Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

2026/2027 Academic Year

ENLS

Extended

Non-means-tested Loan Scheme

GUIDANCE NOTES

ENLS 140(2026)

本申請指引備有中文版本[ENLS 140C(2026)]

如有需要，可於在職家庭及學生資助事務處網頁下載

https://www.wfsfaa.gov.hk/sfo/tc/postsecondary/enls/application/forms.htm

Important Notice

1. Applicants should have read the "Guidance Notes" and fully understood the terms and conditions of the Extended Non-means-tested Loan Scheme ("ENLS") loans, and agree and undertake to abide by these stipulated terms and conditions, including the terms and conditions be amended from time to time, before applying for and accepting the ENLS loans in the 2026/27 academic year ("AY").

2. It is in the applicants' best interests to prudently select a suitable course provider/course. Once the loan application under the ENLS is approved and the loan is drawn down, loan borrowers are liable for repayment of the loan, interest, overdue interest (if any), administrative fee (if any) and all recovery expenses (if applicable) in full upon graduation, or completion of study, or lapse of six years from the first disbursement of the ENLS loan, whichever is the earliest. Such liability shall not be limited or reduced in any event, including but not limited to the occurrence of any dispute arising in relation to the teaching quality, loan borrowers' cessation of being a student or withdrawal from/suspension/deferment of their studies, their failure to complete the course for whatever reason(s), and the course provider's failure to provide the course for whatever reason(s).

3. The Government of the Hong Kong Special Administrative Region of the People's Republic of China ("the Government of the HKSAR") may, from time to time, amend the eligibility criteria, as well as the terms and conditions, of ENLS. An applicant who has been granted an ENLS loan for the current AY in respect of a course of study shall not be assured of eligibility for a loan in the following AY or any subsequent AYs, even if the applicant remains enrolled in the same course. In all cases, applicants should refer to the Guidance Notes and relevant information applicable to respective AYs.

Notes to Applicants Studying Courses Under the Continuing Education Fund ("CEF")

4. The Government of the HKSAR may apply any fee reimbursement granted to applicants under the CEF for attending a reimbursable course ("CEF Course") to offset the amount payable and/or repayable by applicants to the Government of the HKSAR in accordance with the terms and conditions of the ENLS loan(s) immediately upon the disbursement of the fee reimbursement for the CEF Course. The CEF Course must be a course in the programme of studies under which the ENLS loan is being granted to applicants. For details, please refer to paragraphs 6 and 12.2.2 of Part I of the "Guidance Notes".

Notes to Applicants Studying Programmes under the Diploma of Applied Education ("DAE") / Diploma Yi Jin ("DYJ") / Financial Assistance Scheme for Designated Evening Adult Education Courses ("FAEAEC")

5. The Government of the HKSAR may apply any tuition fee reimbursement (including the reimbursement of 30%, 50% or 100%[1] of the actual tuition fee paid as the case may be) granted for applicants' studies of the DAE / DYJ programme / courses under FAEAEC to offset the amount payable and/or repayable by applicants to the Government of the HKSAR in accordance with the terms and conditions of the ENLS loan(s) immediately upon the disbursement of the tuition fee reimbursement for the DAE / DYJ programme / courses under FAEAEC. For details, please refer to paragraphs 6 and 12.2.2 of Part I of the Guidance Notes.

Submission of Application

6. All applicants of the ENLS for the 2026/27 AY must log in "SFO E-link — My Applications" through the "eWFSFAA" online platform (https://eWFSFAA.gov.hk) for completion and submission of applications. Applicants should be registered as a user of the "eWFSFAA" and safekeep the relevant username and password (if applicable) carefully for future login. The Student Finance Office ("SFO") under the Working Family and Student Financial Assistance Agency ("WFSFAA") will accord priority to process those applications **with complete information** upon submission. In addition, if applicants are requested by the SFO to submit supplementary information for processing their applications, please submit by the deadline specified. Otherwise, a longer time may be required for processing the application.

[1] Students' eligibility for 50% or 100% tuition fee reimbursement is subject to passing the means test. The SFO will amend the eligibility criteria for assessment of 50% or 100% tuition fee reimbursement from time to time. Separate applications should be made to the SFO for applying for half/full level of assistance by submitting "Electronic Household Application Form for Student Financial Assistance Schemes" through "SFO E-link – My Applications (Financial Assistance Schemes at Pre-primary, Primary and Secondary Levels)" platform, "Household Application Form for Student Financial Assistance Schemes" [SFO 7B] or "Household Application Form for Student Financial Assistance Schemes (Pre-filled Form)" [SFO 106B].

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1. The ENLS

1.1 The ENLS provides loan(s) to students for paying **tuition fees** for their studies of eligible courses in the **Hong Kong Special Administrative Region of the People's Republic of China ("HKSAR")**. Other school fees/charges such as application fee, registration fee, examination fee, graduation fee, continuation fee etc., are not covered by the ENLS.

1.2 The "Guidance Notes" are meant for students pursuing specific post-secondary/continuing and professional education courses provided in the **HKSAR**. The eligible ENLS course categories are listed in paragraph 2.1 (1) below.

2. Eligibility

2.1 Applicants applying for an ENLS loan to cover their tuition fees payable in the 2026/27 AY must meet the following eligibility criteria:

(1) Applicants are students of course(s) in the following categories:

- 1A – Courses accredited by the Hong Kong Council for Accreditation of Academic and Vocational Qualifications ("HKCAAVQ");
- 1B – Courses offered by institutions (including their Schools of Professional and Continuing Education) by virtue of their self-accreditation status or Programme Area Accreditation status;
- 2 – Courses under DAE / DYJ;
- 3 – Courses covered by the FAEAEC;
- 4 – Training or development courses provided or funded by local statutory bodies; or
- 5 – Registered courses and exempted courses under the Non-local Higher and Professional Education (Regulation) Ordinance (Chapter 493).

Applicants can browse the Register of Eligible Courses at the website of the WFSFAA (https://www.wfsfaa.gov.hk/sfo/en/postsecondary/enls/general/courses/search.php).

(2) Applicants may apply for ENLS loan even if they have already paid their tuition fees provided that all the lectures of course(s) under application have not yet been completed at the time of application and they submit their application(s) by the deadline(s) as set out in paragraph 7 below.

(3) Applicants must have the right of abode in the HKSAR; or alternatively, applicants or their families must have resided in the HKSAR continuously for three complete years prior to the commencement of the course.[2]

(4) Even if applicants are pursuing an eligible course, the course itself must also fulfill the two criteria listed below:

(a) the tuition fee for each individual course under application must not be less than HK$1,000; and

(b) the duration of study (i.e. from commencement date to completion date) for each individual course under application must not be shorter than one month.

(5) Eligible courses covered by the Tertiary Student Finance Scheme - Publicly-funded Programmes and Financial Assistance Scheme for Post-secondary Students ("FASP") are not eligible courses for loan(s) under the ENLS.

(6) Even if applicants meet the above eligibility criteria, the SFO reserves the right to require them to submit supplementary documents/information, provide written explanation and sign additional declaration in person at the SFO as and when necessary; and the final decision in relation to the approval of their ENLS applications will rest with the SFO.

[2] This does not cover non-local students holding: (a) student visas/entry permits; (b) visas/entry permits under the Immigration Arrangements for Non-local Graduates; or (c) dependant visas/entry permits which were issued by the Director of Immigration when the relevant students have reached 18 years old.

3. Maximum Level of Loan Amount and Life-time Loan Limit

3.1 The maximum amount of loan an applicant may borrow is the total tuition fee(s) payable in the 2026/27 AY provided that in any circumstances, the amount should not exceed an aggregate of 12 months' tuition fee(s) payable and the life-time loan limit or its remaining balance stipulated in paragraphs 3.2 and 3.3 below.

3.2 With effect from the 2012/13 AY, a life-time loan limit is imposed on each student eligible for receiving loans under the ENLS. The loan limit will be price-adjusted annually in accordance with the movement of the Composite Consumer Price Index. The relevant limit is HK$419,400 for the 2026/27 AY.

3.3 Loan(s) disbursed from the 2012/13 AY and onwards will be counted towards the life-time loan limit, which is not of revolving nature and will not be reset by any repayments.

3.4 Eligible students may borrow a loan amount up to the total tuition fee(s) payable as stipulated in paragraph 3.1 above, subject to the life-time loan limit or its remaining balance (calculated as at the date of approval of the loan application) not being exceeded. Once an applicant has exhausted the life-time loan limit or its remaining balance, the SFO will not consider his/her loan application(s).

3.5 The level and conditions of loan for different categories of programmes are listed below (subject to the life-time loan limit or its remaining balance not being exceeded):

Programme Structure	Maximum Level and Conditions of Loan
(a) Structured programme (excluding those postgraduate research courses of which the tuition fees will be paid in more than two instalments in any period of 12 months)	▪ Applicants' loan application must be for or not exceeding the tuition fee payable for any one semester/instalment or any combination of semester(s)/instalment(s).
(b) Programme or course of which the tuition fees are chargeable on a modular or credit basis	▪ Applicants' loan application must be for or not exceeding the tuition fee payable for all the credits/modules stipulated in the debit note at the time of submission of application; ▪ If applicants opt to add any credit or module which leads to additional tuition fees after they have submitted an application for the ENLS loan, and wish to apply for the ENLS loan to cover the tuition fee payable for the additional credit(s)/module(s), applicants have to submit another application and pay administrative fee for that new application no matter whether the previous application has been approved; ▪ If applicants opt to drop any credit or module which leads to reduced tuition fees as compared to the loan amount applied/approved after they have submitted an application for the ENLS loan, applicants should notify the SFO in writing **at least eight working days (excluding the loan drawdown date)** before the loan drawdown date(s) for adjustment of the loan amount. If the SFO does not receive any notification of adjustment from applicants and the loan disbursed to them exceeds the tuition fee payable, applicants are required to refund any overpaid loan to the SFO. Applicants should note that interest will accrue for the ENLS loan disbursed to them from the drawdown date; and

Programme Structure	Maximum Level and Conditions of Loan
	▪ Applicants must submit a separate loan application for each semester unless proof/confirmation from their institution or its operator/local agency (if applicable) could be provided for the number of credit(s)/module(s) that applicants will pursue in the coming semesters within the same AY.
(c) Postgraduate research courses (MPhil or PhD) of which (i) the tuition fees will be paid in two or more instalments in any AY; or (ii) the tuition fees of the next and subsequent instalments have yet to be announced; or (iii) the tuition fees payable are not in equal instalments.	▪ Applicants must submit a separate application for each instalment of their tuition fees payable unless proof/confirmation from their institution or its operator/local agency (if applicable) could be provided for the number of instalment(s) and respective tuition fee amount(s) that applicants will have to pay in the coming semesters within the same AY; and ▪ Applicants' loan application must be for or not exceeding the tuition fee payable for the instalment for which the loan is to be applied.
(d) Summer semester course(s)/ subject(s)	▪ Applicants must submit a separate application if the course(s)/subject(s) is/are not included in any of their previous application(s); and ▪ Applicants' loan application must be for or not exceeding the tuition fee(s) payable for all the course(s)/subject(s) that applicants have enrolled at the time of submission of application.
(e) A combination of semester(s)/ subject(s) covered by the same application	▪ Applicants' loan application must be for or not exceeding the tuition fee(s) payable for any one semester/subject or any combination of semester(s)/subject(s).
(f) Any programme or course which does not fall in any of the above-mentioned categories	▪ Applicants must submit a separate application for each instalment of their tuition fee(s) payable; and ▪ Applicants' loan application must be for or not exceeding the tuition fee payable of that particular instalment.

3.6 Loan application for an amount greater than the tuition fee(s) payable set out in the above table will not be considered.

4. Interest and Administrative Fee

4.1 The ENLS operates on a full-cost recovery basis. Loan borrowers have to pay interest for their loans. Interest is accrued at the prevailing interest rate for the non-means-tested loan schemes upon drawdown of the ENLS loan and throughout the study period until the loan is repaid in full. The interest rate of non-means-tested loans is derived on a no-gain-no-loss ("NGNL") basis, plus a risk-adjusted-factor ("RAF") rate which seeks to cover the risk of the Government of the HKSAR in disbursing unsecured loans. The NGNL rate will be reviewed by the end of each month and if adjustment is to be made, the adjusted rate will take effect from the first day of the following month. Please refer to the WFSFAA website (https://www.wfsfaa.gov.hk/nlsiaf_e.pdf) for the prevailing ENLS interest rate.

4.2 An administrative fee is chargeable for **each application and each loan account** under the ENLS in every AY to recover the full costs of processing the applications and administering the ENLS:

4.2.1 Administrative fee is chargeable upon submission of application and annually thereafter until the ENLS loan and the interest accrued thereon are fully repaid. Administrative fee will be charged on each loan account on an AY basis and is chargeable on 1 December each

year. If there is any unsettled balance under the loan account on or after 1 December, administrative fee will be demanded in the demand note with due date falling on 1 January of the following year, and should be paid on or before the due date.

4.2.2 Administrative fee is a fixed fee and will not be charged on a pro-rata basis nor paid by instalments. **Administrative fee paid is neither refundable nor transferable.**

4.2.3 Under normal circumstances, loan borrowers will not receive any demand note before the commencement of loan repayment. Thus, the administrative fee accrued during the study period will be demanded for payment in the first demand note with due date falling on 1 January following the commencement of loan repayment as stipulated in paragraph 12.1 below (If loan borrowers have opted for deferred activation of loan repayment, the administrative fee accrued will be demanded for payment in the demand note with due date falling on 1 January of the following year). If the loan repayment period shall end on or before 1 December of the loan repayment commencement year, the administrative fee accrued during the study period will be demanded for payment in the first demand note after commencement of loan repayment. In other words, **loan borrowers may be required to pay administrative fee accrued for more than one year in the above-mentioned demand note.**

4.2.4 For each loan application, apart from the said administrative fee, the fee payable may include a handling charge levied by and payable to the respective institutions (please refer to paragraph 4.4 below for details).

4.2.5 The amount of administrative fee is subject to review regularly. Please refer to the WFSFAA website (https://wfsfaa.gov.hk/en/sfo/postsecondary/enls/interest_and_fee.php) for the prevailing amount of administrative fee.

4.3 In general, loan accounts will be created on a course basis. Interest and administrative fee will be calculated separately for each loan account. Request for merging loan accounts of different courses will not be accepted. If loan borrowers obtain loans under the ENLS as well as other financial assistance/loan schemes administered by the SFO in respect of the same course, separate loan accounts will be created under the respective loan schemes. Request for merging loan accounts of different schemes will also not be accepted.

4.4 The amounts of fees payable in the 2026/27 AY by eligible students upon application are set out in the following table:

Students of	On each application	Remarks
(a) University Grants Committee ("UGC")-funded Institutions[3] (b) Hong Kong Institute of Vocational Education, Hong Kong Design Institute and Hong Kong Institute of Information Technology under the Vocational Training Council	**HK$ 365**	The amount covers an administrative fee of HK$285 payable to the Government of the HKSAR and a one-off handling charge of HK$80 for each application levied by the institutions.
(c) The Hong Kong Metropolitan University (including Li Ka Shing School of Professional and Continuing Education) (d) Schools of Professional and Continuing Education of UGC-funded	**HK$ 285**	—

[3] UGC-funded institutions include the University of Hong Kong, the Chinese University of Hong Kong, the Hong Kong Polytechnic University, Hong Kong Baptist University, City University of Hong Kong, the Hong Kong University of Science and Technology, Lingnan University and the Education University of Hong Kong.

Students of	On each application	Remarks
Institutions/other member institutions under the Vocational Training Council (e) Diploma of Applied Education/Diploma Yi Jin (f) Other Eligible Institutions/Course Providers		

5. How to Apply

5.1

(i) Payment of Administrative Fee

Please refer to the "Points to Note for Paying Administrative Fee" at the WFSFAA website (https://www.wfsfaa.gov.hk/enls.administrative.fee_e.pdf) for information on the means for payment of the administrative fee.

(ii) Submission of Application

Applicants should submit application by logging in **"SFO E-link – My Applications" through the "eWFSFAA" online platform**

- Please refer to Part II of the "Guidance Notes" for information on guidelines of registration at "SFO E-link – My Applications" through the "eWFSFAA" online platform (https://eWFSFAA.gov.hk) and demonstration on online application (https://ess.wfsfaa.gov.hk/demo/en/enls/ss_gd.html).
- The online ENLS application form is available in both Chinese and English. If applicants have applied for the ENLS loan(s) by way of the English version, all subsequent correspondence/notifications, including "Undertaking" and "Deed of Indemnity", will be in English and vice versa.
- Applicant should read the "Guidance Notes" [ENLS 140(2026)] before applying.

(iii) Completion and Signing of Documents

After successful online submission of the application, applicants should:

- check and ensure that the required application documents and other supporting documents for this AY are ready;
- complete and sign the "Application Summary" with "Declaration" **in original** (except applicants who have already signed the "Declaration" digitally via "iAM Smart+");
- complete and sign the "Undertaking" fully and truthfully [ENLS 142(2026)];
- ask their indemnifiers to complete and sign the "Deed of Indemnity" [ENLS 143(2026)]; and
- ask their witnesses to complete, witness and sign the relevant parts of the "Undertaking" and the "Deed of Indemnity".

The "Application Summary" with "Declaration", "Undertaking" and "Deed of Indemnity" should be printed clearly on A4 size white paper which is blank on both sides.

(iv) Submission of Documents

Applicants should then submit the relevant documents listed in paragraph 5.4 below to the SFO before the specified deadline. Applicants may submit the documents required by the following means:

- by mail[4] to the SFO (**Address: Extended Non-means-tested Loan Scheme Application Processing Unit, Student Finance Office, Working Family and Student Financial Assistance Agency, 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon**); or
- through SFO's drop-in boxes[5] (**Address: 11/F or G/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon**); or
- through the Documents Resubmission Portal ("DRP") (not applicable to the submission of "Undertaking", "Deed of Indemnity" and "Application Summary" with "Declaration"). (**Applicants may upload the documents to the DRP through the hyperlink at https://ess.wfsfaa.gov.hk/drpWeb/loginForm?lang=en#! or by scanning the QR code on the "Checklist for Submission"**).

(v) Verification of Information by the SFO

The SFO may request applicants, and/or their indemnifiers and/or their witnesses for:

- a phone confirmation with SFO staff; and/or
- an interview with SFO staff at SFO office; and/or
- written explanation and additional documents/information; and/or
- signing additional declarations,

during the office hours on or before a specific date, in order to verify/affirm the information provided in the application. If applicants, and/or their indemnifiers and/or their witnesses fail(s) to comply with the above request(s), the SFO reserves the right to withhold the processing of the application(s) or disbursement of loan(s) immediately.

If the information and all the required documents submitted are complete and in order and the programme(s)/course(s) pursued is/are already included in the Register of Eligible Courses under ENLS, applicants may normally be notified of the result and issued with the Notification of Approval of Loan ("Approval Letter") within three weeks from the date of their submission of complete information to the SFO.

If applicants do not receive the "Approval Letter" **after three weeks** from the date of their

If the information provided is incomplete or inconsistent with that in the supporting documents provided, the SFO will require applicants to give an explanation or provide supplementary information. The application processing time of such cases will be longer.

The application processing time will also be longer under the following circumstances:

- The information provided by the applicants requires clarification from institutions or other bureaux/departments of the Government of the HKSAR, or organisations; or

[4] 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.

[5] If applicants submit documents through the drop-in boxes at the SFO, applicants should use the drop-in box inside the Reception Hall on 11/F, Cheung Sha Wan Government Offices ("CSWGOs") (during office hours) or the drop-in box on G/F, CSWGOs (after office hours). The SFO's office hours are Mondays to Fridays from 8:45 a.m.-1:00 p.m. and 2:00 p.m.-5:45 p.m., except public holidays. Please enter the CSWGOs through the side entrance near the security counter outside office hours.

submission of complete information to the SFO, please contact the SFO **immediately**. Applicants should note that the "Approval Letter" will cover all the approved loan instalment(s). **Applicants should retain the "Approval Letter" and present it every time when they collect the cheque(s) from the SFO.** No further "Approval Letter" will be sent to them for each loan instalment.	➢ The applications involve undischarged bankrupts or subject persons of Individual Voluntary Arrangement ("IVA"). The SFO will consider these applications on a case-by-case basis.
If applicants' loan application is approved, the first instalment of loan will normally be paid within three weeks upon the date of approval.	

5.2 Applicants are required to declare in the "Declaration" whether a bankruptcy petition is filed by applicants or presented against them or a bankruptcy order is made against them; or applicants have applied/are applying for an IVA under the Bankruptcy Ordinance; or applicants are aware that legal proceeding(s) has/have been started or are pending or being threatened against applicants for bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of applicants' assets; or applicants intend to leave the HKSAR for a period longer than three months or emigrate. If the above situation(s) arise(s) subsequent to the signing of the "Declaration", applicants are obliged to notify the SFO in writing **immediately**.

5.3 If applicants are undischarged bankrupt or a subject person of an IVA, they should note the following:

(a) they should submit the copy of bankruptcy order/petition or their IVA proposal, as appropriate, for the SFO's record purpose; and

(b) their indemnifiers should attend to the SFO in person to complete and sign the "Reply Slip" which is available on the WFSFAA website. Please refer to Part II of the "Guidance Notes" for details.

5.3.1 The SFO reserves the right to require applicants to submit supplementary documents/information other than those mentioned in paragraph 5.3 (a) to (b) above as and when required. A longer processing time is required for such applications.

5.3.2 The final decision of the relevant ENLS applications will rest with the SFO solely.

5.4 Applicants should submit the documents listed below to the SFO before the specified deadline. If the documents submitted are incomplete or not in order, the application may not be accepted by SFO.

(a) the original duly completed and signed "Application Summary" with "Declaration" (except applicants who have already signed the "Declaration" digitally via "iAM Smart+");

(b) the original duly completed and signed "Undertaking" in the presence of a witness;

(c) the original duly completed and signed "Deed of Indemnity" in the presence of a witness;

(d) photocopies of the Hong Kong Identity ("HKID") cards of the applicants, their indemnifiers, and their witnesses. The photocopies should be made on separate A4 size white paper which is blank on both sides. Computer scanned copies, photocopies made by facsimile machine, enlarged or reduced photocopies, duplicates of the photocopies, unclear or incomplete photocopies of the respective HKID cards are **not** acceptable. (If the witnesses for the "Undertaking" and "Deed of Indemnity" are different, applicants should provide separate copies of HKID card for each of them);

(e) a photocopy of applicants' Student Identity card (for continuing students) and/or admission letter (for new ENLS applicants and continuing students studying new courses which are not included in previous ENLS applications), together with any document(s) showing the course(s) of study and other admission details in the 2026/27 AY if their Student Identity card/admission letter does not contain such information;

(f) (i) if applicants have already paid the tuition fee(s), they should provide the **original** receipt(s). The **original** receipt(s) should be authenticated by the institution and bear the institution chop with the payment date and paid amount of the tuition fee(s), name of institution, name of student/Student Identity card number, name of programme/course and year/term of study clearly stated. If applicants have paid the tuition fee(s) by cheques, the cheques should be authenticated to be honoured by the institution;

(ii) if applicants have not paid the tuition fee(s), applicants should submit the photocopies of debit note or payment schedule issued by their institution or its operator/local agency (if applicable) which clearly states the exact amount and payment due date(s) of tuition fee(s) payable;

(iii) if the application involves paid and unpaid tuition fee(s), applicants should submit the required supporting documents as stipulated in (i) and (ii) above;

(g) the original copy of bank exchange memo/bank receipt showing the exchange rate in Hong Kong dollars if applicants have paid the tuition fee(s) in foreign currencies;

(h) **copy of documentary evidence** of the applicants and their indemnifiers' **residential and correspondence addresses** in the HKSAR in the past three months. Documentary evidence of residential and correspondence addresses should be paper-based letter issued by bureaux/departments of the Government of the HKSAR, public organisations/utilities or authorised financial organisations. Post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address;

(i) documentary evidence showing their indemnifiers' employment status and income, and office/employer's business address (please refer to paragraph 5.6(d) to (i) below for details);

(j) documentary evidence showing applicants' employer's business address upon request by the SFO if they are under employment;

(k) applicants paying the administrative fee through the Automated Teller Machines ("ATM") of the Hongkong and Shanghai Banking Corporation ("HSBC") or Hang Seng Bank, or cash payment in person at branches of HSBC should submit **the copy of bank transaction advice/account deposit form/ATM transaction advice for the administrative fee paid**. Applicants should write their English full name and HKID card number on the front side of the original bank transaction advice/account deposit form/ATM transaction advice before making the copy and submitting to the SFO. Applicants should keep the original bank transaction advice/account deposit form/ATM transaction advice for the administrative fee paid properly and consider making an extra photocopy for own record. The SFO may request applicants to produce the original copy of administrative fee payment proof. If applicants fail to provide the copy of administrative fee payment proof along with their loan application, or the original of such proof upon the SFO's request, applicants have to apply for a bank statement from the Bank showing the transaction concerned. In case of any dispute, the decision of the SFO will be final; and

(l) if applicants have already **paid** all or part of their tuition fee(s), they should submit a photocopy of the relevant page showing applicants' name and account number of the bank passbook or bank statement of their personal savings/current account, in order to facilitate the SFO's subsequent disbursement of loan in the amount of all or part of the tuition fee(s) paid to the successful applicants by direct crediting to their bank accounts.

(Note: **All of the above submitted documents are not returnable**. The SFO reserves the right to request applicants to re-submit photocopies of any of the above documents, provide the respective original copies for verification, provide additional documents/information, or sign an additional declaration, if necessary. If applicants cannot provide the documents required with sufficient reasons, their application will not be considered further.)

5.5 Applicants should note that they should register the "SFO E-link — My Bills" service to complete the application procedures. The Link-up code for registration with "SFO E-link — My Bills" service will be generated when applicants submit their application to the SFO. Applicants are required to click "SFO E-link — My Bills" at the "SFO E-link" online platform at https://e-link.wfsfaa.gov.hk and create/login their "iAM Smart" account, and then proceed to register with "SFO E-link — My Bills" service. Applicants can view the registration guidelines in the "SFO E-link" online platform website (https://www.wfsfaa.gov.hk/elink.registration.navigation.guidelines_e.pdf). Once the online application is submitted, no online amendments will be allowed. All subsequent amendments should be made in writing. Besides, all supporting documents submitted are not returnable. Applicants are advised to retain a paper copy or computer backup for own reference.

5.6 To be acceptable as an **Indemnifier**, a person must be:

(a) A HKSAR resident holding a **Hong Kong Permanent Identity Card**;

(b) at or over 21 years of age;

(c) gainfully employed in the HKSAR and financially sound. Persons who are not gainfully employed (e.g. retired persons, housewives, etc.), those without regular income and/or income proof (e.g. casual workers, etc.) and students are **not** acceptable;

(d) able to produce, (i) documentary evidence showing that he/she has a regular income such as a copy of his/her **latest complete** demand note on tax issued by the Inland Revenue Department, and (ii) a copy of **valid** Business Registration Certificate and/or **valid** Certificate of Incorporation issued by the Companies Registry if the indemnifier is self-employed;

(e) able to produce documentary evidence showing his/her **current employment status** in the HKSAR (e.g. written certification from employer with company chop, indemnifier's business name card or staff card, etc.);

(f) able to produce his/her recent three months' **salary records** (e.g. the latest **complete** individual demand note on tax issued by the Inland Revenue Department, written certification of his/her job title and wages from employer with company chop, a copy of his/her bank statements/passbook showing the income (with the relevant page of his/her bank passbook or account statement showing his/her name and account number), etc.);

(g) able to produce **copy of documentary evidence** showing his/her **residential address** in the HKSAR in the past three months. Documentary evidence of residential address should be paper-based letter issued by bureaux/departments of the Government of the HKSAR, public organisations/utilities or authorised financial organisations. Post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address;

(h) able to produce **documentary evidence showing his/her office/employer's business address** in the HKSAR (e.g. his/her business name card or letter issued to him/her by his/her employer, etc.); and

(i) able to produce documentary evidence showing his/her financial position upon request by the SFO.

5.6.1 The following person is **not** acceptable to act as an indemnifier if, at the time when he/she signs the "Deed of Indemnity", he/she:

(a) is an undischarged bankrupt;

(b) files a bankruptcy petition or is aware that a bankruptcy petition is presented against him/her, or a bankruptcy order is made against him/her;

(c) has applied/is applying for an IVA under the Bankruptcy Ordinance;

(d) is aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets;

(e) is involved in any litigation, arbitration or administrative proceedings (whether inside or outside the HKSAR);

(f) is aware that there is any claim (whether inside or outside the HKSAR) against him/her or any of his/her assets;

(g) intends to leave/has left the HKSAR for a period longer than three months or to emigrate; or

(h) is the applicant himself/herself.

Besides, a person who has any arrears (including but not limited to grant(s), loan(s), interest, overdue interest, surcharge, administrative fee and any recovery expenses (including legal costs and related expenses in the course of legal recovery action), etc.) under any financial assistance/loan scheme(s) administered by the SFO, or has previously failed to comply with the terms and conditions of any financial assistance/loan scheme(s) administered by the SFO, he/she is not acceptable to act as an indemnifier.

5.6.2 If after the Indemnifier signed the "Deed of Indemnity" and before the loan and interest accrued are repaid in full, the applicants are aware that:

(a) the Indemnifier is deceased;

(b) a bankruptcy petition is filed by or presented against the Indemnifier or a bankruptcy order is made against the Indemnifier;

(c) the Indemnifier has applied/is applying for an IVA under the Bankruptcy Ordinance;

(d) a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of the Indemnifier's assets;

(e) the Indemnifier is involved in any litigation, arbitration or administrative proceedings (whether inside or outside the HKSAR);

(f) there is any claim (whether inside or outside the HKSAR) against the Indemnifier or any of his/her assets;

(g) the Indemnifier intends to leave/has left the HKSAR for a period longer than three months or to emigrate; or

(h) the Indemnifier for other reasons becomes incapable of fulfilling the obligations under the "Deed of Indemnity",

applicants should notify the SFO in writing **immediately** and procure **immediately** or otherwise upon the first written demand of the SFO, an alternative Indemnifier located in the HKSAR and acceptable to the Government of the HKSAR to execute the "Deed of Indemnity" in favour of the Government of the HKSAR, failing which the SFO has the power to demand applicants to make immediate repayment of all outstanding balance of the ENLS loan, interest, overdue interest (if any), administrative fee (if any) and recovery expenses.

5.6.3 Director(s), officer(s) or employee(s) of any of the following persons or body of persons (whether corporate or unincorporate) are **not** acceptable to act as Indemnifier:

(a) the institution which offers the course (eligible under the ENLS) pursued or intended to be pursued by the applicant; or

(b) the operator or local agency (if applicable) of the institution as mentioned in paragraph 5.6.3(a) above; or

(c) any of the respective "associated companies" (including holding companies and subsidiaries) of the institution or its operator/local agency as mentioned in paragraph 5.6.3(a) or (b) above where "associated company" shall have the respective meaning attributed to such term under section 2 of the Companies Ordinance (Chapter 622 of the Laws of Hong Kong).

5.7 To be acceptable as a **Witness**, a person must be:

(a) a HKSAR resident holding a **Hong Kong Permanent Identity Card**; and

(b) at or over 18 years of age.

5.7.1 Director(s), officer(s) or employee(s) of any of the following persons or body of persons (whether corporate or unincorporate) are **not** acceptable to act as witness:

(a) the institution which offers the course (eligible under the ENLS) pursued or intended to be pursued by the applicant; or

(b) the operator or local agency (if applicable) of the institution as mentioned in paragraph 5.7.1(a) above; or

(c) any of the respective "associated companies" (including holding companies and subsidiaries) of the institution or its operator/local agency as mentioned in paragraph 5.7.1(a) or (b) above where "associated company" shall have the respective meaning attributed to such term under section 2 of the Companies Ordinance (Chapter 622 of the Laws of Hong Kong).

5.7.2 Applicants are **not** acceptable to act as the witness for their own "Undertaking" and the corresponding "Deed of Indemnity". Their Indemnifiers are also **not** acceptable to act as the witness of their own "Deed of Indemnity" and the corresponding "Undertaking".

5.7.3 The SFO may request a witness to produce documentary evidence showing his/her residential address and other required supporting documents. Post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address.

5.8 **If applicants and/or their Indemnifiers have any arrears of grant and/or loan and/or subsidy under any financial assistance/loan scheme(s) administered by the SFO, or applicants and/or their Indemnifiers have previously failed to comply with the terms and conditions of any financial assistance/loan scheme(s) administered by the SFO, the SFO reserves the right to withhold processing of their application(s) or disbursing of loan(s) to applicants.**

5.9 Each application can only cover one programme/course provided by one institution/course provider.

5.10 **A maximum of three different loan drawdown dates** for each application is allowed. The drawdown date of the ENLS loan shall be:

Payment Method	Drawdown Date
(a) Issue of cheque made payable to applicants' institution or its operator/local agency (if applicable) and to be collected by the applicant in person or by an authorised person on applicants' behalf at SFO office.	The specified date for collection of the cheque as stipulated in the Approval Letter mailed to applicants by the SFO. All the drawdown dates are not applicable on Saturdays, Sundays or public holidays.
(b) Direct credit to applicants' bank account. (Applicable if applicants have already paid all or part of the tuition fees covered in their application.)	The date on which direct credit is made to applicants' bank account.

5.11 Applicants who need to pay the tuition fees in foreign currency can pay the tuition fees first and apply for the ENLS loan based on the exchange rate as stated in the bank exchange memo/bank receipt (if applicants have paid their tuition fees in foreign currency direct and hence cannot produce a bank exchange memo/bank receipt, the SFO will calculate their loan amount in Hong Kong dollars according to the opening selling rate of the Hong Kong Association of Banks on the date of their ENLS loan application is approved).

6. Notes to Applicants Studying Courses / Programmes under the CEF / DAE / DYJ / FAEAEC

6.1 The Government of the HKSAR may apply any reimbursement amount granted to applicants under different courses or programmes to offset the amount payable/repayable by them to the Government of the HKSAR in accordance with the terms and conditions of the ENLS loan(s) **immediately** upon the disbursement of the fee reimbursement in the following order of priority:

Course or Programme	Reimbursement amount
CEF Course[6]	Fee reimbursement
Course / Programme under the DAE / DYJ / FAEAEC[7]	Tuition fee reimbursement (including the reimbursement of 30%, 50% or 100%[8] of the actual tuition fee paid as the case may be)

(a) Firstly, any overdue instalment of the ENLS loan due and payable by applicants;

(b) Secondly, any outstanding annual administrative fee due and payable by applicants in relation to the ENLS loan;

(c) Thirdly, overdue interest and recovery expenses incurred by the Government of the HKSAR that have become payable by applicants for recovery of the outstanding ENLS loan;

(d) Fourthly, all interest already accrued on the ENLS loan calculated as follows;

Loan Account Status	Interest Cut-off Date of Lump Sum Loan Offsetting	Interest Cut-off Date of Partial Loan Offsetting
Before commencement of repayment	Preceding day of the date of disbursement of the fee reimbursement under the CEF[6] / DAE / DYJ / FAEAEC[7]	
During the repayment period	Preceding day of the date of disbursement of the fee reimbursement under the CEF[6] / DAE / DYJ / FAEAEC[7]	Preceding day of the due date of the forthcoming instalment

(e) Fifthly, balance of the outstanding ENLS loan drawn down by applicants; and

(f) Sixthly, any other sum incurred by the Government of the HKSAR that has become payable by applicants for granting or recovery of the ENLS loan.

6.1.1 After the offsetting as mentioned in paragraph 6.1 above, any remaining balance of the reimbursement amount will be handled as follows: -

Course or Programme	Handling Method(s)
CEF Course[6]	The amount will be credited to applicants' designated bank account in accordance with the CEF fee reimbursement procedures set out in the "Guidance Notes" concerned (as the Government of the HKSAR may amend or supplement from time to time)

[6] The CEF Course must be a course in the programme of studies under which the ENLS loan is being granted to applicants.

[7] The offsetting arrangement will not be applicable to the ENLS loan borrowers who have been approved with ENLS loan(s) for their studies of DYJ programme / courses under FAEAEC before the 2019/20 AY.

[8] Student's eligibility for 50% or 100% tuition fee reimbursement is subject to passing the means test. The SFO will amend the eligibility criteria for assessment of 50% or 100% tuition fee reimbursement from time to time. Separate applications should be made to the SFO for applying for half/full level of assistance by submitting "Electronic Household Application Form for Student Financial Assistance Schemes" through "SFO E-link – My Applications (Financial Assistance Schemes at Pre-primary, Primary and Secondary Levels)" platform, "Household Application Form for Student Financial Assistance Schemes" [SFO 7B] or "Household Application Form for Student Financial Assistance Schemes (Pre-filled Form) [SFO 106B].

Course or Programme	Handling Method(s)
Course / Programme under the DAE / DYJ / FAEAEC[7]	The amount will be credited to applicants' parent/guardian's or applicants' designated bank account in accordance with the DAE / DYJ / FAEAEC tuition fee reimbursement procedures

6.1.2 Any remaining balance of applicants' ENLS loan(s) and the interest accrued thereon shall be repaid in the manner as mentioned in paragraph 12.1 below.

6.2 Where the reimbursement amount is less than the aggregate sums of items set out in paragraph 6.1 (a) to (f) above and the loan repayment period of the ENLS loan account has already commenced, the order of offsetting in paragraph 6.1 still applies, save and except that the interest accrued on the ENLS loan (paragraphs 6.1 (c) and (d) refer) is calculated up till the day preceding the repayment due date of applicants' forthcoming ENLS loan instalment after the Government of the HKSAR exercises its right stipulated in paragraph 6.1.

6.3 Paragraphs 6.1 and 6.2 are applicable to applicants regardless of whether a deferred repayment of the ENLS loan is being granted to them.

6.4 In the event that approval has been given to applicants to defer their repayment of the ENLS loan and the reimbursement amount under the specific course or programme is less than the amount that would have been payable by applicants under the ENLS (as if no deferment of loan repayment has been granted to them) on the repayment due date of the forthcoming ENLS loan instalment after the date the Government of the HKSAR has exercised its right under paragraph 6.1, the reimbursement amount shall be deposited in applicants' loan credit balance account and shall be applied to partially settle the next demand note of the corresponding ENLS loan account.

6.5 The Government of the HKSAR may disclose applicants' relevant ENLS loan information to their institution and the applicant for the reimbursement of 30%, 50% or 100%[8] of the actual tuition fee paid in respect of the ENLS applicants' studies of the DAE / DYJ programme / courses under FAEAEC for the purpose of the aforementioned offsetting arrangement.

7. Application Deadline

7.1 The ENLS application deadline for the 2026/27 AY is **31 July 2027**. Applicants **should still have not yet completed all the lectures of course(s)** under application of the 2026/27 AY at the time of application submission. All applicants should submit their application timely to facilitate prompt application processing and early disbursement of the loan by the SFO as appropriate. Please refer to the WFSFAA website for more details (https://www.wfsfaa.gov.hk/en/sfo/postsecondary/enls/deadlines.php).

7.2 Even though an ENLS application has been submitted or an ENLS loan has been approved, it carries no implications that the payment due date(s) of tuition fee(s) has/have been or will be deferred automatically by the applicants' institution or its operator/local agency (if applicable). It is the applicants' own responsibility to ensure that they are able to settle their tuition fee(s) on or before the due date(s) set by their institution or its operator/local agency (if applicable) or liaise with their institution or its operator/local agency (if applicable) to see if any prior arrangements should be made in respect of their tuition fee(s) payment. Applicants should therefore note the time required for the different payment methods of the loan as specified in paragraph 8 below if they wish to settle the tuition fee(s) by the loan on or before the due date(s), and make early loan application. **The SFO will not bear any responsibility for any loss or damage incurred by applicants due to their late settlement of tuition fee(s) for whatever reason(s).**

8. Disbursement of Loan

8.1 **The SFO will normally disburse the first loan instalment to loan borrowers within three weeks upon the date of approval of their loan application by the following methods:**

Settlement of Tuition Fees	Loan Disbursement Method
(a) Part/All of the tuition fees already paid by loan borrowers	The paid part of loan borrowers' tuition fees will be directly credited to their designated bank account*.
(b) Part/All of the tuition fees not yet paid by loan borrowers	The unpaid part of loan borrowers' tuition fees will be disbursed by cheque(s)^ made payable to their institution or its operator/local agency#. Loan borrowers must reserve a time slot using "eWFSFAA" online platform and come to the SFO to collect the cheque(s) within one month from the loan drawdown date.

* The bank account should be loan borrowers' personal savings/current account. Time deposit account, credit card account, foreign currency account, personal loan account and security/investment account will not be accepted for crediting purpose. Loan borrowers must be the **sole holder** of the account. If loan borrowers do not have a valid bank account, they should open one before submitting the application. The SFO will not bear any responsibility for any loss or charge caused to them due to failure in crediting loan to their bank account. If the loan cannot be credited to loan borrowers' bank account because they provided incorrect bank account information, or the bank account has been cancelled or frozen, loan borrowers are required to submit the new bank account information to the SFO in writing including the photocopy of the relevant page of their bank passbook or account statement showing their name and account number. The new loan drawdown date will be determined by the SFO.

^ Applicable to all eligible institutions other than Hong Kong Metropolitan University.

Applicable to registered courses or exempted courses under the Non-local Higher and Professional Education (Regulation) Ordinance (Chapter 493).

8.2 **Within one month upon the loan drawdown date(s) as specified in the "Approval Letter" sent to loan borrowers, loan borrowers must reserve a time slot using "eWFSFAA" online platform and come to the SFO to collect the cheque(s). Loan borrowers could come in person or authorise a person on their behalf to collect the cheque(s) made payable to their institution or its operator/local agency.** The loan interest will accrue from the loan drawdown date(s) until the date of loan cancellation or the loan and interest accrued are fully repaid. The interest will still accrue from the loan drawdown date(s) even if loan borrowers do not collect the cheque(s).

When loan borrowers collect the cheque(s) in person, they should produce their HKID card.

If loan borrowers authorise a person to collect the cheque(s) on their behalf, the authorised person must have attained 18 years of age and should produce document (a) and submit documents (b) and (c) as set out below:

(a) The HKID card of the authorised person;

(b) The duly completed authorisation form (which are available on the WFSFAA website and details are set out in Part II of the "Guidance Notes"); and

(c) The photocopy of the loan borrower's HKID card (loan borrower must sign beside the image and the signature should be identical to that on the authorisation form).

8.3 Loans are valued in Hong Kong dollars**.** If loan borrowers have purchased a bank draft to pay their tuition fees in foreign currency, they should provide the bank exchange memo/bank receipt and the payment receipt of their tuition fees on submission of the application. The SFO will reimburse loan borrowers for the loan amount in Hong Kong dollars according to the exchange rate as stated in the bank exchange memo/bank receipt.

8.4 If loan borrowers have paid their tuition fee in foreign currency direct and cannot provide a bank exchange memo/bank receipt, the SFO will calculate their loan amount in Hong Kong dollars according to the opening selling rate of the Hong Kong Association of Banks on the date their application is approved.

8.5 **If loan borrowers' tuition fees for the programme pursued are payable by instalments throughout the AY, it can only cover a maximum of three different loan drawdown dates (excluding the date of reimbursement for their paid part of tuition fees by direct credit to their bank account) in each application they submitted. Loan borrowers may request for up to six cheques of three different drawdown dates if all the loan instalments are disbursed by cheques. However, if one of the instalments is disbursed by direct credit to loan borrowers' bank account, they could only request for up to five cheques.** The loan will be disbursed by the methods set out in paragraph 8.1 above.

8.6 All the loan drawdown dates do not include Saturdays, Sundays or public holidays and the dates as set out by the SFO in the "Approval Letter" for successful applications shall be final.

8.7 Loan borrowers should check with their institution or its operator/local agency to confirm the exact cheque payee name in English and enter the name accurately on the Online Application Form. The cheque payee name must be entered in English. If there is any change in the cheque payee name, loan borrowers must notify the SFO in writing at least eight working days before the loan drawdown date(s) as indicated in the "Approval Letter". If the cheque(s) cannot be credited to the bank account of loan borrowers' institution or its operator/local agency because of incorrect cheque payee name provided by loan borrowers, they must resubmit a fresh application for the respective loan instalment. In the meantime, the loan borrowers should liaise with their institution or its operator/local agency with regard to payment of their tuition fees. The SFO will not bear any responsibility for any loss or damage incurred by loan borrowers due to their late settlement of tuition fees for whatever reason(s).

8.8 **If the ENLS loan is disbursed to loan borrowers by cheque(s), the loan will be deemed to have been borrowed and duly received by them starting from the loan drawdown date.**

8.9 If the cheque(s) is/are lost or spoiled for whatever reason(s), loan borrowers should notify the SFO in writing **immediately** with reason(s) for reissue/cancellation of the cheque(s). In the meantime, the loan borrowers should liaise with their institution or its operator/local agency with regard to payment of their tuition fees. The SFO will not bear any responsibility for any loss or damage caused to loan borrowers due to their late settlement of tuition fees for whatever reason(s). Loan borrowers are still liable for repaying the interest accrued from the loan drawdown date until the date of loan cancellation.

8.10 Once loan borrowers' loan application is approved, the SFO will not accept application for change of loan disbursement method(s) or cheque payee name. If there is insufficient time for the SFO to disburse the loan by cheque to loan borrowers on or before the due date of their tuition fees, they have to pay the tuition fees by themselves first and later resubmit a fresh application and pay the administrative fee again. The SFO will reimburse loan borrowers for the paid tuition fees by directly crediting to their bank account after approval of the loan application.

In the "Approval Letter", loan borrowers will be notified of the loan amount, loan disbursement method(s) and respective loan drawdown date(s). If loan borrowers do not receive the "Approval Letter" after three weeks from the date of submission of all the required application documents to the SFO, they should contact the SFO immediately.

8.11 **If loan borrowers would like to change the loan drawdown date(s) and/or the loan amount, they should submit a duly completed form of "Change of Particulars/Cancellation of Approved Loan(s)" [ENLS 146_E(2026)]** which is available on the WFSFAA website (details are set out in Part II of the "Guidance Notes"). Such applications are limited to the following purposes:

(a) With regard to change of loan amount, loan borrowers can only deduct the loan amount of individual instalment(s). The revised sum of all loan instalment(s) should not be more than the original total approved loan amount. Loan borrowers must return the duly completed form of "Change of Particulars/Cancellation of Approved Loan(s)" [ENLS 146_E(2026)] at least

eight working days (the date of receipt by the SFO shall be final) before the loan drawdown date(s). It is irrevocable once the amount of the individual loan instalment(s)/the total loan is deducted.

(b) With regard to change of loan drawdown date(s), loan borrowers must return the duly completed form of "Change of Particulars/Cancellation of Approved Loan(s)" [ENLS 146_E(2026)] at least eight working days (the date of receipt by the SFO shall be final) before the original/revised loan drawdown date(s) (whichever is earlier). Loan borrowers' proposed new loan drawdown date(s) cannot be earlier than three weeks upon the date of approval.

8.12 If the SFO does not receive the form of "Change of Particulars/Cancellation of Approved Loan(s)" from loan borrowers before the time as specified in paragraph 8.12 above, the loan instalment(s) will be disbursed on the original drawdown date(s). Verbal application for change of loan particulars will not be accepted.

8.13 If loan borrowers and/or their indemnifiers have any arrears of grant(s) and/or loan(s) and/or subsidy(ies) under any financial assistance/loan scheme(s) administered by the SFO, the SFO reserves the right to withhold the disbursement of loan to them and offset the overpaid amount from the loan to which they are entitled in the year, even after processing of their application(s). The balance of the ENLS loan after the offsetting (if any) will be released to them. In addition or as an alternative, the SFO may require loan borrowers to refund the overpaid amount immediately.

8.14 **If the loan borrowers:**

(a) decide to withdraw from/cease/suspend/defer their study;

(b) transfer to another institution/programme;

(c) cannot complete their programme(s)/course(s) of study for whatever reason(s);

(d) are not provided by their institutions the course(s) under their application for whatever reason(s); or

(e) are no longer an eligible student of the institution/programme concerned for whatever reason(s),

loan borrowers must notify the SFO in writing <u>immediately</u> for follow-up actions, including but not limited to withholding the disbursement of loan to them.

8.14.1 If loan borrowers delay notifying the SFO resulting in the disbursement of the loan to them on the original drawdown date(s), they are liable for repaying to the SFO the full ENLS loan amount disbursed, the interest accrued thereon and any recovery expenses incurred by the SFO in a lump sum/by instalments.

9. Offsetting Arrangements

9.1 If loan borrowers have obtained the ENLS loan and subsequently received financial assistance under the FASP for the same course and the total amount of financial assistance they obtained under the ENLS and FASP exceeds the maximum level of financial assistance under the two schemes (please refer to paragraph 3.1 above), their ENLS loan amount will be adjusted according to the arrangements set out below.

9.1.1 If loan borrowers have received the ENLS loan, and the total amount of ENLS loan received and financial assistance offered under the FASP <u>exceeds</u> the maximum level of financial assistance under the two schemes, the SFO will then offset the overpaid ENLS loan by the FASP grant to be payable to them. If the grant is insufficient to fully offset the overpaid ENLS loan, the balance of the overpaid ENLS loan will be offset by deducting from the FASP loan to be provided to them. Any financial assistance used to offset the overpaid ENLS loan will be deemed to have been accepted by the loan borrowers under the terms and conditions of the FASP. Please refer to the "Notice of Offer of Financial Assistance under the FASP for

2026/27 AY" [SFO 263 (2026)] which is available at the WFSFAA website (https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/fasp/fasploandocuments.pdf). The effective date of this adjustment to loan borrowers' ENLS loan record will be the date of notification of loan borrowers' FASP result. Interest accrued for the ENLS loan amount overpaid remains chargeable at the ENLS interest rate from the date the ENLS loan was first drawn down until the date of adjustment to loan borrowers' ENLS loan account record.

9.1.2 Even if loan borrowers' ENLS loan has been fully offset by their FASP grant and/or loan and the revised loan balance is HK$0, ENLS interest would still accrue for the overpaid ENLS loan for the period from the first drawdown date of the ENLS loan to the date of offsetting. **Loan borrowers are advised to submit an early repayment request of the ENLS interest immediately after the offsetting to the Student Loan Unit of the SFO.** Otherwise, an administrative fee will be charged on this ENLS loan account on an AY basis in the same manner as ordinary loan accounts. The accrued interest and/or administrative fee will be demanded upon loan borrowers' commencement of loan repayment. The administrative fee is chargeable on 1 December each year. Loan borrowers are required to repay the accrued interest and the administrative fee until the ENLS loan and the interest accrued thereon are fully repaid. In addition, the ENLS loan so offset by the loan portion of the FASP financial assistance will be deemed to have been borrowed by loan borrowers under the terms and conditions of the FASP at an interest rate of 1% per annum chargeable from the commencement date of the loan repayment period under the FASP.

9.1.3 If loan borrowers' ENLS loan has been partially offset by their FASP grant and/or loan and there is remaining loan balance, ENLS interest would still accrue for the overpaid ENLS loan for the period from the first drawdown date of the ENLS loan to the date of offsetting. Loan borrowers' obligations in relation to the ENLS interest so accrued and the remaining amount of the ENLS loan after the partial offsetting shall remain unchanged and shall continue as stated on the terms and conditions as set out in the "Approval Letter", in the "Undertaking" signed by them, in the "Guidance Notes" and including the terms and conditions subsequently amended and supplemented by the SFO. In addition, the ENLS loan so offset by the loan portion of the FASP financial assistance will be deemed to have been borrowed by loan borrowers under the terms and conditions of the FASP at an interest rate of 1% per annum chargeable from the commencement date of the loan repayment period under the FASP.

9.2 Loan borrowers' ENLS loan will not be offset by their FASP grant and/or loan automatically as mentioned in paragraph 9.1 above if the total amount of assistance they obtain under the FASP and the ENLS does not exceed the maximum level allowed. Under such circumstances, if loan borrowers wish to repay their ENLS loan already disbursed to them, they need to make a request for early repayment of the ENLS loan (please refer to paragraph 12.11 below).

10. Application for Another ENLS Loan

10.1 Applicants should apply for another ENLS loan(s) to cover their tuition fees of subsequent semester(s)/instalment(s) within the 2026/27 AY if they were not covered in any previous application(s).

10.1.1 Please note that:

(a) an administrative fee is payable for each application;

(b) application for another ENLS loan(s) should follow the same procedures as those for the first application; and

(c) the amount of another ENLS loan(s) should not exceed applicants' life-time loan limit or its remaining balance as stipulated in paragraphs 3.1 to 3.3 above.

11. Request for Cancellation of Disbursement of Loan

11.1 **If loan borrowers would like to cancel their ENLS loan which has been approved but not yet disbursed to them, they must return the duly completed form of "Change of Particulars/Cancellation of Approved Loan(s)" [ENLS 146_E(2026)] at least eight working days (the date of receipt by the SFO shall be final) before the loan drawdown date(s).** The form is available on the WFSFAA website. Please refer to Part II of the "Guidance Notes" for details. Verbal application for loan cancellation will not be accepted. If loan borrowers would like to cancel the loan after the said date, please refer to paragraph 11.2 below.

11.2 **If loan borrowers would like to cancel the cheque(s) which has/have been issued / is/are under processing, they should return the duly completed form of "Cancellation of Cheque(s) Issued" [ENLS 222_E(2026)] together with the cheque(s) (if any) to the SFO.** The form is available on the WFSFAA website. Please refer to Part II of the "Guidance Notes" for details. Loan borrowers are liable for repaying the interest accrued/to be accrued from the loan drawdown date(s) until the date(s) of loan cancellation. If loan borrowers are required to refund the overpaid loan to the SFO, they should send a crossed cheque or cashier order in Hong Kong dollars to the SFO. The cheque should be made payable to "The Government of the Hong Kong Special Administrative Region". Verbal application for cancellation of cheque will not be accepted.

11.3 **The loan drawdown date(s) is/are the specified date(s) for collection of the cheque(s) as stipulated in the "Approval letter" mailed to loan borrowers. If loan borrowers do not collect the cheque(s) within one month from the loan drawdown date, the cheque(s) will be deemed as uncollected and the loan will be cancelled automatically. Interest will still accrue from the loan drawdown date until the date(s) of loan cancellation.** Loan borrowers are liable for repaying the interest accrued/to be accrued and an administrative fee charged every AY. If loan borrowers wish to apply for the ENLS loan again in the same AY, loan borrowers must resubmit a fresh application and pay the administrative fee again.

11.4 **Cancellation of the loan instalment(s) or the whole loan is irrevocable. The administrative fee paid is neither refundable nor transferable. If loan borrowers wish to apply for the ENLS loan again in the same AY, they must resubmit a fresh application and pay the administrative fee again.**

11.5 **Cheques are normally valid for six months from the cheque date. If cheques are not presented within six months after the cheque date, they will become invalid automatically and the loan will be cancelled automatically.** Interest will accrue from the loan drawdown date until the date(s) of loan cancellation. Loan borrowers are liable for repaying the interest accrued/to be accrued. In any case, if the cheque has been cancelled automatically or invalid and loan borrowers wish to apply for the ENLS loan again in the same AY, they must resubmit a fresh application and pay the administrative fee again.

11.6 Even if loan borrowers' ENLS loan has been cancelled, interest may still have accrued under their loan account from the loan drawdown date until the date of loan cancellation. Loan borrowers should submit an application of early repayment of the interest accrued/to be accrued to the Student Loan Unit of the SFO immediately after the loan cancellation. Otherwise an administrative fee will be charged on the ENLS loan account concerned on an AY basis in the same manner as ordinary loan accounts with unsettled balance (please refer to paragraph 4.2 above).

12. Loan Repayment & Electronic Demand Note and Notification

12.1 With a view to facilitating better financial management of loan borrowers, loan borrowers who have obtained ENLS loans and without any loan accounts repaying with quarterly repayment arrangement under other financial assistance/loan schemes administered by the SFO are required to repay in full by monthly instalments. The ENLS loan borrowed and the interest accrued thereon are repayable

in 15 years ("Repayment Period") by 180 equal monthly instalments; or in a shorter Repayment Period by equal monthly instalments as agreed by the SFO, under the following circumstances:

(a) upon graduation;

(b) after loan borrowers have completed the relevant programme(s)/course(s) of study;

(c) upon achievement of the requisite number of credits/modules for loan borrowers' programme of study; or

(d) lapse of six years from the first disbursement of the ENLS loan,

whichever is the earliest. The Repayment Period shall commence after the course has officially ended, or upon lapse of six years from the first disbursement of the ENLS loan, whichever is the earliest, while the interest shall accrue on the loan drawdown date until the ENLS loan and interest accrued thereon are fully repaid. If loan borrowers have not received the "Notice of Commencement of Repayment" or "Demand of Repayment" within six months after their graduation or the course has officially ended, they should notify the SFO in writing immediately. If loan borrowers cannot complete their study by the tentative date of graduation, they should notify the SFO in writing with the supporting document(s) issued by their institution(s).

12.2 If loan borrowers:

(a) decide to withdraw from/cease/suspend/defer their studies;

(b) transfer to another institution/programme;

(c) cannot complete their programme(s)/course(s) of study for whatever reason(s);

(d) are not provided by their institutions the course(s) under application for whatever reason(s); or

(e) are no longer an eligible student of the institution/programme concerned for whatever reason(s),

after the SFO has disbursed the loan to them or issued to them by cheque(s) made payable to their institution or its operator/local agency (if applicable), they are required to notify the SFO in writing **immediately** and repay the ENLS loan in a lump sum or by equal instalments; and if by instalments over a revised Repayment Period, also the interest accrued at the prevailing ENLS interest rate per annum. The length of the Repayment Period, its commencement date, and any repayment arrangements of the ENLS Loan shall be decided by the SFO.

12.2.1 If loan borrowers' institution refunds to them any amount of tuition fee paid, they should notify the SFO in writing **immediately**. Loan borrowers should use the refund to set off their loan.

12.2.2 If loan borrowers are entitled to obtain **course fee reimbursement under CEF** or **tuition fee reimbursement of the DAE / DYJ programme / courses under FAEAEC**, the SFO may apply the reimbursement amount to offset their ENLS loan(s) **immediately** upon the disbursement of the fee reimbursement. The remaining balance of loan borrowers' ENLS loan(s) (if any) and the interest accrued thereon shall be repaid in the manner as mentioned in paragraph 12.1 above.

12.3 Arrangements of demand notes and notifications are as follows:

(a) Instalments will normally fall due on the first day of each calendar month for monthly repayment; while on 1 January, 1 April, 1 July and 1 October each year for quarterly repayment[9]. Demand notes and/or notifications will be issued 14 days before each due date as far as practicable. If loan borrowers do not receive the demand note seven days before each due date, they should contact the SFO immediately. Non-receipt of demand note does not exempt them from the obligation to repay the instalment due on or before the due date.

[9] In case loan borrowers have loan accounts repaying with quarterly repayment arrangement under different financial assistance/loan schemes administered by the SFO, the monthly repayment arrangement mentioned in paragraph 12.1 above will not be applicable until further announcement by the SFO. Meanwhile, quarterly repayment arrangement will be applicable to all of their loan accounts under different financial assistance/loan schemes administered by the SFO.

If repayment has not been made by the due date, loan borrowers will be required to repay the Government of the HKSAR the overdue amount together with overdue interest as set out in paragraph 12.8 below.

(b) For environmentally friendly reason and to avoid possible non-receipt of postal demand notes by loan borrowers, monthly demand notes would be uploaded to the "SFO E-link — My Bills" (https://e-link.wfsfaa.gov.hk) (login through "eWFSFAA" online platform) for their viewing, printing and downloading. Loan borrowers should safekeep their "eWFSFAA" account login username and password to facilitate receipt of demand notes through the "SFO E-link — My Bills" service in future. Electronic demand notes shall be deemed to have been duly given by the SFO and have been duly received by loan borrowers regardless of whether loan borrowers have actually accessed the electronic demand notes and whether they have actually noticed the availability of those electronic demand notes. Requests for receiving demand notes by other means will not be accepted. The SFO may also contact loan borrowers by mail, telephone, fax, email or other forms of electronic notifications (e.g. SMS) for any repayment matters. Should loan borrowers wish to save a copy of the latest instalment demand note, they should download and/or print it out on or before the due date.

(c) Failure to log in to the "SFO E-link — My Bills" service to receive any repayment schedule or demand note(s) does not exempt loan borrowers from the obligation to repay the instalment due on or before the due date. Otherwise, loan borrowers will be regarded as breaching the terms in the "Undertaking".

12.4 Within the Repayment Period, loan borrowers can put up a request to restructure the period. The request should be put up 14 days before the due date of the demand note so that the revised repayment schedule will take effect in the upcoming instalment. If loan borrowers fail to put up the request by the above mentioned deadline, or their ENLS loan account is currently under deferment, the effective date of their requested revised Repayment Period will be postponed accordingly. Request could only be made in writing to the SFO. Verbal request will not be accepted. Loan borrowers have to repay their instalments according to the original repayment schedule until the revised Repayment Period takes effect.

12.5 The interest on the ENLS loan borrowed shall be charged at the prevailing ENLS interest rate once the ENLS loan is drawn down until the loan and interest accrued are fully repaid. The ENLS interest rate is reviewed periodically and any adjustment to the interest rate shall apply immediately to the outstanding principal until the next interest rate adjustment. Please refer to the WFSFAA website (https://www.wfsfaa.gov.hk/nlsiaf_e.pdf) for the prevailing ENLS interest rate. Loan borrowers may also have a rough estimation on the repayment amount by using the Calculator available online (https://www.wfsfaa.gov.hk/calculator_e.htm). Applicants should consider carefully their need and repayment ability.

12.6 Interest of each monthly instalment is the interest accrued for the month preceding the instalment due date calculated based on the prevailing ENLS interest rate.

12.7 Each instalment amount (instalment loan principal and interest) shall not be less than HK$100.

12.8 Overdue interest shall be calculated by applying a rate which is equal to the average of the BLRs announced by the note-issuing banks in the HKSAR from time to time to accrue over the period from the due date to the day preceding the date of actual repayment of the overdue amount.

12.9 Any partial repayment which does not discharge in full any amount due and payable shall be applied in or toward the discharge of: firstly the outstanding administrative fee, secondly (any balance thereof) the overdue interest, thirdly (any balance thereof) the interest accrued, fourthly (any balance thereof) the overdue principal portion of the loan, and finally all costs (including legal costs and related expenses in the course of legal recovery actions) incurred by the Government of the HKSAR for the recovery of the overdue amount and enforcement of the "Undertaking" and the "Deed of Indemnity".

12.10 Any repayment before the instalment due date or overpayment will be applied to repay the forthcoming instalment(s) according to the repayment schedule until the amount is exhausted. Interest payable for those instalments will not be reduced or exempted.

12.11 If loan borrowers and/or their indemnifiers wish to make early lump sum or partial repayment of the ENLS loan, a request should be put up in writing by the specified form. Verbal request will not be accepted. The relevant application form is available on the WFSFAA website (https://www.wfsfaa.gov.hk/en/resources/loanrepayment/forms.htm). Normally loan borrowers and/or their indemnifiers have to settle the "Early Partial/Lump Sum Repayment Demand Note" in full within 14 days from its issuance date. If failing to repay on time, overdue interest as calculated in the same way as set out in paragraph 12.8 above will be incurred.

12.11.1 For early lump sum repayment, the repayment amount shall include all outstanding principal, interest, overdue interest and administrative fee.

12.11.2 For early partial repayment, the repayment amount shall not be less than an amount decided by the SFO (currently set at HK$5,000) or the total of one repayment instalment plus the remaining study interest already accrued before commencement of repayment, whichever is greater.

12.11.3 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	Preceding day of the date of request	Preceding day of the date of request
During the repayment period	Preceding day of the date of request	Preceding day of the due date of the forthcoming instalment

12.11.4 Loan borrowers and/or their indemnifiers should take note of the charging arrangement of administrative fee as set out in paragraph 4.2 above. Repayment of the ENLS loan in a lump sum on or before 30 November can save the administrative fee for the AY concerned.

12.11.5 Loan borrowers and/or their indemnifiers should consider carefully before submitting an early repayment request. If loan borrowers and/or their indemnifiers cancel and make another request within the same month, the SFO may consider not accepting the second/revised application. If loan borrowers and/or their indemnifiers have fully settled the "Early Partial/ Lump Sum Repayment Demand Note", cancellation request to ask for refund of the repayment already made will not be accepted.

12.12 For request and/or repayment by mail, the postmark date will be regarded as the request and/or repayment 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 repayment via internet online banking payment services, the actual date the bank effects its payment will be regarded as the repayment date. Repayment date will determine the charging of overdue interest. For request by fax, email or online form, the date received by the SFO will be regarded as the date of request.

12.13 Loan borrowers are obliged to repay the instalment due on or before the due date. If loan borrowers plan to leave the HKSAR temporarily, they are required to make prior repayment arrangements. If loan borrowers intend to leave the HKSAR for a period longer than three months or to emigrate, they are obliged to notify the SFO in writing immediately. Upon receipt of such notification, unless the SFO has otherwise come to an agreement with loan borrowers concerning the repayment arrangement or unless the SFO is satisfied that they shall be able to continue to repay the loan based on the original repayment schedule, the SFO could demand their immediate repayment of all outstanding balance of the ENLS loan, interest, overdue interest (if any), administrative fee (if any) and any recovery expenses.

12.14 If loan borrowers have obtained loans for different courses, or for the same course under different financial assistance/loan schemes administered by the SFO, separate loan accounts will be created. Interest and administrative fee (if applicable) will be calculated separately for each loan account. Request for merging loan accounts will not be accepted.

12.15 Loan borrowers and/or their indemnifiers are obliged to notify the SFO in writing immediately of any change of their correspondence/residential address, or other contact information, including mobile phone number, email address or fax number. **Failure to serve timely notification of changes of information may cause delay in processing the applications and disbursing the loan(s), and extra interest expenses due to failure in communication. The SFO accepts no responsibility for any loss, charge or expense so caused.** For any changes in correspondence/residential address, loan borrowers and/or their indemnifiers are required to provide a copy of documentary evidence showing the new address in the past three months. Post Office Box numbers, Public Letter Boxes, care of addresses and student hostels will not be accepted as valid residential address. Documentary evidence of address should be letters issued by the bureaux/departments of the Government of the HKSAR, public organisations/utilities or authorised financial organisations. If necessary, loan borrowers and/or their indemnifiers may be required to produce the documentary evidence in originals. The relevant forms for change of information are available on the WFSFAA website (https://www.wfsfaa.gov.hk/en/sfo/postsecondary/enls/forms.php).

12.16 If after the indemnifier signed the "Deed of Indemnity", the loan borrower is aware that:

(a) the indemnifier is deceased;

(b) a bankruptcy petition is filed by or presented against the indemnifier or a bankruptcy order is made against the indemnifier;

(c) the indemnifier has applied/is applying for an IVA under the Bankruptcy Ordinance;

(d) a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of the indemnifier's assets;

(e) the indemnifier is involved in any litigation, arbitration or administrative proceedings (whether inside or outside the HKSAR);

(f) there is any claim (whether inside or outside the HKSAR) against the indemnifier or any of his/her assets;

(g) the indemnifier intends to leave/has left the HKSAR for a period longer than three months or to emigrate; or

(h) the indemnifier for other reasons becomes incapable of fulfilling the obligations under the "Deed of Indemnity",

the loan borrower should notify the SFO in writing **immediately** and procure **immediately**, or otherwise upon the first written demand of the SFO, an alternative indemnifier located in the HKSAR and acceptable to the Government of the HKSAR to execute the "Deed of Indemnity" in favour of the Government of the HKSAR, failing which the SFO has the power to demand the loan borrower to make immediate repayment of all outstanding balance of the ENLS loan, interest, overdue interest (if any), administrative fee (if any) and any recovery expenses.

12.17 If any of the circumstances as set out in (b) to (h) of paragraph 12.16 above occur after the indemnifier signed the "Deed of Indemnity", the indemnifier is required to notify the SFO in writing **immediately**. If after examining the relevant supporting documents, the SFO decides that the indemnifier is incapable of fulfilling the obligations required under the "Deed of Indemnity", the loan borrower will be required to procure an alternative indemnifier located in the HKSAR and acceptable to the Government of the HKSAR to execute the "Deed of Indemnity" in favour of the Government of the HKSAR, failing which the SFO has the power to demand the loan borrower to make immediate repayment of all outstanding balance of the ENLS loan, interest, overdue interest (if any), administrative fee (if any) and any recovery expenses. Before the successful procurement of an alternative indemnifier acceptable to the Government of the HKSAR by the loan borrower, the existing indemnifier remains obliged to continue to fulfill the obligations under the "Deed of Indemnity".

12.18 In case of any breach of any of the terms and conditions of the ENLS loan, or late repayment of any instalment due, the SFO has the power to demand loan borrowers and/or their indemnifiers to make immediate repayment of all outstanding balance of the ENLS loan, interest, overdue interest (if any), administrative fee (if any), and any recovery expenses (including legal costs and related expenses in

the course of legal recovery actions). The SFO also has the power to demand loan borrowers and/or their indemnifiers to make immediate repayment of all outstanding balance of loan(s), interest (if any), overdue interest (if any), surcharge (if any), administrative fee (if any) and any recovery expenses in relation to loan(s) taken up by loan borrowers for study of other course(s), regardless of whether or not such loan(s) have already become due for repayment under the terms of such loan(s).

13. Deferment of Loan Repayment

13.1 If loan borrowers have proven difficulties in repaying the ENLS loan(s) due to further full-time study, financial hardship or serious illness, they may apply for deferment of loan repayment. In case loan borrowers have not opted for the standard repayment period of 15 years, the SFO will set the repayment period of the loan account(s) of the loan borrower as 15 years. The SFO will consider each application on its own merits. Application for deferment of loan repayment should be submitted in writing by the specified form, together with the necessary documentary proof, to the SFO before the due date(s) of the instalment(s) under application. For application by e-form, fax or by email, the date of receipt of the e-form, fax or email will be regarded as the date of application. For application by mail, the postmark date on the envelope will be regarded as the date of application. The application form concerned is available on the WFSFAA website (https://www.wfsfaa.gov.hk/en/resources/loanrepayment/forms.htm). Application for deferment of loan repayment is only applicable to the total amount due for repayment, which may comprise administrative fee(s) (if any), interest and outstanding principal. Application for deferment of only a part of the repayment amount will not be acceded to.

13.2 Save for the circumstance specified in paragraph 13.3 below, interest will accrue over the deferment period. The deferred loan may be repaid on a revised repayment schedule with fewer numbers of instalments and at a larger amount or on any other terms as decided by the SFO. Accumulated interest will be added to the principal during the deferment period, and will be capitalised once every 12 months to calculate the remaining amount due for each instalment. Loan borrowers who have been granted approval for deferment of the ENLS loan repayment are still required to pay the administrative fee during the period of deferment. The administrative fee accrued during the period of deferment will be demanded for repayment in the first demand note after resumption of loan repayment.

13.3 To alleviate the financial burden of loan borrowers with proven repayment difficulties, loan borrowers whose application for deferment has been approved may be eligible for interest-free deferment and extension of the entire loan repayment period, subject to a maximum of two years (i.e. the entire repayment period will be up to 17 years). If loan borrowers have been benefited from the one-off relief measure on deferment of loan repayment introduced in August 2009 and exhausted the two-year interest-free extended repayment period, the loan account(s) concerned will not be eligible under this arrangement. If a loan borrower has more than one loan account, the eligibility for this arrangement will be considered on his/her individual loan account basis.

14. Handling of Information

14.1 The personal data provided in the ENLS loan application and loan documents as well as any supplementary information provided on the request of the WFSFAA will be used by the WFSFAA and the Education Bureau ("EDB")/disclosed to the agents of the WFSFAA/the EDB, the schools/institutions or their operators/local agencies (if applicable) concerned and relevant bureaux/ departments of the Government of the HKSAR for the following purposes:

(a) Activities relating to the processing and counter-checking of applications/nominations under schemes listed below and notification of application results;

(i) Grant for School-related Expenses for Kindergarten Students ("Grant-KG")

(ii) Kindergarten & Child Care Centre Fee Remission Scheme ("KCFRS")

(iii) School Textbook Assistance Scheme ("STAS")

(iv) Examination Fee Remission Scheme ("EFRS")

(v) Student Travel Subsidy Scheme ("STSS")

(vi) Subsidy for Internet Access Charges ("SIA")

(vii) Diploma of Applied Education Tuition Fee Reimbursement ("DAETFR") / Diploma Yi Jin Tuition Fee Reimbursement ("DYJTFR")

(viii) Tuition Fee Reimbursement (Financial Assistance Scheme for Designated Evening Adult Education Courses) ("FAEAEC")

(ix) Tertiary Student Finance Scheme – Publicly-funded Programmes ("TSFS")

(x) Non-means-tested Loan Scheme for Full-time Tertiary Students ("NLSFT")

(xi) Financial Assistance Scheme for Post-secondary Students ("FASP")

(xii) Non-means-tested Loan Scheme for Post-secondary Students ("NLSPS")

(xiii) Extended Non-means-tested Loan Scheme ("ENLS")

(xiv) Student Travel Subsidy ("STS") for Tertiary or Post-secondary Students

(xv) Continuing Education Fund ("CEF")

(xvi) Working Family Allowance ("WFA") Scheme

(xvii) Scholarships, grants and other loan schemes administered by SFO

(b) Activities relating to authentication of applications/nominations under schemes listed in paragraph 14.1 (a) above against other databases of the WFSFAA, and the databases of other bureaux/departments of the Government of the HKSAR and schools/institutions or their operators/local agencies (if applicable) in association with the financial assistance received by applicants and their family members so as to prevent double subsidies, avoid and detect fraudulence, and to recover overpayment(s), overdue repayment(s) or any outstanding amount, and any cost arising therefrom;

(c) Activities relating to the matching of the personal data of the applicants and their family members (if applicable) with the databases of other bureaux/departments of the Government of the HKSAR including but not limited to the EDB and the Immigration Department in association with processing and counter-checking of the applications/nominations under schemes listed in paragraph 14.1 (a) above and the granting of other financial assistance by the WFSFAA so as to verify/update records of the WFSFAA and confirm eligibility for individual schemes;

(d) Activities relating to the matching of the personal data of the applicants and their family members (if applicable) with other databases of the WFSFAA and the databases of the Social Welfare Department in association with processing and counter-checking of the applications/nominations under schemes listed in paragraph 14.1 (a) above and the granting of other financial assistance by the WFSFAA so as to prevent double subsidies (in case the applicant's family was in receipt of Comprehensive Social Security Assistance ("CSSA") during the relevant assessment period or is currently in receipt of CSSA) and recover overpayment(s);

(e) Administration and maintenance of loan account(s) and repayment of loans;

(f) Statistics and research purposes;

(g) Activities/matters relating to the communication or exchange of views with applicants for the purpose of scheme administration; and

(h) Processing and counter-checking of other applications/nominations relating to financial assistance/scholarships and/or selection of students for award of other financial assistance/scholarships administered by the WFSFAA, the EDB, the Hong Kong Examinations and Assessment Authority, other relevant bureaux/departments/organisations of the Government of the HKSAR and the schools/institutions or their operators/local agencies (if applicable) concerned.

14.2 The personal data of applicants and those of their family members provided by applicants may be disclosed to other bureaux/departments/organisations of the Government of the HKSAR and the schools/institutions or their operators/local agencies (if applicable) concerned for the purposes stated in paragraph 14.1 above; or where applicants have given consent to such disclosure; or where such disclosure is authorised or required by law. The provision of personal data to the WFSFAA by applicants is voluntary, but if applicants fail to provide the personal data required, the WFSFAA may not be able to process their applications.

14.3 If necessary, the WFSFAA will contact the respective institutions or their operators/local agencies (if applicable), other relevant bureaux/departments of the Government of the HKSAR and other organisations to obtain any information of the applicants, their Indemnifiers and/or witnesses for the purposes mentioned in paragraph 14.1 above. Applicants consent that the WFSFAA may inform institutions or their operators/local agencies (if applicable) of the result of the applications, including date of loan payment and the loans offered/disbursed under the ENLS.

14.4 If necessary, the WFSFAA will contact applicants, their Indemnifiers and/or witnesses direct to verify the personal data provided in the "Application Form", the "Undertaking", the "Deed of Indemnity", and any other documents as required by the WFSFAA for the purposes mentioned in paragraph 14.1 above.

14.5 In accordance with sections 18 and 22 and Principle 6 of Schedule 1 of the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong), applicants, their Indemnifiers and witnesses have the right to request access to and correction of the personal data provided by them in the "Application Form", the "Undertaking", the "Deed of Indemnity", and any other documents as required by the WFSFAA which is/are retained by the WFSFAA.

14.6 Once the application is submitted, no online amendments will be allowed. Should there be any changes in personal data, the applicants should notify SFO by submitting the duly completed form "Notification of Change of Applicant's Personal Particulars" [ENLS 124] which is available on the WFSFAA website (https://www.wfsfaa.gov.hk/en/sfo/postsecondary/enls/forms.php). Besides, all documents submitted are not returnable. Applicants are advised to retain a paper copy or computer backup for own reference.

14.7 Besides, once legal proceedings are instituted against a student loan defaulter with the issue of a claim form in the Small Claims Tribunal or a writ of summons in higher court, some cases information, e.g. name and address of the student loan defaulter, case nature, etc., will become public. Applicants' special attention is drawn to the following clauses of the "Code of Practice on Consumer Credit Data" ("the Code") issued by the Office of the Privacy Commissioner for Personal Data ("PCPD") –

(a) According to clause 3.1.3A of the Code, a Credit Reference Agency ("CRA") may, for the consumer credit reference service which it provides, collect public record and related data, being data in official records that are publicly available relating to any action for the recovery of a debt or judgements for monies owed entered against the individual, and any declaration or discharge of bankruptcy appearing on official records or as notified to the CRA by the individual pursuant to clauses 3.3.2 and 3.4B.2;

(b) According to clause 3.6.1 of the Code, where a CRA has collected any consumer credit data other than account data or mortgage account general data, it may thereafter retain such public record and related data under clause 3.1.3A (except data relating to a declaration or discharge of bankruptcy) for a period of seven years from the date of the event shown in the official record. The full version of the Code is available on the website of the PCPD at https://www.wfsfaa.gov.hk/code.of.practice.on.consumer.credit.data_e.pdf.

14.8 If applicants have previously applied for any financial assistance schemes at post-secondary and tertiary level as administered by WFSFAA, the applicants' correspondence address under these financial assistance schemes will also be updated in accordance with the correspondence address provided in the applicants' latest application for financial assistance in the 2026/27 AY.

14.9 Enquiries concerning the personal data provided in the applications and/or loan documents may be made in writing to the Access to Information Officer of WFSFAA:

Access to Information Officer
General Administration Section
Working Family and Student Financial Assistance Agency
19/F, 181 Hoi Bun Road
Kwun Tong, Kowloon
(Email: aio@wfsfaa.gov.hk; Fax No.: 3897 1902)

15. Important Matters

15.1 **Applicants MUST complete the application form and loan 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).**

15.2 Applicants, their family members and/or agents must not offer an advantage, including money or gifts, to any officer of the Government of the HKSAR in connection with their applications or while having dealings of any kind with the bureaux/departments of the Government of the HKSAR; or else, they may commit an offence under section 4(1) and/or section 8 of the Prevention of Bribery Ordinance (Chapter 201 of Laws of Hong Kong), and be liable to a maximum penalty of a fine of HK$500,000 and imprisonment for seven years.

15.3 The Government of the HKSAR reserves the right to: –

(a) suspend or stop processing any ENLS application(s); and/or

(b) cancel, deduct or recover, in full or in part, any ENLS loan(s) that has/have been offered or is/are to be offered to an applicant,

if the Government of the HKSAR considers justified or when the Government of the HKSAR discovers that incomplete or inaccurate information has been given in the application form and/or loan documents, or the programme/course that the applicant pursued, and/or the institution/its operator/local agency (if applicable) offering the programme/course is under the investigation of the law enforcement agency(ies) of the Government of the HKSAR. Applicants must make sure that the information provided in the “Application Form”, the “Undertaking” and the “Deed of Indemnity”, including all the related documents required to be submitted as mentioned in the “Guidance Notes”, are TRUE, CORRECT and COMPLETE. **Legal action will also be taken against those suspected of obtaining or attempting to obtain money by deceit.**

15.4 Before full settlement of loans, should there be subsequent changes in loan borrowers’ name, residential address or correspondence address, residential phone number, mobile phone number and email address, they are obliged to notify the SFO in writing **immediately**. Please use the form "Notification of Change of Applicant’s Personal Particulars" [ENLS 124] which is available on the WFSFAA website (https://www.wfsfaa.gov.hk/sfo/en/postsecondary/enls/application/forms.htm). Failure to serve timely notification of changes of information may cause delay in processing the applications and disbursing the loan to applicants, 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.

15.5 Once loans have been drawn down, should there be any changes in loan borrowers’ study status (such as change in expected graduation date, withdrawal of study, continuing study after completion of the

programme which has been granted the loans, etc.), loan borrowers must notify the SFO **immediately** by submitting the duly completed "Notification of Change of Study Status" form which is available on the WFSFAA website (https://www.wfsfaa.gov.hk/sfo/en/postsecondary/enls/application/forms.htm). Timely provision of updated information on study status by loan borrowers is important as it may affect the activation date of their loan repayment and interest to be incurred.

15.6 Successful ENLS applicants who withdraw from the course before its completion for reasons other than those acceptable to the SFO will be required as determined by the SFO to refund, in full or in part, any ENLS loan already disbursed for the said course together with the interest accrued thereon.

15.7 **If applicants and/or their indemnifiers have any arrears of grant/scholarship/loan/subsidy under any financial assistance/scholarship/loan/subsidy scheme administered by the WFSFAA, or they have previously failed to comply with the terms and conditions of any financial assistance/scholarship/loan/subsidy scheme administered by the WFSFAA, the WFSFAA reserves the right to withhold the processing of applications or disbursement of loan, and set off the overpaid amount from the loan to which the applicants are entitled to in this AY, even after processing of the applications.** The balance of the ENLS loan after such set-off, if any, will be released to the applicants. In addition or as an alternative, the WFSFAA shall require the applicants to refund the overpaid amount immediately.

15.8 If any overpayment of financial assistance/scholarship/subsidy is made to the applicant or any amount was due to be paid by the applicant to the Government of the HKSAR under or in connection with any of the financial assistance/scholarship/loan/subsidy schemes (including but not limited to the scheme of this application) administered by the WFSFAA, the WFSFAA reserves the right to withhold the consideration and processing of the applicant's other financial assistance/loan/subsidy applications or scholarship nominations and/or various applications relating to loan repayment under any schemes administered by the WFSFAA. The WFSFAA may also set-off the amount overpaid or the amount due against the financial assistance/scholarship which the applicant is entitled to under any financial assistance scheme(s) administered by the WFSFAA.

15.9 The terms and conditions applicable to the ENLS loan may be altered and supplemented at any time by the Government of the HKSAR and shall be deemed incorporated and form part of the terms and conditions. The altered version will be uploaded to the WFSFAA website.

16. Review Mechanism

16.1 Unsuccessful applicants under the ENLS may apply for a review of their application by writing to the SFO providing detailed justifications and related documentary evidence in support of their review request. The SFO will review the case based on the information provided. Under normal circumstances, the SFO will issue the result within three weeks from the date of receipt of the application that contains complete information.

17. Enquiries

17.1 For enquiries about the ENLS, please contact the SFO:

Address:	Extended Non-means-tested Loan Scheme (Application Processing Unit) Student Finance Office Working Family and Student Financial Assistance Agency 11/F Cheung Sha Wan Government Offices 303 Cheung Sha Wan Road, Kowloon
Office Hours:	
Mondays to Fridays	**8:45 a.m.** – 1:00 p.m. 2:00 p.m. – **5:45 p.m.** (Closed during lunch hour from 1:00 p.m. to 2:00 p.m.) *(Closed on **Saturdays**, Sundays and public holidays.)*
24-hour automated enquiry hotline:	2802 2345
WFSFAA Website:	https://www.wfsfaa.gov.hk/sfo/en/index.htm
"eWFSFAA" online platform:	https://eWFSFAA.gov.hk
Email address:	wg_sfo@wfsfaa.gov.hk
Hotline enquiry number:	2150 6223
Fax number:	2802 9153

End of Part I

Part II – Appendices

Applicants can obtain the information about the ENLS, and forms and documents under the ENLS through the following paths:

Website / Form / Document	Path
(i) The "eWFSFAA" online platform	https://eWFSFAA.gov.hk
(ii) The "SFO E-link – My Applications" online demonstration	https://ess.wfsfaa.gov.hk/demo/en/enls/ss_gd.html
(iii) "Guidance Notes" "Undertaking" "Deed of Indemnity" "Checklist for Submission" "Notification of Change of Applicant's Personal Particulars" "Notification of Change of Indemnifier's Personal Particulars" "Change of Particulars/Cancellation of Approved Loan(s)" "Cancellation of Cheque(s) Issued" "Notification of Change of Study Status"	https://www.wfsfaa.gov.hk/enls.forms_e.htm
(iv) Authorisation Form – For Collection of Cheque(s)	https://www.wfsfaa.gov.hk/enls.cheque_e.pdf
(v) Prevailing Interest Rate and Administrative Fee	https://www.wfsfaa.gov.hk/nlsiaf_e.pdf
(vi) "Reply Slip" *(applicable for cases of which the applicant is an undischarged bankrupt/ a subject person of IVA)*	https://www.wfsfaa.gov.hk/enls.reply.slip_e.pdf
(vii) Calculator	https://www.wfsfaa.gov.hk/calculator_e.htm

Please retain a copy of the Guidance Notes for reference.

End of Part II