



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

*****Please read Part D 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 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 (TSFS)†
- Financial Assistance Scheme for Post-secondary Students (FASP)
- Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)
- Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)
- Extended Non-means-tested Loan Scheme (ENLS)

† Named as the "Local Student Finance Scheme" before 2007/08 Academic Year

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. : _____
 Email address : _____

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#**) :

#You are required to provide a copy of the documentary evidence showing your 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 the documentary evidence in originals. The SFO will send a "Confirmation of Change of Address" letter to your new address upon receiving your application form.

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 (Please use separate sheet if necessary)

Part C Financial Circumstances (Please use separate sheet if necessary)

Your employment history (for the past 12 months up to present, including both full-time and/or part-time job)

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

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Date:	No.	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 and other 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 hereby give my consent to the SFO that, if necessary, the SFO can contact other Government bureaux and departments and other organisations to request for the provision of personal data to the SFO for processing and counter-checking my deferment application, and issues relating to my repayment of loans, recovery of overdue repayment, administration and maintenance of loan account(s).

I acknowledge and agree that the personal data provided in this form and the data captured in any other documents which have been required by the SFO can be disclosed to other Government bureaux and departments or relevant non-Government organisations or bodies where such disclosure is authorised or required by law.

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

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 six months. If “NET BACK/CBC/CBD” item(s) is/are included, I shall apply to the bank(s) for details of the transaction records; **AND**
- Source(s) of income which supports my living at the moment; **AND**
- A copy of the employment contract of my full-time and/or part-time job with my present employer; **OR**
- 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; **OR**
- A copy of the documents issued by Social Welfare Department regarding Comprehensive Social Security Assistance (CSSA) Scheme, e.g. either “Notice of Consent on Application” or “Certificate of CSSA Recipients (for Medical Waivers)” is acceptable; **OR**
- 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 : _____

Points to Note

- Notes:**
- (1) 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).
 - (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) For application by email, reply from the SFO will be given by email.
 - (4) If you have not received any reply from the SFO 14 days after submission of this application form, you may call the Deferment Unit of the SFO at 2150 6230 for enquiry.
 - (5) Applicant may be required to settle the accumulated administrative fee and/or overdue interest (if any) for the loan account(s). 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 four 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.
 - (6) If you are repaying the above loan(s) by monthly instalments, you are required to register and create an account with “MyGovHK” (<https://www.gov.hk/en/residents>) and register for “My Bills” service with “SFO E-link” (<https://e-link.wfsfaa.gov.hk>) in order to receive demand note and/or notification in future.
 - (7) 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, financial circumstances in Part C and sign the form duly. Otherwise, the SFO may not be able to process the application.
 - (8) 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 Deputy Departmental Secretary (General) of the Working Family and Student Financial Assistance Agency at 19/F, 181 Hoi Bun Road, Kwun Tong, Kowloon.
 - (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.