

**Default Section
Student Finance Office**

Working Family and Student Financial Assistance Agency

12/F, Cheung Sha Wan Government Offices,
303 Cheung Sha Wan Road,
Kowloon



Fax No. : 3101 0431

Email Address : dfa_de_sfo@wfsfaa.gov.hk

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

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

*****Please read Part D 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 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 | |
| | | | | |
| | | | | |
| | | | | |

Present employment of your family member(s)

| Name | Age | Relationship with applicant | Occupation | Name of Company | Monthly income |
|------|-----|-----------------------------|------------|-----------------|----------------|
| | | | | | |
| | | | | | |
| | | | | | |

*Please use separate sheet if necessary

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

Nature / Amount : _____

Monthly expenditure for necessities

| Necessity expenses (e.g. housing expenses, medical expenses, tuition fee, etc.) | Monthly expenditure |
|---|---------------------|
| | |
| | |
| | |

Part D Declaration

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

(2) I understand that the Student Financial Office (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.

(3) 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.

(4) 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.)

(5) 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 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.
 - (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.