# Study Visa and Study Residence Permit

# Application procedure 2025-2026



CREATING MEANINGFUL EXPERIENCES



#### Introduction

If you wish to study at Breda University of Applied Sciences (BUas), you will need a visa (in Dutch: MVV = machtiging tot voorlopig verblijf) and/or a residence permit. Only a recognised educational institution like BUas can apply on your behalf.

An MVV is an entry visa that is issued for a stay longer than 3 months. BUas will apply for an MVV and a residence permit at the same time. This is called the Entry and Residence Permit Procedure (TEV procedure). Note that you must collect your residence permit within those 3 months in the Netherlands too! More info on: <a href="student-residence-permit-for-university-or-higher-professional-education">student-residence-permit-for-university-or-higher-professional-education</a>

An MVV serves as an entry visa for the Netherlands. A sticker will be placed in your passport by the Dutch representative in your home country or country of establishment. The residence permit will be handed to you once you are in the Netherlands in due time.

#### Who needs to apply for a visa and/or a Residence Permit?

To be able to study in the Netherlands, you may need to apply for residency. This depends on your nationality.

#### **European Union / European Economic Area and Switzerland:**

You do not need a visa and/or residence permit.

Australia, Canada, New Zealand, USA, Japan, South Korea, Monaco, United Kingdom of Great Britain and Northern Ireland or Vatican City:

You will need a residence permit.

#### Students with other nationalities:

You will need an entry visa AND residence permit.

#### **Validity of Residence Permit**

Generally, a residence permit will be issued for the duration of your study programme plus 3 months if you obtain 50% of your credits every year. Apart from the 50% of your credits, you need to submit a copy of your current health insurance policy, a copy of your valid passport and proof of having enough financial means to cover all your living expenses annually.

However, you might be unable to obtain the required 50% of study credits. In consultation with your student counsellor, you can find out whether your reason(s) can be considered valid to be excluded from the 50% credits rule.

Your study residence permit is no longer valid, despite the expiry date on your permit, as soon as you are graduated or cancelled your study programme. The remaining period on your study permit cannot be used as 'orientation year for graduates' (the so-called search year).

However, please note that (only!) in case of graduation the following applies: IND will give you 3 months after the graduation date or until the expiry date on your card, whichever comes first.

BUas will deregister you at the Immigration Service (IND) within one month after graduation or deregistration as a student at BUas. For a change of purpose of stay from "study" to "orientation" year for graduates in the Netherlands' you must apply for a new residence permit.

#### residence-permit-for-orientation-year

The Executive Board/BUas always reserves the right to refuse the sponsorship for a student without reason.



#### Please be aware of the following:

People. pretending a ministry official, might phone. trv approach Please be advised neither the Immigration and Naturalization Service nor our university will approach you by phone concerning personal and/or bank details. Never provide any of those data phone. Any alteration concerning visa and/or residence permit or payment requests will be offered to you in writing.

#### **ARE YOU:**

- A. A degree seeking student who needs to apply for a Visa + Residence Permit, read chapter  $\underline{1+4+5+6}$
- B. A degree seeking student who only needs to apply for a Residence Permit, read chapter 2+3+4+6
- C. An exchange student who needs to apply for a Visa + Residence Permit, read chapter 2+3+4+5+6
- D. An exchange student who only needs to apply for a Residence Permit, read chapter 2+3+4+6
- E. An exchange student (double degree excluded) with one of the following nationalities: Australian, Canadian, or New Zealand, read chapter 7
- F. An exchange student with a valid student residence permit for Europe, please first contact visa@buas.nl



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# 1 Proof of sufficient means of support for Visa + Residence permit application & tuition fee

One of the conditions to apply for a Visa + Residence Permit is that you must submit proof you have sufficient long-term means of support to cover your *tuition fee and living expenses* in The Netherlands.

The set amount of money per month for a student by Immigrations is set on  $\leq$  1,095 per month. For your application you will need to transfer enough means for the first academic year (12 x  $\leq$  1,095)  $\leq$  13,140. This amount is also referred to as 'standard amounts for students' and is based on the standard amounts of the Dutch Student Finance Act. The amounts are adjusted every year.

During the academic year 2025-2026, the € 13,140 will be refunded in instalments into the by you arranged Dutch bank account. You must inform our financial department about your Dutch bank account: <a href="mailto:finance@BUas.nl">finance@BUas.nl</a>, so they will be able to transfer a monthly amount of your sufficient means.

More information about a Dutch bank account can be found via <a href="mailto:appendix9">appendix 9</a> in this document on the website of Buas under <a href="mailto:living-in-the-netherlands/dutch-bank-account">living-in-the-netherlands/dutch-bank-account</a>

|   |   | Bachelor<br>and<br>Premasters | Bachelor<br>CMGT & CB &<br>ADS&AI | Master Tour-<br>ism and Hospi-<br>tality Innova-<br>tions/SOHM<br>(joint degree) | Master   | Academic Mas-<br>ter<br>Leisure/Tourism<br>Studies |
|---|---|-------------------------------|-----------------------------------|--|----------|--|
| 1 | Tuition fee                                 | € 12,850                      | € 13,500                          | € 16,650   | € 16,650 | € 16,950   |
| 2 | Health and liability insurance for one year | € 499                         | € 499                             | € 499  | € 499    | € 499  |
| 3 | Visa / Residence Per-<br>mit legal dues     | € 243                         | € 243                             | € 243  | € 243    | € 243  |
| 4 | VisaCare application fee                    | € 125                         | € 125                             | € 125  | € 125    | € 125  |
| 5 | Proof sufficient means                      | € 13,140                      | € 13,140                          | € 13,140   | € 13,140 | € 13,140   |
|   | Total amount                                | € 26,857                      | € 27,507                          | € 30,657   | € 30,657 | € 30,957   |

<sup>\*</sup> Institution fee, Creative Media and Game Technologies, Creative Business, Applied Data Science, and Artificial Intelligence. We are proud to have been awarded the national Distinctive Feature "Small Scale Intensive Education" in February 2020, subject to processing and official confirmation by the NVAO and Ministry of OCW. This requires an additional student fee of € 568 apart from the tuition fee. This extra fee will be invested in improving the quality of the degree programme.



<sup>\*\*</sup> For institution fee Rijeka and Girona fees, more information: master-thi@buas.nl

<sup>\*\*\*</sup> Fees are adjusted annually.

<sup>\*\*\*\*</sup> When you have the Surinamese nationality you pay the statutory tuition fee, but you do need a visa and study residence permit.

This amount needs to be transferred before the 1st of July 2025 to the account of BUas:

Bank name: RABOBANK

Account/IBAN nr.: NL41 RABO 0320 8659 08

BIC: RABONL2U

Address: Kloosterplein 11, 4811 GP Breda
Beneficiary: Breda University of applied sciences

Description: ID Code (received after registration Studielink) + last name of student

For Exchange or DD: Last name and BUas student ID code

#### 1.1 Tuition fee

The tuition fee for the academic year 2025-2026 for non-EU students for bachelor and Premaster Leisure and Tourism programmes, has been set on € 12,850.

Except for the bachelor programmes Creative Business, Creative Media and Game Technology and Applied Data Science and Artificial Intelligence. The tuition fee for these bachelor programmes has been set on € 13,500. These programmes have a higher tuition fee than the regular fee, because of the distinctive feature of Small-Scale Intensive Education.

The tuition fee for (fulltime) Master programmes has been set on € 16,650, except for the Academic Master Leisure and Tourism; € 16,950. The amounts are adjusted every academic year.

documents/tuition-fee-regulations

#### 1.2 Insurance

Student Office will apply for your insurance at the insurance company for the *first* year. We will apply for the insurance for a period of 12 months. The insurance has a broad cover and insures you adequately against medical costs, liability, baggage and household contents, costs for basic legal aid and emergency aid (e.g., repatriation). They provide good quality at low price. For more information, please visit <u>living-in-the-netherlands/insurance</u> Note that after the first year you will need to extend or apply for the policy yourself.

#### 1.3 Visa / Residence Permit

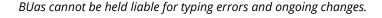
The legal dues for the Visa and/or Residence Permit application procedure is set on € 243 and is non-refundable. This amount is set by the Ministry of Justice in the Netherlands.

#### 1.4 VisaCare application fee

The costs for the use of the VisaCare application are € 125. In case your MVV and/or permit would not be granted by IND or embassy, you will receive your payment back, but the € 358 (see also point 3).

#### 1.5 Proof sufficient long- term means of support

The set amount of money per month for a student is set on  $\leqslant$  1,095. To apply for a permit, you need to show that you will have enough means of support, via a bank transfer, for the first year of study which totals up to (12 x  $\leqslant$  1,095). This amount is also referred to as 'standard amounts for students' and is based on the standard amounts of the Dutch Student Finance Act. The  $\leqslant$  13,140 will be refunded into your Dutch bank account in instalments. As soon as you have a Dutch bank account and informed our financial department via <code>finance@BUas.nl</code> , we will transfer the monthly amount to the Dutch bank account number that you will have arranged and informed us about by then.





# 2 Proof of sufficient long-term means of support Residence permit application only or (Visa +) Residence permit application exchange and double degree

One of the conditions to apply for a Visa + Residence Permit is that you must submit proof you have sufficient long-term means of support to cover your tuition fee and living expenses in The Netherlands.

The set amount of money per month for a student is  $\leq$  1,095. For your application you will need to show sufficient means for the first academic year (12 x  $\leq$  1,095)  $\leq$  13,140. This amount is also referred to as 'standard amounts for students' and is based on the standard amounts of the Dutch Student Finance Act. The amounts are adjusted every six months.

As an exchange student, for an exchange period of 6 months, you will need to prove, in total, an amount of  $\le$  6,570 (6 x  $\le$  1,095) on your bank account.

To prove this, you can choose between three options:

#### 2.1 You are self-supporting, bank statement

An original recent statement from the bank (not a copy) regarding the amount of money in the bank account.

This may either be a Dutch or a foreign-based bank account. The account must be fully or partially in your name. The statement must be in Dutch, English, French, or German. Your name, the number of the bank account in question and the balance that is available need to be clearly stated on these documents. Preferably, the amounts are expressed in Euros, but statements expressed in other currencies are also acceptable. The bank statement must be original; the statement needs to contain, in a clear manner, the name, address details and telephone number and logo of the bank. In addition, there must not be any doubt as to whether the money is freely available.

#### 2.2 You (will) receive a grant

Generally known scholarships from The Netherlands as well as from foreign countries are accepted. A copy of the official confirmation of this scholarship must be submitted. This document must demonstrate that the scholarship has been awarded to the student, which institution/authority provides the scholarship, the amount of the scholarship and the duration of the scholarship.

If the official confirmation states that the student must pay the scholarship back after his/her studies, this will not have any negative consequences; such scholarships are also accepted.

If the official confirmation states that a percentage of the actual costs will be paid, and/or that the student may claim a percentage of the costs incurred, this scholarship cannot be accepted.

In case your grant will partially cover the amount you need to prove, you can combine this with a bank statement.

Breda University

#### 2.3 You (or a third party) will deposit money into the BUAS bank account

Given that the previous options will not be possible in all cases, we offer the possibility to have the **total amount** transferred to BUAS's bank account.

Bank name: RABOBANK

Account/IBAN nr.: NL41 RABO 0320 8659 08

BIC: RABONL2U

Address: Kloosterplein 11, 4811 GP Breda
Beneficiary: Breda University of applied sciences

Reference: Indicate your student id code and name of the programme

After your arrival, the money will be refunded into your Dutch bank account which you must open upon your arrival in The Netherlands.



# 3 Costs for Residence permit application or (Visa +) Residence permit application *exchange and double degree*

The legal dues for the Visa and/or Residence Permit application procedure are € 243. This amount is set by the Ministry of Justice in the Netherlands.

Most non-EU student will need to undergo a tuberculosis examination within three months after arrival in the Netherlands. In <u>appendix 1</u> you can check if you need to undergo a TBC test. You will be informed about this by Student Office as soon as the programme has started. The costs for the TBC examination are € 58.00. Administration costs for the VisaCare application are € 125.00.

The total amount of € 358 needs to be transferred before 1 July 2025 into the bank account of BUas. If you are a second semester exchange student, it needs to be transferred before 1 December 2025. Please contact your bank to have the money transferred to the following account number:

Bank name: RABOBANK

Account/IBAN nr.: NL41 RABO 0320 8659 08

BIC: RABONL2U

Address: Kloosterplein 11, 4811 GP Breda
Beneficiary: Breda University of Applied Sciences

Reference: Indicate your last name and BUas' student ID code



### 4 How to apply for a Visa and/or Residence permit?

The Student Office of BUas will start the application procedure for your Visa and/or Residence Permit as soon as you have been admitted to one of the study programmes at BUas. The complete procedure may take up to +/- 8 weeks.

BUas Student Office will send you an email with login code and password to login to the VisaCare application tool. After you log in you will be guided through the Visa and/or Residence Permit application procedure. You will find all the instructions needed on your 'My Documents Page' that will be activated after you filled in the online application form.

As mentioned in the instructions, you will first need to upload all the documents and information needed for your Visa and/or Residence Permit application. Student Office will evaluate the documents, after the approval of your uploaded documents, you will receive an email with further instructions. Note that as soon as we send the application to IND (Immigration Service) the procedure can take up to 8 weeks!

Student Office will then send the application package to the Immigration Service on your behalf. As soon as the Dutch Immigration Services give an advice concerning your Visa and/or Residence Permit application, we will give you further instructions.



# 5 How to obtain your Visa at the Dutch representative in your home country?

The IND (Dutch Immigration Service) in the Netherlands will inform the Dutch representative in your home country about the decision of your Visa. Since not all embassies and consulates notify the students when the visa is ready, it is advisable to contact them yourself, after we have informed you about the approval.

#### 5.1 When picking up your Visa, please do not forget to bring:

- A valid passport containing a blank visa page your passport must be valid for at least 6 months after receiving your MVV
- A copy of the holder's page of the passport
- The official admission letter of Breda University of Applied Sciences
- The original birth certificate (with a certified translation) of the municipality of the country where you were born
- A health declaration (please consult the embassy if this is required)
- If the embassy or representative office does not have the possibility to make a passport sized photograph of you, you must bring a passport sized photograph with you to the appointment.



### 6 After arrival in the Netherlands?

To be able to make a residence document, the IND needs your fingerprints, passport photo and signature. Please check biometric details to see how and where you can provide these.

#### 6.1 Biometric details

In order to be able to make a residence document, the IND needs your fingerprints, passport photo and signature.

#### This can be done while still abroad, by means of the TEV procedure

- The sponsor (in the Netherlands) has submitted the application for you (you are not in the Netherlands)
  - o If a positive decision is given, then you can collect the MVV from the Dutch Embassy or consulate in your country.
  - When collecting the MW, you must take a new (and not previously used) passport photo with you.
    This passport photo must comply with the requirements which also apply for Dutch passports. The
    embassy or consulate can inform you where you can passport photos taken locally, which comply
    with the relevant requirements. A photo that does not comply with the requirements will cause unnecessary delay.
  - The employee at the Dutch Embassy or the Consulate will take fingerprints and you will also be required to sign the document.
  - Note that you are obliged to pick up your residence permit in the Netherlands before the end date on your MVV sticker.
- The foreign national has submitted the MVV application to the Dutch Embassy or the Consulate in the country of origin or country of continuous residence.
  - When submitting the application, you must take a new (and not previously used) passport photo with you.
  - The employee at the Dutch Embassy or the Consulate will also take your fingerprints and you will be required to sign the document.

#### When abroad, and you or your sponsor have applied for a TEV procedure, but you do not require an MVV

- If an application is submitted in the Netherlands by your (recognized) sponsor though you do not require an MVV, then you must go to an IND desk immediately after arrival in the Netherlands, but in any case, within 2 weeks. You will have to make an appointment online.

  make-an-appointment-with-the-ind
  - o The IND employee will take your fingerprints and a passport photo.
  - o And you will be required to sign the document. You will need to make an appointment first.

For more information please visit: student-residence-permit-for-university-or-higher-professional-education

Address IND offices: ind-desks-and-locations#Desks

The invitation letter, to collect your Study Residence Permit card at the Immigration Service office, will be provided as soon as it has been made available to Student Office.



#### **6.2** More detailed information?

More detailed information on the Visa and Residence Permit application procedure can be found on our website via the following links:

student-residence-permit-for-university-or-higher-professional-education

plan-your-stay

 ${\it BUas\ cannot\ be\ held\ liable\ for\ typing\ errors\ and\ ongoing\ changes}.$ 



### 7 Working holiday programme / Working holiday scheme

#### 7.1 Working Holiday Program (WHP)/ Working Holiday Scheme (WHS)

Young people from a certain number of countries can come to the Netherlands for a maximum of 1 year to get to know the Dutch culture and society.

A working holiday is a cultural exchange programme or scheme (WHP or WHS) for young people aged 18 to 30 from certain countries. The main purpose is to get to know Dutch society and culture. Find out what the requirements are and how to apply for the residence permit.

Is the country of your nationality is not listed? In that case it is not possible to come to the Netherlands for a working holiday.

- Argentina
- Australia
- Canada
- Hong Kong
- Japan
- New Zealand
- South Korea
- Taiwan
- Uruguay

#### 7.2 Main purpose WHP/WHS

The main purpose and basic principle of a WHP/WHS is to get acquainted with Dutch culture and society. This basic principle is stated in a Memorandum of Understanding (MoU) or a Nota Verbale between the two partner countries/territories. On the same basic principle, the partner country also allows Dutch adolescents access to their country.

The participating young person is not allowed to do work that is contrary to the main purpose of the WHP/WHS. Therefore, they are only allowed to incidentally work to financially support the holiday. In order to be able to carry out this incidental work, the employer does not need a <u>TWV</u>. Regular work migrants, highly skilled migrants, students, and au pairs can, therefore, not make use of the WHP and WHS. They must apply for a residence permit for that specific purpose.

For more specific information on employment rights, please click 'Right to work' at the bottom of this page. The participating adolescent may follow a short study or course. Conditions

There are <u>certain conditions</u> that apply to everyone. You will find more, detailed information on the following webpage of IND:

| working  | r halid  | lavi racid | lanca n | ormit |
|----------|----------|------------|---------|-------|
| WOLKILIS | <u> </u> | lay-resid  | ience-p | emm   |
|          |          |            |         |       |

\_\_\_\_\_



#### 8 Health insurance

Your (public) healthcare insurance from you home country is not valid in the Netherlands.

#### 8.1 Working in the Netherlands

In case you have a side job or a paid internship in the Netherlands which pays more than minimum wage, you must take out a Dutch public healthcare insurance, called the 'basisverzekering' (basic health insurance). This is quite expensive but mandatory if you do not want to get into trouble during your stay in the Netherlands. The government checks if every resident in the Netherlands has a proper insurance and you will get a fine if you are not insured correctly.

Note that if you are doing an internship for which you are paid at least as much as the Dutch minimum wage, you are subject to compulsory Dutch public healthcare insurance.

You can choose any insurance company that offers this kind of insurances.

Please note that you can only apply for a 'basisverzekering' and have a paid side job or paid internship once you have a BSN number (Citizen service number after registration at the municipality) and a Dutch bank account.

With a non-Eu nationality, it is only allowed to work for 16 hours a week **OR** full-time during June, July, and August.

#### 8.2 Health care benefit 'ZORGTOESLAG' (only applicable if you work or have a paid internship)

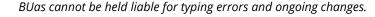
The Dutch government has introduced benefits so you can get a small amount of money back on your costs for your Dutch mandatory basic health insurance. You can apply for this as soon as you have a job and taken out a basic health insurance.

If you meet the following conditions, you can apply:

- You are 18 years or older
   You take out a Dutch mandatory basic health insurance ('basisverzekering')
- Not exceed a certain amount of income (which most probably you will not when you work part time)

More information on healthcare benefit <u>I want to apply for a benefit (belastingdienst.nl)</u>

The website is in Dutch, and you need a DigiD for it to apply online, which is easiest. DigiD is a digital signature which is used frequently in the Netherlands. To apply for DigiD, check: <u>Home English | DigiD</u>





### 9 Opening a Bank account

If you have a bank account in a country that is not a member of the Single Euro Payments Area (SEPA)\* or if you have a bank account in Bulgaria or Romania (both countries are members of SEPA but do not have Euro accounts), you must open a Dutch bank account.

\* SEPA member countries include all EEA member states plus Monaco and Switzerland.

#### 9.1 Opening a Dutch bank account

One of the most popular banks in the Netherlands is ABN AMRO Bank. Below you can find more information about how to open a Dutch bank account at ABN AMRO bank. However, <u>you are free to choose any bank you prefer</u>. Other popular banks are Rabobank, ING Bank or ASN Bank.

#### 9.2 ABN AMRO Student Package

International students can open an ABN AMRO Student Package, that includes:

- A Dutch bank account, debit card and access to Internet Banking and Mobile Banking.
- A **debit card** that can be used in every store in the Netherlands and on our campus.
- A card reader (E.dentifier).
- The Student Package is **free** of charge for International Students.

#### How to open a student account at ABN AMRO Bank?

It is possible to open a bank account at ABN AMRO Bank for all international students with their residence in the Netherlands, if they reside in the Netherlands for at least 6 months.

#### Start your online application

After you have applied online for a Student Package, you will need to make an appointment using our internet form. During the appointment your identity will be verified, your documents checked, and you may have to sign the application form. Please make sure you **have the required documents at hand** during your appointment with ABN AMRO to finalize your application successfully. You will receive an account number, bank card, pin, and activation code within 5 working days.

#### 9.3 For students of 30 years or older

According to the terms and conditions of the Student Package, you can apply for a Student Package until the age of 30 years. In case you are older than 30 years, ABN AMRO Bank N.V. can offer you a Basic Paying Package (€ 2 fee each month).



<sup>\*</sup>Unfortunately, it is not possible for International Students to apply for a Credit Card.

# 10 Appendix

#### 10.1 Appendix 1 - Exemption TBC

If you have the nationality of one of the countries on this list, you do not have to undergo a tuberculosis (TBC) test.

| (TBC) test.            |                 |                               |
|------------------------|-----------------|-------------------------------|
| Albania                | Grenada         | Panama                        |
| Algeria                | Guatemala       | Paraguay                      |
| Andorra                | Guyana          | Poland                        |
| Antigua and Barbuda    | Honduras        | Portugal                      |
| Argentina              | Hong Kong (SAR) | Qatar                         |
| Armenia                | Hungary         | Romania                       |
| Australia              | Iceland         | Russia                        |
| Austria                | Iran            | Rwanda                        |
| Azerbaijan             | Iraq            | Samoa                         |
| Bahamas                | Ireland         | San Marino                    |
| Bahrain                | Israel          | Saudi Arabia                  |
| Barbados               | Italy           | Serbia                        |
| Belarus                | Jamaica         | Seychelles                    |
| Belgium                | Japan           | Singapore                     |
| Belize                 | Yemen           | Slovakia                      |
| Benin                  | Jordan          | Slovenia                      |
| Bosnia and Herzegovina | Kazakhstan      | Solomon Islands               |
| Brazil                 | Kosovo          | South-Korea                   |
| Brunei                 | Kuwait          | Spain                         |
| Bulgaria               | Latvia          | Sri Lanka                     |
| Burkina Faso           | Lebanon         | St Kitts & Nevis              |
| Cape Verde             | Libya           | St Lucia                      |
| Canada                 | Liechtenstein   | St Vincent and the Grenadines |
| Chile                  | Lithuania       | Sudan                         |
| China                  | Luxembourg      | Suriname                      |
| Colombia               | Macau (SAR)     | Sweden                        |
| Comoros                | Maldives        | Switzerland                   |
| Costa Rica             | Mali            | Syria                         |
| Croatia                | Malta           | Tajikistan                    |
| Cuba                   | Mauritania      | Taiwan                        |
| Cyprus                 | Mauritius       | Togo                          |
| Czech Republic         | Mexico          | Tonga                         |
| Denmark                | Moldova         | Trinidad and Tobago           |
| Dominica               | Monaco          | Tunisia                       |
| Dominican Republic     | Montenegro      | Turkey                        |
| Ecuador                | Morocco         | Turkmenistan                  |
| Egypt                  | Netherlands     | Ukraine                       |
| El Salvador            | New Hebrides    | United Arab Emirates          |
| Estonia                | New Zealand     | United Kingdom                |
| Fiji                   | Nicaragua       | United States of America      |
| Finland                | Niger           | Uruguay                       |
| France                 | Niue            | Uzbekistan                    |
| Galapagos Islands      | North-Macedonia | Vanuatu                       |
| Georgia                | Norway          | Venezuela                     |
| Germany                | Oman            |                               |
| Greece                 |                 |                               |
| 0.000                  |                 |                               |





Games



**Leisure & Events** 



**Tourism** 



Media



**Data Science & Al** 



Hotel



Logistics



**Built Environment** 



Facility

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CREATING MEANINGFUL EXPERIENCES

