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EDITORIAL 1 OF 6

HOW TO REDUCE STRESS AT WORK WITHOUT REDUCING YOUR SALARY

Working in Singapore can be financially rewarding, give you the perfect multicultural exposure and provide a substantial boost to your career. However, what it can also do is stress you out. According to a report by Robert Half, Singaporean employees are stressed out due to long working hours, high workload, tight deadlines and cut-throat competition. Sounds like your job? Don't worry. Here are a few effective ways to reduce stress at work. And no, the list does not involve quitting your job.

1. Be punctual

Being punctual is one of the most underrated qualities in the corporate world. If you give yourself enough time to get ready, have breakfast and commute to work after you wake up, half your stress will disappear. Reaching office on or before time not only puts you in the good books of your boss but also ensures that you have enough time and mental peace to prepare a list of your daily goals. Follow the same rule while leaving for any meeting.

2. Try to keep positive company

We all have those two colleagues who always complain about everything at work – from the CEO to the coffee. Stay away from them. Being positive is the easiest way to reduce stress. All workplaces have their pros and cons – the smarter way to hold on to your job and not be stressed is to look at the pros and ignore the cons. No, we ain't asking you to be saintly et al; just look at the brighter side!

3. Learn to say 'No'

Trust us, it isn't as difficult as it seems. Saying 'Yes' to every work that comes your way is not going to take you anywhere – apart from a counsellor's clinic. If your hands are full with assignments, make sure you put your foot down when someone asks you to take up a few more. However, be polite while you do so.

4. Mind your own business

While this might sound rude, it is one of the best pieces of advice you will get for dealing with stress at work. When in office, it is the best to focus on your work goals, be professional and not indulge in gossip. If you stay bothered with your work alone, half of your stress will melt down automatically. Don't compare yourself to others, get depressed by how your friend's team lead is super cool unlike yours or feel jealous about how much increment others in the team got. Remember, you are there to work and earn money, so just do that.

5. Take breaks

'All work and no play makes Jack a dull boy.' And a stressed one too! So, once in a while, make sure you go out for a team lunch, meet a friend for coffee or even go for a short walk during lunch. Simple activities such as stretching, chatting with your partner or even reading your favourite book in the cafeteria while having lunch can change the perspective you have towards the day. Taking short breaks at work will not only reduce your stress but also pump up your energies and boost your performance.

6. Take vacations

Calling all those who feel the company they work for will shut shop the moment they take a week off! So sorry to break your dreamy bubble but that won't happen. You might be important to your firm but you aren't so indispensable that you cannot take a few days off for your own sanity. Remember, the company needs a sane employee more than the one who is always present but losing it every minute. So, go book that much-needed vacation right away and watch your dark circles lighten.

7. Don't skip meals

Remember last Thursday when you had that really urgent deadline (again!)? You were so drained out by midnight that you considered quitting. It is safe to assume that you did not have the time to have lunch or even get a good cup of coffee. True? Maybe that was the reason you felt so, so tired. Not fueling yourself enough throughout the day or maintaining consistent lunch timings can stress you out not just physically but mentally too. Make sure you have lunch with people from different teams and ages to be a part of a variety of topics from sports to the upcoming office offsite. No need to discuss the 'important' post-lunch meeting or the upcoming appraisal discussions. Take a break; you deserve one.

8. Maintain a work-life balance

It is said that those who leave work on time every day tend to be more productive than those who hang around till late hours. That's because the former ones know they have only limited hours to achieve their daily goals and so their focus levels and dedication are higher. So, that super boss of yours who leaves work at sharp 5pm every day is so successful maybe because of his efficiency to finish all his day-to-day work in a stipulated time. Learn to leave work on time. It will not only make your spouse and kids happy but also keep your mind stress free.

Take these simple tips and implement them for a happier and more fulfilling career (without compromising on your salary).

[EDITORIAL 2 OF 6](#)

4 TRAVELLING HACKS YOU NEED FOR SMALL BUDGET TRAVELLERS

If you think that travelling is expensive, you are not alone. Most people have the same perception as you. But is that really true? In reality, the cost of your travel depends on how you travel and how many travelling hacks you have in your pocket. Here are four travelling hacks that will make travel much less expensive than you think, especially for small budget travellers.

1. Go cashless with DBS multi-currency account

Pickpocketing is one of the most annoying and frustrating things that can happen to you while you are overseas. It depletes your travelling budget, which is already small, to begin with! Apart from doing all the necessary preventive measures like anti-theft crossbody backpacks and travel pouches, limiting the cash you have on hand can also help. Instead of lugging so much cash around (especially if you travel for a long period), why not go cashless? DBS Multi-Currency account allows you to keep foreign currencies in your bank account. You can transact overseas directly in the relevant foreign currency without being exposed to conversion or administrative fees. You can also withdraw cash from overseas ATM, albeit at a cost of S\$5 per

withdrawal. DBS Multi-Currency account currently allows you to transact in 11 foreign currencies: Australia Dollar, Canadian Dollar, Euro, Hong Kong Dollar, Japanese Yen, New Zealand Dollar, Norwegian Kroner, Sterling Pound, Swedish Kroner, Thai Baht and US Dollar. If you are planning to go cashless with DBS Multi-Currency account, one additional hack you need to know is to **bring an additional card** that links to the DBS Multi-Currency account. In the event that you really get pickpocketed, you can still fall back on your backup card. But, trust us, it is much easier to protect one card than a wade of cash.

2. Learn about the cities and culture with free walking tours

For some of us, travelling is more than just a time to relax. It is also a time to learn about the cities, its people and its culture. Often, we do not have the luxury of time to fully appreciate the city for its uniqueness. If you want to learn about the cities' people and culture within a short period of time, free walking tours are your best bet. Free walking tours bring you on an expedited journey across the city's rich culture and history. For half a day, you get to learn about most of the major events that happened to the city. It is also a good time to burn off some calories so that you can enjoy local cuisine at night. Most of these walking tours are conducted by local experts who live in and love the city. They operate on tips only, which means that you can decide how much you want to give. While you can walk away from the tour for free, it is good courtesy to give a small token to the guide to appreciate his/her efforts. We advocate everyone to tip 5-10 dollars in the local currency depending on how much you have enjoyed the tour. Even with the tip, it is still well within your budget! Oh, and did we mention that most cities also have free pub crawls? (P.S. You might need to pay for your own alcohol though)

3. Avoid roaming charges with overseas SIM card

Admit it, you NEED the internet to survive overseas. From checking how to reach your next destination on Google maps to finding the best food places, the internet is indispensable for travellers. In this day and age, we hardly know of anyone who still uses travel guidebooks for travel (except for the travel purists). However, roaming charges can be expensive, regardless of which telco you are tied to. Instead, we recommend getting an overseas SIM card that allows you to surf the internet without any cost worries. These SIM cards are typically much more cost efficient, i.e. lower cost per GB of data. If you are only travelling to a single country, you can consider getting one at the airport. But if you want to save even more, get it from the local 7-11 or convenience store. It is MUCH CHEAPER than the airport's vending machines. If you are travelling to different places, there are also SIM cards that allow you to connect to the internet in multiple countries. SIM cards for the Europe and Asia region are pretty popular, which you can find easily on Qoo10, Klook or iShopChangi. For some countries, it also makes sense (and is easier) to buy a prepaid SIM card from one of the local telcos in Singapore. We like M1's Data Passport and Starhub's Happy Roam plans for their convenience and affordability.

4. Stay at Airbnbs where you can cook

Airbnbs are good choices if you are looking for a cheaper alternative to hotels. But there's one other thing that Airbnb offers: **The option to cook**. Eating out can be an expensive affair, especially in countries or cities where the cost of living is higher than in Singapore (think Europe). For budget travellers, one way to save is to cook your own food. If you buy raw ingredients from the supermarket, it costs 40-50% less than eating out.

Bonus: Another tip that will help you save money is to scan supermarkets for soon-to-expire items. Many items are being sold at a discount if the expiry date is near. Since you are going to consume it on the day, you can get them for half the cost (or even lower)!

Raising a child in Singapore requires a great deal of investment. A rough estimate of the cost of raising a child shows that you will need a few hundred thousand. That is a big sum that could help you buy another HDB! In order to help Singaporeans cope with the cost of raising children, a slew of baby grants were introduced and enhanced in the past decade. If you are in the midst of planning for a child, make sure you know this baby grant guide inside out so that you don't miss out on the baby grants that you are entitled to. There are five things that you definitely have to know about as a Singaporean parent.

1. Baby Bonus Child Development Account

What is the Baby Bonus Child Development Account?

The Baby Bonus Child Development Account (CDA) was introduced as a co-savings scheme for newborn children. This is part of the government's initiative to help support parents in raising a child. Every Singapore citizen baby who is born on or after 24 March 2016 will be eligible for a CDA.

How does Baby Bonus Child Development Account work?

CDA comes with an initial balance of S\$3,000. This is known as the CDA first step. Beyond the CDA first step, the government will make a dollar-for-dollar contribution for every dollar that parents save in the CDA. For example, if parents make a savings contribution for their first child, they will get a dollar-for-dollar contribution of up to S\$3,000. All you have to do is to make the savings contribution 31st December on the year your child turns 12.

Where to apply for a Baby Bonus Child Development Account?

You can choose to open a CDA with UOB, POSB or OCBC. The application can be done online on the following websites ([OCBC](#), [UOB](#) or [POSB](#)). Furthermore, you also get to enjoy a higher interest rate of 2% per annum. *Note that OCBC only offers the 2% interest rate on the first S\$36,000 deposited in your child's CDA. There is no cap for POSB and UOB's CDA.*

Where can you spend the money in your Baby Bonus Child Development Account?

The money in your child's CDA can be used on any of your children. You can use the money to pay for Approved Institutions (AIs) that have registered with MSF under the Baby Bonus Scheme. The list includes:

- Child care centres
- Kindergartens and special education schools registered with the Ministry of Education (MOE) or Council for Private Education (CPE)
- Early intervention programmes registered with the National Council of Social Service (NCSS) or Centre for Enabled Living (CEL)
- Healthcare institutions licensed under the Private Hospitals and Medical Clinics (PHMC) Act
- Premiums for MediShield or MediSave-approved private integrated plans
- Pharmacies licensed by the Health Sciences Authority (HSA) for the purchase of approved healthcare items
- Optical shops registered with the Accounting and Corporate Regulatory Authority (ACRA) for the purchase of approved optical appliances
- Providers of assistive devices

2. Baby Bonus Cash Gift

What is Baby Bonus Cash Gift?

Baby Bonus Cash Gift is a set of cash provided by the government to parents of newborn babies. Every newborn that is born on or after 1st January 2015 will be eligible for the enhanced Baby Bonus Cash Gift. The amount of Baby Bonus Cash Gift is dependent on the number of children that you have.

Child Order	Born on or after 1 Jan 2015 (for each child)
1st & 2nd Child	S\$8,000 (inclusive of S\$2,000 Baby Bonus Plus)
3rd & 4th Child	S\$10,000 (inclusive of S\$2,000 Baby Bonus Plus)
5th and higher	S\$10,000 (inclusive of S\$2,000 Baby Bonus Plus)

How is the Baby Bonus Cash Gift paid out?

Before you start thinking that you have a windfall from your newborn, the Baby Bonus Cash Gift is paid out over five instalments. The cash gift will be disbursed across 18 months when your newborn hits different milestones.

Time	Amount of cash gift disbursed	
	First and Second Birth Orders	Third and Subsequent Birth Orders
Within 3 weeks after joining the scheme	S\$3,000	S\$4,000
When your child turns 6 months old	S\$1,500	S\$2,000
When your child turns 12 months old	S\$1,500	S\$2,000
Baby Bonus Plus – When your child turns 15 months old	S\$1,000	S\$1,000
Baby Bonus Plus – When your child turns 18 months old	S\$1,000	S\$1,000
Total	S\$8,000	S\$10,000

3. Baby Bonus One-Stop Service

If you are unsure about how to apply for any of the Baby Bonus, don't worry. You can seek assistance to apply for Baby Bonus through the Citizen Connect Centres. There are also Baby Bonus One-Stop Centres set up at the birth registration counters of hospitals to guide you on applying for Baby Bonus. You can approach the Baby Bonus One-Stop Centres at any of the following hospitals:

- Gleneagles Hospital
- KK Women's and Children's Hospital
- Mount Alvernia Hospital
- Mount Elizabeth Hospital
- Mount Elizabeth Novena Hospital
- National University Hospital
- Parkway East Hospital
- Raffles Hospital
- Singapore General Hospital
- Thomson Medical Centre

4. MediSave Grant for Newborns

Every newborn will also receive an automatic top-up of S\$4,000 into his/her MediSave account upon birth. This is courtesy of the government's MediSave Grant for newborns. The grant is automatically credited into your child's MediSave account once his/her birth is registered. Thus, there is no need for you to apply for the MediSave Grant.

Where can you use the MediSave Grant for your child?

More importantly, you need to know how the money in your child's MediSave account can be used. The MediSave Grant is meant to support your child's healthcare needs. Thus, you can use the money in your child's MediSave to pay for recommended childhood vaccinations, hospitalisation, and approved outpatient treatments. You can also use the MediSave to pay for your child's MediShield Life premiums till he/she turns age 21. MediSave can also be used to pay for approved Integrated Shield Plan premiums to enhance health insurance coverage for your child.

5. Tax reliefs and rebates for parents

Apart from cash gifts from the government, you can also claim for tax reliefs and rebates as a parent.

Tax relief vs tax rebate

One thing parents have to note is the difference between tax relief and tax rebate. Tax relief allows you to reduce the amount of tax payable to IRAS by reducing your calculated earned income. This will then affect the tax bracket that you fall into. On the other hand, tax rebate is the amount of rebate you can receive from IRAS.

Earned Income = Total Income For The Year – Tax Relief

Total Income Tax Payable = Income Tax On Earned Income – Tax Rebate

How much tax relief can you claim?

Tax Relief	Tax Relief Amount	Note
Qualifying Child Relief	S\$4,000	You can only claim one of these two reliefs
Handicapped Child Relief	S\$7,500	
Working Mother's Child Relief	<ul style="list-style-type: none"> 1st Child – 15% of earned income 2nd Child – 20% of earned income Subsequent Child – 25% of earned income Max cap = 100% of earned income 	Only claimable if you are a working mother.

How much tax rebate are you entitled to?

Child Order	Parenthood Tax Rebate (for child born from 2008 onwards)
1st	\$5,000
2nd	\$10,000
3rd	\$20,000
4th	\$20,000
5th and subsequent child	\$20,000 per child

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QUITTING YOUR JOB TO SEE THE WORLD? 5 DESTINATIONS THAT ARE WORTH DOING SO

Taking long travel trips around the world has been gaining popularity among Singaporeans. Long travel has become such a phenomenon that younger Singaporeans are increasingly

willing to drop their jobs to travel for months. Some even want to travel for years if the finances permit them to. If you are planning to quit your job to see the world, here are 5 destinations that are worth taking the plunge.

1. Armenia

Ask around among your friends and see which of them have heard of Armenia. The probability is likely to be lower than the odds of you striking 4D. Yet, that's precisely what makes Armenia a destination worth visiting. Armenia has often been overlooked as a destination for tourists due to its small size. But as citizens of a small country yourself, you should know better than anyone that a small country can pack a punch. Mount Ararat is synonymous to Armenia because you can't visit Armenia without noticing the magnificent natural landscape of Mount Ararat. This is the mountain often quoted in the Bible in the story of the Great Flood. Oh, and did we mention that Armenia is the first Christian country in the world? Armenia is also worth visiting for its awe-inspiring terrain. The mountainous terrain in Armenia makes it a great place for some adrenaline sports in the summer. You can paraglide in Armenia and enjoy the picturesque sceneries in the mountains. During winter, the country possesses the perfect conditions for skiing and snowboarding.

2. Argentina

Argentina is one of those Latin American countries that will easily slip into non-existence, especially for Asians. After all, it is at the other end of the world. As a country with distinct and beautiful geography, Argentina is a country to visit for nature connoisseurs. If you look at Argentina on the world map, you will quickly notice its longitudinal shape. This longitudinal geographic feature of Argentina gives its cities their very own characteristics, landscapes, climate and peculiarities. Argentina is also known to be the land where natural wonders and wildlife thrive.

One place that you must definitely visit in Argentina is the Iguazu Falls. The Iguazu Falls has 275 waterfalls pouring into the 'Devil's Throat'. It will be like nothing you have ever seen in your life. The Los Glaciares National Park is another must-go for nature lovers. Glacier Perito Moreno, one of the world's most accessible ice fields, is located right in the Los Glaciares National Park. Also, don't miss the chance to let yourself feel what it is like to be at the end of the world in the southernmost city of Ushuaia. Once you have visited Argentina, you will be convinced that Argentina has a little bit of Germany, Switzerland and Wales all in one place.

3. French Polynesia

If you love the feeling of living on the islands, then French Polynesia is the place you need to include in your travel itinerary. French Polynesia is a collection of five archipelagos in the Pacific Ocean. It has over 130 islands that stretch more than 2,000km. Tahiti and Bora Bora are some of the most well-known islands in French Polynesia. To live in Bora Bora is like living in an open aquarium. You get to swim among colourful fishes and appreciate the beauty of the coral gardens. You can get up close encounters with turtles, manta rays, and even sharks. If you travel over to Tahiti, you can witness the migration of southern humpback whales. You might even get to see it swim directly in front of your accommodation.

4. Indonesia

Indonesia is one of Asia's undiscovered gems. The Indonesia archipelago consists of 17,800 islands to collectively make up Indonesia. With such diversity in landscape, there is bound to be a diverse range of culture, food, destinations, wildlife and people. Indonesians live in a myriad of cultures that are influenced by the different religions in Indonesia. The different ethnicity in Indonesia also created a unique, rich and delicious Indonesian cuisine that you will only find on the islands of Indonesia. Plus, Indonesians are also known to be extremely friendly. One of the most renowned places in Indonesia is Bali. But if you think that Bali is the only beautiful place in Indonesia, then you are dead wrong. The Indonesian government has been executing plans to

replicate Bali's success in ten other Indonesian spots, from Lake Toba, Borobudur to Morotai island. If anything, it is only going to bring you ten times the fun and experience of Bali.

10 New Balis



Source: Straits Times

5. Rwanda

People don't usually know Rwanda unless you are an avid Arsenal fan who happened to spot Rwanda's sponsored print on Arsenal's jersey. It is no surprise since most people aren't even familiar with Africa in the first place. But visiting Rwanda gives you a chance to see one of our predecessors up close: Primates! Rwanda's Nyungwe National Park is the first-class ticket destination for you to get cosy with primates from chimpanzees, golden monkeys to mountain gorillas. You learn to track the movements of these fast-moving animals and locate them in ... the WILD! Since the Rwandan government restricts the number of visitors who are allowed to view the gorillas, getting the chance to go on a mountain gorilla trek is a privilege that few people will have in their lifetime.

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4 WAYS TO BEAT THE RETURNS OF ILPS WHILE STAYING PROTECTED

As of 30th June 2018, the 3-year performance of investment-linked policies (ILPs) ranged from -3.91% to 20.78%. While you might be tempted to focus on the upper range of the indicative performance of ILPs, it is noteworthy that the range is skewed by outperforming sub-funds. Typically, 95% of ILP sub-funds' investment performance is between 1% and 6%. That still isn't too bad, or is it? Well, if you add in the expense ratio and sales charge that you need to pay when investing in ILPs, you can expect the investment return of ILPs to be halved. Even with the latest regulatory change to reduce sales charge on ILPs for CPF members, the cons of buying an ILP still outweigh the pros. Are there ways where you can stay protected while, at the same time, beat the investment returns of an ILP? We found 4 ways to help you do just that. *If*

you aren't too familiar with ILP, check out our [Insurance 101: Your Beginner's Guide To Investment-Linked Plans \(ILPs\)](#).

1. Unit trust + term insurance

If you break down the components of an ILP, you will realize that it is made up of two components: Unit trust and term insurance. Term insurance provides the policyholder with a death benefit while the sub-funds that you choose are invested in unit trust-like investments. Thus, a simple way to recreate an ILP is to buy term insurance and invest the rest of your money in unit trusts.

Advantages of unit trust + term insurance

The main advantage of unit trust + term insurance versus ILP is the absence of charges and fees from your insurer. Since your insurer was acting as your middleman to help you collect premiums and manage your premium, charges and fees are levied on you. Another advantage of creating your own version of ILP using this method is that you get a wider range of unit trusts to choose from. If you buy an ILP from any insurer, the number and types of sub-funds are subjected to the insurer's choice. Some insurers might have 10 sub-funds while others might have 30 sub-funds. The choices of sub-funds from an ILP is typically limited. By creating your own ILP using the unit trust + term insurance method, you can choose from the whole universe of unit trusts. You can even invest in funds that are domiciled overseas.

2. Regular savings plan + term insurance

With a unit trust + term insurance method, it requires effort and discipline to consistently invest in unit trusts. What if you previously treated an ILP like a forced savings tool to instil a habit of saving in yourself? One way you can replicate the forced savings mechanics of an ILP is through the regular savings plan (RSP) + term insurance method. Instead of picking which unit trusts to invest in, you can instead invest in the market index like Straits Times Index (STI). This can be done by setting up an RSP. With an RSP, a fixed dollar amount gets deducted from your savings to go into investments every month. This recreates the forced savings element that an ILP offers but at a fraction of the cost. Furthermore, this method also helps you to save on the cost associated with investing in unit trusts. In particular, the bid-ask spread cost of unit trusts can be avoided as RSP generally invests in low-cost exchange-traded funds (ETFs).

3. Do-your-own investing + term insurance

For those who are financially savvy, unit trust and RSP might not be suitable for you. This is especially if you want more flexibility in deciding what goes into your investment portfolio. If you want more control over your portfolio components, the DIY investing + term insurance method is for you. You can decide how you want to invest the rest of your capital after deducting the premium of your term insurance. With this method, you can also choose to time the market, especially if you think that the market is currently overvalued. At times when the market is undervalued, you can double down on your investments to take advantage of overcorrection in the market.

4. The real hack: OCBC 360 + OCBC robo advisor + insurance with OCBC

Now, here comes the ultimate hack that we think anyone who is considering an alternative for ILP should look at. This hack involves OCBC 360, OCBC's investment plans and OCBC insurance. **Disclaimer: This is not an advertorial for OCBC products*

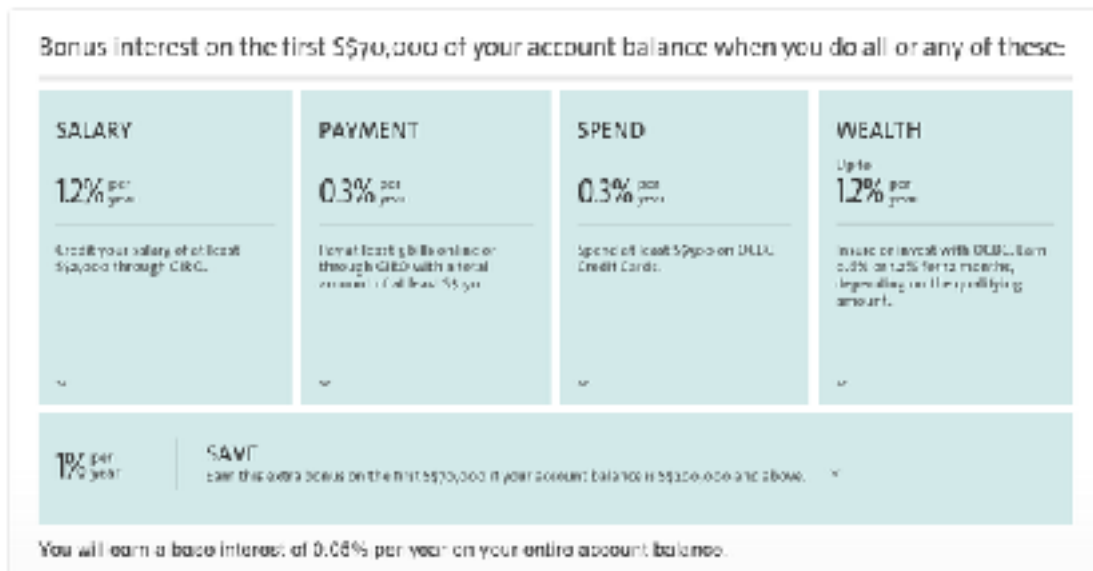
OCBC MaxTerm Value

Since OCBC also offers term insurance, you can get your protection element from [OCBC's MaxTerm Value plan](#). This is similar to other term insurance plans in the market.

OCBC RoboInvest, Blue Chip Investment Plan

For the investment element, you can either choose to invest through OCBC's Blue Chip Investment Plan (BCIP) or OCBC's new robo advisory called RoboInvest. Going with the option of OCBC's BCIP is similar to replicating method 2 that is mentioned above. So, we will not delve too much into detail. Instead, we will focus on the OCBC robo advisory option. OCBC's RoboInvest offers a selection of thematic portfolios for you to choose from that best matches your preference. The 28 baskets of portfolios, together with OCBC's proprietary algorithm, are specially curated to help you invest like a pro. It also takes into account your personal risk preference to design a portfolio that will suit your needs. OCBC's RoboInvest takes into account different elements to help you optimise your returns without having to monitor market trends.

How it works



Source: OCBC

OCBC 360 account

This hack wouldn't work without an accompanying OCBC 360 account. By getting OCBC insurance and investing with OCBC RoboInvest, you will qualify for the wealth segment of OCBC 360. This allows you to earn an additional interest rate of up to 1.2%. The 1.2% is a guaranteed interest that you can earn on your savings account. This is on top of the investment return you will earn from OCBC RoboInvest. Not to forget, the 1.2% interest is earned on your savings, which might be a larger base than your investment capital. In addition, you can enhance the interest rate earned on your OCBC 360 account by paying for your insurance through an OCBC credit card. At the same time, you get to earn some cashback from your credit card spending. Check out some of the OCBC credit cards that you can link to your OCBC 360 account to earn more rewards and rebates

- [OCBC 365 Credit Card Review: High Cashback or Cashback Everyday?](#)
- [OCBC VOYAGE Card Review: A Miles Card in Its Own League](#)
- [OCBC Plus! Visa Card Review: 7% Rebate At FairPrice and more](#)
- [OCBC Cashflo Credit Card Review: Free Auto Instalments + 1% Rebates](#)
- [OCBC Robinsons Card Review: 5% Rebate at Robinsons, Zara and More!](#)
- [OCBC Titanium Rewards Card Review: The Best Miles Card For Shopping](#)

Not keen on banking with OCBC? There are many other high interest savings accounts in Singapore. You could consider them to work out which would provide the highest return for you.

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5 TRAIN JOURNEYS IN EUROPE THAT SHOULD BE ON YOUR BUCKET LIST

Ditch the road and get onto the train this time. Discover Europe on the go! Read on for some of the most beautiful rail routes in Europe that should definitely be on your bucket list.

1. The Bernina Express, Switzerland

From: Chur to Tirano

Arguably the most scenic journey in the world, the Bernina Express runs from Chur in St. Moritz, Switzerland to Tirano in northern Italy. This 90-mile journey through 55 tunnels and 196 bridges at high altitudes offers a panoramic view of the Swiss Alps on a route recognised by UNESCO as a world heritage site. You will cross waterfalls, lofty glaciers, and a chic lakeside in St. Moritz along the way. At the end of the four-hour long trip, you can enjoy an espresso under the Italian sun at a café in Tirano. This journey isn't known as the most picturesque way to cross the Alps for nothing! *Note: If you are planning to take the train all the way to Tirano or Lugano, you will need to carry an identity card such as your passport to enable you to cross the border.*

Best time to go: May to October

How much: A round trip reservation costs around CHF28 (around S\$39). You could consider getting a Eurail pass (which allows you to travel on most trains in Europe) and then reserve your seat for a small fee. The cost of the pass varies from €46 to €247.

Duration: 4 hours

Distance: 145 kilometres

2. The Trans-Siberian Railway Russia

From: Moscow to Vladivostok

Famous in Russian folktales, the world's longest railway line crosses eight time zones and takes you through an epic nineteen-day journey across Eurasia – from Russia's capital city Moscow to its port city Vladivostok. You can book a private cabin for extra comfort and privacy, and can also organize a wide variety of excursions ranging from trekking to scuba diving at various stops along this journey. The tour also includes visits to popular tourist spots. Taking this trip will give you a shot at discovering some of the wonders spread across the country.

Best time to go: Although the railway operates all year long, the best time to take this trip is from May to July, due to longer hours of daylight and warmer weather.

How much: Depending on whether you are travelling by third class or second class, tickets are priced at around €150 (S\$233.85) and €300 (S\$467.70) respectively.

You could also consider travelling like a Tsar aboard the Golden Eagle Luxury Train. Private accommodation in the Imperial Suite starts at approximately \$67,895 (around S\$93,058).

Duration: 6 days from Moscow to Vladivostok

Distance: 9,300 kilometres

3. The Jacobite Steam Train, Scotland

From: Fort William to Mallaig

Popularly known as the Hogwarts Express, the Jacobite Steam Train is a train journey that you should definitely take. Though the one-and-a-half-hour trip on this steam locomotive will not take you to Hogwarts, it does offer a breathtaking view of the rugged Highland scenery, dotted with tiny green lochs. It will also cross Glenfinnan Viaduct, a site Harry Potter fans are sure to recognise since some iconic scenes from the movies were shot here. The good news is that muggles are allowed here and you don't have to hunt for platform nine and three quarters to board the train. A must for all the diehard Harry Potter fans out there!

Best time to go: June to August, when it's a little less rainy and overcast.

How much: A standard return ticket for an adult is around £37.75 (around S\$66) while first-class return ticket costs around £59.95 which is approximately S\$105.

Duration: 2 hours and 10 minutes

Distance: 65 kilometres

4. Central Rhine Railway, Germany

From: Koblenz to Mainz

A passenger travelling on this railway will get an idea of what it is to be lost in wonderland. This picturesque journey through the Rhine Valley offers a 50-minute romantic train ride set in a fairytale with sprawling castles along the way. One can see the Lorelei, a 132m high rock on the banks of the Rhine, the Pfalzgrafenstein Castle located on an island by the river bed, and you can also stop over at various stations to enjoy the view of the wine producing areas of Germany.

Best time to go: April to June

How much: A return ticket normally costs anywhere between €19 (around S\$30) to €24 (approximately S\$38).

Duration: 50 minutes

Distance: 61 kilometres

While you're going there to take the train, you probably will need to fly there. Book your flights and accommodation with a [DBS Altitude Card](#) to earn 3 miles/dollar on your spends.

5. The Bergen Railway, Norway

From: Oslo to Bergen

This breathtaking Scandinavian train ride is a worthy competitor to the Bernina Express for being the most scenic train journey on earth. Crossing majestic forests, lofty glaciers, quiet villages and gorgeous fjords; this train trip from Oslo to Bergen will take you through one of Europe's highest mountain plateaus. You see all of Norway's natural attractions in one ride – greenery, snow, fjords, and wildlife!

Best time to go: Although the train runs all year round, it is better to travel during the summer months, between mid-June and early September, for better weather and more daylight hours.

How much: A return ticket usually starts from €202. This is approximately S\$316.

Duration: 7 hours

Distance: 493 kilometres

If you are planning to travel by train while in Europe, you should consider getting a Eurail Pass. You can choose from one country pass to global passes which allow you to use trains throughout Europe. If you do plan on using a Eurail Pass, don't forget to check if the train you wish to travel by requires you to reserve a seat or not. This reservation is usually charged, but the amount isn't as much as buying a ticket. Your flights and accommodation for your Europe trip is likely to set you back by a few thousand dollars. So make sure you maximise your credit card rewards when making your bookings. We suggest using the [DBS Woman's World Mastercard](#) for 10x points on your online transactions (up to S\$2,000 per month), or the [CIMB Platinum Mastercard](#) for 10% cashback on your travel purchases (capped at S\$100 a month and S\$50 per category). We also strongly suggest that you get yourself a good travel insurance policy before you set out on your journey, just so that you can travel with peace of mind! And don't forget to tick these train rides of your bucket list when you get to Europe!

ENDS

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LEADERSHIP

VIPIN KALRA, CHIEF EXECUTIVE OFFICER, BANKBAZAAR INTERNATIONAL

Vipin Kalra is the Chief Executive Officer of BankBazaar International. He has over 25 years of extensive experience in general management, sales and marketing in global payments, transactional business, digital and online retail sector, and emerging technology areas. In his most recent executive role in Visa Inc., he was responsible for overseeing all aspects of the company's acceptance and merchant relations across Asia Pacific. This followed his experience being Visa's Country Manager for Australia, where he was instrumental in not only doubling revenue over a three-year period, but also making Australia a leading global market for payment innovation. He brings significant global industry expertise and an innate understanding of Asia Pacific markets, which is vital in propelling BankBazaar's expansion plans.

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