



**APPLICATION FOR DEFERMENT OF LOAN REPAYMENT**  
**(DUE TO FULL-TIME STUDIES)**

**[For loan account(s) with two or more consecutive overdue quarterly instalments / six or more consecutive monthly instalments]**

**\*\*\*Please read Part C and the Notes overleaf before filling in this application form\*\*\***

I wish to apply for deferment of repayment of the loan(s) under the following scheme(s) –  
(Please put a '✓' in the appropriate box(es))

- All the scheme(s) below (if there is/are loan account(s) under my possession)
- Tertiary Student Finance Scheme - Publicly-funded Programmes (Named as the "Local Student Finance Scheme" before 2007/08 Academic Year)
- Financial Assistance Scheme for Post-secondary Students
- Non-means-tested Loan Scheme for Full-time Tertiary Students
- Non-means-tested Loan Scheme for Post-secondary Students
- Extended Non-means-tested Loan Scheme

**Part A Personal Particulars**

Full name in English : \_\_\_\_\_

Full name in Chinese : \_\_\_\_\_ HKID card no. : \_\_\_\_\_

Residential address in English : \_\_\_\_\_

Residential telephone no. : \_\_\_\_\_ Other contact telephone no. : \_\_\_\_\_

Correspondence address in English (if different from the above residential address) **(Please note that this will be used as your correspondence address until your further notice)** : \_\_\_\_\_

Institution (where the loan(s) was offered) : \_\_\_\_\_

Date of graduation/leaving the institution (month/year) : \_\_\_\_\_

Course of study / Qualification obtained : \_\_\_\_\_

**Part B Particulars of your Full-time Studies**

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 studies -

<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 your studies : \_\_\_\_\_

### **Part C Declaration**

**(1) I hereby declare that the information stated above is true and correct.**

**(2) I understand that the SFO has a mechanism to select a number of applications for counter-checking through bank search. I confirm that intentional obstruction to staff of the SFO to conduct checking, concealment of information or failure to provide the information/document required may lead to rejection of my deferment application.**

**(3) I confirm that the following documentary proofs are submitted with this application form –**

- A copy of the admission letter or other supporting document issued by the institution certifying that I am being a full-time student and my earliest expected date of graduation;
- A copy of my student identity card with expiry date printed on it and the recent receipt for payment of tuition fees;
- I am now studying abroad, I submit a copy of my student visa with immigration stamp on passport. The document should indicate the approved duration of stay.

(The SFO may approach you for further information, if necessary.)

**(4) I understand that the overdue arrears deferred for repayment will be capitalised and form part of my loan principal when I resume repayment, and to be settled in the remaining instalment(s). I am also required to repay the overdue interest of arrears and the unsettled administrative fee(s) (including administrative fee(s) accrued during the deferment period) upon resumption of repayment (for loans under the following schemes: Non-means-tested Loan Scheme for Full-time Tertiary Students, Non-means-tested Loan Scheme for Post-secondary Students and Extended Non-means-tested Loan Scheme).**

Signature of applicant : \_\_\_\_\_

Date : \_\_\_\_\_

- Notes:**
- (a) You will be requested to settle the overdue instalment(s) together with surcharge and/or interest thereof before your application for deferment will be processed (amount either not less than one instalment or specified by the SFO). You have 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 your overdue instalment(s).
  - (b) For application by fax, the date of receipt of the fax 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.
  - (c) The personal data provided in this application will only be used by the SFO for processing your application for deferment and administration of your loan account(s). You must provide details of the personal data in Part A, details of your full-time study in Part B and sign the form duly. Otherwise, SFO may not be able to process the application.
  - (d) If you are repaying the above loan(s) by monthly instalments, you are required to register and create an account with “MyGovHK” (<http://www.gov.hk>) and register for “My Bills” service with “SFO E-link” (<http://e-link.wfsfaa.gov.hk>) in order to receive demand note and/or notification in future.
  - (e) In accordance with the provisions of the Personal Data (Privacy) Ordinance, you have the right to access and/or correct the personal data provided in this form. Request for access or correction should be made in writing to Assistant Controller (Administration) of the SFO at 12/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kwoloon.
  - (f) For calculation of interest accrued during the deferment period, please refer to the Guidance Notes of the relevant scheme(s).
  - (g) ‘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.
  - (h) For proper delivery of your mail items, please ensure your mail items bear sufficient postage with return address before posting.