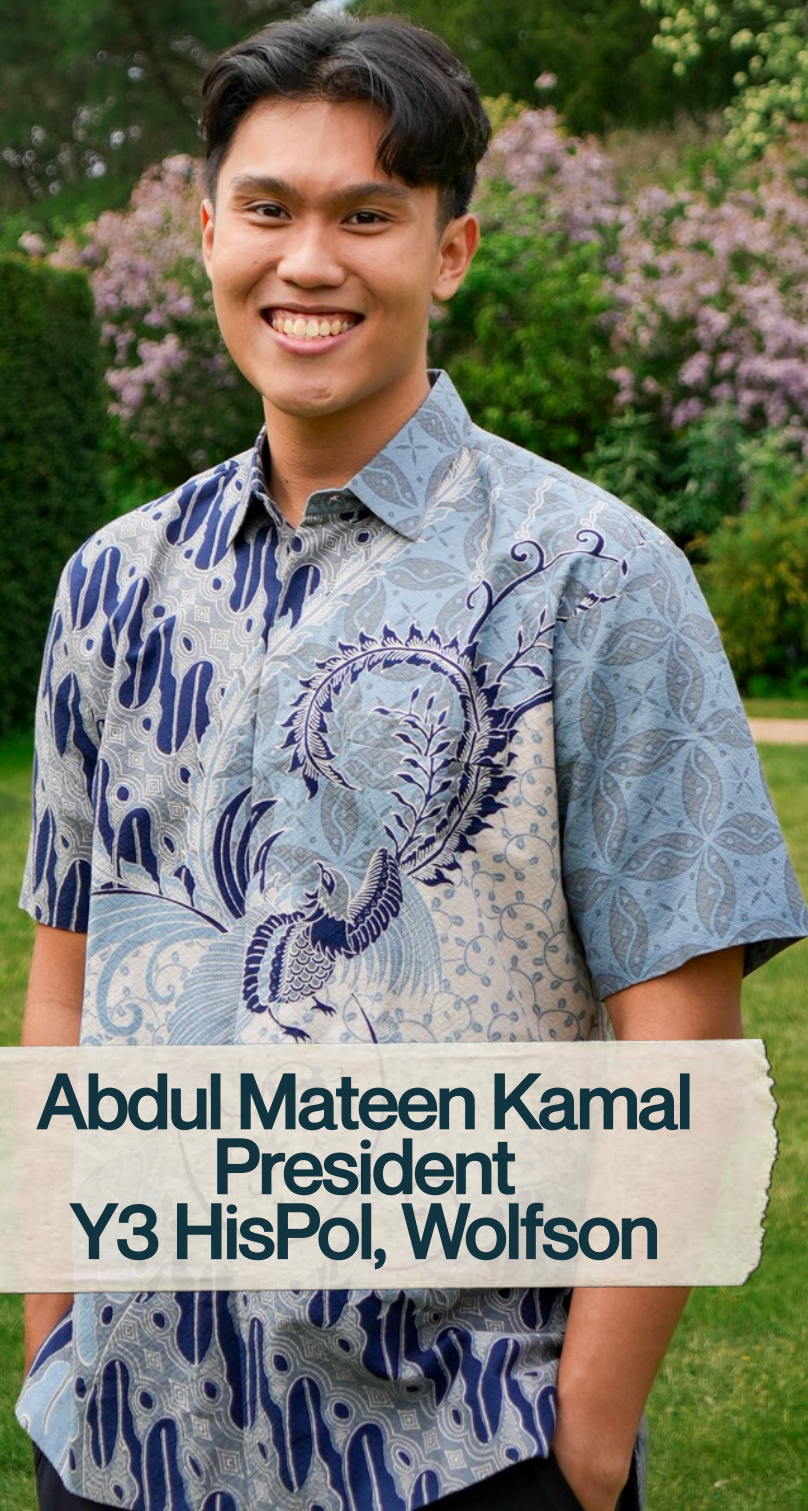
CUMSA

By Abdul Mateen Kamal, President





Executive Committee



Abdul Mateen Kamal
President
Y3 HisPol, Wolfson



Chloe Young
Vice-President
Y3 Natural Sciences, Girton



Tan Jia Xuan
Secretary
Y2 Law, St John's

Executive Committee



Yu Tang Koo
Treasurer
Y2 Geography, St Catharine's



Sophie Khoo
Publicity Secretary
Y2 Law, Homerton



Akash Krishnan
Sports Secretary
Y2 Economics, Queens'



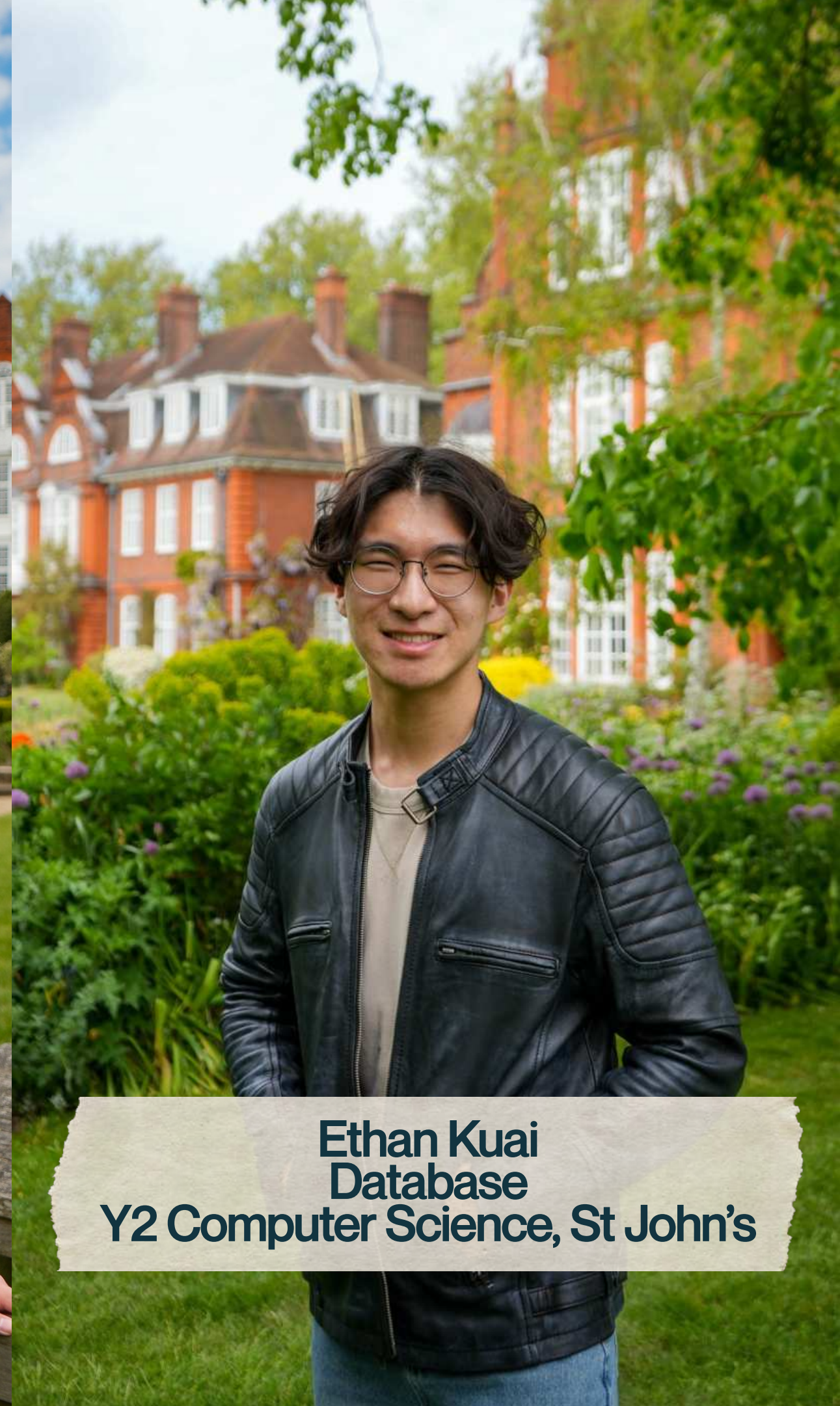
General Committee



Claire Sim
Sponsorships & Careers
Y2 Law, Murray Edwards



Brandon Loy
Access & Outreach
Y2 Law, Homerton



Ethan Kuai
Database
Y2 Computer Science, St John's



General Committee



Joel Chik
Events & Welfare
Y2 HSPS, St Edmund's



Puja Mohanty
Events & Welfare
Y2 Natural Sciences, King's



Brian Chua
Events & Welfare
Y2 Law, St John's

General Committee



Boyang Hou
Graduate Rep
PhD in History, Churchill

CUMSA Formal 2025

Freshers' Tea
2026



What we do





Events





Events



Events





Welfare





Sports





Information Dissemination

- Internship, career and networking opportunities
- Important updates from Singapore
- Coordination of departure groups
- Access talks and workshops



Membership

Join us to enjoy all our wonderful events and privileges!

£20

**Lifetime
Membership**

£12

**One Year
Membership**

Simply register with us in September once you have obtained your Cambridge email! Alternatively, you can find us at our Freshers' Fair booth (6 – 7 October 2026) once you are in Cambridge.



Orientation 2026

- 28 – 30 August @ CSC Changi II
- (D1) + Sentosa (D3)
- Meet your fellow freshers and seniors
- 3D1N of fun-filled games and activities
- Stand a chance to win attractive prizes





Orientation 2026

Sign-ups close TOMORROW.



Freshers' Tea
2026

Pre-departure Information



Pre-departure admin: Medical

Get vaccinated!

- Meningitis
- Mumps, Measles, and Rubella (MMR)
- Influenza
- Chickenpox
- COVID-19

More information can be found on studentsupport.cam.ac.uk



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PRE-DEPARTURE ADMIN

PACKING & DEPARTURE

ARRIVAL

SETTLING IN

Pre-departure admin: Medical

HealthHub — view your immunisation records

- Check with your local GP/polyclinic if they offer the vaccination
- Bring hard-copy vaccination records to UK, e.g., health booklet
 - May be required during registration with a GP

Register with a GP once you arrive in Cambridge

- Find a GP close to your residence and check their website for specific instructions



Pre-departure admin: Travel

Apply for your Student Visa at <https://www.gov.uk/student-visa/apply-online>

- **Can only be done once you receive your CAS (Confirmation of Acceptance for Studies)**
- **Visa: £558**
- **Immigration Health Surcharge: £776/year (~£2328 for a typical three-year course)**
- **Decisions are generally released within three weeks**

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SETTLING IN

Apply online

You must apply online for a Student visa.

Check which [documents you'll need to apply](#).

Apply outside the UK

As part of your application, you'll need to prove your identity. How you do this depends on where you're from and what type of passport you have.

You'll either:

- give your fingerprints and a photograph (biometric information) at a [visa application centre](#)
- use the 'UK Immigration: ID Check' app to scan your identity document - you'll also create or sign into your UK Visas and Immigration (UKVI) account

You'll be told what you need to do when you apply.

Once you've started your application, you can save your form and complete it later.

Start now >

Part of

[Study in the UK on a Student visa](#)

[Show all steps](#)

1 Check if this visa is right for you

[Show](#)

2 Prepare the evidence you need

[Show](#)

3 Apply from outside the UK

[Hide](#)

[Apply from outside the UK - £490](#)

You'll need to prove your identity as part of your application.

You'll usually get a decision within 3 weeks.

[Find out if you can pay more to get a faster decision](#)



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SETTLING IN



This is your CAS Statement. Your unique CAS reference number from the University of Cambridge is [REDACTED]

This CAS Statement contains details that you will need to make your student visa application. There is no hard copy and you do not need to submit your CAS Statement with your visa application.

Please read your CAS Statement in full and check the details carefully. If you believe the CAS Statement contains any errors (such as course end date) or omissions (such as fees paid recently) contact us immediately. You must request any necessary corrections before applying for your visa.

You must obtain your student visa, or show proof of application if eligible to extend your current visa inside the UK, before beginning your studies.

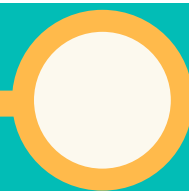
For visa purposes, the University is 'a Higher Education Provider with a track record of compliance'. The following details have been included in your CAS.

Sponsor Details:

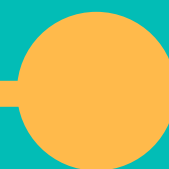
Student Sponsor Name: University of Cambridge

Student Sponsor Licence Number: [REDACTED]

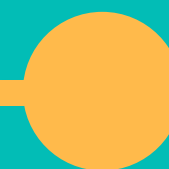
Student Sponsor Full Address (and your 'primary site of study' for visa application purposes): The Old Schools, Trinity Lane, Cambridge, CB2 1TN.



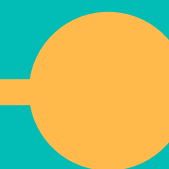
PRE-DEPARTURE ADMIN



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Pre-departure admin: Travel

Things to note:

- Submit your passport to VFS Global Visa Centre for processing
- Once processed, you will receive an eVisa
 - You will no longer receive a physical document as evidence of your Visa
- Set up a UKVI account to access your eVisa



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Pre-departure admin: Travel

Rough timeline:

- 24 Jul - CAS assigned
- 31 Jul - Applied for Visa
- 3 Aug - Biometrics appointment
- 19 Aug - Results received
- 24 Aug - Passport collected



Address:

135 Cecil St, #08-01
Philippine Airlines Building
Singapore 069536

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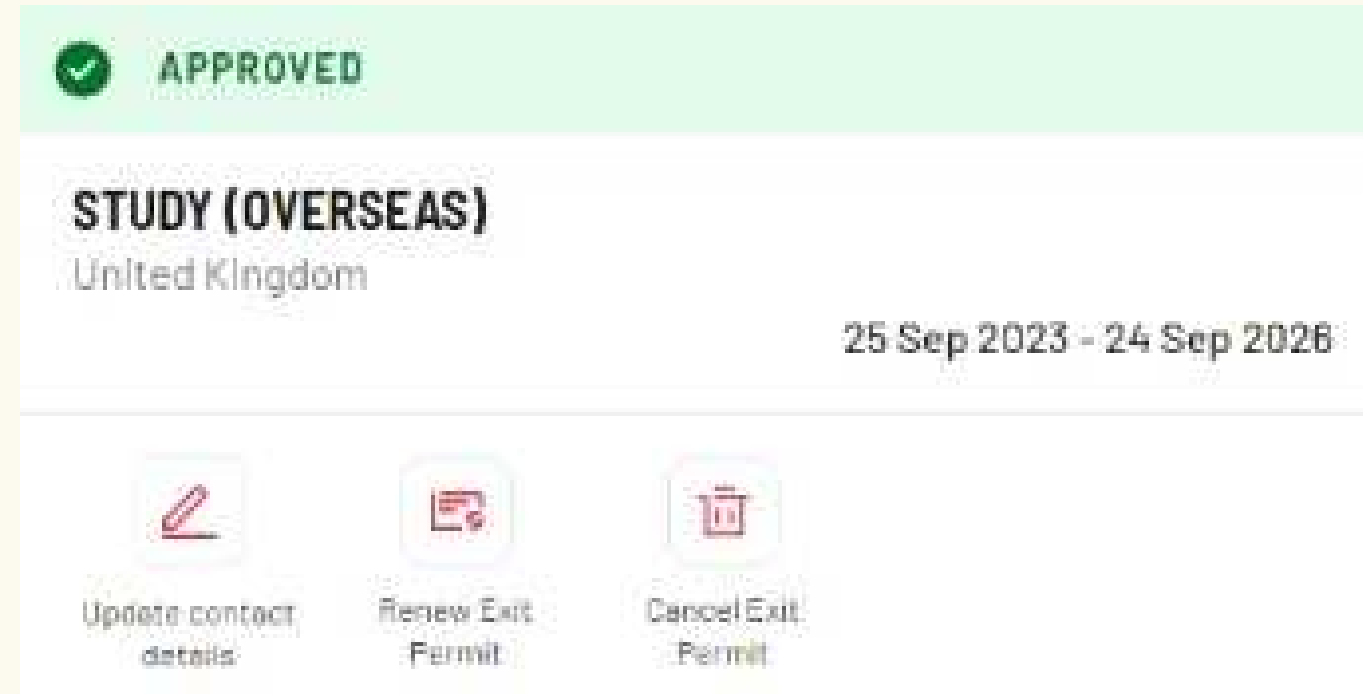
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Pre-departure admin: Travel

Exit permits for NSmen

- Required if you intend to remain outside Singapore for 1 year or longer in a single trip
- Apply via the NS Portal at www.ns.gov.sg
- May require proof that you are
- studying abroad



Pre-departure admin: Accommodation

Accommodation instructions will differ between college to college

- If in doubt, pester your college's accommodation team
 - On-site or off-site
 - Earliest date you can move in
 - Type of licence

Some seniors will be selling furniture at discounted prices!



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Pre-departure admin: Accommodation

Bank Accounts

- HSBC – set up in Singapore!
- Barclays, Lloyds, Natwest
- Monzo, Starling
- YouTrip, Revolut

Insurance – protect yourself from unforeseen events

- AIG

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Packing & Departure

Mainly Singapore Airlines/British Airways for direct flights

- Do take note of the differences in baggage allowance!
- SQ: 40kg (ask for student baggage allowance)
- BA: 23kg (x1 for economy, x2 for premium economy, 32kg for business class)



Arrival



Transport

Coach (National Express)

- Direct to Cambridge Parkside

Train (Tube + National Rail)

- Change/walking required

Private hire vehicle

- May be costly

Check-in

Visit your college's Porters' Lodge

- Collect keys to accommodation

Visit your college's Tutorial Office

- Collect your CamCard and any welcome items

Wi-Fi

University Wi-Fi networks:

- UniOfCam: temporary, sign in using Raven account but logs out after 2 days
- Eduroam: requires setting up but connects permanently

Settling In

Registering with a GP

- Find the GP that best suits your needs
- Bring required documents for registration as stated on their website
- Meningitis ACWY vaccinations can be done there
- Consultations are free but prescriptions are not

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Settling In

Mobile Plans

- The list of some providers can be found in our Freshers' Guide
 - Different plans based on amount of data and desired flexibility
- Check the coverage of your specific provider at your college

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2026



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SETTLING IN

Settling In

Bank Accounts

- Take note that it may take some time for your account to be fully processed
- Documents required: passport, unconditional offer letter, letter from college providing admittance and residence address
- All banks in the UK are interlinked — withdrawals can be done at any ATM

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Settling In

Furniture

- Can be purchased from big stores like Aldi, Lidl, Tesco, TK Maxx
- Can be bought online with Amazon Prime (free 6 months for students)
 - Coordinate with your friends to get “unlimited” Amazon Prime
- Bicycles can be bought at a discounted price during Freshers’ Fair
- Keep an eye out for seniors who are selling items
 - Common items include cooking utensils, desktop monitors, files, bicycles



Settling In

Recommendations can be found in our Leisure Guide:

- Where to shop — supermarkets,
- department stores, essential shops
- What to eat — good food options
- around Cambridge
- Things to do — sports, religious
- activities, travelling



PRE-DEPARTURE ADMIN

PACKING & DEPARTURE

ARRIVAL

SETTLING IN

Final Words

- Check your email regularly for any updates from your college
- Pack adequately for both cold and rainy weather
- Prepare a formal set of clothes (or buy them there) for matriculation and formals
- Remember to bring your hardcopy examination certificates over so that your college can verify your results
- CUMSA will be holding a day tour for Freshers some time before Michaelmas term starts!
- Have fun :-)

Freshers' Tea
2020



Final Words

Freshers' Tea
2026

- Check your email regularly for any updates from your college
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- CUMSA will be holding a day tour for Freshers some time before Michaelmas term starts!
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Final Words

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2026

- Apply for your Visa: <https://www.gov.uk/student-visa/apply-online>
- eVisa information: <https://www.gov.uk/guidance/online-immigration-status-evisa>; <https://www.internationalstudents.cam.ac.uk/student-visa-responsibilities/evisa>
- VFS Global Website: <https://visa.vfsglobal.com/sgp/en/gbr/>
- Vaccines: <https://www.studentsupport.cam.ac.uk/communicable-diseases>
- Search for societies: <https://www.cambridgesu.co.uk/opportunities/societies/>
- Term dates: <https://www.cam.ac.uk/about-the-university/term-dates-and-calendars>
- Cambridge Jargon (courtesy of Sidney Sussex): <https://sscsu.org.uk/cambridge-terminology>



Further Information

For more specifics, do
check out our Freshers'
Guide (also on our
Telegram
Community/Instagram
(@cumsa_)/cumsa.org)



Freshers' Tea
2026



Our Sponsors

Freshers' Tea
2026

Gold Sponsors



Silver Sponsors



Preferred Bank



Bronze Sponsors



Preferred Insurance Provider



BOARD
PASS

BOARDING
PASS



Join our
Telegram
Community!



Follow us on
instagram @cumsa_



Sign up for CUMSA
Families!
(closes 1 Sep)



**SIGN UP FOR
ORIENTATION 2026!**
(closes NEXT WEEK)

Thank You!

Any Questions?





STUDENT ASSIST

Student Assist Powered by Europ Assistance

- 24/7 worldwide coverage
- Multiple locations across the globe
- 5000+ medical and travel assistance representatives
- 400+ global team of doctors & nurses – specializing in travel, emergency and aviation medicine
- 750,000+ strategically located medical providers





CORE BENEFITS

1. Accidental medical expenses

- Covers medical expenses incurred overseas for injury due to an accident while overseas
- S\$15,000
- Follow-up treatment in Singapore



2. Emergency medical evacuation

- Covers all expenses incurred by AIG Travel Assistance Partner for emergency medical evacuation
- As Charged



3. Repatriation expenses

- Covers all expenses incurred by AIG Travel Assistance Partner in returning the remains to Singapore or Country Of Origin in the event the insured student suffer death when overseas
- As Charged



4. Felonious assault and battery

- Compensates for accidental death or injury as a result of illegal or unlawful acts such as felonious assault or any criminal act of violence directed at you
- S\$75,000

5. Hospital visit (2-way travel)

- Covers travel and accommodation expenses incurred by a relative to stay with you if you are hospitalised overseas for more than five days
- Covers the travel expenses incurred by You to return to Singapore to stay with Your immediate family member who is hospitalised for more than five days
- Up to S\$5,000



6. Compassionate visit (2-way travel)

- Covers the travel expenses incurred by you to return to Singapore in the event of the death of your immediate family member
- Covers travel and accommodation expenses incurred for sending a relative or friend if assistance is required overseas in the repatriation arrangement of your remains
- S\$5,000

7. Accidental death and permanent disablement

- Worldwide coverage for accidental death or injury resulting in permanent disablement while you are studying aboard or on holiday anywhere in the world
- Up to S\$150,000



8. Study Interruption

- Covers the tuition fees paid in advance for the current semester in the event you are unable to continue with your studies if you suffer from an injury or sickness requiring hospitalisation for more than one month, or a terminal sickness; or in the event of the death of an immediate family member
- S\$10,000

9. Sponsor Protection

- Covers your unpaid tuition fees in the event of the accidental death or permanent disablement of your sponsor who is responsible for paying such tuition fees
- S\$15,000





TRAVEL INCONVENIENCE BENEFITS

10. Loss of personal baggage (travelling on common carrier)

- Covers loss sustained overseas to your personal baggage due to theft or misdirection while in the care, custody and control of a common carrier
- Up to S\$2,000
- Maximum limit of S\$200 for any article or pair or set of articles



11. Loss of laptop

- Covers loss sustained overseas to your laptop due to burglary, theft or natural disasters occurring at your permanent place of residence overseas or hotel accommodation while you are travelling overseas
- Up to S\$1,000



12. Loss of travel documents

- Covers the cost incurred overseas of obtaining replacements passports and other relevant travel documents including travel and accommodation expenses in the event such travel documents are lost due to robbery, burglary, theft or natural disasters while overseas
- Up to S\$500



13. Baggage delay

- Pays S\$50 for each full six consecutive hours that your baggage is delayed while overseas and a maximum of S\$50 if your baggage is delayed in Singapore
- Up to S\$500

14. Travel delay

- Pays S\$50 for each full six consecutive hours that the public transport you are arranged to travel in is delayed while overseas on a holiday
- Up to S\$500
- A maximum of S\$50 if such delay is in Singapore



15. Personal liability abroad

- Covers you against liability to third parties as a result of:
 - a) death or injury to any third party; or
 - b) accidental loss of or damage to property of any third party while overseas
- Up to S\$300,000



16. Overseas residence guard

- Pays for damage (due to fire) to household contents at your permanent place of residence overseas which was left vacant while you were away for a holiday
- Up to S\$3,000



17. Worldwide 24hr assistance

A full range of 24-hour worldwide emergency & travel assistance services is available to you absolutely free. Reach out to Our Travel Assistance Partner any time of the day with an overseas collect call





OPTIONAL BENEFITS

Plan A	Plan B	Plan C
S\$20,000	S\$80,000	S\$120,000

- Additional coverage for medical expenses incurred overseas for injury due to an accident or sickness whilst overseas
- Covers medical expenses incurred in Singapore for follow-up medical treatment for such injury or sickness up to a maximum of S\$5,000
- An excess of S\$100 per sickness claim is applicable under all plans

Premium Rates

	Core Plan	Core + Plan A	Core + Plan B	Core + Plan C
Premium	\$392.40	\$602.23	\$1,231.70	\$1,651.35
15%	\$58.86	\$90.33	\$184.76	\$247.70
Net Premium	\$333.54	\$511.90	\$1046.95	\$1403.65



Submit your application form to CUMSA to €

15% OFF

And apply today at our booth for an additional signup g



QR code

Student Assist Brochure



Application Form





Contact Us

For emergency and medical assistance: **+65 63193631** (24/7)

Ng Lay Hoon: **+65 9727 9918**, layhoon@aig.com.sg

BEYOND OVERSEAS COVERAGE, WHAT ELSE?



While Student Assist protects your overseas journey, there are major life risks that can happen at **any time, anywhere, and to anyone**

Rising Incidence and Treating Costs of Critical Illness



1 in 4

may develop **cancer**
in their lifetime*



1 in 3

death in Singapore is due to
heart diseases or stroke ^



1 in 10

above age 60 suffers
from **dementia** f

If critical illness strikes, will you have enough?



Cost of Treatments

The cost of treatment for late-stage cancer in Singapore can range from **\$100,000** to **\$200,000** yearly**



Ongoing Household & Childcare Expenses

Critical illness can affect your ability to earn and provide for your loved ones.

01.

People are living longer, but there is a rising incidence of diseases

02.

Rising medical costs, partly due to advancements in R&D/technology

03.

With better screening, CIs are being detected earlier → highest increase in incidence of cancer among age 30 to 39.



On the Red Dot - Fighting Cancer

delves into the lives of young Singaporeans under 45
battling stage 4 cancer at the peak of their lives



Hwee Ling, 34



Joseph, 38



Eugene, 44

Source: CNA, On the Red Dot – Fighting Cancer, April 2025

The Reality is:

- Serious illness can affect young adults too
- Treatment may take months or even years
- Your studies - and life - may be interrupted
- A parent may need to travel overseas to take care of you
- Your family's lives and income may be put on hold as you require care & treatment

**A lump sum payout
gives your family
the financial
flexibility when it
matters most.**

Accidents can happen at any age, with potential long-term impact e.g., permanent disability, or even death.



 **sgvirality** · Follow

...

 **sgvirality** Edited · 13 h
Young rider and
motorcycle skid
year-old motor
pillion rider, 21.
believed to hav
#sgnews #sing
#SGVirality #m

 **aidamdroos** 4
my condolence
Like Reply

 **bblys_** 10 h
Condolences to
May they find s
this difficult tim
Like Reply

Motorcyclist dies after accident in BKE
Alessia Mah
Updated Fri, 29 May 2026 at 3:50 pm SGT
1 min read



A 34-year-old male motorcyclist was pronounced dead at the scene by an SCDF paramedic.
(PHOTO: JUN XIAO/FACEBOOK)

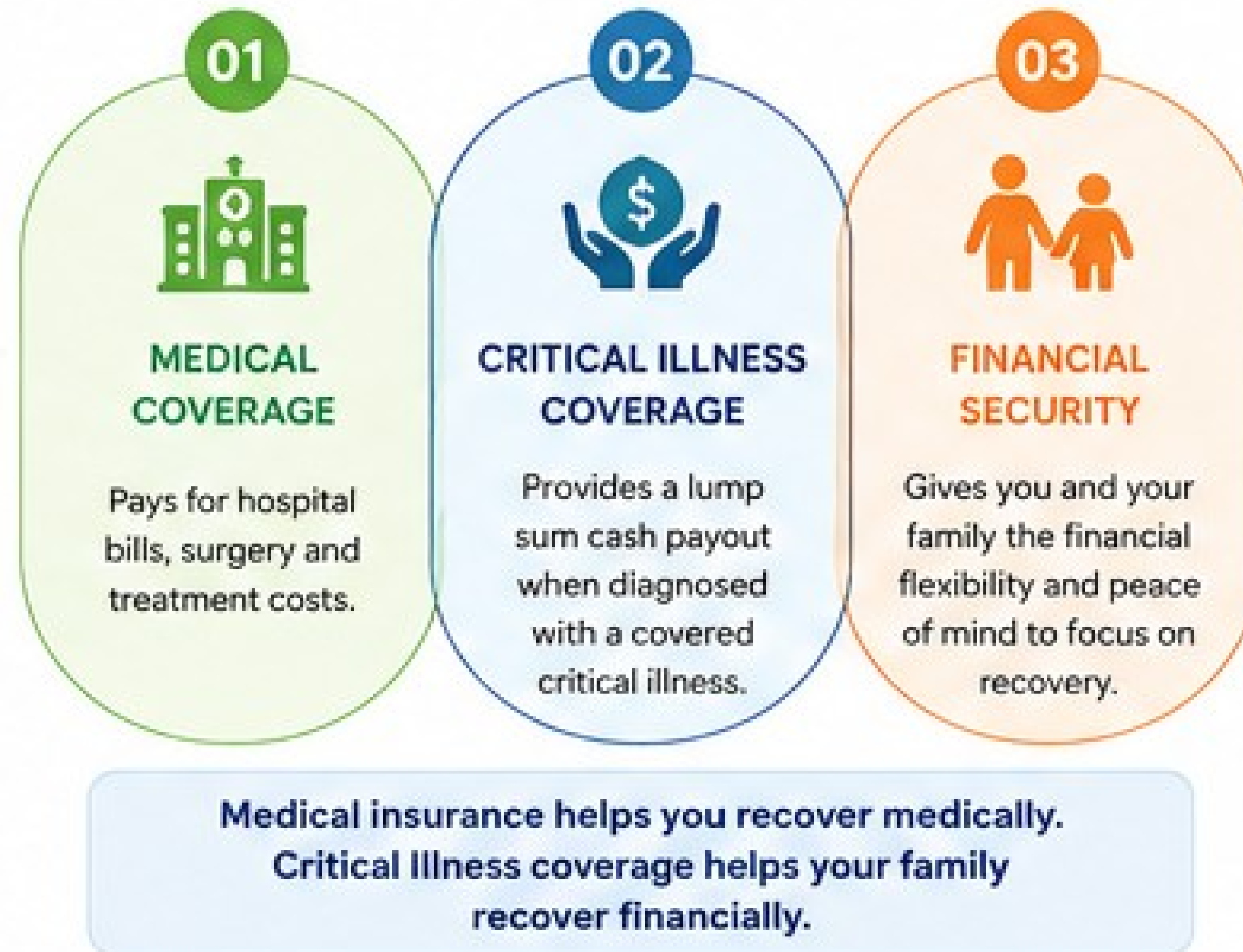
Auxiliary cop in vegetative state after drunk driver crashed into him was about to get married

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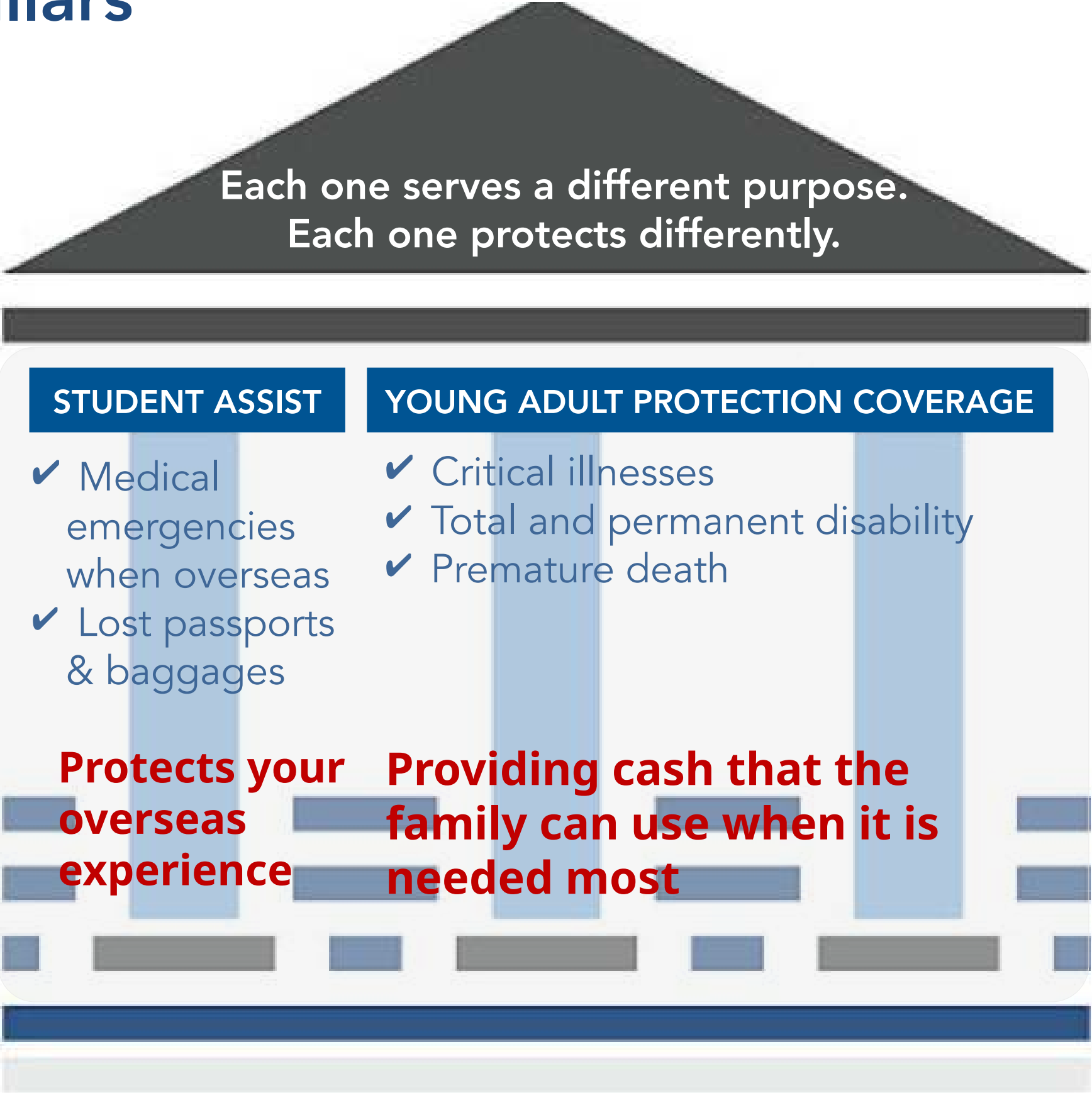


Mr Ng Yi Shu (left) was working at the checkpoint on March 24, 2023, when Yoong Kok Kai crashed into him while driving a car. PHOTOS: COURTESY OF MR ALEX NG, COURT DOCUMENTS

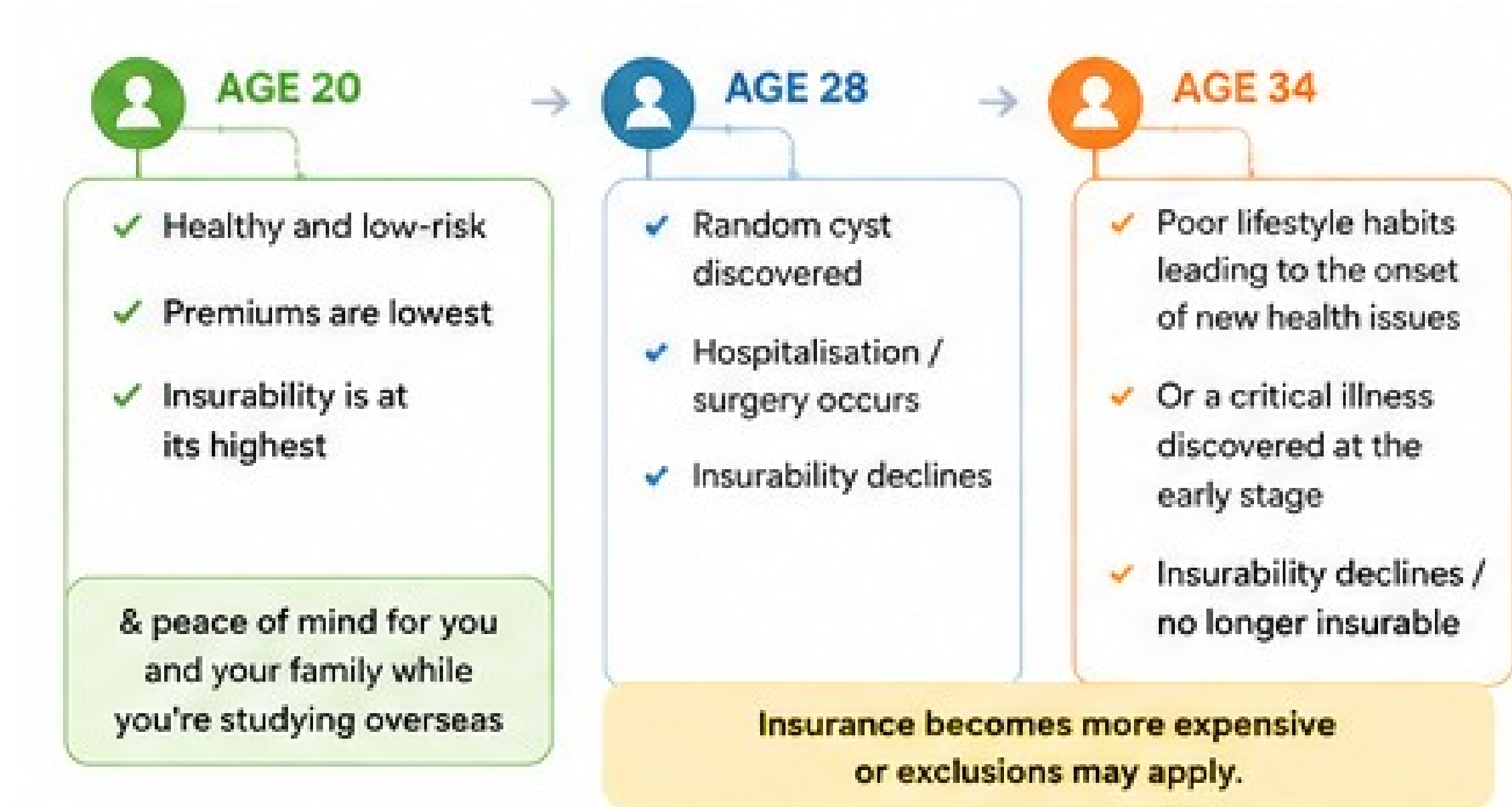
There is a need for adequate medical & critical illness coverage



Core coverage pillars

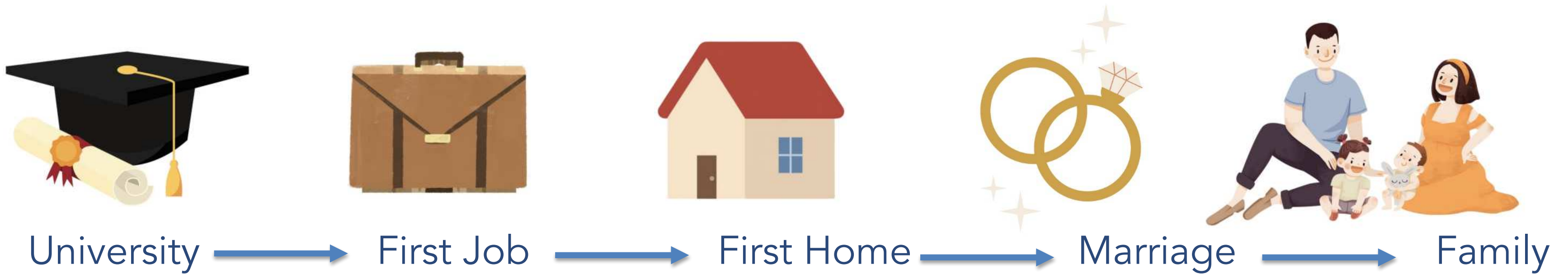


But why now - when you're young and healthy?



Protection that grows with you

Through life's major milestones, not just your university years



START SOMEWHERE



Cover for:

- ✓ Critical Illness: \$500,000
- ✓ Total & Permanent Disability: \$500,000
- ✓ Premature Death: \$500,000

At approximately \$1 per day



Three things to do before you fly:

1



Apply for your
Student Assist plan

2



Save the 24/7 emergency
assistance hotline in your phone

3



Review if you have adequate
long term protection coverage



Bonus ✨ ✨



Get 3 months *complimentary* coverage for you and your family, against accident-related injuries, burns and infectious diseases.

Receive a S\$20 eCapitaVoucher when you do a Financial Health Review with us.



Especially for parents: *estate planning matters!*

Setting up your LPA and writing your Will should be done sooner than later. Enjoy \$50 off your Will when you work with us.

**THANK
YOU!**

Supporting Dreams Beyond Borders

Presented by Kimberly Koh



Overseas Education Journey

Your Child's Overseas Journey Starts Before Departure

Planning &
Applications

Preparing
Finances

Overseas
Account
Opening

Settling
Overseas

Managing
Daily
Expenses

Supporting
Long-Term
Wealth
Needs



HSBC UK Branches

- 327 HSBC UK branches nationwide
- Over 1,500 HSBC ATMS across the UK
- <https://www.hsbc.co.uk/branch-finder/>

Postcode or town

University of Cambridge, Trinity Lane, C

Use my location

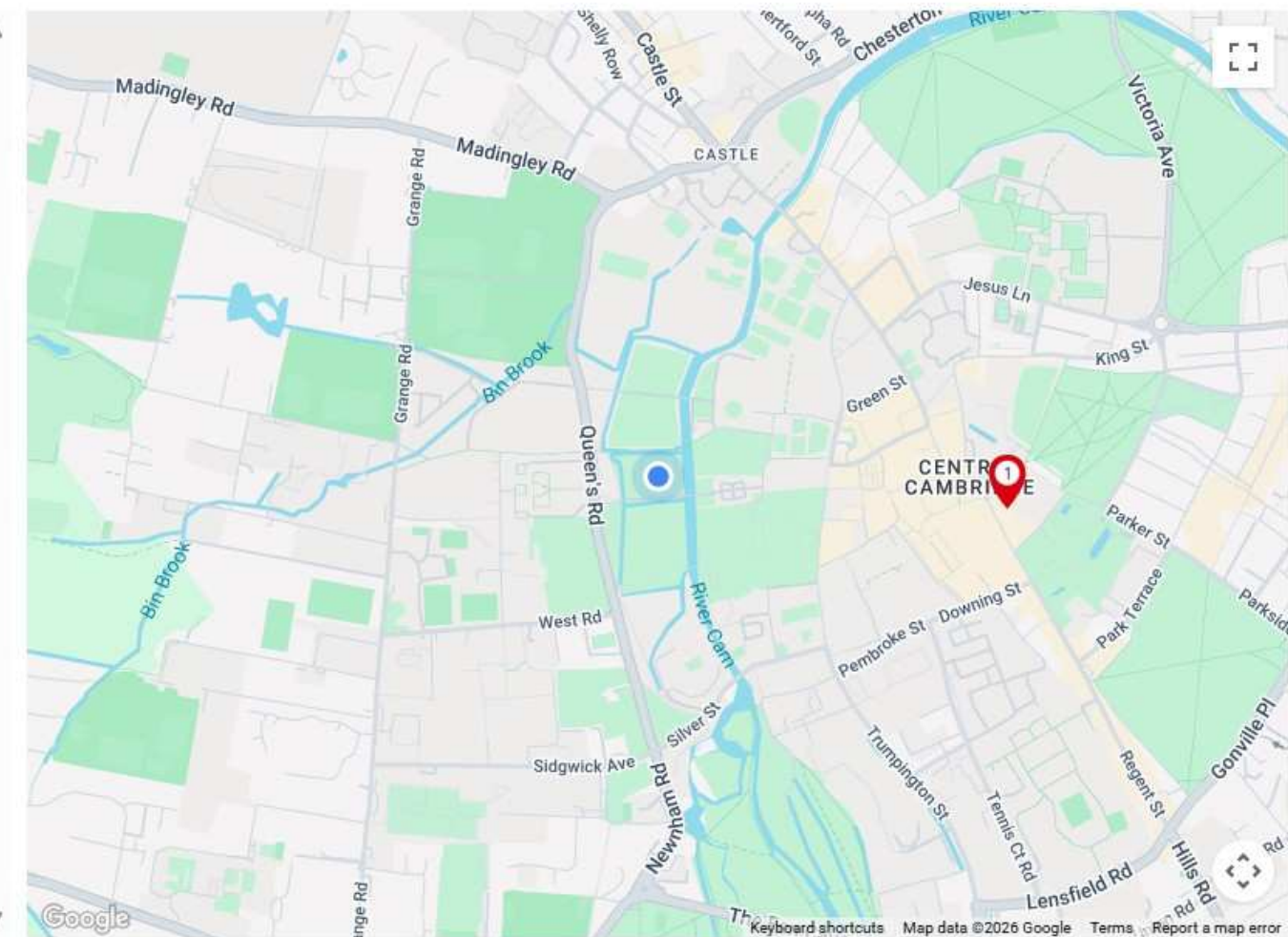
More search options

1 0.4 miles

Cambridge, City Office -
Counter Service Available
(Monday-Friday) >

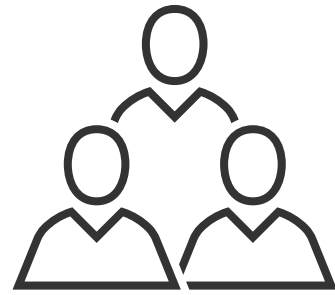
63-64 St Andrews Street, Cambridge,
Cambridgeshire, CB2 3BZ
Closed today

Load More Results



Why HSBC Premier?

Supporting Your Family's Overseas Education Journey



- **Premier Family**

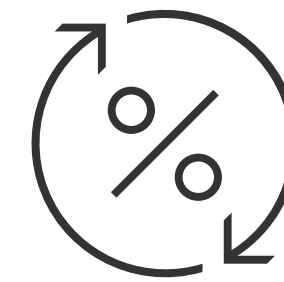
- Extend Premier¹ privileges to your spouse and up to 3 children² with no additional funding required



P1PA

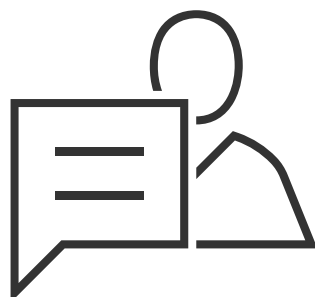
(Premier in One Premier in All)

Enjoy Premier banking status globally



Preferential Rates

Enjoy preferential rates for currency exchange



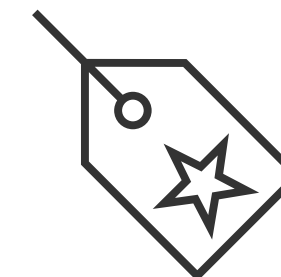
Relationship Manager

Dedicated RMs who will be servicing the accounts of Family Members



Wealth Solutions

Experience wealth solutions on foreign currency to enhance your returns



Exclusive Sign-Up Perks & HSBC Forex Club

Visit our booth to learn more!

¹ To qualify for HSBC Premier, you must keep a minimum Total Relationship Balance (TRB) of SGD200,000 (or its equivalent in foreign currencies).

² Applies only to individuals aged 12 years and above.

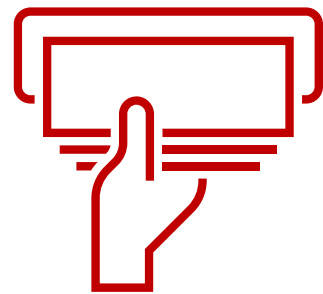
Pre-Arrival Account Opening

Start Your Child's Overseas Journey with Confidence



■ Arrive Ready to Bank

- Overseas account ready upon arrival.
- Avoid spending branch visits and paperwork after landing.



■ Support Important Payments

- Tuition fees and accommodation deposits.
- Rental payments and daily living expenses.

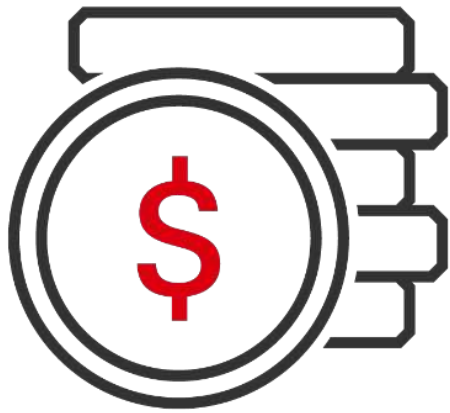


■ Dedicated End-to-End Guidance

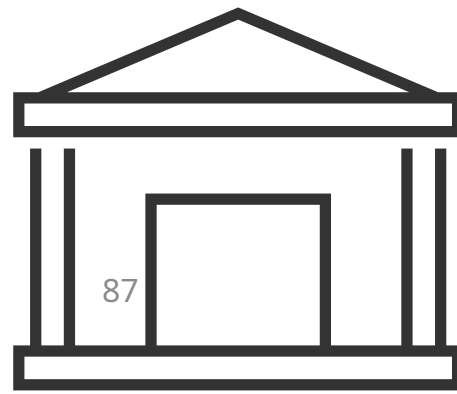
- Personalized support throughout the application process
- Assistance with documentation and account opening requirements.

Pre-Arrival Bank Account Opening

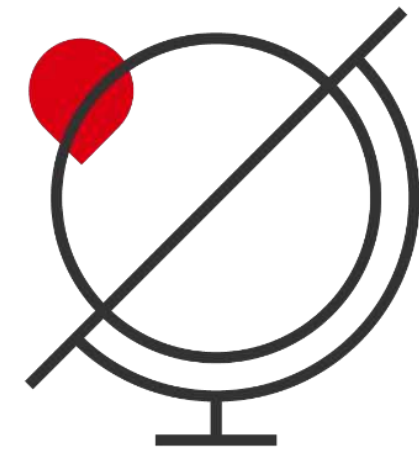
Personalized Support Before Your Child Arrives Overseas



HSBC Premier Relationship
Established



Personalized End-to-End Account
Opening Support by Business
Development Manager (BDM)



HSBC UK Account is ready
for daily transactions upon
arrival

Everyday Global Account HSBC Singapore

- A multicurrency account that gives you **access to up to 11 different Currencies** including **British Pounds**
- **\$0 fees in 10 currencies³** for retail purchases and ATM cash withdrawals⁴
- Make **FX transactions with real-time exchange rates** at your convenience
- **Send money internationally** with HSBC Global Money Transfer

Available currencies:

Australian Dollar, Canadian Dollar, Euro, Japanese Yen, New Zealand Dollar, **British Pounds**, Swiss Franc, US Dollar, Hong Kong Dollar and Chinese renminbi

Deposit Insurance Scheme

Singapore dollar deposits of non-bank depositors are insured by the Singapore Deposit Insurance Corporation, for up to S\$100,000 in aggregate per depositor per Scheme member by law. Foreign currency deposits, dual currency investments, structured deposits and other investment products are not insured.

³⁴ Terms and Conditions apply. Please visit www.hsbc.com.sg/fx for more details.





Global View Global Transfer

Fee-free⁵ and Instant Transfer

- Have an HSBC Account in both Singapore and the UK under the same name
- Transfer between Parent's HSBC Singapore Account and Child's HSBC UK Account

Global Money Transfer

Fee-free⁵ from HSBC Singapore

- Transferring funds from HSBC Singapore to a Third-Party Bank Account in the UK

(Intermediary and third-party bank transfers apply.)

⁵Most transfers are fee-free but some intermediary banks may charge fees. You can see an estimate of the applicable fees when you review your transfer. The actual amount is subject to the intermediary bank and will be debited within 7 days after you've confirmed your transfer.

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