# 2024/25 Academic Year Non-means-tested Loan Scheme for Post-secondary Students ("NLSPS") Points to Note for Submission of Late Application

The NLSPS application for the 2024/25 academic year ("AY") is closed. With effect from 18 January 2024, the "SFO E-link – My applications" online platform has ceased to accept NLSPS applications for the 2024/25 AY.

If applicants still need to submit application for the 2024/25 AY, please use the "NLSPS Paper-based Application Form" [NLSPS 2B(2024)]. All late applications should be supported with written explanation which will be considered on individual merits upon submission of the duly completed application form and whole set of the required documents by applicants. If the information provided in the application is incomplete or inconsistent with that in the supporting documents, the Student Finance Office ("SFO") under the Working Family and Student Financial Assistance Agency may contact the applicant, the respective institution, other bureaux / departments of the Government of the Hong Kong Special Administrative Region ("Hong Kong"), or other organisations to obtain the information required and the application processing time will be extended correspondingly. The SFO bears no responsibility for the delay so caused.

SFO will only process late applications under circumstances that are beyond the control of individual applicants. All applications for the 2024/25 AY must be submitted to the SFO on or before 31 March 2025.

### **Required Documents:**

- (1) a duly completed "NLSPS Paper-based Application Form" [NLSPS 2B(2024)] (Annex 1);
- (2) a duly completed "Explanation Letter for Late Application" (Annex 2);
- (3) a copy of the administrative fee (HK\$216) payment proof (The SFO only accepts payment through Automated Teller Machines of the Hongkong and Shanghai Banking Corporation ("HSBC") or Hang Seng Bank, or by cash in person at branch of HSBC. Please refer to the "Points to Note for Paying Administrative Fee" (<a href="https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLSPS\_PNPAF\_E.pdf">https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLSPS\_PNPAF\_E.pdf</a>) for details.
- (4) a copy of the applicant's Hong Kong Identity (HKID) Card Note;
- (5) **a copy of bank account proof** Note: such proof should bear the applicant's name (same as the name shown on the HKID Card) and bank account number, for example, the first page of the bank passbook of the savings account, a bank ATM card or a bank statement issued within the last three months. The relevant bank account should be a **personal savings / current account** of the applicants who must be the **sole holder** of the account. Time deposit account, credit card account, foreign currency account, personal loan account and security / investment account will **not** be accepted; and
- (6) (For applicants without the right of abode in Hong Kong) a copy of documentary evidence proving that the applicants or their families have resided in Hong Kong continuously for three complete years prior to the commencement of the course in the current AY: such as the "Permit for Proceeding to Hong Kong and Macao" (commonly known as the "One-way Permit"), but <u>not</u> covering the following visas / entry permits:
  - (i) student visas / entry permits;
  - (ii) visas / entry permits under the Immigration Arrangements for Non-local Graduates; or
  - (iii) dependant visas / entry permits which were issued by the Director of Immigration when the relevant students have reached 18 years old.

# **Submission Methods**

Please submit the required documents to the SFO through one of the following means by 31 March 2025:

• by mail to the SFO at the following address:

Student Finance Office, Working Family and Student Financial Assistance Agency, Room 1204, 12/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon (Attn.: NLSPS APU); or

• by using the SFO drop-in boxes located on 11/F (during office hours) or in the G/F lift lobby (outside office hours) of the Cheung Sha Wan Government Offices ("CSWGOs"). The SFO's office hours are 8:45 a.m. to 1:00 p.m. and 2:00 p.m. to 5:45 p.m. from Monday to Friday, except public holidays. Please enter the CSWGOs through the side entrance near the security counter outside office hours.

If applicants do not receive the "Acknowledgment of Receipt of Application" issued by the SFO within 10 calendar days after submission of the late application, please call the hotline of the NLSPS Application Processing Unit at 2150 6222 during office hours immediately.

#### Note

If the following requirements are met, applicants <u>are not required to submit</u> the relevant copy of supporting document(s). If necessary, applicants may still be requested to submit the relevant copy of document(s). <u>In case of any disputes, the decision of the SFO will be final.</u>

#### Criteria for exempting provision of a copy of the HKID Card:

- 1. having a <u>successful application</u> over the past 3 AYs under the Financial Assistance Scheme for Post-secondary Students ("FASP") / NLSPS / Tertiary Student Finance Scheme Publicly-funded Programmes ("TSFS") / Non-means-tested Loan Scheme for Full-time Tertiary Students ("NLSFT") / Extended Non-means-tested Loan Scheme ("ENLS"); <u>and</u>
- 2. <u>a copy of the Permanent HKID Card has been submitted</u> together with the above application and there is no change in personal particulars on the Permanent HKID Card.

#### Criteria for exempting provision of a copy of the bank account proof:

- having a successful application over the past 3 AYs under the NLSPS / FASP / TSFS / ENLS / Working Family Allowance Scheme and payment of grant and/or loan and/or allowance has been made and disbursed to the applicant's bank account; and
- 2. <u>the bank account number</u> of the above application is the <u>same</u> as that of the application for the current AY.

# WORKING FAMILY AND STUDENT FINANCIAL ASSISTANCE AGENCY ("WFSFAA") STUDENT FINANCE OFFICE ("SFO")

NON-MEANS-TESTED LOAN SCHEME FOR POST-SECONDARY STUDENTS ("NLSPS")

APPLICATION FORM FOR THE 2024/25 ACADEMIC YEAR

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## **IMPORTANT NOTES**

- Please study the "Guidance Notes" [NLSPS/1B(2024)] (<a href="https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLSPS1B.pdf">https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLSPS1B.pdf</a>) carefully to understand the eligibility criteria for the NLSPS and the terms and conditions of borrowing the NLSPS loan including the maximum level of loan amount and life-time loan limit, interest and administrative fee, acceptance of loans and arrangement on repayment of loans, etc.
- Please complete this application form in BLOCK LETTERS using black or dark blue ballpoint pen. All items in this application form are mandatory except those specified otherwise. If you fail to provide the required information without full justifications, your application will not be processed. Any amendment to the information completed (including addition, deletion and alteration) must be counter-signed. You are required to submit a whole set of duly completed application form (3 pages in total).
- Please refer to the "Checklist of Supporting Documents" (<a href="https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLSPS">https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLSPS</a> Checklist E.pdf) and prepare the required documents. If you fail to submit the "Declaration Form" and the required supporting documents without full justifications, the relevant applications will not be processed.
- 4. Please pay the administrative fee (HK\$216) through Automated Teller Machines of the Hongkong and Shanghai Banking Corporation ("HSBC") or Hang Seng Bank, or by cash in person at branch of HSBC, and submit a copy of the administrative fee payment proof, together with the duly completed application form, to the SFO. Please refer to the "Points to Note for Paying Administrative Fee" (https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLSPS\_PNPAF\_E.pdf) for details. Please keep the original copy of the administrative fee payment proof properly and consider making a photocopy for record.
- You must complete the application documents fully and truthfully. Any misrepresentation or omission may lead to disqualification from application and / or full recovery of loan(s) already disbursed, and court proceedings. It is an offence to obtain property and / or pecuniary advantage by deception. Any person who does so commits an offence and shall be liable on conviction upon indictment to imprisonment for ten years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong). If any person being required or authorised by law to make any statement on oath for any purpose and being lawfully sworn (otherwise than in a judicial proceeding) wilfully makes a statement which is material for that purpose and which he knows to be false or does not believe to be true, he shall be guilty of an offence and shall be liable on conviction upon indictment to imprisonment for seven years and to a fine under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).
- 6. Before full settlement of loans, should there be subsequent changes of the information in PARTS A to D on the application form that will affect your loan application / disbursement / repayment, you are obliged to notify the SFO in writing <a href="immediately">immediately</a>. Please refer to paragraph 7.2 of the "Guidance Notes" [NLSPS/1B(2024)] for details. Failure to serve timely notification of changes of information to the SFO may cause delay in processing the applications and disbursing the loan, or lead to additional loan being drawn down and extra interest accrued therefrom. The SFO accepts no responsibility for any loss, charge or expense so caused.

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PART A PERSONAL PARTICULARS								
Name in English (Please fill in the English name as recorded in your Hong Kong Identity ("HKID") Card. Surname first, then other name.)								
Name in Chinese (This field is mandatory if a Chinese name is recorded in your HKID Card. Otherwise, your application may not be accepted.)	Title (Optional) ("1" Mr,"2" Miss,"3" Ms)							
HKID Card No. (Right-justified)	(e.g.: A 1 2 3 4 5 6 ( 1 )							
Right of Abode in Hong Kong	Do you have the right of abode in the Hong Kong Special Administrative Region ("Y" Yes · "N" No) ("Hong Kong")?							
	(If "No" for the above reply) The year in which you or your family have / has started to reside continuously in Hong Kong.							
	Are you currently holding dependant visa / entry permit which were issued to you by the ("Y" Yes , "N" No)							
	Director of Immigration?  (If "Yes" for the above reply) Were you aged 18 or above when you were issued the dependant visa / entry permit?							
Month and Year of Birth	(Month) (Year)							
Contact Phone No.	(Mobile) (Please provide a valid mobile phone number which can receive text messages sent from Hong Kong.)  (Residential) (Optional)							
Residential Address (This field must be completed in BLOCK LETTERS. Post Office Box numbers, Public	Flat Block							
Letter Boxes, care of addresses and student hostels will <b>not</b> be accepted as valid residential	Name of Building:							
address.) (If your correspondence address is different from your residential address, please provide your	Estate / Village:							
correspondence address in Part D. For students engaged in overseas exchange programmes, please provide a correspondence address in	No. & Name of Street / Lot No.:							
Hong Kong.)	District:							
	Area: ☐ Hong Kong ☐ Kowloon ☐ New Territories & Islands ☐ Outside Hong Kong							
Email Address (Please provide your person student email address provided by the institution	bnal email address. The n is <u>not</u> accepted.)  Ethnicity (Optional) (For statistical and research purpose and will not affect the application result.)							

PART B COURSE INFORMATION	
(Please refer to the "Course Coding Sheet" available on the W the information below.)	FSFAA website at <a href="https://www.wfsfaa.gov.hk/en/sfo/postsecondary/fasp/coding.php">https://www.wfsfaa.gov.hk/en/sfo/postsecondary/fasp/coding.php</a> to complete
Student Identity Card No.	
(Please fill in "0000" if not available.)	
Institution Code	
Institution Name	
Institution Course Code	
Institution Course Name (Please complete in <u>BLOCK LETTERS</u> .)	
Class Level in the 2024/25 Academic Year	("1" for Year 1 <sup>1</sup> , "2" for Year 2 <sup>1</sup> , and so on)
SFO Course Code	
SFO Course Description	
(Please complete in <u>BLOCK LETTERS</u> .)	
Tuition Fee Payable in the 2024/25 Academic Year	•
No. of Credit Units to be Taken in the 2024/25 Academic Year (Applicable to applicant whose tuition fees are calculated based on the no. of credit units taken)	
Expected Graduation Month and Year	(Month) (Year)
PART C BANK ACCOUNT	
Name of Bank	
Account No.  (Applicant must be the <u>sole</u> holder of the account. Time deposit account, credit card account, foreign currency account, personal loan account and security / investment account will <u>not</u> be accepted. Please ensure the accuracy of the bank account number to avoid wrong or delay in payment of the NLSPS loan.)	Bank Code
	nny special circumstances or information that may not be reflected in the PARTS above and are ngaging in an overseas exchange programme in current academic year, not paying the full ot, applied for Individual Voluntary Arrangement).)
(Please use separate sheets if necessary.)	

Annex I
"DECLARATION FORM"
<ol> <li>Please complete this "Declaration Form" with a black or dark blue ballpoint pen.</li> <li>Any alteration or deletion on this "Declaration Form" or on this application upcoming, it must be counter-signed by the applicant, with the same signature on this form.</li> </ol>
I,
(a) The information of the Application and all the supporting documents provided by me are true and in full. I understand and consent that the Student Finance Office ("SFO") under the Working Family and Student Financial Assistance Agency will assess the eligibility and the level of loan(s) of me based on the information provided by me. I also understand that any person who by any deception dishonestly obtains for himself or another any pecuniary advantage shall be guilty of an offence and shall be liable on conviction upon indictment to imprisonment for ten years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong).
(b) I give consent to the SFO and its authorised bodies to use the personal data and other information provided in connection with the Application for any purpose contemplated in paragraph 15 of the "Guidance Notes" and any purpose directly relating to such purpose, further give my consent to any HKSAR Government Bureaux and Departments or their advisory bodies or agencies, and the institution offering the programme in respect of which I am making the Application to release my personal data to the SFO for the purpose of processing my Application and for any other purpose contemplated in paragraph 15 of the "Guidance Notes".
(c) I also authorise and give consent to my institution to releasing personal data of which I am the subject of the data held by it to th HKSAR Government in order for the HKSAR Government to use such information to process my Application (and any other application I may make to the HKSAR Government) and for any other purpose contemplated in paragraph 15 of the "Guidance Notes" and an purpose directly related to such purpose.
I understand that the HKSAR Government has the right to review my Application for loan(s) and adjust my loan entitlement(s) or withdraw th HKSAR Government's offer of loan(s) if necessary. I undertake to refund to the HKSAR Government any overpayment of loan(s) made to m upon demand.
I acknowledge that the Government's payment of the loan(s) shall be subject to my honouring all the obligations, conditions, and covenant set out in my Application and the other terms by which I am bound under the NLSPS.
I declare that as at the date of the Application: (Please put a tick "✓" in the appropriate box)
NO bankruptcy petition is filed by or presented against me. NO bankruptcy order is made against me and I have NOT applied am NOT applying for an Individual Voluntary Arrangement under the Bankruptcy Ordinance. I am NOT aware that a receive administrator, administrative receiver, trustee or similar officer has been appointed over any or all of my assets.
A bankruptcy petition <u>is</u> filed by or presented against me; and/or a bankruptcy order <u>is</u> made against me; and/or I <u>have</u> applied I <u>am</u> applying for an Individual Voluntary Arrangement under the Bankruptcy Ordinance; and/or I <u>am</u> aware that a receive administrator, administrative receiver, trustee or similar officer has been appointed over any or all of my assets. I have set out the full details in relation to the above in "ADDITIONAL INFORMATION" Section through the application form.
This Declaration shall be governed by and constructed in accordance with the laws of the HKSAR. I and the HKSAR Government shall irrevocably submit to the limited jurisdiction of the Courts of the HKSAR. I have read the provisions of this Declaration carefully and full understood my obligations and liabilities under this Declaration.

Signature of Applicant:

HKID Card No.: \_\_\_\_\_\_

Date of Signing (DD/MM/YYYY): \_\_\_\_\_

# 2024/25 Academic Year Non-means-tested Loan Scheme for Post-secondary Students ("NLSPS") <u>Explanation Letter for Late Application</u>

(All items in this form are mandatory except those specified otherwise. Please sign against any alternations or deletions on this form.)

Name in English:	
Name in Chinese:	
(This field is mandatory if a Chinese name is recorded in your Hong Kong Identity ("HKID") Card. Otherwise, your application may not be accepted.)	
HKID Card No.:	
Name of Institution:	
Institution Course Name:	
Class Level in the 2024/25 Academic Year:	
Reason for Late Application:	
Please use separate sheets if necessary.	
Signature of Applicant:	
Date of Signing (DD/MM/YYYY):	