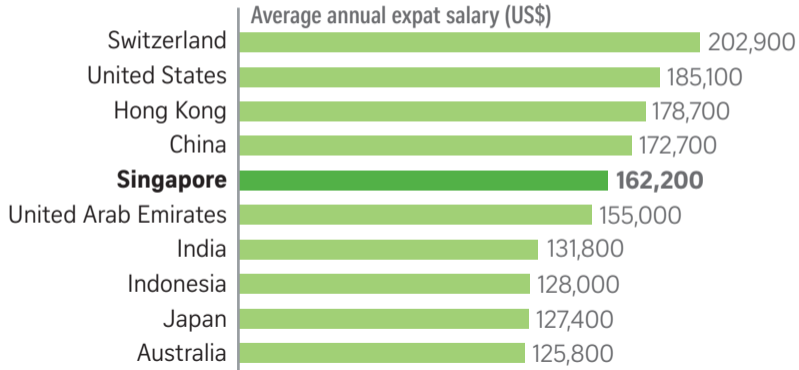


Pay packets



Source: HSBC EXPAT EXPLORER SURVEY STRAITS TIMES GRAPHICS