



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

**[For loan account(s) with two or more consecutive overdue quarterly instalments / six or more consecutive monthly instalments]**

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

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

(Please put a '✓' in the appropriate box(es)) –

- All the scheme(s) below (if there is/are loan account(s) under my possession)
- Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS) (Named as the "Local Student Finance Scheme" before 2007/08 Academic Year)
- Financial Assistance Scheme for Post-secondary Students (FASP)
- Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)
- Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)
- Extended Non-means-tested Loan Scheme (ENLS)

**Part A Personal Particulars**

Full name in English : \_\_\_\_\_

Full name in Chinese : \_\_\_\_\_ HKID card no. : \_\_\_\_\_

Residential address in English : \_\_\_\_\_

Correspondence address in English (if different from the above residential address in English) : \_\_\_\_\_

Contact telephone no. : \_\_\_\_\_ Other contact telephone no. (if any) : \_\_\_\_\_

Email address : \_\_\_\_\_

Institution (where the loan(s) was offered) : \_\_\_\_\_

Date of graduation/leaving the institution (month/year) : \_\_\_\_\_

Course of study : \_\_\_\_\_

Qualification obtained : \_\_\_\_\_

**Part B Justification for application**

(Please use separate sheet if necessary)

**Part C Financial Circumstances**

(Please use separate sheet if necessary)

Your 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 (HK\$)
		From month/year	To month/year	

Present employment of your family member(s)

Name	Age	Relationship with applicant	Occupation	Name of Company	Monthly Income (HK\$)

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

Nature	Monthly income (HK\$)

Monthly expenditure for necessities^ (e.g. housing, catering, utilities, medical expenses, transportation, tuition fee, etc.)

Necessity expenses	Average monthly expenditure (HK\$)	Necessity expenses	Average monthly expenditure (HK\$)
1.		6.	
2.		7.	
3.		8.	
4.		9.	
5.		10.	

^ Please submit relevant documentary proofs

**Part D Declaration**

(1) I hereby declare that the information stated above is true and correct and complete. I acknowledge and understand the Points to Note in the Appendix.

(2) I understand that the Student Financial Office (SFO) will extend the standard repayment period (not including the eligible suspension period due to the interest-free deferral of student loan repayment) 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.

(3) 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 (the Government) from exercising the rights to institute legal proceedings against me to recover the outstanding student loan amount or its balance in the future.

(4) I understand that the SFO has a mechanism to select a number of applications for counter-checking through bank search. I confirm that intentional obstruction to staff of the SFO to conduct checking, concealment of information or failure to provide the information/document required may lead to rejection of my deferment application.

(5) I hereby give my consent to the SFO that, if necessary, the SFO can contact other bureaux and departments of the Government and other organisations to request for the provision of personal data to the SFO for processing and counter-checking my deferment application, and issues relating to my repayment of loans, recovery of overdue repayment, administration and maintenance of loan account(s).

(6) I acknowledge and agree that the personal data provided in this form and the data captured in any other documents which have been required by the SFO can be disclosed to other Government bureaux and departments where such disclosure is authorised or required by law.

**(7) I understand that all of the following documentary proofs must be submitted with this application form, otherwise my application may not be processed –**

- Evidence (including letters issued by Government bureaux/departments, public utilities/organisations or commercial organisations) showing my residential address (and correspondence address, if applicable) in the past three months; **AND**

- 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 six 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.

**(The SFO may approach you for further information, if necessary.)**

(8) I understand that I shall be requested to settle the overdue instalment(s) together with surcharge and/or interest thereof before my application for deferment will be processed (amount either not less than one instalment or specified by the SFO). I have 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 my overdue instalment(s).

(9) I understand that the overdue arrears deferred for repayment will be capitalised and form part of my loan principal when I resume repayment, and to be settled in the remaining instalment(s). I am also required to repay the overdue interest of arrears and the unsettled administrative fee(s) (including administrative fee(s) accrued during the deferment period) upon resumption of repayment (for loans under the following schemes: Non-means-tested Loan Scheme for Full-time Tertiary Students, Non-means-tested Loan Scheme for Post-secondary Students and Extended Non-means-tested Loan Scheme).

(10) I understand that I should notify SFO in writing in case of any change in my personal particulars. I understand that I should submit documentary proofs to SFO in case of any change in my name, residential address and correspondence address.

Signature of applicant : \_\_\_\_\_

Date : \_\_\_\_\_

**Points to Note**

- (1) 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.
- (2) Underpaid mail items will not be accepted. Please ensure your mail items bear sufficient postage with return address before posting.
- (3) The personal data provided in this application form will only be used by the SFO for processing your application for deferment and administration of your loan account(s). Applicant must complete Part A to Part C of the form and duly sign at Part D. Otherwise, SFO may not be able to process the application.
- (4) If you are repaying the above loan(s) by monthly instalments, you are required to register and create an account with “MyGovHK” (<http://www.gov.hk>) and register for “My Bills” service with “SFO E-link” (<http://e-link.wfsfaa.gov.hk>) in order to receive demand note and/or notification in future.
- (5) In accordance with the provisions of the Personal Data (Privacy) Ordinance, you have the right to access and/or correct the personal data provided in this form. Request for access or correction should be made in writing to Deputy Departmental Secretary (General) of the Working Family and Student Financial Assistance Agency at 19/F, 181 Hoi Bun Road, Kwun Tong, Kowloon.
- (6) For calculation of interest accrued during the deferment period, please refer to the Guidance Notes of the relevant scheme(s).
- (7) “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.