

Supplementary Guidance Notes on
the Extended Non-means-tested Loan Scheme (“ENLS”) 2025/26 Academic Year
(Only Applicable to Students of Hong Kong Metropolitan University (“HKMU”)
Studying in the 2026 Spring Term)

Applications under the ENLS are now open for students of HKMU studying courses offered in the 2026 Spring Term. This information sheet is a supplement to the Guidance Notes of the ENLS [ENLS 140]. Applicants should study the Guidance Notes in conjunction with this Supplementary Guidance Notes before they submit the ENLS application.

2. Administrative fee

Before submitting the ENLS application, applicants must pay the administrative fee. The applicants should pay an administrative fee of **HK\$248**. Applicants may settle the administrative fee by paying online immediately (online credit card or Faster Payment System payment), or pay cash in person at any branch of the Hong Kong and Shanghai Banking Corporation (“HSBC”) and keep the original transaction advice or account deposit form. Applicants may also transfer the administrative fee to the Student Finance Office (“SFO”)’s bank account (bank code 004, account number 044-171635-001) through bank automatic teller machines (“ATM”) of HSBC or Hang Seng Bank. During the ATM transaction, please choose “Transfer” service and select “Issue advice” to take the transaction advice. **Payment by cheque or PPS is NOT acceptable.** If applicants fail to produce the original transaction advice or account deposit form for the paid administrative fee during the submission of ENLS application, they have to apply for a bank statement from the Bank showing the transaction concerned. Administrative fees paid are **neither refundable nor transferable**.

3. How to apply

- 3.1 Applicants can apply for the ENLS loan to cover their tuition fees for the 2026 Spring Term after they have received the debit note(s) for the tuition fees issued by HKMU. The full set of ENLS application documents, including Guidance Notes [ENLS 140], Undertaking [ENLS 142] and Deed of Indemnity [ENLS 143] can be downloaded at <http://www.wfsfaa.gov.hk/sfo/en/postsecondary/enls/application/forms.htm>. Please submit the online application at <https://ewfsfaa.gov.hk>.
- 3.2 Applicants’ loan under the ENLS will be disbursed by the following payment methods-
- (a) Direct credit of tuition fee(s) to HKMU:
- Under this method, applicants do not have to settle the tuition fees themselves. The approved loan amount will be credited directly to HKMU.
 - If applicants have received the debit note(s) for their tuition fees, please submit them together with the completed ENLS application and required documents on or before the deadline of application, i.e. **28 November 2025**, to the SFO (please refer to paragraph 5.1 of the ENLS Guidance Notes [ENLS 140] for more details) which will arrange to pay the tuition fees direct to HKMU on the applicants’ behalf. Applicants should note that they need to submit the complete set of application and required documents before the stipulated deadline. **Late applications after the deadline will not be accepted. Incomplete applications after the deadline will not be processed and all the submitted documents will be returned to the Applicants by registered mail.** However, applicants may settle the tuition fees by themselves and submit the ENLS application in accordance with paragraph 3.2 (b) of this Supplementary Guidance Notes.

- Upon receipt of the application, the SFO will retain the applicants' original debit note(s) for settlement of their tuition fees with HKMU. The loan drawdown date under this payment method will be **8 January 2026**, and the interest on the ENLS loan will accrue with effect from **8 January 2026**.
- After receiving the tuition fee debit note(s) from HKMU, applicants should submit their applications to the SFO as soon as possible but not later than the payment deadline printed on the debit notes(s).
- If applicants choose to use ENLS loan to settle the tuition fees, they are required to inform HKMU immediately after the submission of ENLS application so that the place(s) in the course(s) (not the specific class section) can be secured until the ENLS loan is approved and released.

(b) Direct credit to applicants' bank account:

- If applicants have already paid their tuition fees to HKMU and wish to apply the ENLS loan, the amount will be direct credited to their bank account.
- Applicants should submit the original tuition fee receipt(s) together with the completed ENLS application and required documents to the SFO (please refer to paragraph 5.1 of the Guidance Notes [ENLS 140] for more details) on or before the deadline of application, **i.e. 27 February 2026**.

4. Deadlines for application

<i>Payment Method</i>	<i>Deadline for Application</i>
(a) The SFO will direct credit the tuition fees to HKMU	28 November 2025 <i>(Late applications or incomplete applications after this deadline will not be accepted)</i>
(b) The SFO will credit the tuition fees to applicants' bank accounts	27 February 2026 <i>(Late applications or incomplete applications after this deadline will not be accepted)</i>

5. Recipients of financial assistance offered by HKMU

- If applicants have applied for a bursary or loan under HKMU's Student Financial Assistance Scheme ("SFA") and the ENLS loan from the SFO for the same course, they can only choose to accept one form of financial assistance if both of them have been approved.
- If applicants decide to accept the SFA instead of the ENLS loan, they should reply to HKMU in writing, copied to the SFO (fax no. 2802 9153), on or before **28 November 2025** and the ENLS loan already approved will be cancelled. If HKMU does not receive any notification or instruction from applicants on or before that date, it will be assumed that applicants will take up the ENLS loan and the approved SFA will be cancelled automatically.
- Acceptance of financial assistance under both the SFA and ENLS for the same course is not allowed and applicants may be disqualified from applying under the two schemes if they have done so.

If applicants have any enquiries, please contact our hotline at 2150 6223.

For details of application, applicants should refer to the ENLS Guidance Notes [ENLS 140].

Student Finance Office

Working Family and Student Financial Assistance Agency

October 2025