



Early Partial / Lump Sum Repayment of Loan under Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)

I understand and agree that my request will be processed according to the following conditions:

1. For early partial repayment, the repayment amount shall not be less than an amount determined by the Student Finance Office (“SFO”) (currently set at HK\$5,000) or the amount of one repayment instalment, whichever is greater.
2. Interest of early repayment is calculated as follows:

Loan Account Status	Early Lump Sum Repayment Interest Cut-off Date	Early Partial Repayment Interest Cut-off Date
Before commencement of repayment	Interest will not be charged	Interest will not be charged
During the repayment period	Preceding day of the date of request	Preceding day of the due date of the forthcoming instalment

3. For request by mail, the postmark date will be regarded as the request date. For proper delivery of the mail items to the SFO, and to avoid unnecessary delivery delay or unsuccessful delivery, please ensure that the mail items bear sufficient postage with return address before mailing. Underpaid mail items will be returned to the senders (with return address) or disposed of (without return address) by the Hongkong Post. For request by fax, email or via the “SFO E-link”, the date received by SFO will be regarded as the date of request. Normally you have to settle the “Early Partial / Lump Sum Repayment Demand Note” in full within 14 days from its issue date.
4. The early repayment demand note will be posted to your correspondence address. If you would like to confirm receipt of your request, or you do not receive the demand note by post 14 days after your request, please contact our staff of the Student Loan Unit at 2150 6226. Otherwise, SFO will assume that the demand note has been received by you.
5. If repayment has not been made duly, you will be required to repay the Government of the Hong Kong Special Administrative Region the overdue amount together with a surcharge at the rate of 5%.
6. If the above loan account(s) have been granted approval for deferment of loan repayment, the period of deferment would be shortened accordingly. You would have to submit a new application if you wish to defer loan repayment for the remaining instalment(s) of the above loan account(s). All applications for deferment of loan repayment will be considered on individual merits.
7. If the above loan account(s) are currently under application for deferment of loan repayment, the deferment application would be cancelled.

I would like to make an early partial / lump sum repayment of the following TSFS loan(s) (Please mark a tick “✓” in the box below as appropriate and write down the student loan account(s) information):

☐ Lump Sum Repayment ☐ Partial Repayment (Amount: HK\$_____)

Loan Ref. No.(s): _____

Name of applicant / indemnifier (in block letters): _____ Telephone Number: _____

Applicant / Indemnifier's HKID Card No.: _____ Date: _____

Correspondence Address: (Please provide in block letters) : _____

- If there is a change of your correspondence address, you are required to provide together with a photocopy of **documentary evidence showing the updated address** in the past three 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 the documentary evidence in originals.

Signature: _____

Notes:

- (1) You may make a request for early repayment of loan in writing by post, fax, email or via the SFO E-link. Verbal request will not be accepted.
- (2) All items in this form are mandatory. If the required information is missing without reasons, the request will not be processed.
- (3) You should consider carefully before submitting an early repayment request. If you cancel and make another request within the same month, the SFO may consider not accepting the second / revised application. If you have fully settled the “Early Partial/ Lump Sum Repayment Demand Note”, cancellation request to ask for refund of the repayment will not be accepted.