



APPLICATION FOR DEFERMENT OF LOAN REPAYMENT
(DUE TO FURTHER FULL-TIME STUDY)

*****Please read Part C and the Points to Note in the Appendix before filling in this application form*****

(To relieve the repayment burden of loan borrowers, the Government has extended the standard loan repayment period to 15 years. The Student Finance Office (SFO) will extend the repayment period of the loan account(s) of the loan borrower to 15 years and take into account the repayment amount on the basis of the extended repayment period in the consideration of the deferment application.)

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

Loan Scheme(s) (Please put a '✓' in the appropriate box(es))	Loan Account(s) No.
<input type="checkbox"/> Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS) (Named as the "Local Student Finance Scheme" before 2007/08 Academic Year)	
<input type="checkbox"/> Financial Assistance Scheme for Post-secondary Students (FASP)	
<input type="checkbox"/> Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)	
<input type="checkbox"/> Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)	
<input type="checkbox"/> Extended Non-means-tested Loan Scheme (ENLS)	

Part A Information of Loan Borrower

Title : Mr/Ms/Miss (Please delete as appropriate) Full name in English : _____

Full name in Chinese : _____ HKID card no. : _____

Correspondence address in English# : _____

Residential telephone no. : _____ Mobile phone no. : _____

Email address : _____

#If you need to update your correspondence address, you are required to provide together a copy of the documentary evidence showing the new address in the past three months. Documentary evidence of address should be letters issued by government bureaux/departments, public organisations/utilities or commercial organisations. If necessary, you may be required to produce in original your documentary evidence. The SFO will send a letter of "Confirmation of Change of Address" to your new address upon receiving your application form.

For Internal Use Only								
Date:	No.	TSFS	FASP	NLSFT	NLSPS	ENLS	Checked by	Initial

Part B Particulars of Further Full-time Study of the Loan Borrower

Institution : _____

Name of full-time course : _____

Qualification to be obtained : _____

Earliest expected date of graduation (month/year) : _____

Breakdown of expenses to be incurred for your further study –

<u>Item</u>	<u>Amount (per annum)</u>
(i) Tuition fees	_____
(ii) Boarding fees	_____
(iii) Travelling expenses	_____
(iv) Others (please specify)	_____

Source(s) of financial support for the study of the loan borrower: _____

Part C Declaration

I hereby declare that the information stated above and the submitted documents are true, correct and complete. I understand that the SFO will extend the standard repayment period of my loan account(s) under deferment application to 15 years before processing my application. I also understand that the concerned standard repayment period will be extended to 15 years irrespective of the result of my application. If I wish to shorten the repayment period concerned in future, I shall apply to the SFO separately.

I admit the liability to pay the outstanding student loan amount(s). I fully understand that the deferment of loan repayment shall not prevent the Government of the Hong Kong Special Administrative Region from exercising the rights to institute legal proceedings against me to recover the outstanding student loan amount or its balance in the future.

I understand the SFO will request me to settle the accumulated administrative fee and/or overdue interest (if any) for the loan account(s) applying for deferment. Moreover, partial repayment (amount either not less than one instalment or specified by the SFO) must be made for the loan account(s) as requested by the SFO. Otherwise, the application for deferment of the loan account(s) concerned will not be accepted.

I acknowledge and understand the Points to Note in the Appendix.

I confirm that ALL of the following documentary proofs are submitted with this application form and I will provide further documentation and information as requested by the SFO–

- A copy of the admission letter/school attendance certificate or other supporting document issued by the institution certifying that I am a full-time student and stating with my earliest expected date of graduation; **AND**
- A copy of my student identity card issued by the institution stating with the expiry date of the card; **AND**
- A copy of my recent receipt of the tuition fees; **AND**
- A copy of my student visa with the immigration entry stamp on the passport. The concerned document has indicated the approved duration of stay (**only applicable for overseas students**).

Signature of loan borrower : _____

Date : _____

Points to Note

- Notes:**
- (1) The loan borrower should submit application for deferment of loan repayment after receiving the demand note(s) and before the due date(s) of the instalment(s) under application. If the application for deferment is received by the SFO after the due date of the instalment(s) under application, the loan borrower will be requested to settle the overdue instalment(s) together with surcharge and/or interest thereof before the application for deferment will be processed. The loan borrower has to pay the surcharge and/or overdue interest (accrued from the due date for the instalment concerned to the day preceding the date of settlement) for the overdue instalment(s).
 - (2) For application by fax or email, the date of receipt of the fax or email will be treated as the date of application. For application by post, the postmark date on the envelope will be regarded as the date of application.
 - (3) Underpaid mail items will not be accepted. Please ensure your mail items bear sufficient postage with return address before posting.
 - (4) For application by email, reply from the SFO will be given by email.
 - (5) If loan borrower has not received any reply from the SFO 14 days after submission of this application form, he / she may call the Deferment Unit of the SFO at 2150 6230 for enquiry.
 - (6) “Full-time study” in this form excludes curriculums with contact hours of less than 12 hours per week or eligible for retraining/living allowance or subsidy.
 - (7) If loan borrower is repaying the above loan(s) by monthly instalments, he / she is required to register or re-register the “My Bills” service under “SFO E-link” (<https://e-link.wfsfaa.gov.hk>) in order to receive demand note in future.
 - (8) Loan borrower must complete Part A and Part B of the form and duly sign at Part C. Otherwise, the SFO may not be able to process the application.
 - (9) For calculation of interest accrued during the deferment period, please refer to the Guidance Notes of the relevant scheme(s).
 - (10) ‘Loan’ and ‘loan account’ mentioned in this application form also cover the grant (and the relevant grant account) demanded for repayment according to the prescribed terms and conditions of the Financial Assistance Scheme for Post-secondary Students.