



APPLICATION FOR DEFERMENT OF LOAN REPAYMENT
(DUE TO FINANCIAL HARDSHIP/SERIOUS ILLNESS)

*****Please read Part D and the Points to Note in the Appendix before filling in this application form*****

(To relieve the repayment burden of loan borrowers, the Government has extended the standard loan repayment period to 15 years. The Student Finance Office (SFO) will extend the repayment period of the loan account(s) of the loan borrower to 15 years and take into account the repayment amount on the basis of the extended repayment period in the consideration of the deferment application.)

I wish to apply for deferment of repayment of the loan(s) under the following scheme(s)–

Loan Scheme(s) (Please put a '✓' in the appropriate box(es))	Loan Account(s) No.
<input type="checkbox"/> Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS) (Named as the “Local Student Finance Scheme” before 2007/08 Academic Year)	
<input type="checkbox"/> Financial Assistance Scheme for Post-secondary Students (FASP)	
<input type="checkbox"/> Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)	
<input type="checkbox"/> Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)	
<input type="checkbox"/> Extended Non-means-tested Loan Scheme (ENLS)	

Part A Information of Loan Borrower

Title : Mr/Ms/Miss (Please delete as appropriate) Full name in English : _____
 Full name in Chinese : _____ HKID card no. : _____
 Correspondence address in English# : _____
 Residential telephone no. : _____ Mobile phone no. : _____
 Email address : _____

#If you need to update your correspondence address, you are required to provide together a copy of the documentary evidence showing the new address in the past 3 months. Documentary evidence of address should be letters issued by government bureaux/departments, public organisations/utilities or commercial organisations. If necessary, you may be required to produce in original your documentary evidence. The SFO will send a letter of “Confirmation of Change of Address” to your new address upon receiving your application form.

For Internal Use Only									
Date:	No.	TSFS	FASP	NLSFT	NLSPS	ENLS		Checked by	Initial

Part B Justifications for application (Please use separate sheet if necessary)

Part C Financial Circumstances (Please use separate sheet if necessary)

Loan borrower's employment history (for the past 12 months up to present, including both full-time and/or part-time job)

Name of company	Position/Job nature	Period of employment		Monthly income
		From (month/year)	To (month/year)	

Other sources of income (e.g. rental, contribution from relatives/siblings, allowance from Social Welfare Department, etc.)

Nature/Amount : _____

Part D Declaration

I hereby declare that the information stated above and the submitted documents are true, correct and complete. I understand that the SFO will extend the standard repayment period of my loan account(s) under deferment application to 15 years before processing my application. I also understand that the concerned standard repayment period will be extended to 15 years irrespective of the result of my application. If I wish to shorten the repayment period concerned in future, I shall apply to the SFO separately.

I admit the liability to pay the outstanding student loan amount(s). I fully understand that the deferment of loan repayment shall not prevent the Government of the Hong Kong Special Administrative Region from exercising the rights to institute legal proceedings against me to recover the outstanding student loan amount or its balance in the future.

I understand the SFO will request me to settle the accumulated administrative fee and/or overdue interest (if any) for the loan account(s) applying for deferment. Moreover, partial repayment (amount either not less than 1 instalment or specified by the SFO) must be made for the loan account(s) as requested by the SFO. Otherwise, the application for deferment of the loan account(s) concerned will not be accepted.

I acknowledge and understand the Points to Note in the Appendix.

I confirm that the following documentary proofs are submitted with this application form and I will provide further documentation and information as requested by the SFO –

- A copy of all the bank passbook(s)/statement(s) (including the payroll bank account) in my possession showing the transaction details for the past 6 months. If “NET BACK/CBC/CBD” item(s) is/are included, I shall apply to the bank(s) for details of the transaction records; **AND**
- Source(s) of income which supports my living at the moment; **AND**
- A copy of the employment contract of my full-time and/or part-time job with my present employer; **OR**
- I am currently unemployed. I provide the termination letter from my previous employer, and documentary proofs showing that I have been looking for jobs recently, e.g. records of registration for jobs with the Labour Department; **OR**
- A copy of the documents issued by Social Welfare Department regarding Comprehensive Social Security Assistance (CSSA) Scheme, e.g. either “Notice of Consent on Application” or “Certificate of CSSA Recipients (for Medical Waivers)” is acceptable; **OR**
- I apply for deferment of loan repayment owing to serious illness. I provide a copy of the medical certificate(s) issued by a hospital/clinic/registered medical practitioner certifying my health condition and the period of sick leave granted.

Signature of loan borrower : _____

Date : _____

Points to Note

- Notes:**
- (1) The loan borrower should submit application for deferment of loan repayment after receiving the demand note(s) and before the due date(s) of the instalment(s) under application. If the application for deferment is received by the SFO after the due date of the instalment(s) under application, the loan borrower will be requested to settle the overdue instalment(s) together with surcharge and/or interest thereof before the application for deferment will be processed. The loan borrower has to pay the surcharge and/or overdue interest (accrued from the due date for the instalment concerned to the day preceding the date of settlement) for the overdue instalment(s).
 - (2) For application by fax or email, the date of receipt of the fax or email will be treated as the date of application. For application by post, the postmark date on the envelope will be regarded as the date of application.
 - (3) Underpaid mail items will not be accepted. Please ensure your mail items bear sufficient postage with return address before posting.
 - (4) For application by email, reply from the SFO will be given by email.
 - (5) If loan borrower has not received any reply from the SFO 14 days after submission of this application form, he / she may call the Deferment Unit of the SFO at 2150 6230 for enquiry.
 - (6) If loan borrower is repaying the above loan(s) by monthly instalments, he / she is required to register or re-register the “My Bills” service under “SFO E-link” (<https://e-link.wfsfaa.gov.hk>) in order to receive demand note in future.
 - (7) Loan borrower must complete Part A to Part C of the form and duly sign at Part D. Otherwise, the SFO may not be able to process the application.
 - (8) For calculation of interest accrued during the deferment period, please refer to the Guidance Notes of the relevant scheme(s).
 - (9) ‘Loan’ and ‘loan account’ mentioned in this application form also cover the grant (and the relevant grant account) demanded for repayment according to the prescribed terms and conditions of the Financial Assistance Scheme for Post-secondary Students.