



APPLICATION FOR DEFERMENT OF LOAN REPAYMENT
(DUE TO FINANCIAL HARDSHIP / ILLNESS)

*****Please read Part D and the Notes overleaf 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 applicant 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) –
 (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
- Student Finance Assistance Scheme (the former Hong Kong Shue Yan College)

Part A Personal Particulars

Title : Mr/Ms/Miss (Please delete as appropriate) 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 Justifications for your application*

Part C Financial Circumstances*

Your employment history (for the past 12 months up to present)

Name of company	Position / Job nature	Period of employment		Monthly income
		From month/year	To month/year	

*Please use separate sheet if necessary

For Internal Use Only

Date:	No.	FS FH/OT	TSFS	FASP	NLSFT	NLSPS	ENLS	Checked by	Initial

Present employment of your family member(s)

Name	Age	Relationship with applicant	Occupation	Name of Company	Monthly Income

Other sources of income (e.g. rental, contribution from relatives/siblings, allowance from Social Welfare Department, etc.)

Nature / Amount : _____

Part D Declaration

I hereby declare that the information stated above is true and correct. 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 confirm that the following documentary proofs are submitted with this application form –

- A copy of all the bank passbook(s)/statement(s) (including the payroll bank account) in my possession showing the transaction details for the past 6 months. If “NET BACK” item(s) is/are included, I shall apply to the bank(s) for details of the transaction records;
- Source(s) of income which supports my living at the moment;
- A copy of the employment contract of my full-time and/or part-time job with my present employer;
- I am currently unemployed, I provide the termination letter from my previous employer, and documentary proofs showing that I have been looking for jobs recently, e.g. records of registration for jobs with the Labour Department;
- I apply for deferment of loan repayment owing to serious illness, I provide a copy of the medical certificate(s) issued by a hospital/clinic/registered medical practitioner certifying my health condition and the period of sick leave granted.

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

* Underpaid mail items will not be accepted. Please ensure your mail items bear sufficient postage with return address before posting.*

Signature of applicant : _____

Date : _____

- Notes:**
- (a) Application should be submitted to the SFO after you have received the demand note(s) and before the due date(s) of the instalment(s) under application. If your application for deferment is received after the due date of the instalment(s) under application, 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. 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) Partial repayment (amount either not less than one instalment or specified by the SFO) must be made for the loan account(s) if no repayment has been made in the past 4 consecutive years or above (including the period granted under current application). Otherwise, the application for deferment of the loan account(s) concerned will not be accepted.
 - (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) 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 your personal data in Part A, justifications for your application in Part B and sign the form duly. Otherwise, SFO may not be able to process the application.
 - (f) 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, Kowloon.
 - (g) For calculation of interest accrued during the deferment period, please refer to the Guidance Notes of the relevant scheme(s).
 - (h) ‘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.