



ST. JAMES'S PLACE
WEALTH MANAGEMENT



THINGS YOU SHOULD KNOW AS AN EXPAT
IN SHANGHAI

PARTNERS IN MANAGING YOUR WEALTH

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WELCOME TO SHANGHAI



SPIROS CHRISTOFORATOS

Head of Business – China
St. James's Place Wealth Management

Shanghai has been attracting expats for more than 150 years. Foreign workers have settled in the city because it offers the chance to capitalise on China's thriving economy – but without moving completely beyond the comforts of home. It's exotic but not starkly unfamiliar, and while it maintains the flavour of its early roots, the transport, buildings and lifestyle are all very modern.

At St. James's Place Wealth Management, we appreciate that relocating to a new country can be daunting. This guide draws upon the experiences of many of our Shanghai Team who themselves have experienced this move first hand. Given our strong links within the international business community and years of experience serving the expatriate population in Shanghai, we think we are in a good position to help your transition into this great city.

One of the things that makes Shanghai so popular with foreign workers is the ease with which comforts from home can be found. Expats may well embrace the local customs by taking an overly crowded train to work and enjoying dumpling noodle soup on their lunch break while watching elderly Chinese do Tai Chi in the many parks – but the plethora of supermarkets, shops and restaurants means that all the brands and activities from home are easily available. There are a number of English language newspapers available, including the China Daily and Shanghai Daily. Taxis are very inexpensive and readily available and a nice lunch in a Western restaurant definitely won't break the bank.

China ranks 3rd out of 46 countries assessed in terms of expat income: 55 percent of expats have more disposable income than in their home country. Incomes are higher when compared to other expat hubs around the world. Those living here feel a stronger sense of personal and financial stability in their current lives as they have greater confidence in the local economy and political stability (Source: HSBC Expat Explorer Survey 2017).

There's so much to see in this city of 24 million people – some ancient things, some new – but all will leave you with a better understanding and appreciation of Asia's most dynamic city.

So welcome, enjoy and we look forward to bumping into you around town.

Regards,

A handwritten signature in black ink that reads "Spiros". The script is fluid and cursive, with a prominent 'S' at the beginning.

Spiros Christoforatos

Head of Business, St. James's Place Wealth Management – China

ABOUT ST. JAMES'S PLACE WEALTH MANAGEMENT

St. James's Place is one of the largest wealth management companies serving the expatriate community living and/or working in Asia. We have offices in Shanghai, Hong Kong and Singapore, and is well established as one of the UK's leading wealth management organisations.

It is an award winning FTSE 100 company with a market capitalisation of c. £6 billion and funds under management over £112 billion. At the heart of the business is the St. James's Place Partnership, which is the advisory channel for St. James's Place Wealth Management. This brings together some of the most experienced, able, and highly-regarded professionals working in financial services today. We have over 4,096 qualified advisors across the Partnership, which is supported by more than 2,480 employees. Members of the St. James's Place Partnership have on average 18 years' experience in the industry and build long-term relationships founded on trust.

The strength of our business is underpinned by satisfied clients, their referrals and the dedication of our unrivalled team of St. James's Place Partners. Constantly evolving to meet the ever-changing needs of our diverse client base, we are personally committed to providing quality face-to-face advice and the very best client service.



Please get in contact if you would like to speak to one of our Partners and discuss your individual circumstances whilst you're in China.

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DIFFERENT TYPES OF VISA IN CHINA

| Category | Description |
|-----------|--|
| C | Issued to crew members on international aviation, navigation and land transportation missions and family members accompanying them. |
| D | Issued to an applicant who is to reside permanently in China. |
| F | Issued to an applicant who is invited to China for visit, research, lecture, business, scientific-technological and culture exchanges or short-term advanced studies or intern practice for a period of no more than six months. |
| G | Issued to those who transit through China. |
| J1 | Issued to foreign resident correspondents in China for a period of more than 180 days. |
| J2 | Issued to foreign correspondents on temporary interview missions in China for a period of no more than 180 days. |
| L | Issued to an applicant who intends to go to China as a tourist. |
| M | Issued to an applicant who intends to go to China for commercial and trade activities. |
| Q1 | Issued to an applicant who is a family member of Chinese citizens or of foreigners with Chinese permanent residence. The intended duration of stay exceeds 180 days. |
| Q2 | Issued to an applicant who is a family member of Chinese citizens or of foreigners with Chinese permanent residence. The intended duration of stay is no more than 180 days. |
| R | Issued to those who are high-level talents or whose skills are urgently needed in China. |
| S1 | Issued to an applicant who intend to visit their family members who are foreigners working or studying in China. The intended duration of stay in China exceeds 180 days. |
| S2 | Issued to an applicant who intend to visit their family members who are foreigners working or studying in China. The intended duration of stay in China is no more than 180 days. |
| X1 | Foreigners who intend to study in China for a period of more than 180 days. |
| X2 | Foreigners who intend to study in China for a period of no more than 180 days. |
| Z | Issued to an applicant who is to take up a post or employment in China, and their accompanying family members. |

Note: *Most visas allow only one entry into China. If you wish to enter China multiple times without having to apply for a new visa each time, it is recommended to get a residence permit which allows multiple entries.*

(Source: Embassy of the People's Republic of China)

HOW TO REGISTER WITH THE POLICE

You must register with the local police within 24 hours upon arrival if you are moving into a residence. This isn't necessary for those staying in a hotel. Go to the nearest police station and bring with you all relevant documents including your passport, a photocopy of your identification and visa, and all documents pertaining to your living arrangement (contract, your landlord's ID, property ownership documents, etc.). Keep in mind that it is necessary to re-register when changing residence. Late registration will result in a fine and no registration at all could lead to bureaucratic difficulty.

EXPATRIATE DEMOGRAPHICS

| Description | 2015 | 2016 | 2017 |
|--|---------|---------|---------|
| Total | 178 335 | 175 674 | 163 363 |
| Residence Permitted Foreigners | 175 931 | 172 647 | 157 924 |
| By Country | | | |
| Japan | 33 440 | 31 230 | 28 870 |
| United States | 25 537 | 23 974 | 21 903 |
| Republic of Korea | 21 178 | 21 497 | 20 823 |
| France | 9 993 | 9 453 | 8 659 |
| Germany | 8 446 | 8 111 | 7 583 |
| Canada | 8 012 | 7 880 | 7 439 |
| Australia | 7 444 | 7 400 | 6 995 |
| United Kingdom | 6 543 | 6 446 | 5 993 |
| Singapore | 6 421 | 6 134 | 5 786 |
| By Types | | | |
| Work | 91 372 | 88 933 | 79 701 |
| Study | 16 030 | 17 588 | 18 985 |
| Reunit | 17 112 | 16 505 | 16 367 |
| Private Transaction | 48 915 | 46 497 | 42 769 |
| Journalists | 98 | 97 | 102 |
| Long-term Visa (foreigners staying for more than half a year) | 2 404 | 3 027 | 5 439 |

(Source: Shanghai Statistics)



USEFUL APPS TO DOWNLOAD



Alipay – This app allows you to pay at restaurants and in stores. Simply download the app and connect to your bank account.



Pleco – The ultimate Chinese learning companion. It is an integrated dictionary, a document reader, a flashcard system with full screen handwriting input and a translator.



Baidu Maps – Seeing as China has blocked and censored Google, Google Maps isn't available either. If you are looking for an equivalent then use Baidu maps. If you have an iPhone, you can also use Apple maps.



Shanghai Metro – This app allows you to use the metro in Shanghai without getting lost. It is an interactive and bilingual map that shows you the quickest route from where you are to where you need to be.



Bon App! – Keeps you up to date on all types of restaurants and bars in your location. With this app you can explore both local and foreign cuisines as well as new trendy places or simply pick something based on your preferences.



Sherpa's Delivery – Sherpa's Food Delivery delivers meals from 385 international and local restaurants in Shanghai. The operators speak fluent English and can be contacted between 10:30 am and 10:30 pm.



BottlesXO – BottlesXO delivers chilled quality wines and beers throughout Shanghai within the hour.



SmartShanghai – Provides latest news, event listings, editorials, guides, reviews, job vacancies, housing and much more.



ExpressVPN – Several apps and websites are blocked in China. In order to access these, a VPN connection is necessary. ExpressVPN offers a very stable product. Other stable apps are Astrill VPN and Hexatech. These will allow you to access websites such as Facebook, Google, Twitter, etc.



Taobao – This is the eBay and Amazon of China. This platform offers consumer-to-consumer retail as well as e-commerce.



Google Translate – With this app you can quickly and easily translate Chinese to English or vice versa, either through text or by taking a picture.



WeChat – the most popular chatting platform and calling app in China. This app combines WhatsApp, Facetime, Instagram, etc. Furthermore with this app you can read the news, buy movie tickets, pay at restaurants and shops, make doctor's appointments, etc.



Mobike – This service is comparable to Ofo and works similarly. Mobike is of slight better quality when compared to Ofo.

Note: Some apps are not available on the Chinese app store. Therefore a VPN connection might be necessary in order to download certain apps.

Tip: *Install a VPN connection before going to China*

CHINESE SIM CARD PACKAGES

China Unicom

| Price | Data | Call |
|---------|--------|-----------|
| RMB 76 | 400 MB | 200 mins |
| RMB 106 | 800 MB | 300 mins |
| RMB 136 | 1 GB | 500 mins |
| RMB 166 | 2 GB | 500 mins |
| RMB 196 | 3 GB | 500 mins |
| RMB 296 | 4 GB | 1000 mins |
| RMB 396 | 6 GB | 2000 mins |
| RMB 596 | 11 GB | 3000 mins |

China Telecom

| Price | Data | Validity |
|---------|-------|----------|
| RMB 50 | 1 GB | 30 days |
| RMB 100 | 3 GB | 30 days |
| RMB 180 | 6 GB | 30 days |
| RMB 100 | 2 GB | 90 days |
| RMB 200 | 4 GB | 90 days |
| RMB 300 | 6 GB | 180 days |
| RMB 600 | 12 GB | 365 days |

China Mobile

| Price | Data | Call |
|---------|--------|-----------|
| RMB 18 | 100 MB | None |
| RMB 28 | 100 MB | 50 mins |
| RMB 38 | 300 MB | 50 mins |
| RMB 48 | 500 MB | 50 mins |
| RMB 58 | 500 MB | 100 mins |
| RMB 88 | 700 MB | 220 mins |
| RMB 138 | 1 GB | 500 mins |
| RMB 158 | 2 GB | 500 mins |
| RMB 238 | 2 GB | 1000 mins |
| RMB 268 | 3 GB | 1000 mins |
| RMB 338 | 3 GB | 2000 mins |
| RMB 588 | 6 GB | 4000 mins |

HOW TO PURCHASE SIM CARD

- Bring with you your passport and temporary residency permit
- Let the staff know what package you want. Usually, an English-speaking employee will be present.
- When you are about to run out of data you will receive a text message reminding you to recharge it. For this you will have to go to the phone store, or recharge through WeChat or Alipay. It is also possible to top up phones for other family members using this method.

(Source: Prepaid Data SIM Card Wiki)

GETTING AROUND

METRO OR SUBWAY

Public transport in Shanghai is very well organised and easy to use. Shanghai has 14 metro lines and interchanging between lines is possible. All metro signs are also in English.

Tickets can be bought in English from vending machines with coins, notes and Alipay.

Available tickets include:

- One-way ticket
- One-day pass (can only be used for the metro)
- Rechargeable Transport Card or 'Jiao Tong Ka' (usable for metro, bus, ferry and taxi)

To get to the city centre from *Pudong Airport* take line 2 (direction East Xujing) and change at metro stop 'Guanglan Road'. To get to the city centre from *Hongqiao Airport* take line 2 (direction Pudong International Airport) or line 10 (direction Xinjiangwancheng).

Tip: *Download the Shanghai Metro app*

TAXI

Service can vary among providers. Taxis in Shanghai work with a colour system. Each colour represents a different taxi company:

- Sky Blue: Da Zhong Taxi
- White: Jingjiang Taxi
- Yellow/green: Qiangsheng Taxi
- Navy Blue: Hai Bo Taxi
- Red: Combined taxi company (not recommended)

Average taxi fares for day time: RMB 14 (or RMB 16 for barrier-free taxis) for the first 3km, thereafter RMB 2.5 (or RMB 2.6 for barrier-free taxis) for every km. After 15km of distance travelled, each additional km is chargeable at RMB 3.6. Fuel fee of RMB 1 is applicable for barrier-free taxis.

Average taxi fares for night time: RMB 18 for the first 3km, thereafter RMB 3.1 for every km. After 15km of distance travelled, each additional km is chargeable at RMB 4.7.

Tip: *Avoid red/burgundy coloured taxis (known for scamming foreigners)*

GETTING AROUND – USEFUL APPS

Didi



Didi is the Chinese alternative to Uber. Fortunately, Didi also offers an English version, making it easy for foreigners to use.

Didi offers three available services: Express (recommended), Taxi and Premium. Once you have made a decision, simply enter your destination and select the type of car service you wish to opt for.

Express offers three types:

1. “Select” (nice and private)
2. “No ExpressPool” (average) and;
3. “ExpressPool” (shared).

It will then tell you how far the car is away from you. Payment works through either WeChat or Alipay.

Bicycles – Mobike



There are several bicycle renting services that can be used throughout Shanghai. Each bicycle company has its own colour and is easy to spot. Common bicycle services is Mobike.

In order to make use of this service, you must have a smart phone with a Chinese SIM and internet, a valid ID and WeChat or Alipay payment activated.

To activate your account follow these steps:

1. Download the app
2. Enter your cellphone number, you will receive a 4-digit verification code via SMS
3. Enter the code to verify your phone number
4. Verify your account by paying a deposit of RMB 299 through WeChat or Alipay (the deposit is refundable within 3 working days)
5. Select ‘I don’t have Chinese ID’. Add a photo of your passport and a photo of you holding your open passport to verify.
6. Your account will be fully activated within a few hours.
7. Add money to your account (minimum RMB 20)

To ride a bicycle follow these steps:

1. Scan the QR code which is located on the back of the bicycle or enter the number in the app.
2. Use the 4-digit pin which is given to you to unlock the bicycle.

FINDING AN APARTMENT



When deciding on where to live in a city as big as Shanghai it can be difficult to know where to start looking. Shanghai consists of two main areas, Pudong and Puxi, and is divided by the Huang Pu River. Pudong (east) is relatively new whereas Puxi (west) is older where many locals still reside. Divided amongst both sides there is a total of 16 districts. To find an apartment it is of course best to start your search by going to several real estate agencies.

To get a better understanding of the districts and areas, here's some information that might help:

Changning – The west of Shanghai; it is developing rapidly into a prime work and residential district.

Gu Bei – This is one of the earliest expatriate areas of the city with top and mid-grade apartment complexes. This district is filled with restaurants and retail centres as well as large supermarkets such as the Carrefour.

Hong Qiao – In this area you will find plenty of luxurious villa compounds with gardens, pools, tennis courts and gyms. Examples: Shanghai Racquet Club, Forest Manor, Windsor Place, Elegant Garden.

Huang Pu – In the most central of Shanghai’s 16 districts, you can find the Shanghai Grand Theatre, People’s Square, Shanghai Museum and the Bund.

Jin Qiao – This district offers first-class villa compounds to many expatriate families.

Jing An – Highest concentration of entertainment, high-level residential and commercial properties in the city. Hotels such as the Portman-Ritz Carlton and the Four Season, as well as many luxury shopping malls are located in this area. As for historical buildings, both the Jing An temple and the Jade Buddha temple can be found here.

Lu Wan – One of the main shopping areas of the city.

Pu Dong – This is the fastest growing area of the city and is home to world’s second tallest skyscraper as well as Shanghai Disney. It is close to the new international airport and is the centre of new technology and advanced manufacturing.

Xu Hui – One of the most prestigious living areas in Shanghai. In this district you will find the old French Concession with charming historic properties. This district is home to the Shanghai Catholic Cathedral, the Longhua Temple as well as the Shanghai Stadium.

APPROXIMATE COST OF RENT (RMB) PER MONTH IN SHANGHAI DISTRICTS

| Type of Residence | Downtown (Jing An, Xu Hui, Lu Wan) | Hong Qiao and Gu Bei | Jin Qiao | Min Hang | Pu Dong (Lu Jia Zui) | Pu Dong (all except Lu Jia Zui) |
|---------------------|------------------------------------|----------------------|-----------------|-----------------|----------------------|---------------------------------|
| 1-bedroom apartment | 6,500 – 10,000 | 6,500 – 13,000 | 6,500 – 13,000 | Not available | Not available | Not available |
| 2-bedroom apartment | 10,000 – 20,000 | 13,000 – 20,000 | 13,000 – 20,000 | 6,500 – 17,000 | 6,500 – 13,000 | 8,000 – 13,000 |
| 3-bedroom apartment | 13,000 – 27,000 | 13,000 – 20,000 | 13,000 – 20,000 | 6,500 – 20,000 | 13,000 – 27,000 | 10,000 – 16,000 |
| 4-bedroom apartment | 27,000 – 33,000 | 27,000 – 33,000 | 27,000 – 33,000 | 13,000 – 27,000 | 20,000 – 33,000 | 13,000 – 20,000 |
| Historic houses | 33,000 – 46,000 | Not available | Not available | Not available | Not available | Not available |
| Villas | 33,000 – 46,000 | 27,000 – 46,000 | 33,000 – 46,000 | 27,000 – 40,000 | 27,000 – 40,000 | 27,000 – 33,000 |

(Source: Shanghai Expat, August 2017)

BANKING

Many Chinese domestic banks allow foreigners to open an account. The more prominent banks are the Bank of China, China Merchant's Bank, ICBC, the Agricultural Bank of China and the China Construction Bank.

HSBC is the most commonly used international bank in Shanghai. These banks offer services expatriates would usually require, such as debit cards, internet banking and foreign currency exchange services. It is best to use an international bank account when applying for credit cards. It is possible to attain one from a domestic bank, but it can be very difficult in obtaining one. Opening hours are usually between 9am and 5pm on weekdays, and from 9am to 12pm on Saturdays.

Tip: *Make sure to get to the bank early as it can get busy quickly, preferably before lunch time as there is lesser bank staff which means the queues can get long very quickly. The busiest day is on Mondays as earnings made over the weekend are deposited. Always remember to bring your passport.*

TRANSFERRING MONEY OUT OF CHINA

The easiest way for foreigners living in Shanghai to transfer money back home is through a bank transfer.

Please prepare the following information for the bank:

- Recipient's name
- Recipient's account number
- Recipient's address
- Name and address of recipient's bank
- Recipient's IBAN code as well as his or her SWIFT or BIC code
- Your proof of income
- Your tax bills

Please keep in mind that the bank will charge a commission fee of 0.1% of the total amount transferred. The requirements may change with time and best to confirm with your bank ahead of time.



CREDIT CARD

Foreigners living in Shanghai who wish to have a credit card from a domestic bank must hold a residence permit valid for more than at least 2 years and must be 18 years old or older. When applying for a credit card, please bring these necessary documents with you:

- Passport
- Residence permit
- Certificate of employment or work permit
- Proof of income
- Bank deposits certificates
- Income tax payment certificate
- Motor vehicle license
- Your bank account
- Utilities bills for the past three months

HOW TO SET UP ALIPAY AND WECHAT PAY



Alipay:

1. Download the app
2. Register and verify with phone number
3. Open “my account”
4. Open “my cards”
5. Set a six digit payment password
6. Tap on “my cards” again
7. Add your bank card number after entering your password
8. Fill your bank card information
9. Enter the SMS phone verification confirmation code



WeChat Pay:

1. Tap on me » wallet » cards
2. Add your bank card number
3. Enter your name as it was set up with your bank

Tip: Sometimes the bank may have put your surname as your first. Try different combinations.



CLIMATE

Shanghai has four distinct seasons and in general, has a subtropical climate. The summers are hot and humid and the winters are cold with temperatures close to and sometimes below zero. Spring is a comfortable season with average temperatures of about 15°C. As for precipitation, you can expect moderate rainfall. Autumn is known to be Shanghai's best time of the year with sunny and dry months.

| Season | Temperature (°C) | | | | Precipitation (mm) |
|--------|------------------|---------|--------------|-------------|--------------------|
| | Month | Average | Average High | Average Low | Average |
| Winter | December | 8 | 11 | 2 | 34 |
| | January | 5 | 8 | 1 | 76 |
| | February | 6 | 8 | 2 | 44 |
| Spring | March | 9 | 13 | 5 | 118 |
| | April | 15 | 19 | 11 | 63 |
| | May | 20 | 24 | 16 | 85 |
| Summer | June | 24 | 27 | 20 | 212 |
| | July | 28 | 32 | 25 | 142 |
| | August | 28 | 32 | 25 | 230 |
| Autumn | September | 24 | 27 | 21 | 76 |
| | October | 19 | 22 | 15 | 64 |
| | November | 14 | 17 | 9 | 43 |

(Source: Travel China Guide)



AIR QUALITY

The air quality in Shanghai is known to be bad but is improving compared to years prior. It has been argued that the effects of the unhealthy air quality are not as bad as we think. Nonetheless, it cannot hurt to take protective measures, especially for those who are sensitive. An easy way to have an understanding of the air quality is by using the Air Quality Index (AQI). Below is a table giving you an indication of the scale:

| AQI | Air Pollution Level |
|---------|---------------------|
| 0-50 | Excellent |
| 51-100 | Good |
| 101-150 | Lightly Polluted |
| 151-200 | Moderately Polluted |
| 201-300 | Heavily Polluted |
| 300+ | Severely Polluted |

For those who wish to take measures there are several ways to do so. The most known way of reducing the intake of the air is by wearing a facemask. This will filter the air to a certain extent. Air-purifying plants can improve the indoor air quality. These plants remove toxic VOCs and exchange CO₂ with fresh oxygen. Another way to improve your indoor air quality is by buying an air-purifier. This effectively extracts pollutants from the air. Dehumidifiers can prevent dust mites, mold and mildew from settling in your house during Shanghai summertime.

Tip: Download the 'Air Matters' app

WATER QUALITY

Even though Shanghai's tap water has improved in quality over the past few years, it is still considered unsafe to drink both directly and after boiling it. The main pollutants in the water are chlorine, rust and toxic metals. The addition of chlorine to the water is necessary to disinfect it however consequently damages our skin and hair.

In order to protect your health from the quality of the water there are several things you can do. You can consider buying a water dispenser, in which you can put large bottles of water, or simply buy water bottles. Commonly trusted water brands are Nestle and Watsons. You can also consider installing a water purification system making your tap water suitable for drinking, as well as different types of water filters for bathroom use. A water filter in your home will remove most parts of chlorine, pesticides and metals.

For more information on purifiers and cleansers, please contact Greenwave by scanning the QR code to equip your house.



COST OF LIVING

Restaurants

| Description | Average Price (RMB) | Price Range (RMB) |
|---|---------------------|-------------------|
| Meal, inexpensive restaurant | 30.00 | 22.00 – 50.00 |
| 3-course meal for 2, mid-range restaurant | 200.00 | 150.00 – 300.00 |
| Set meal at McDonald's | 30.00 | 25.00 – 40.00 |
| 500 ml of local draught beer | 15.00 | 8.00 – 30.00 |
| 330 ml bottle of imported beer | 25.50 | 15.00 – 45.00 |
| Regular cup of cappuccino | 29.00 | 20.00 – 35.00 |
| 330 ml canned drinks | 3.50 | 2.50 – 5.00 |
| 330 ml bottled water | 2.50 | 1.50 – 4.50 |

Markets

| Description | Average Price (RMB) | Price Range (RMB) |
|---|---------------------|-------------------|
| 1 litre of milk | 16.00 | 12.00 – 20.00 |
| 1 loaf of fresh white bread | 15.00 | 7.00 – 25.00 |
| 1 kg of white rice | 7.00 | 4.00 – 10.00 |
| A carton of 12 eggs | 13.00 | 6.00 – 20.00 |
| 1 kg of local cheese | 145.50 | 70.00 – 250.00 |
| 1 kg of boneless, skinless chicken breast | 35.50 | 20.00 – 60.00 |
| 1 kg of beef round or other equivalent red meat | 79.00 | 50.00 – 120.00 |
| 1 kg of apples | 15.00 | 6.00 – 30.00 |
| 1 kg of bananas | 10.00 | 6.00 – 16.00 |
| 1 kg of oranges | 15.00 | 6.00 – 20.00 |
| 1 kg of tomatoes | 9.00 | 5.00 – 18.00 |
| 1 kg of potatoes | 10.00 | 4.00 – 15.00 |
| 1 kg of onions | 9.50 | 4.00 – 15.00 |
| 1 head of lettuce | 7.00 | 4.00 – 10.00 |
| 1.5 litre of bottled water | 4.00 | 3.00 – 7.00 |
| 1 bottle of mid-range wine | 80.00 | 70.00 – 100.00 |
| 500 ml bottle of local beer | 6.50 | 4.00 – 10.00 |
| 330 ml bottle of imported beer | 18.50 | 12.00 – 26.00 |
| 1 pack of cigarettes | 20.00 | 16.00 – 25.00 |

Transportation

| Description | Average Price (RMB) | Price Range (RMB) |
|-------------------------------------|---------------------|-------------------------|
| One-way metro ticket | 4.00 | 3.00 – 4.00 |
| Monthly Pass (Regular price) | 200.00 | 130.50 – 240.00 |
| Taxi – initial flag-down fare | 14.00 | 14.00 – 14.00 |
| Taxi – distance rate per km | 2.50 | 2.40 – 3.00 |
| 1 litre of gasoline | 6.50 | 6.00 – 7.00 |
| Volkswagen Golf 1.4 90 kW Trendline | 150,000.00 | 110,000.00 – 180,000.00 |
| Toyota Corolla 1.6l 97kW Comfort | 132,362.50 | 110,000.00 – 200,000.00 |

Monthly utilities

| Description | Average Price (RMB) | Price Range (RMB) |
|--|---------------------|-------------------|
| Essential utilities (Electricity, Heating, Water and Garbage) for 85m ² Apartment | 400.00 | 207.75 – 650.00 |
| Prepaid mobile – local talktime per minute (No discount or plan) | 0.25 | 0.15 – 0.40 |
| Internet (60 Mbps or more, unlimited data, cable/ADSL) | 95.00 | 50.00 – 175.00 |

Sports and Leisure

| Description | Average Price (RMB) | Price Range (RMB) |
|---|---------------------|-------------------|
| Monthly fitness club membership fee | 385.00 | 183.33 – 500.00 |
| Tennis court rental (1 hour on weekends) | 64.50 | 40.00 – 100.00 |
| Cinema ticket (International movie release) | 60.00 | 40.00 – 100.00 |

Childcare

| Description | Average Price (RMB) | Price Range (RMB) |
|---|---------------------|-------------------------|
| Monthly preschool or kindergarten private school fees | 5,666.50 | 2,500.00 – 10,000.00 |
| Annual international primary school fees | 195,555.50 | 150,000.00 – 268,751.00 |

Clothing and shoes

| Description | Average Price (RMB) | Price Range (RMB) |
|---|---------------------|-------------------|
| 1 pair of jeans (Levis 501 or similar) | 508.00 | 200.00 – 700.00 |
| 1 summer dress in a retail chain store (e.g. Zara, H&M) | 230.50 | 150.00 – 300.00 |
| 1 pair of Nike running shoes (mid-range) | 670.50 | 500.00 – 900.00 |
| 1 pair of men's leather business shoes | 644.00 | 400.00 – 1,000.00 |

INTERNATIONAL SCHOOLS IN SHANGHAI

In the past year, the average school prices for Asia-Pacific have increased by 7% as of June 2017. Within the region, China has the highest yearly international school fees with an average fee of US\$25,820 per annum.

(Source: ExpatFinder 2017)

LIST OF INTERNATIONAL SCHOOLS

- Adcote School Shanghai
- Britannica International School Shanghai
- British International School Shanghai
- Concordia International School Shanghai
- Dulwich College Shanghai
- French School of Shanghai
- Fudan International School
- German School Shanghai
- Guanghua Cambridge International School
- Harrow International School Shanghai
- Hong Qiao International School
- - Rainbow Bridge International School
- IFA Paris
- Maple Leaf International Schools-Shanghai
- Montessori School of Shanghai
- Nord Anglia International School Shanghai
- Oxford International College Shanghai
- Saint Paul American School Shanghai
- Shanghai American School
- Shanghai Angel Kindergarten
- Shanghai Community International School
- Shanghai Concord Bilingual School
- Shanghai HD Bilingual School
- Shanghai Dongjin Japanese Kindergarten
- Shanghai High School International Division
- Shanghai Japanese School
- Shanghai Jin Cai International School
- Shanghai Korean School
- Shanghai Livingston American School
- Shanghai Pinghe School
- Shanghai Qibao Dwight High School
- Shanghai Rego International School
- Shanghai Shangde Experimental School
- Shanghai Singapore International School
- Shanghai United International School
- Shanghai Weiyu High School
- Shanghai World Foreign Language Middle School
- SMIC Private School
- U.C.International School
- The British International School Shanghai
- Vanke Bilingual School
- Wellington College International Shanghai
- Western International School of Shanghai
- Xiwai International School
- Yew Chung International School of Shanghai
- Yew Wah School of Shanghai
- YK Pao School

(Source: Wikipedia, the free encyclopedia)

HEALTHCARE

Before arriving in Shanghai, it is advised to get a routine medical check-up and get the diphtheria, tetanus and polio shots. It is good to also ensure that your hepatitis A and B vaccinations are up-to-date.

Compared to the rest of China, healthcare in Shanghai is considered to be relatively good, however, many expatriates find healthcare facilities and treatments to be limited. Nonetheless, the quality of service as well as the availability of treatments are constantly improving.

It is important to know that overseas prescriptions of drugs are not accepted. You can bring your overseas prescription to a doctor in Shanghai who can provide a local prescription. Sometimes when specific drugs are not available in China, due to China's strict rules on importing western medication, an alternative drug may be recommended. Therefore, it is advisable to stock up on medication before leaving for Shanghai.

If you wish to seek treatment at a local hospital, please note that doctors generally do not speak English. It would be beneficial to bring along someone who can translate for you, if necessary. Otherwise, bringing along a translator will help. Medical fees at local hospitals tend to be inexpensive due to the basic level of service and limited resources available. If you wish to avoid this, you can visit foreign/VIP clinics where the staff can converse in English.

Local hospitals generally do not recognise foreign health insurance, international hospitals on the other hand do. International hospitals are usually located in expat communities and are known to have modern equipment as well as for being more hygienic. These hospitals employ well-trained western doctors and English-speaking Chinese doctors, who take cultural differences into account.

Generally, it is more costly to visit international medical practitioners. The average starting price for consultations are:

| Field | Cost |
|----------------------|----------|
| General Practitioner | RMB 700 |
| Pediatrician | RMB 700 |
| Specialist | RMB 1000 |
| Gynecologist | RMB 1000 |
| Dentist | RMB 500 |

(Source: ExpatMedicare Health Insurance Experts)



LIST OF INTERNATIONAL HOSPITALS AND CLINICS

Columbia Kaiyi Clinic-Bainuo Medical Center

2505, United Plaza, No.1468 West Nanjing Road, Shanghai, China 200040

Hotline: +86 400 663 7707

Huashan Hospital

24 Hour Emergency Service

12 Wulumuqi Middle Road, Jingan Qu, Shanghai 2000000

Tel: +86 21 5288 9999

Shanghai United Family Hospital and Clinics

24 Hour Emergency Service

1139 Xianxia Road, Changning District, Shanghai 200336

Tel: +86 21 2216 3900

24-hr Hotline: +86 21 2216 3999

American Sino OB/GYN/Pediatrics Services

Dingxiang Outpatient Clinic

3F, Block 6, Clove Apartment Building, 800 Huashan Road, Shanghai, China 2000000

Tel: +86 21 3175 2530 (OB/GYN) or +86 21 3175 2520 (Pediatrics)

24-hr Hotline: +86 400 163 4482

International Medical & Dental Centre

3rd Floor of Chang Ning District Central Hospital, 1111 Xian Xia Road, Shanghai 200336

Tel: +86 21 6290 9558

Shanghai East International Medical Center

150 Jimo Road, Shanghai 200120

24-hr Hotline: + 86 21 5879 9999

Parkway Health: Shanghai Centre Medical and Dental Centers

203-4 West Retail Plaza, 1376 Nanjing Xi Road, Shanghai 200040

Tel: +86 400 819 6622

Parkway Health: Specialty and Inpatient Center

24 Hour Emergency Service

170 Danshui Road, 3rd Floor, Shanghai 200020

Tel: +86 400 819 6622

OTHER USEFUL INFORMATION

LIST OF MEDICINE

| Antibiotics | |
|----------------------------|-----------|
| Amoxicillin (Amoxil) | 阿莫西林 |
| Penicillin | 青霉素 |
| Antifungals | |
| Diflucan (Fluconazole) | 大扶康 (氟康唑) |
| Antihistamines | |
| Cetirizine (Zyrtec) | 二盐酸西替利嗪 |
| Diphenhydramine (Benadryl) | 苯海拉明 |
| Loratadine (Claritin) | 氯雷他顶 |
| Asthma | |
| Albuterol (Ventolin) | 沙丁胺醇 |
| Diabetes | |
| Insulin | 胰岛素 |
| Symptomatic | |
| Aspirin | 阿斯匹林 |
| Benadryl (Diphenhydramine) | 苯海拉明 |
| Ibuprofen | 布洛芬 |
| Phenergan | 非那根 |
| Topicals | |
| Antifungal | 抗真菌药 |
| Eye Drops (general term) | 眼药水 |

LIST OF USEFUL MEDICAL PHRASES

| English | Mandarin (Pinyin) |
|--|--|
| Doctor | yī shēng |
| I am not feeling well | wǒ bù shū fú |
| I'm sick | wǒ bìng le |
| It hurts here | zhè téng |
| I need a doctor | wǒ děi kàn yī shēng |
| Is there a doctor here who speaks English? | zhè yǒu huì jiǎng yīng yǔ de yī shēng ma |
| I'm asthmatic | wǒ yǒu xiào chuǎn bìng |
| I'm diabetic | wǒ yǒu táng niào bìng |
| I'm epileptic | wǒ yǒu diǎn xián bìng |

LIST OF EMERGENCY NUMBERS IN SHANGHAI

| Department | Phone number |
|-----------------------|--------------|
| Police (Phone Call) | 110 |
| Police (Text message) | 12110 |
| First-aid Ambulance | 120 |
| Fire | 119 |
| Traffic Accidents | 122 |

LIST OF USEFUL PHRASES

| English | Mandarin Chinese |
|--|--|
| Welcome | huān yíng guāng lín |
| Hello (General greeting) | nǐ hǎo (informal) <i>or</i> nín hǎo (formal) |
| Hello (on phone) | wéi |
| How are you? | nǐ hǎo mā |
| I'm fine, and you? (reply to 'how are you') | wǒ hěn hǎo, nǐ nē? |
| Long time no see | hǎo jiǔ bú jiàn |
| What's your name? | nǐ jiào shén me míng zì? |
| My name is ... | wǒ jiào ... |
| Where are you from?/I'm from ... | nǐ lái zì nǎ lǐ?/ wǒ lái zì ... |
| Pleased to meet you | hěn gāo xìng jiàn dào nǐ |
| Good morning | zǎo shàng hǎo |
| Good afternoon | wǔ ān |
| Good evening | wǎn shàng hǎo |
| Good night | wǎn ān |
| Goodbye | zài jiàn |
| Good luck! | zhù nǐ hǎo yùn |
| I understand/I don't understand | wǒ míng bái/ Wǒ bù míng bái |
| I don't know | wǒ bù zhī dào |
| Please say that again | má fán nǐ zài shuō yī biàn |
| Please speak more slowly | má fán nǐ jiǎng màn yī diǎn |
| Do you speak English? | nǐ huì shuō yīng yǔ mā? |
| Yes, a little (reply to 'Do you speak ...?') | huì, yī diǎn diǎn |
| Excuse me | ràng yì ràng |
| How much is this? | Zhè gè duō shǎo qián? |
| Sorry | duì bù qǐ |
| Please | qǐng |
| Thank you | xièxie |
| You're welcome | bú kè qì |
| Where's the toilet? | cè suǒ zài nǎ lǐ? |

THINGS TO SEE AND DO

Nanjing Road

A long stretch of pedestrian street riddled with neon lights, shopping and dining. Be sure to visit Jing'an Temple, one of the most famous temples in Shanghai, located at West Nanjing Road.

The Bund

Have a drink at one of the many luxurious bars on The Bund, and enjoy spectacular views of the Pudong skyline. House of Roosevelt, Peninsula, Bar Rouge and Captains Bar have great terrace views.

Yuyuan Garden

Not far from the Bund, Yuyuan is the most revered and the only surviving Ming Dynasty garden in Shanghai. It has become a city highlight due to its beautiful scenery, characterised by decorated bridges, colourful pagodas and intimate enclaves separated by “dragon walls” — partitions with dragon decorations on top.

Shanghai Disneyland Park

This is the first Disney theme park in mainland China, which blends the magic of Disney and unique cultural elements of China. With six themed lands in the park, it is a great place to visit with family and friends.

Water Towns – Zhujiajiao and Qibao

Take a stroll around by foot or take a boat/ferry ride, to admire the numerous fascinating canals, bridges and architecture in the water towns in Shanghai.

Former French Concession

A residential area of Shanghai once designated for the French, the French Concession is popular with tourists and expats, and appreciated for its cafes, tree-lined avenues, and tudor houses.

The Oriental Pearl TV Tower

Sit inside the revolving restaurant in the highest observatory level set at 350 meters (1,148 feet) above the ground, to enjoy breathtaking views of the Shanghai metropolis.

World Financial Center

The fifth tallest building in the world competes with the Oriental Pearl TV Tower for greatest elevated views in the Shanghai metropolitan. Visit the Hyatt Hotel Bar or witness sunset and/or sunrise from this observatory.

Yang's Dumplings

A popular chain throughout Shanghai, the fried dumplings are something that both locals and foreigners frequent.

Jade Buddha Temple

This Chinese Buddhist Temple hosts two jade Buddha statues imported from Burma, along with many other cultural relics. It is a peaceful refuge from the modern bustle of Shanghai, where monks may be seen and heard conducting Buddhist ceremonies.

Huangpu River

Take the local ferry from either Puxi to Pudong or the other way around.

VUE Bar

An elegant and stylish fashion bar located on the top two levels of the Hyatt on the Bund hotel, commanding the breathtaking views of both sides of the Huangpu River – Pudong and Puxi.

Songjiang Thames Town

Visit this new town in Songjiang District, which was named after the River Thames in London. It has an architecture themed according to classic British market town styles, complete with cobbled streets, Victorian terraces and corner shops.

People's Square

Previously a famous horse racetrack built in 1861, this is now the site of Shanghai's municipal government headquarters building and consists of an open square, the People's Park and some unique architectures themed with culture, tourism and business.

Tianzifang

A touristic arts and crafts enclave that has developed from a renovated traditional residential area in the French Concession area of Shanghai, China. It is now home to boutique shops, bars and restaurants.

Shanghai Tower

This is the 632-metre (2,073 ft), 128-story megatall skyscraper in Lujiazui, Pudong, Shanghai. It has the world's highest observation deck within a building or structure which also offers a nice birds-eye view of Shanghai, and the world's fastest elevators at a top speed of 20.5 m/s.



CHARITIES WE SUPPORT IN ASIA



(Source: St. James's Place annual report 2018 — Asia)

ABOUT THE ST. JAMES'S PLACE CHARITABLE FOUNDATION

Who are we?

The St. James's Place Charitable Foundation is the philanthropic arm of the St. James's Place Wealth Management Group, a leading UK wealth management company.

The Charitable Foundation has been supporting those in need since 1992, making a positive and lasting difference to people's lives by awarding grants to charities registered in the UK to assist them in the incredible work they do every day. So far, we've raised and distributed over £75 million to thousands of charities across the UK and Asia.

Who do we support?

Our grant giving is guided by themes, with the main focus on children and young people who have special needs through illness or disability, or disadvantaged in other ways. More recently, the Charitable Foundation expanded its focus to include charities that support people with cancer and those experiencing mental health issues.

The Charitable Foundation has been keen to support small to medium-sized charities that can benefit substantially from relatively small grants. Hundreds of small charities have benefited as a result.

How do we raise funds?

We rely on the St. James's Place community to lend support to the Charitable Foundation in any way they can. That includes donating from their earnings: currently over 80% of our Partners and employees across the Group regularly donate in this way.

Fundraising events are also an important part of our income, with everything from cycling 14,000 miles through the Pan-American Highway to Foundation Golf Day and Foundation Ball being organised by our community to raise funds. What's more, since 1999, every pound raised by the community has been matched by the company.

Need more information?

If you would like to know more about the St. James's Place Charitable Foundation, please contact your St. James's Place Partner. Alternatively, you may contact each of our office as follows:

Singapore

Tel: +65 6536 0121

Email: singapore.info@sjp.asia

Hong Kong

Tel: +852 2824 1083

Email: hongkong.info@sjp.asia

Mainland China

Tel: +86 21 8028 5300

Email: china.info@sjp.asia

Making a positive and lasting difference to people's lives



ST. JAMES'S PLACE
CHARITABLE FOUNDATION
www.sjpfoundation.co.uk

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ST. JAMES'S PLACE
WEALTH MANAGEMENT

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