How are you doing?

So, Wallace is not only just a friend, but he's a great mentor and a great guide.

He was really warm and friendly.

He was really helpful in assisting on setting up a bank account.

The first time that I met Daniel was the third day that he landed in Australia. I saw a younger version of myself. I wanted to do everything I can to help him. When I moved to Australia from Malaysia, I had to learn to be independent and take on a new challenge in life.

It's always hard to be in a new country. I came to Australia in 2012 when I was 13 years old to enrol in an Australian school. I'm without my parents for the first time. The toughest challenge was how to manage my finances.

Back in Malaysia, my bank doesn't have a branch in Australia. But in HSBC they have branches in multiple countries.

My dad has an HSBC Premier account back in Malaysia, and it's easy for him to transfer funds to my account in order to pay my university fees.

HSBC is a global bank and it's a great solution for international students. We've got a lot of branches here in Sydney and a lot of them are close to university campuses.

Daniel asked me for some financial tips, in terms of how to manage his bank accounts, how to keep his money safe. He also asked me a lot of different questions. What are the supermarkets in Australia? What are the telco companies? Where can I get the best food? There's really good dumplings. I wanted to help him through sharing my personal experience.

He's just shared with me some tips and tricks to being a student here like discounted clothes and discounted gym memberships.

One of the questions that Daniel asked me was how to make friends in a new country. When I was young I always liked soccer. I think sport is a great way to meet people, make friends and socialise.

Good game.

Being able to help Daniel set up his bank account, and settle in Australia was a really rewarding experience for me.

In the future I see myself working here in Australia or working overseas. I'm really excited about my future, and I'm really positive about it.