Financial Assistance Scheme for Post-secondary Students

Guidance Notes

Application for Financial Assistance for 2020/21

(May 2020 Issue)
1. **Submission of Online Application through “SFO E-link – My Applications”**

All the Financial Assistance Scheme for Post-secondary Students (FASP) applications must be input and submitted through “SFO E-link – My Applications” platform (https://ess.wfsfaa.gov.hk). Creation/Login of “MyGovHK” account is required. Applicants are reminded to keep the username and password for future use.

2. **Expediting the Processing of Applications from Post-secondary Students whose Families are in Receipt of the Comprehensive Social Security Assistance (CSSA)**

If your family received CSSA **throughout the assessment period** from 1.4.2019 to 31.3.2020 or is currently in receipt of CSSA, it is sufficient for you to provide the following documents together with your application:

- photocopies of the HKID Cards of you and your family members;
- a photocopy of student identity card issued by your institution;
- a photocopy of your bank passbook or statement showing your full name and the number of your bank account for receiving the payment of financial assistance; and
- a photocopy of the Social Welfare Department Notification Letter which stated the amount of CSSA approved for your family **throughout the assessment period** from 1.4.2019 to 31.3.2020 or at the time when an application for student financial assistance is submitted.

You are required to submit your application using the simplified application form for CSSA family available on “SFO E-link – My Applications”. The SFO may contact you if supplementary information / documents about your family incomes and assets are required.

You are strongly advised to read paragraph 4 of Part 1 of this guidance notes.

3. **Community Care Fund (CCF) Programme — Academic Expenses (AE) Grant for Students with Special Educational Needs (SEN) pursuing Post-secondary Education**

An applicant with any of the types of SEN specified under the above CCF programme and meets the eligibility criteria of the FASP may also apply for this AE grant provided by the CCF. Please visit the SFO’s website for details about application for this AE grant and downloading the relevant Request Form: (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/ccf/sen/overview.htm).
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Part I – General Information

1. FINANCIAL ASSISTANCE SCHEME FOR POST-SECONDARY STUDENTS (FASP)

1.1 The Financial Assistance Scheme for Post-secondary Students (FASP), which is administered by Student Finance Office (SFO) under the Working Family and Student Financial Assistance Agency (WFSFAA), provides means-tested financial assistance to needy full-time students pursuing locally-accredited, self-financing post-secondary education programmes at the level of associate degree, higher diploma or degree. The scheme aims to provide financial assistance to needy students so that no eligible students will be denied access to post-secondary education because of lack of means. Financial assistance is provided in the form of grant and/or loan. The grant is to cover tuition fees and academic expenses. The loan is for living expenses and is interest-bearing at 1% per annum chargeable from the commencement of the repayment period.

1.2 Applicants will be assessed by both an income test and an asset test to determine the percentage of the maximum grant and loan offered under FASP (see paragraph 5 below).

2. ELIGIBILITY

2.1 You are eligible to apply for FASP in 2020/21 if you:

(a) are a registered full-time\(^1\) student, aged 30 or below (i.e. born on or after 1 September 1989);

(b) are engaged in full-time locally-accredited\(^2\) self-financing post-secondary education programmes at sub-degree (i.e. associate degree or higher diploma) or degree level;

(c) have not accepted financial assistance under any other publicly-funded student finance assistance scheme [e.g. the Continuing Education Fund (CEF)] for the programme/course covered by the application in the same academic year; and

(d) have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had your home in Hong Kong continuously for three complete years prior to the commencement of the course\(^*\).

(Remarks: This does not cover students holding –

● student visas/entry permits;
● visas /entry permits under the Immigration Arrangements for Non-local Graduates; or
● dependant visas/entry permits which were issued to them by the Director of Immigration when they were 18 years old or above.)

\(^*\) Applicants without the right of abode in Hong Kong (without the alphabet “A” beneath the Date of Birth field of the Hong Kong Identity Card) should also provide a copy of their entry permits to Hong Kong, e.g. one-way permit/dependant visa, etc., with their applications.

2.2 Your eligibility is restricted to only one eligible full-time course in any one academic year. If you have applied for the Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS) in 2020/21, you must not apply for FASP in the same academic year.

2.3 Full-time students of exclusively University Grants Committee-funded or exclusively publicly-funded places covered by TSFS are not eligible for assistance under FASP.

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1 For face-to-face teaching programmes, “full-time” study refers to a curriculum of not less than 450 contact hours per year or a minimum of 30 credit points per year (i.e. one credit point equaling 15 contact hours). For non-face-to-face teaching programmes, “full-time” study means a curriculum of not less than 1 350 study hours.

2 Locally-accredited programmes refer to those included in the Register of Locally-accredited Programmes recognized by the Secretary for Education. For the 2020/21 academic year, only programmes which have been included in the Register on or before 31.12.2020 will be covered by FASP. Please refer to the Course Coding Sheet at the SFO’s website (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/fasp/general/coding.htm) which lists out the programmes covered under FASP and their course codes. Please approach the relevant institutions for more information about the programmes. You may also visit the Information Portal for Accredited Post-secondary Programmes (https://www.cspe.edu.hk/en/ipass/index.html).
2.4 If you are eligible to apply for assistance under FASP in the 2020/21 academic year, you may also apply for subsidy under the Student Travel Subsidy (STS) Scheme. Please refer to Appendix II of Part III of the Guidance Notes for details.

2.5 If you are eligible to apply for assistance under the FASP in the 2020/21 academic year, you are also eligible to apply for loan under the Non-means-tested Loan Scheme for Post-secondary Students (NLSPS). The NLSPS provides non-means-tested loan to eligible students to settle their tuition fees payable. The maximum level of loan amount is equal to the tuition fees payable for the academic year. If you have not applied for NLSPS, you will be informed of the loan amount you are entitled under the NLSPS, if any, simultaneously in your FASP notification of result. For acceptance of the NLSPS loan offered, please refer to paragraph 6.12 below. If you wish to apply for and be offered with the NLSPS loan earlier, you may consider submitting an NLSPS application separately. For details of the NLSPS, please refer to NLSPS Guidance Notes [NLSPS/1B(2020)] (http://www.wfhsfa.gov.hk/sfo/en/postsecondary/nlsps/application/forms.htm).
### Part I – General Information

#### 3. HOW TO APPLY

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<tr>
<th>Step 1</th>
<th>Proceed application at the webpage of SFO E-link – My Applications (<a href="https://ess.wfsfaa.gov.hk">https://ess.wfsfaa.gov.hk</a>)</th>
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<td>• There are three types of application forms. Please choose to use the appropriate application form:</td>
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<td><strong>Form</strong></td>
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<td>Full Version</td>
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<td>Simplified Version</td>
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<td>Simplified Version for CSSA family</td>
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**Notes for Simplified Version of Application**

- If you submit your application using the Simplified Version, any errors or omissions relating to the financial data reported in your sibling’s Full Version application will also be taken as your errors / omissions. If, as a result of the errors / omissions, your sibling’s level of assistance is subsequently adjusted, a warning letter is issued, or the application is rejected, such same treatment will also apply to you. In this regard, you may choose to submit an application using the Full Version of Application instead of Simplified Version of Application.

- Both you and your sibling(s) submitting Full Version of Online Application must also sign on the declaration of Simplified Version of Application.

- If you are eligible to use the Simplified Version of Application but would like to provide a full set of information on yourself and your family members, you may still choose to submit the Full Version of Application instead of the Simplified Version of Application.
### HOW TO APPLY

**Part I – General Information**

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<th>Step 1 (Cont’d)</th>
<th>Proceed application at the webpage of SFO E-link – My Applications (<a href="https://ess.wfsfaa.gov.hk">https://ess.wfsfaa.gov.hk</a>)</th>
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<tr>
<td><strong>Notes for Applicants Using the Simplified Version of Application for CSSA family</strong></td>
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</table>
- You are not required to provide the income and assets information of your family in the Simplified Version of Application Form for CSSA family. The SFO will ascertain whether you meet the above criteria for using the form with reference to the supporting documents provided by you. If the SFO verifies that you do not meet the criteria for using the form or considers necessary, the SFO will request you to supplement the income and assets information of your family (including re-submitting the Full Version of Application Form, re-signing the declaration and providing all the supporting documents).
- Please note that the SFO will assess your application on reliance of the documentary proof provided by you showing you or your family was in receipt of CSSA at the time of the submission of your application or received CSSA throughout the relevant assessment period ("CSSA status"). If it comes to the knowledge of the SFO that you and your family was obtaining / obtained CSSA by misrepresentation or provision of false information or omission of information or withholding any information or deceptive means or that your documentary proof contained inaccurate particulars to show you or your family’s CSSA status, your application may be rejected. You will be required to refund all student financial assistance you have received. You and your family may also be liable to prosecution. |

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<tr>
<th>Step 2</th>
<th>Complete and Submit the Online Application Form and Supporting Documents</th>
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<td><strong>How to complete the application form</strong></td>
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</table>
(a) You must complete and submit the FASP application online form through “SFO E-link – My Applications” platform. Please refer to Part II of the Guidance Notes on “How to Complete and Submit the Online Application Form” for more details. 
(b) The online submission of application is not applicable to students of distance-learning programmes of the Open University of Hong Kong (OUHK). If you are a distance-learning student of OUHK, please also refer to the Supplementary Guidance Notes for FASP/NLSPS for Students Taking Distance-learning Programmes for the eligibility criteria and application procedures under FASP. Students can obtain the supplementary guidance notes from OUHK or the SFO’s website: (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/fasp/application/forms.htm) 
(c) If you are bankrupt; and/or have applied for Individual Voluntary Arrangement (IVA); and/or aware that legal proceeding(s) has/have been started (or are pending or being threatened) against your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets, you are obliged to notify the SFO in writing immediately.  
(d) If you have genuine difficulty in using computer for submission of online application (e.g. your physical condition does not allow you to operate computer normally), you may seek SFO’s assistance by calling our scheme hotline at 2152 9000 during office hours. |
### HOW TO APPLY

#### Part I – General Information

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<th>Step 2 (Cont’d)</th>
<th>Complete and Submit the Online Application Form and Supporting Documents</th>
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<tr>
<td>● How to submit the Declaration and Supporting Documents</td>
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<tr>
<td>(a) After you have submitted your online application successfully, you have to submit the signed declaration (or completed the digital signing) and supporting documents to the SFO. Otherwise, your application will not be processed.</td>
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<td>(b) You can submit the required documents through the following means within seven days from the date of submission of your application:</td>
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<td>– Through online upload (Please refer to paragraph 4.12.2 of Part II for details)</td>
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<td>– By mail or by hand to the SFO (Address: Student Finance Office, 12/F, One Mong Kok Commercial Centre, 1 Mong Kok Road, Kowloon (Attn: Applications Team (FASP)). Underpaid mail items will not be accepted. If you submit your supplementary information by post, please ensure sufficient postage is paid and provide a return address on the back of the envelope. Otherwise your mail may not be delivered to the SFO. For details and calculation of postage rates, please visit the Hong Kong Post’s website: <a href="http://www.hongkongpost.hk/eng/postage/index.htm">http://www.hongkongpost.hk/eng/postage/index.htm</a>.)</td>
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<td>(c) A Simplified Version application can only be processed after the SFO has received the Full Version of Online Application from the sibling.</td>
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<td>(d) Please note that in any event, you should submit your online application before submitting the declaration and supporting documents.</td>
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<td>● Deadline for application</td>
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<td>(a) For continuing students: Please submit your online application according to the submission schedule announced in SFO’s website. (<a href="https://www.wfsfaa.gov.hk/sfo/en/postsecondary/fasp/application/deadlines.htm">https://www.wfsfaa.gov.hk/sfo/en/postsecondary/fasp/application/deadlines.htm</a>)</td>
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<td>(b) For new students: Please visit the above webpage for details of submission, which will be announced in August 2020. (For students pursuing newly accredited programmes in the 2020/21 academic year, please submit the applications within one calendar month from the date of programme accreditation. Please approach your institution for enquiry.)</td>
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<td>(c) If you attend an accredited programme that commences between April 2020 and March 2021, except for those students who take distance-learning programmes, you should apply for financial assistance under the 2020/21 academic year. The deadline for application is stipulated above and in any case, applications must reach the SFO not later than 31.3.2021.</td>
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<td>(d) Applications received after the deadline will not be accepted save in exceptional circumstances. Late applications must be supported by institutions and applicants must give detailed justifications for their late application in writing for the SFO’s consideration.</td>
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</table>
4. IMPORTANT MATTERS

4.1 It is your responsibility to complete the application form fully and truthfully and submit all the supporting documents. The SFO will rely on the information and documentary proof provided in your application and the application(s) from your sibling(s) under FASP/TSFS, if any, to determine the eligibility and the level of financial assistance to be offered under the Scheme(s). During the course of vetting your current year application, the SFO will, if necessary, make reference to your submitted application form(s) / information of the previous academic year(s) and ask you to clarify or provide additional information / explanation on the application form(s) / information submitted in the / these academic year(s). Any misrepresentation or omission or improperly filling in information in the application form in any one of the said application(s) may lead to rejection and/or full recovery of financial assistance already offered to you and/or your sibling(s) and court proceedings. If you submit the financial assistance application by using the Simplified Version of Application Form for CSSA family, the SFO will assess your application on reliance of the documentary proof provided by you showing you or your family was in receipt of CSSA at the time of the submission of your application or received CSSA throughout the relevant assessment period (“CSSA status”). If it comes to the knowledge of the SFO that you or your family was obtaining / obtained CSSA by misrepresentation or provision of false information or omission of information or withholding any information or deceptive means or that your documentary proof contained inaccurate particulars to show you or your family’s CSSA status, your application may be rejected. You will be required to refund all student financial assistance you have received. You and your family may also be liable to prosecution. You are reminded that it is an offence to obtain property or pecuniary advantage by deception. Any person who does so commits an offence and shall be liable on conviction upon indictment to imprisonment for 10 years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong). You are also reminded that if any person being required or authorised by law to make any statement on oath for any purpose and being lawfully sworn (otherwise than in a judicial proceeding) wilfully makes a statement which is material for that purpose and which he knows to be false or does not believe to be true, he shall be guilty of an offence and shall be liable on conviction upon indictment to imprisonment for 7 years and to a fine under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).

4.2 If you fail to report / provide the required information / supporting document(s) in / to the Application Form at the time of submitting your application, and the information / supporting document(s) is only reported / provided upon the SFO’s enquiry, this would be treated as a misrepresentation and/or omission in the application. Therefore, you have the responsibility to complete the Application Form in full details and submit all supporting documents. If there is misrepresentation or omission in the application, the SFO has the authority to reject your application.

4.3 Please note that in the event of overpayment due to erroneous calculation or assessment, you are required to refund the overpaid amount (including amounts that may have been overpaid in previous academic years) and, if necessary, forfeit the amount that may be payable.

4.4 Please check the personal data and course data contained in the acknowledgement of receipt and the notification of result which will be issued to you upon receipt of your application and upon completion of the assessment of your application respectively. Should there be any discrepancies in the institution/ programme of study, tuition fees paid/payable in the 2020/21 academic year, correspondence address or the bank account number to which the financial assistance is to be credited, you should notify the SFO immediately by using Form FASP/C/1A (applicable for change of Personal Data) or FASP/C/1B (applicable for change of Institutions/ Course Data). These forms can be downloaded from the SFO’s webpage (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/fasp/application/forms.htm). Late notification will result in unnecessary delay in processing your application and payment of financial assistance.

4.5 Should there be any changes in your study status (such as change in expected graduation date, withdrawal of study, continuing study after completion of the programme which has been granted the loan, etc.) after you have drawn down your loan(s), you should immediately notify the SFO by submitting the duly completed “Notification of Change of Study Status” from [SF0303_E]. The form can be downloaded from the SFO website at: (https://www.wfsfaa.gov.hk/sfo/en/postsecondary/fasp/application/forms.htm). Timely provision of updated information is important as it may affect the activation date of your loan repayment.
4.6 As a measure to verify the truthfulness and completeness of the information supplied, the SFO has a mechanism to counter-check successful applications, which may be in the form of home visits, bank search or other means. During these counter-checks, the SFO staff may need to seek clarifications/additional information on the information already provided. They may also examine the originals of all the supporting documents, including those for applications submitted in previous academic years. Applicants and their family members are requested to keep all related application documents submitted in current and previous academic years and to cooperate with our staff. Intentional obstruction to our staff in the course of their verification, concealment of information or failure to provide the information/clarification as required may lead to full recovery of the financial assistance already awarded and even court proceedings. If, after completion of the counter-checking exercise, the applicants and their family members are found to have seriously omitted/understated their family income and/or assets, the SFO will issue warning letters to the applicants and/or demand the applicants to partially/fully refund the financial assistance already awarded to them. Depending on the gravity of omission, the SFO may institute court proceedings against the applicants and their family members.

4.7 Please note that during the course of vetting/counter-checking/reviewing your application(s) (including this and previous academic years), the SFO may immediately withhold the payment of assistance if irregularity is suspected or omitted information is spotted. Payment of assistance would only resume after the vetting/counter-checking/reviewing procedures have completed and all irregularities/omitted information have been clarified/rectified.

4.8 If you have any arrears of grant and/or loan and/or subsidy under any financial assistance/loan schemes administered by the SFO, your application for financial assistance/loan will be considered by the SFO on individual merits.

4.9 Any overpayment of financial assistance (including grant and/or loan and/or subsidy administered and disbursed by the SFO) made to you shall be refunded immediately upon demand.

5. LEVEL AND CALCULATION OF FINANCIAL ASSISTANCE

5.1 The maximum level of assistance under FASP is made up of the following components:

(a) tuition fees grant at annual tuition fees payable subject to a ceiling. The ceiling for the 2020/21 academic year is $87,010;

(b) academic expenses grant. The maximum amount of academic expenses grant of the 2020/21 academic year is $6,000; and

(c) living expenses loan. The maximum amount of loan of the 2020/21 is $53,070.

5.2 The ceilings will be reviewed annually.

5.3 Your eligibility for financial assistance depends on the financial position of your family. Your level of assistance will be determined by a two-tier means test, details as follows-

(a) First, compare your Adjusted Family Income (AFI)\(^3\) against the “Ready Reckoner” to get the first percentage of grant and loan, then apply this percentage to calculate (i) the tuition fees grant; (ii) academic expenses grant; and (iii) living expenses loan.

(b) Second, compare the Net Asset Value of your family against the “Sliding Scale of Asset Value for Discounting Financial Assistance” to get the discount factor of grant and loan, then adjust the level of grant and loan calculated under paragraph 5.3 (a) by the discount factor to get your final level of grant and loan.

\(^3\) “Adjusted Family Income” (AFI): (Total family annual income – deductible medical expenses) ÷ {number of family members + 1 (for single-parent families of 2 to 3 members is + 2)}
5.4 The Ready Reckoner under the AFI formula and the Sliding Scale of Asset Value for Discounting Financial Assistance for 2020/21 are at Appendix III and Appendix IV of Part III of the Guidance Notes respectively. If you would like to have a rough idea of your level of assistance, you may try the Calculator provided in the SFO’s webpage (https://www.wfsfaa.gov.hk/sfo/en/postsecondary/fasp/general/assistance.htm). Please see the following examples for the illustrations of calculation.

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<th>Example</th>
<th>Your Marital Status</th>
<th>Adjusted Family Income (AFI)</th>
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</table>
| (1)     | Not married and residing with your parents/siblings | (a) (i) The annual incomes (excluding contributions to mandatory provident funds (MPF)) of your parents from 1.4.2019 to 31.3.2020;  
(ii) 30% of the annual incomes (excluding contributions to MPF) from 1.4.2019 to 31.3.2020 of your unmarried siblings who are residing with you and/or your parents; and  
(iii) Any other remittances / alimony / contributions (e.g. family / living / other expenses / contribution to rental expenses or mortgage repayment, etc.) / support to your family for the year ending 31.3.2020.  
(b) LESS medical expenses of family members who are chronically ill or permanently incapacitated, subject to the production of receipts for the period from 1.4.2019 to 31.3.2020 (expenses other than medical expenses cannot be deducted). The amount that may be deducted per family member is subject to a ceiling. The ceiling for the 2020/21 academic year is $21,780.  
(c) DIVIDED by the number of members in your family plus a factor of “1”  
Family members include:  
(i) Yourself;  
(ii) Your parents;  
(iii) All your unmarried siblings residing with you and/or your parents; and  
(iv) Any dependent paternal or maternal grandparents residing with the family. |
| (2)     | Married and residing with your spouse and dependent children | (a) (i) The annual incomes (excluding contributions to MPF) of your spouse from 1.4.2019 to 31.3.2020; and  
(ii) Any other remittances / alimony / contributions (e.g. family / living / other expenses/contribution to rental expenses or mortgage repayment, etc.) / support to your family for the year ending 31.3.2020.  
(b) LESS medical expenses of family members who are chronically ill or permanently incapacitated, subject to the production of receipts for the period from 1.4.2019 to 31.3.2020 (expenses other than medical expenses cannot be deducted). The amount that may be deducted per family member is subject to a ceiling. The ceiling for the 2020/21 academic year is $21,780.  
(c) DIVIDED by the number of members in your family plus a factor of “1”  
Family members include:  
(i) Yourself;  
(ii) Your spouse; and  
(iii) Your dependent children. |

4 For single-parent families of 2 to 3 members, the “plus 1 factor” in the divisor of the AFI formula will be increased to 2.
## Part I – General Information

### Example

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<tr>
<th>Example</th>
<th>Your Marital Status</th>
<th>Adjusted Family Income (AFI)</th>
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<tr>
<td>(3)</td>
<td>Separated / divorced / widowed and are residing with your children</td>
<td>(a) Any other remittances/alimony/contributions (e.g. family / living / other expenses / contribution to rental expenses or mortgage repayment, etc.) / support to your family for the year ending 31.3.2020. &lt;br&gt;(b) LESS medical expenses of family members who are chronically ill or permanently incapacitated, subject to the production of receipts for the period from 1.4.2019 to 31.3.2020 (expenses other than medical expenses cannot be deducted). The amount that may be deducted per family member is subject to a ceiling. The ceiling for the 2020/21 academic year is $21,780. &lt;br&gt;(c) DIVIDED by the number of members in your family plus a factor of “1”&lt;sup&gt;4&lt;/sup&gt;. Family members include: &lt;br&gt;(i) Yourself; and &lt;br&gt;(ii) Your dependent children.</td>
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5.5 The “Net Asset Value per Family Member” is the net value of your family’s fixed assets and value of liquid assets (excluding the value of your family’s first home and the assets of your grandparents and siblings) divided by the actual number of family members. You need to declare the family’s assets and their value as at 31.3.2020 in the application form. Debts of family members cannot be deducted from the total value of family assets.

5.6 The SFO will make an assessment of your family income and assets and the number of family members based on the information reported in your FASP application form and other information reported by your sibling(s), if any, under FASP and/or TSFS before determining your eligibility for and level of financial assistance. The SFO will normally accept reported information which is supported by documentary proof. **If proper documentary proof cannot be provided or the documents provided cannot substantiate the reported income/asset information of the family concerned** (e.g. claim for prolonged unemployment is not substantiated or only self-written statement of income is provided), the SFO **may need to make adjustments and apply benchmark figures based on the statistical information provided by the relevant government departments, such as the Census and Statistics Department, the Rating and Valuation Department and the Transport Department, etc. to assess the income and/or net value of the assets held by the family members concerned.** The SFO may apply projected figures in the assessment of family income if necessary.

5.7 If necessary, arrangements will be made for you and your father or mother to come to the SFO for an interview. You will be required to bring to the interview for our examination all the originals of the supporting documents, such as all bankbooks and receipts for medical expenses. Before the interview, your father or mother will be required to make a declaration at the SFO in accordance with the Oaths and Declarations Ordinance (Chapter 11 of the Laws of Hong Kong) to declare that the information given in the application is true and complete. During interview, the SFO staff may need to seek clarifications/additional information on the information already provided.

### 6. NOTIFICATION OF RESULT, PAYMENT ARRANGEMENTS / RECOVERY, UNDERTAKING OF LOAN

6.1 **In general, if the information you provided when you submitted your application is complete, you will be notified of the FASP result within about two months from the date of the SFO’s acknowledging receipt of your application. However, the processing time will vary, depending on the particular circumstances of individual applications. Some examples leading to prolonged processing time are provided below:**

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>If the information provided is incomplete or inconsistent, the SFO will require you to give an explanation for the discrepancy or provide supplementary information;</td>
</tr>
<tr>
<td>(b)</td>
<td>If your or your sibling’s previous application(s) under FASP/TSFS has/have been selected for authentication (including home visits, bank searches or other means), the processing of your current application will be delayed.</td>
</tr>
</tbody>
</table>

<sup>4</sup> For single-parent families of 2 to 3 members, the “plus 1 factor” in the divisor of the AFI formula will be increased to 2.
6.2 You should check the information printed on the notification of result including but not limited to your personal particulars, institution, course of study, tuition fee payable and your bank account number. Should there be any discrepancies, you should immediately notify the SFO in writing by Forms FASP/C/1A (applicable for change of Personal Data) or FASP/C/1B (applicable for change of Institutions / Course Data). These forms are available at the SFO or can be downloaded from SFO’s Homepage at [http://www.wfsf aa.gov.hk/sfo/en/postsecondary/fasp/application/forms.htm](http://www.wfsf aa.gov.hk/sfo/en/postsecondary/fasp/application/forms.htm).

6.3 The amount of grant offered under the FASP, if any, is the result of multiplying the percentage of assistance based on the vetting result to the maximum amount of grant (i.e. comprising the tuition fees payable and academic expenses grant) as described in paragraph 5.1 above. Not all successful applicants will be offered a grant in addition to a loan. The SFO however assumes that you will accept a grant, if offered. Unless you notify the SFO in writing that you do NOT wish to accept it in writing, the grant, if any, will be credited to your designated bank account by autopay.

6.4 The approved loan is conditional upon your acceptance of the loan by submitting to the SFO the following documents in person or through your authorised person (at the age of 18 or above with a HKID card) on or before the specified deadline. Documents submitted by mail or fax or email are not acceptable:

| (a) | The ‘Undertaking’ duly completed and signed by you and attested; |
| (b) | The ‘Deeds of Indemnity’ (‘Deed’) duly completed and signed by your indemnifier and attested; |
| (c) | All documentary evidence provided by the indemnifier as specified in paragraph 6.7 below; |
| (d) | The ‘Student, Indemnifier and Witness Details Input Forms (Forms A and B)’ duly completed; |
| (e) | The printout of acknowledgement of receipt / confirmation message after registering “SFO E-link – My Bills” service (applicable to applicants whose notifications of result have been stated with such requirement by the SFO); |
| (f) | The notification of result; |
| (g) | Photocopies of HKID Cards of yourself, your indemnifier and your witness(es) ; and |
| (i) | The photocopies should be signed next to the image of the HKID Cards and certified as true copies by the respective cardholders. The signatures should be the same as those shown on the ‘Undertaking’ and the ‘Deed’, as appropriate; |
| (ii) | The photocopies should be made on separate A4 size white paper which is blank on both sides. Computer scanned copies, photocopies made by facsimile machine, enlarged or reduced photocopies, duplicates of the photocopies, unclear or incomplete photocopies HKID Cards are not acceptable; and |
| (iii) | The photocopies should be marked with "COPY". The "COPY" mark should be made across the image of the HKID Cards and the names in Chinese and English (if applicable), Identity Card Numbers, Dates of Birth and resident status symbols printed on the HKID Cards should be legible and not obliterated from sight. |
| (h) | The completed authorisation form (applicable if you are unable to submit the above documents to the SFO in person). |
### Part I – General Information

Documents (a), (b), (d) and (h) can be downloaded from the SFO website [http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/fasp/fasploandocuments.pdf](http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/fasp/fasploandocuments.pdf). For document (e), if you are required to register with “SFO E-link – My Bills” service as stated in the notification issued to you by the SFO, you are required to click “SFO E-link – My Bills” service at the “SFO E-link” at [http://e-link.wfsfaa.gov.hk](http://e-link.wfsfaa.gov.hk) and log in your “MyGovHK” account, then proceed to register with “SFO E-link – My Bills” service and print the acknowledgement of receipt/confirmation message as the proof of successful registration. You can view the registration guidelines at the “SFO E-link” website at [http://e-link.wfsfaa.gov.hk/EBILLPRD/docs/E_link_Registration_Guidelines_sla_EN.pdf](http://e-link.wfsfaa.gov.hk/EBILLPRD/docs/E_link_Registration_Guidelines_sla_EN.pdf).

You can choose to accept the loan offered either in full or in part. When you complete the Undertaking, the Deed of Indemnity and the Student, Indemnifier and Witness Details Input Form, you need to state the exact amount of loan that you wish to accept for the whole academic year (i.e., the sum of the first and second instalments). Before you accept any loan offered, you may have a rough estimation on the repayment amount by referring to the repayment calculator made available in the “SFO E-link” at [http://e-link.wfsfaa.gov.hk](http://e-link.wfsfaa.gov.hk). Please consider carefully about your need and repayment ability.

#### 6.5 Payment of financial assistance is subject to your being or becoming a registered full-time student and taking up a full-time locally-accredited self-financing post-secondary education programme in the 2020/21 academic year (please refer to paragraph 2.1 above). The grant offered and/or the loan accepted will normally be paid in 2 equal instalments.

<table>
<thead>
<tr>
<th>The first instalment of the grant</th>
<th>will normally be paid to your designated bank account within 2 weeks from the date of issuance of the notification.</th>
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<tr>
<td>The first instalment of the loan</td>
<td>If you successfully submit the whole set of loan documents, including the Undertaking, Deed of Indemnity together with the required documentary proof, the Student and Indemnifier Details Input Forms (Form A &amp; B) and photocopies of HKID cards by the specified deadline, the SFO will credit the first instalment of the loan payment to your designated bank account within 3 weeks from the deadline for return of documents.</td>
</tr>
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<td></td>
<td>If you missed the deadline, payment will normally be made 3 weeks from the successful submission of the above documents.</td>
</tr>
<tr>
<td>The second instalment of the grant and/or the accepted loan.</td>
<td>Will normally be paid in January or February 2021. If you have enrolled in a programme which is charged on credit-based mode, the second instalment of the grant will only be paid after your institution has confirmed with the SFO the total credits taken by you for this academic year.</td>
</tr>
</tbody>
</table>

6.5.1 If you and/or your Indemnifier have/has any arrears of grant and/or loan and/or subsidy under any financial assistance / loan schemes administered by the SFO, the SFO reserves the right to withhold the payment of financial assistance to you and offset the overpaid amount from the financial assistance (including grant and/or loan and/or subsidy administered and disbursed by the SFO) to which you are entitled to in the year. The balance of the financial assistance after such offset, if any, will be released to you. In addition or as an alternative, the SFO shall require you to refund the overpaid amount immediately upon the request of the SFO.

6.5.2 If you have received the NLSPS loan, and the total amount of NLSPS loan received and financial assistance offered under the FASP exceeds the maximum level of financial assistance* under both schemes, the SFO will then reduce your NLSPS loan offer and payable to reflect the adjustment of NLSPS loan in direct relation to the financial assistance offered under the FASP. Also, the SFO will offset the overpaid NLSPS loan by the FASP grant to be payable to you. If the grant is insufficient to fully offset the overpaid NLSPS loan, the balance of the overpaid NLSPS loan will be offset by deducting from the amount of the FASP loan to be provided to you. Any amount of the NLSPS loan overpaid which is deducted from your FASP assistance will be deemed to have been accepted by you under the terms and conditions of the FASP (please refer to the “Notice of Offer of Financial Assistance under FASP [SFO 263 (2020)] which is available at the SFO’s webpage [http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/fasp/fasploandocuments.pdf](http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/fasp/fasploandocuments.pdf)). Please refer to the NLSPS Application Guidance Notes [NLSPS/1B (2020)] (available at the SFO’s website [http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlspsl/application/forms.htm](http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlspsl/application/forms.htm)) for details on the maximum level of financial assistance under both schemes and related adjustment of the NLSPS loan.
If you have received the loan under the Extended Non-means-tested Loan Scheme (ENLS) for the same programme in 2020/21, the ENLS loan amount will be regarded as part of the NLSPS loan amount for calculating the maximum level of financial assistance.

6.6 If you do not submit the duly completed and signed loan documents to the SFO for the acceptance of loan offered under the FASP within (i) 2 calendar months from the date of issuance of the notification of result, (ii) 4 weeks from the date of issuance of the notification of adjusted result, or (iii) on or before 30.6.2021 (whichever is the latest), the SFO shall assume that you do not wish to accept the loan and the loan offered to you will automatically lapse.

6.7 Qualifications of an indemnifier

6.7.1 To be acceptable as an indemnifier, a person must be:

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<td>(a)</td>
<td>a Hong Kong resident holding a Hong Kong Permanent Identity Card;</td>
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<tr>
<td>(b)</td>
<td>at or over 21 years of age;</td>
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<tr>
<td>(c)</td>
<td>gainfully employed in Hong Kong and financially sound. Persons who are not gainfully employed (e.g. retired persons, housewives, etc.), those without regular income and/or income proof (e.g. casual workers, etc.) and students are not acceptable;</td>
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<td>(d)</td>
<td>able to produce (i) documentary evidence showing that he/she has a regular income such as a copy of his/her latest complete demand note on tax issued by the Inland Revenue Department, and (ii) valid Business Registration Certificate and/or valid Certificate of Incorporation issued by the Companies Registry, if the indemnifier is self-employed;</td>
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<td>(e)</td>
<td>able to produce documentary evidence showing his/her current employment status in Hong Kong (e.g. written certification from employer with company chop, indemnifier’s business name card or staff card etc.);</td>
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<td>(f)</td>
<td>able to produce his/her recent three months’ salary records (e.g. the latest complete individual demand note on tax issued by the Inland Revenue Department, written certification of his/her job title and wages from employer with company chop or a copy of his/her bank statements / passbook showing the income (with the relevant page of his/her bank passbook or account statement showing his/her name and account number), etc.);</td>
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<td>(g)</td>
<td>able to produce documentary evidence in originals showing his/her residential address in Hong Kong in the past three months. Documentary evidence of residential address should be letter issued by government bureaux/departments, public organisations / utilities or commercial organisations. Post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address;</td>
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<tr>
<td>(h)</td>
<td>able to produce documentary evidence showing his/her office / employer’s business address in Hong Kong (e.g. his/her business name card or letter issued to him/her by his/her employer, etc.); and</td>
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<tr>
<td>(i)</td>
<td>able to produce documentary evidence showing his/her financial position upon request by the SFO.</td>
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6.7.2 The following person is not acceptable to act as an indemnifier if, at the time when he/she signs the Deed of Indemnity, he/she:

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<tr>
<td>(a)</td>
<td>is an undischarged bankrupt; or</td>
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<tr>
<td>(b)</td>
<td>is aware that a bankruptcy petition has been/will be presented against him/her; or</td>
</tr>
<tr>
<td>(c)</td>
<td>has applied/ is applying for “Individual Voluntary Arrangement” (IVA); or</td>
</tr>
<tr>
<td>(d)</td>
<td>is aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets; or</td>
</tr>
<tr>
<td>(e)</td>
<td>is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or there is any claim (whether inside or outside Hong Kong) in progress or pending or being threatened against him/her or any of his/her assets; or</td>
</tr>
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</table>
Part I – General Information

6.7.3 After the indemnifier signs the Deed of Indemnity, you should notify the SFO in writing immediately if for any reason your Indemnifier becomes incapable of fulfilling the obligations required under the Deed; or deceased; or if you are aware that a bankruptcy petition is filed by him/her or presented against him/her or a bankruptcy order is made against him/her; or your Indemnifier applies for an IVA; or if you are aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of your Indemnifier’s assets; or your Indemnifier is a party to any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or if there is any claim (whether inside or outside Hong Kong) against him/her or any of his/her assets after he/she signs the Deed. You are required to procure immediately another alternative Indemnifier located in Hong Kong and acceptable to the Government to execute the Indemnity in favour of the Government in light of the occurrence of any of the above circumstances, failing which the SFO reserves the right to demand you to repay all outstanding balance of the loan, interest and surcharge (if any).

6.7.4 If you have genuine difficulties in nominating a qualified indemnifier, you can write to the SFO at the following address to explain in details the circumstances and apply for relaxation of the requirement. The SFO will consider each case on its own merits.

Student Loan Unit (Post-secondary Students)
Student Finance Office
Working Family and Student Financial Assistance Agency
4/F, Trade and Industry Tower, 3 Concorde Road, Kai Tak, Kowloon.
(Fax: 3583 3857 / Email: slups_sfo@wfsfaa.gov.hk / Enquiry: 2156 1157)

6.8 To be acceptable as a witness, a person must be:

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<tbody>
<tr>
<td>(a)</td>
<td>a Hong Kong resident holding a Hong Kong Permanent Identity Card; and</td>
</tr>
<tr>
<td>(b)</td>
<td>at or over 18 years of age.</td>
</tr>
</tbody>
</table>

6.8.1 The applicant himself/herself is not acceptable to act as the witness for his/her ‘Undertaking’ and the corresponding ‘Deed’. The indemnifier is not acceptable to act as the witness of his/her ‘Deed’ and the corresponding ‘Undertaking’.

6.8.2 The SFO may request a witness to produce documentary evidence showing his/her residential address. Post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address.

6.9 The financial assistance will be credited to your designated bank account. If you have applied for NLSPS, the designated bank account should be the same designated bank account for receiving the NLSPS loan. You must be the sole holder of the account. Only a Hong Kong dollar savings or current account is accepted for payment purposes.

6.9.1 You are required to provide a valid bank account solely owned by you in your application, together with the photocopy of the first page of the bank passbook/ bank statement showing the name of the account holder and the account number as documentary proof. If you do not have a valid bank account of your own, you must open one before submitting your application.

6.9.2 Please note that some banks do not provide bank account services to persons under the age of 18. If you are under 18 and do not have a valid bank account of your own, you should make your own decision in choosing a bank which provides the services required by you. You should clarify with the bank its terms and conditions for provision of services, service charge required (if any) and/or processing time for opening an account before you open an account with it. Failure to open a bank account before submission of an application will not be accepted as a reason for late application.
6.9.3 You must **accurately fill in your bank account number** in the application form.

6.9.4 If you change your bank account, please notify the SFO of your new account number **immediately** by completing a Notification of Change of Personal Data Form (FASP/C/1A) which is obtainable from the SFO’s webpage: [http://www.wfsfaa.gov.hk/sfo/en/postsecondary/fasp/application/forms.htm](http://www.wfsfaa.gov.hk/sfo/en/postsecondary/fasp/application/forms.htm). You must submit photocopy of the first page of the bank passbook / bank statement which shows the name of the account holder and the account number with the form.

6.10 Under the following circumstances, you must notify the SFO in writing **immediately** for follow-up action(s), including but not limited to withhold the payment of financial assistance.

| (a) | you cease to be a registered full-time student; or |
| (b) | you decide to withdraw from, suspend or defer your studies or apply for leave of absence for whatever reasons; or |
| (c) | you change course/ institution of study; or |
| (d) | you are not required to pay the full amount of tuition fees in the 2020/21 academic year. |

6.11 The SFO will review the application and adjust your entitlements of financial assistance, if necessary. In the event that there is overpayment of financial assistance, you will be required to refund in one lump sum the overpaid amount. If you cease to be a registered full-time student or withdraw from/suspend/defer studies or being granted leave of absence for any reason by your Institution:

| (a) | before commencement of the first school term of the academic year, you will be required to refund all grant/loan paid to you for that academic year; |
| (b) | during the first school term of the academic year, you will be required to refund all the academic expenses grant and the loan paid to you for that academic year; and the overpaid tuition fee grant, which is the difference between (i) the tuition fee grant paid to you, and (ii) the revised tuition fee grant calculated based on the proportion of the revised tuition fee paid by you (excluding overpaid tuition fee) to the total tuition fee payable by you for the whole academic year; or |
| (c) | before commencement or during other school term(s) of the academic year, you will be required to refund the academic expenses grant and the loan for the concerned school term(s) of that academic year, if paid to you; and the overpaid tuition fee grant, which is the difference between (i) the tuition fee grant paid to you, and (ii) the revised tuition fee grant calculated based on the proportion of the revised tuition fee paid by you (excluding overpaid tuition fee) to the total tuition fee payable by you for the whole academic year. |

6.11.1 If you fail to inform the SFO immediately on your cessation to be a registered full-time student or decision to withdraw from, suspend or defer studies or apply for leave of absence for any reason, interest may be charged on the overpaid amount with retrospective effect from the date of your withdrawal/suspension of studies.

6.11.2 The SFO reserves the right to recover all or part of the grant/loan paid to you in case you cannot complete your studies for any reason.

6.12 If you have not applied for the NLSPS, you will be informed of the financial assistance you are entitled under the FASP and NLSPS, if any, simultaneously in the FASP notification of result. If you wish to accept the NLSPS loan offered, you may obtain the required loan documents from SFO’s Homepage at: [http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/fasp/nlspsoanddocuments.pdf](http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/fasp/nlspsoanddocuments.pdf) and submit the whole set of completed loan documents and the bank pay-in slip for the administrative fee paid in person or through your authorised person who must have attained 18 years of age with HKID card to the SFO on or before the deadline stated in your FASP notification of result. Please refer to the NLSPS Guidance Notes [NLSPS /1B(2020)](http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlspso/application/forms.htm) for details.
7. REVIEW MECHANISM

7.1 If there is a substantial change to the family and financial circumstances after the submission of the FASP application form, which you consider may significantly affect the support that you may obtain from the family; and/or you have sufficient grounds / justifications for adjusting the amount of financial assistance offered, you may apply to the SFO for a review of the level of financial assistance within the following deadline. Each applicant may only request for a review once for each academic year.

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<th>(a)</th>
<th>within 3 weeks from the date of issue of the notification of result; or</th>
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<tr>
<td>(b)</td>
<td>on or before 31.3.2021, whichever is later.</td>
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You should give sufficient reasons in the "Application Form for Review under FASP" and return it to the Appeal Section of FASP of the SFO together with any documentary evidence in support of your application for review. The form can be downloaded from the SFO’s webpage: (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/fasp/application/forms.htm)

7.2 In general, you will be notified of the review result within 10 weeks from the date of the SFO’s acknowledging receipt of your application for review. However, the processing time will be longer if (a) the information provided is incomplete and the SFO requires you to give an explanation or provide supplementary information; or (b) referral to the Review Committee (RC) is required to consider whether flexible treatment is justified due to special family financial circumstances. The Review Committee is composed of representatives from student unions and institutions covered by FASP.

7.3 You may choose to accept the loan first without waiting for the result of the application for review. However, in the course of processing the application for review, if there are grounds to demonstrate that the amount of assistance provided in the original assessment was higher than the actual entitlement, you will be required to refund the overpaid amount upon demand.

8. LOAN REPAYMENT AND DEFERMENT

Loan Repayment

8.1 You are required to repay your loan, which shall normally commence on 1 December of the year of your graduation or when the course has officially ended, until it is repaid in full. The first instalment of loan repayment will normally fall due on 1 January or 1 July of the following year of your graduation. A reference table on repayment of loan is at Appendix VII of Part III of these Guidance Notes. If you have not received the notice of commencement of repayment or demand of repayment within 6 months after your graduation or the course has officially ended, you should notify the SFO in writing immediately.

8.2 The loan borrowed by you and the interest accrued thereon are repayable in 15 years (‘Repayment Period’) by 180 equal monthly instalments, or in a shorter Repayment Period by equal monthly instalments as agreed by the SFO. Whereas if as determined appropriate by the SFO, the loan borrowed and the interest accrued thereon are repayable within the Repayment Period by equal quarterly instalments.

8.3 If you cease to be registered as a full-time student or withdraw or are suspended from or defer your studies in the course or you have not completed the course for any reason, you are required to notify the SFO in writing immediately and repay the loan in one lump sum or by equal instalments, and if by instalments over a revised Repayment Period, and also interest accrued under the loan at the rate of 1% per annum. The length of the loan Repayment Period, its commencement date, and repayment arrangements shall be decided by the SFO.

8.4 Interest at a rate of 1% per annum shall be charged on the loan borrowed by you from the commencement date of the loan Repayment Period. You may have a rough estimation on the repayment amount by referring to the repayment calculator made available in the “SFO E-link” at http://e-link.wfsfaa.gov.hk.

8.5 Please refer to Appendix VIII of Part III of these Guidance Notes for other terms and conditions on repayment of loan under FASP.
Part I – General Information

Deferment of repayment

8.6 If you have difficulties in repaying the loans due to further full-time study, financial hardship or serious illness, you may apply for deferment of loan repayment. For deferment of loan repayment on the grounds of financial hardship or serious illness, in case you have not opted for the standard repayment period of 15 years, the repayment period of your loan will initially be extended to 15 years for calculation when your application is being processed. The SFO will consider each application on its own merits. Application for deferment of loan repayment should be submitted in writing, together with the necessary documentary proof, to the SFO before the due date(s) of the instalment(s) under application. For application by fax or by email, the date of receipt of the fax or email will be considered to be the date of application. For application by post, the postmark date on the envelope will be regarded as the date of application. Relevant application forms are available at the SFO. You may also download the application form concerned from SFO website at http://www.wfsfaa.gov.hk/sfo/en/postsecondary/fasp/loanrepayment/difficulties/forms.htm. Application for deferment of loan repayment is only applicable to the total amount due for repayment, which may comprise interest and outstanding principal. Application for deferment of only a part of the repayment amount will not be acceded to. If approval for deferment of loan repayment is granted, the standard repayment period may be extended up to a maximum of two years (i.e. the entire repayment period will be up to 17 years). Interest will not accrue over the period of deferment, which is from the month immediately preceding the start date of the approved deferment to the month immediately preceding the date of resumption of repayment. The deferred loan may be repaid on a revised schedule with fewer numbers of instalments and at a larger amount or on any other terms as decided by the SFO.

9. ELECTRONIC REPAYMENT NOTIFICATION AND DEMAND NOTE

9.1 With a view to facilitating better financial management of loan borrowers, loan borrowers who have obtained FASP LE loans and without any loan accounts repaying with quarterly repayment arrangement under other financial assistance/loan schemes administered by the SFO are required to repay their loans by monthly instalment.

(a) Monthly repayment instalments will normally fall due on 1st of each calendar month each year. Monthly demand notes and notifications will be issued 14 days before each due date as far as practicable.

(b) For environmental friendly reason and to avoid possible non-receipt of postal demand notes, monthly demand notes would be uploaded to “SFO E-link” (http://e-link.wfsfaa.gov.hk) and notifications would be sent to “MyGovHK” Internet online platforms for your viewing, printing and downloading. You are required to register with “MyGovHK” and/or “SFO E-link - My Bills” service when you accept the loan offer. You need to safekeep your “MyGovHK” account login username and password to facilitate receiving repayment notifications and demand notes through “SFO E-link - My Bills” service. If your MyGovHK account has not been logged into for a period of 36 months, MyGovHK will terminate your account, which makes you no longer have access to SFO E-link - My Bills service. To avoid account termination, you should log in your MyGovHK account regularly. The SFO may contact you by post, telephone, fax, e-mail or other forms of electronic notifications (e.g. SMS) for any repayment matters. If you have any difficulties in using “SFO E-link - My Bills” service, you should contact the SFO as soon as possible. Should you wish to save a copy of the concerned instalment demand note, you are reminded to download and/or print out the latest instalment demand note on or before the due date.

(c) Monthly demand notes and/or notifications given in electronic form via the Internet online platforms shall be deemed to have been duly given by the SFO and have been duly received by you regardless of whether you have actually accessed the demand notes or notifications via the Internet online platforms and regardless of whether you have actual notice of the availability of such demand notes or notifications. Requests for receiving demand notes and/or notifications by other means will not be accepted. If you do not receive demand notes and/or notifications 7 days before each due date whether because of system failure or any other reasons not due to your fault or otherwise beyond your control, you should contact the SFO without delay. Non-receipt of demand notes for repayment or electronic notifications does not exempt you from the obligation to repay the instalment due on or before the due date. If repayment is not made on or before the date the instalment becomes due, you will be required to repay with the Government the overdue amount together with a surcharge at the rate of 5%.
(d) You are obliged to provide all the required information in the application, including your personal data and those of your family members. Moreover, in accordance with Section 3.2.1.2 of the Code of Practice on Identity Card Number and other Personal Identifiers issued by the Privacy Commissioner for Personal Data, you are requested to furnish the SFO with copies of your indemnifier(s)’, your witness(es)’ and your own Hong Kong Identity Card and that of your parents (or spouse) and other family members. If you fail to comply with these requirements, the SFO may not be able to process your application. The personal data provided in the application form, the Undertakings, the Deeds of Indemnity and any supplementary information as required will be used by the SFO, other Government bureaux and departments or non-Government organisations or bodies, service providers employed by the SFO to assist in the processing of the application, and your institution in relation to the following activities:

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<tbody>
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<td>(a)</td>
<td>Processing and counter-checking of your application for financial assistance under the FASP and your sibling’s / siblings’ application(s) for financial assistance under the FASP / TSFS, if any;</td>
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<tr>
<td>(b)</td>
<td>Matching the personal data provided by you and your parents/spouse with the personal data in the database (for personal data provided in the application form only) of the Social Welfare Department in order to ascertain whether your family was in receipt of Comprehensive Social Security Assistance (CSSA) during the relevant assessment period or is currently in receipt of CSSA for the purpose of facilitating the vetting of your application for financial assistance under the SFO;</td>
</tr>
<tr>
<td>(c)</td>
<td>Processing and counter-checking of your application for student travel subsidy under the STS, if any;</td>
</tr>
<tr>
<td>(d)</td>
<td>Processing and counter-checking of your application for loan under the NLSPS, if any;</td>
</tr>
<tr>
<td>(e)</td>
<td>Repayment of loans, recovery of overdue repayment(s), overpayment(s) of assistance/loan and any cost(s) arising therefrom;</td>
</tr>
<tr>
<td>(f)</td>
<td>Administration of your loan account(s);</td>
</tr>
<tr>
<td>(g)</td>
<td>Verification of your information with your institution for matters relating to the processing of your application;</td>
</tr>
<tr>
<td>(h)</td>
<td>Activities/matters related to the communication or exchange of views with applicants for the purpose of scheme administration;</td>
</tr>
<tr>
<td>(i)</td>
<td>Detection of fraud; or</td>
</tr>
<tr>
<td>(j)</td>
<td>Statistics and researches.</td>
</tr>
</tbody>
</table>
10.2 The personal data and supplementary information provided in your application, Undertakings and Deeds of Indemnity and Student and Indemnifier Details Input Form and other supplementary documents provided upon the SFO’s request may be disclosed to other Government bureaux and departments, or relevant non-Government organisations or bodies, or your institution:

| (a) | for the purposes mentioned in paragraph 10.1 above and where all the parties have given their consent to such disclosure; or |
| (b) | if such disclosure is authorised or required by law. |

10.3 If necessary, the SFO will contact your institution, other government departments and organisations (including the employers of your family members) to obtain any information of you and your family members for the purposes mentioned in paragraph 10.1 above. For reference and record purpose, the SFO will notify your institution of your application result.

10.4 If necessary, the SFO will contact you, your parents (or spouse, if applicable), other family members, your indemnifier(s) and/or witness(es) direct to verify the personal data provided in your application/Undertakings/Deeds of Indemnity for the purposes mentioned in paragraph 10.1 above.

10.5 In accordance with Sections 18 and 22 and Principle 6 of Schedule 1 of the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong), you have the right to request access to and correction of the personal data supplied in your application.

10.6 Once you have submitted your online application, no online amendments will be allowed. All subsequent amendments should be made in writing to the SFO. Besides, all supporting documents, once submitted, are not returnable. You are advised to retain a paper copy or computer backup for your own reference.

10.7 Enquiries concerning the personal data provided in the applications and requests for the correction of such data may be made in writing to:

Student Finance Office
Working Family and Student Financial Assistance Agency
Assistant Controller (Administration),
12/F., Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon (Fax No: 2519 3857).

10.8 Besides, once legal proceedings are instituted against a student loan defaulter with the issue of a claim form in the Small Claims Tribunal or a writ of summons in higher court, some cases information, e.g. name and address of the student loan defaulter, case nature, etc., will become public. Your special attention is drawn to the following clauses of the “Code of Practice on Consumer Credit Data” (the Code) issued by the Office of the Privacy Commissioner for Personal Data (PCPD) –

(a) According to clause 3.1.3A of the Code, a Credit Reference Agency (CRA) may, for the consumer credit reference service which it provides, collect public record and related data, being data in official records that are publicly available relating to any action for the recovery of a debt or judgements for monies owed entered against the individual, and any declaration or discharge of bankruptcy appearing on official records or as notified to the CRA by the individual pursuant to clauses 3.3.2 and 3.4B.2;

(b) According to clause 3.6.1 of the Code, where a CRA has collected any consumer credit data other than account data or mortgage account general data, it may thereafter retain such public record and related data under clause 3.1.3A (except data relating to a declaration or discharge of bankruptcy) for a period of 7 years from the date of the event shown in the official record.

For the full version of the Code, please visit the website of the PCPD at https://www.pcpd.org.hk/english/data_privacy_law/code_of_practices/files/CCDCode_2013_e.pdf.

10.9 If you have previously applied for any financial assistance schemes for post-secondary studies from the SFO (including FASP, NLSPS, TSFS, Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) and Student Travel Subsidy (STS) for Tertiary or Post-secondary Students), your correspondence address under the above mentioned financial assistance schemes will also be updated in accordance with the correspondence address provided in your latest application for financial assistance in the 2020/21 academic year.
### 11. ENQUIRIES

11.1 For enquiries, please contact the SFO as follows:

<table>
<thead>
<tr>
<th>Manned enquiry numbers (Office hours)</th>
<th>Fax Numbers</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Assistance Scheme for Post-secondary Students</td>
<td>2152 9000</td>
<td>2157 9520</td>
</tr>
<tr>
<td>Non-means-tested Loan Scheme for Post-secondary Students</td>
<td>2150 6222</td>
<td>3101 1908</td>
</tr>
<tr>
<td>Student Travel Subsidy Scheme</td>
<td>Institutions under the Vocational Training Council</td>
<td>3616 6531 / 3616 6461</td>
</tr>
<tr>
<td>For Other Institutions</td>
<td>3616 6538 / 3616 6549</td>
<td></td>
</tr>
</tbody>
</table>

The office hours of the SFO are: Mondays to Fridays
8:45 a.m. – 1:00 p.m.
2:00 p.m. – 5:45 p.m.

24-hour automated enquiry hotline: 2802 2345
Website: [http://www.wfsfaa.gov.hk/sfo](http://www.wfsfaa.gov.hk/sfo)
E-mail address: wg_sfo@wfsfaa.gov.hk

11.2 Please keep a copy of the Guidance Notes for reference.
Except for the parts specified, this Part is applicable to all applicants.

Generally speaking, your current year’s financial assistance is determined having regard to your family income and assets in the financial year from 1.4.2019 to 31.3.2020. However, the SFO may request you to provide information on family income and assets that fall beyond the 2019-20 financial year if the information is relevant for the purpose of assessing your family’s financial position.

All items in the FASP application form are mandatory except those specified otherwise. If you fail to provide the required information without reasons, your application will not be processed.

AN OVERVIEW OF FASP APPLICATION

<table>
<thead>
<tr>
<th>Paragraph concerned below</th>
<th>Section of Online Application Form</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>–</td>
<td>Enter the webpage address directly or link to access the webpage of “SFO E-link - My Applications”, select new application and register / log in MyGovHK account</td>
</tr>
<tr>
<td>2</td>
<td>–</td>
<td>Read and agree the general notes</td>
</tr>
<tr>
<td>3</td>
<td>–</td>
<td>Select the scheme to apply</td>
</tr>
<tr>
<td>4.1</td>
<td>Step 1 - Important Notes and Major Steps</td>
<td>Read carefully the important notes and agreed to be bound by the contents</td>
</tr>
<tr>
<td>4.2.1</td>
<td>Step 2 of Simplified Version (only applicable to applicants using Simplified Version of Application)</td>
<td>The personal data of the applicant’s sibling who has submitted the Full Version of application under FASP / TSFS for the 2020/21 academic year</td>
</tr>
<tr>
<td>4.2.2</td>
<td>Step 2 – Personal Particulars of Applicant</td>
<td>Personal data of the applicant</td>
</tr>
<tr>
<td>4.3</td>
<td>Step 3 – Course Information</td>
<td>Course and tuition fee information</td>
</tr>
</tbody>
</table>
## Part II – How to Complete and Submit the Online Application Form

<table>
<thead>
<tr>
<th>Paragraph concerned below</th>
<th>Section of Online Application Form</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.4</td>
<td>Step 4 – Personal Particulars of Family Member(s) (only applicable to applicants using Full Version of Application or Simplified Version of Application for CSSA family)</td>
<td>Personal data of applicant’s family members:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Applicant and applicant’s parent(s) or spouse</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Applicant’s UNMARRIED sibling(s) residing with applicant and/or applicant’s parent(s) (for married applicant, his/her children residing with applicant)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Applicant’s grandparent(s) (excluding non-Hong Kong residents) who depended on applicant’s parent(s) (this part of family member(s) is only applicable to single applicants using the Full Version of Application)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Applicant’s other family members – Applicant’s sibling(s) living away from applicant and/or applicant’s parent(s) (including those living in the Mainland or overseas) and/or any other persons residing with applicant and/or applicant’s parent(s) (this part of family members is not applicable to applicants using the Simplified Version of Application for CSSA family)</td>
</tr>
<tr>
<td>4.5</td>
<td>Step 5 – Address</td>
<td>Applicant’s residential and corresponding address</td>
</tr>
<tr>
<td>4.6</td>
<td>Step 6 – Family Income and Medical Expenses (only applicable to applicants using Full Version of Application)</td>
<td>Incomes of applicant’s family members:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Applicant and applicant’s parent(s) or spouse</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Applicant’s UNMARRIED sibling(s) residing with applicant and/or applicant’s parent(s) (for married applicant, his/her children residing with applicant)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medical expenses</td>
</tr>
</tbody>
</table>
### Part II – How to Complete and Submit the Online Application Form

<table>
<thead>
<tr>
<th>Paragraph concerned below</th>
<th>Section of Online Application Form</th>
<th>Details</th>
</tr>
</thead>
</table>
| 4.7                       | Steps 7 to 11 – Assets            | Assets (including **those in Hong Kong and outside Hong Kong**)  
For Full Version of Application: wholly or partly owned by you and your parents (by you and your spouse if you are married).  
For Simplified Version of Application: wholly or partly owned by you.  
- Step 7 Bank Deposits (including personal / joint savings / time / current / club deposits / integrated accounts in local and foreign currencies and other accounts)  
- Step 8 Investments (investment accounts (including margin account(s) / quantity of shares / warrants / bonds / funds / the cash balance of the investment account(s), etc.)  
- Step 9 Insurance Policy (savings / investment-linked insurance policy(ies) with cash value and dividends)  
- Step 10 Property / Land / Carpark (including those vacant, rented out or self-occupied), Vehicle / Vessel and Taxi / Public Light Bus Licence, Business Undertakings (irrespective of whether the Business is running at a profit or not)  
- Step 11 Other Assets (including cash in hand, loan Lent to others, assets held on behalf of others, assets belonging to you and/or your parent(s) but under others’ custody, gold, silver, cheque in transit, betting account balance, and other readily realizable assets and valuables, etc.) |
| 4.8                       | Simplified Version (only applicable to applicants using Simplified Version of Application) | Basic personal particulars of applicant’s parents and applicant’s income and asset (including that in Hong Kong and outside Hong Kong) |
| 4.9                       | Simplified Version for CSSA family (only applicable to applicants using Simplified Version of Application for CSSA family) | The applicant’s bank account information for receiving payment of financial assistance |
| 4.10                      | Step 12 – Additional Information | Additional information by applicants |
| 4.11                      | Step 13 – Application Summary and Application Submission | Review the application summary carefully, declare whether or not you are bankrupt and/or have applied for individual voluntary arrangement, select the method of signing declaration, select the method of submitting supporting documents and submit the application |
| 4.12                      | Step 14 – Acknowledgement and Supporting Documents Submission | Submit application and supporting documents |
| 5                         | –                                 | Declaration |
| 6                         | –                                 | Checklist of documents to be submitted with the application |
| 7                         | –                                 | Declaration under the Oaths and Declarations Ordinance |
1. SFO E-LINK – THE WEBPAGE OF INTEGRATED ONLINE SERVICE OF STUDENT FINANCIAL ASSISTANCE

You must complete and submit the FASP application online through SFO E-link.

1.1 You can enter the webpage address: https://ess.wfsfaa.gov.hk to access the page directly or link to access “SFO E-link – My Applications” through the following:

(a) The Homepage of Student Finance Office
(b) The Online Services of MyGovHK account

1. First time users have to create or login to “MyGovHK” account and complete the registration procedure. For details, please refer to Part III – Appendix I of the Guidance Notes.
2. For users who have completed the registration procedure, they can proceed to application directly after choosing New Application and logging in to the “MyGovHK” account.
3. You can save and exit the application which is in progress and retrieve it here to continue the application. All incomplete application in the 2020/21 academic year would be kept until 15.1.2021 only. After that, all information would be deleted automatically. If you have selected the incorrect version of application form, you can delete relevant incomplete application and then start a new application to select the correct one. However, please note that you cannot delete or amend any submitted application. If you have to amend the submitted application, you should make the request in writing to the SFO.
4. You can use the Chinese or English version of application by changing the language preference. However, you would not be able to change the language of submitted application.
5. Here you can review information of your submitted online application in the past two academic years.
6. It links to some frequently used forms which you can download.
2. GENERAL NOTES

You have to read the General Notes before you start the application. After that, you need to check the box to confirm you understand the content and agree to be bound by the statements.

**Reporting True and Complete Information**

1. You MUST complete the application documents FULLY and TRUTHFULLY. Any misrepresentation or omission may lead to disqualification from application and/or full recovery of financial assistance already offered to you and/or your sibling(s), and court proceedings. You are reminded that it is an offence to obtain property or pecuniary advantage by deception. Any person who does so commits an offence and shall be liable on conviction upon indictment to imprisonment for 10 years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong). You are also reminded that if any person being required or authorised by law to make any statement on oath for any purpose and being lawfully sworn (otherwise than in a judicial proceeding) voluntarily makes a statement which is material for that purpose and which he knows to be false or does not believe to be true, he shall be guilty of an offence and shall be liable on conviction upon indictment to imprisonment for 7 years and to a fine under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).

2. The Government reserves the right to cancel, reduce or recover, in full or in part, any award that has been made or is to be made to you as the Government considers justified or when the Government discovers that incomplete or inaccurate information has been given by you in the application documents. Please make sure that the information provided in the online form, the Declaration Document, the Undertaking, the Deed and the Details Input Form, including all the related documents submitted mentioned in the Notice of Offer, are TRUE, CORRECT and COMPLETE. Legal action will also be taken against those suspected of obtaining or attempting to obtain money by deceit.

**Handling of Personal Information**

3. Applicant is obliged to supply the information including his / her personal data and those of his / her family members as required in the application. If applicant fails to comply with these requirements, the Government may not be able to process the concerned application.

By submitting an application under SFO E-link – My Applications you are regarded to have agreed to, and to have obtained consent from each individual whose personal data is provided in the application for the disclosure, use and further disclosure by the Government of the personal data for the purposes mentioned below in paragraph 4.

4. The personal data provided by means of the Application Form, the Undertaking, the Deed of Indemnity and any supplementary information as required will be used by the Government (including its bureaux and departments), and / or disclosed to and / or used by their advisory bodies or agencies, or private bodies including but not limited to banks, financial institutions, schools and educational institutions where such disclosure is required for the following purposes:
   - (a) processing and counter-checking of applicant's and his / her siblings' application(s) for financial assistance under the scheme(s) he / she / they applied.
   - (b) recovery of overdue repayment(s), overpayment(s) of assistance / loan and any cost arising therefrom;
   - (c) administration and maintenance of applicant’s grant and/or loan account(s) and recovery of debt;
   - (d) matching of the personal data provided against other databases as may be required; and
   - (e) preparation of statistical reports and conduct of researches.

Applicant consents to such use and disclosure.

5. For the collected personal data and purpose mentioned in paragraph 4 above, the Government will contact the applicant and his / her family members, indemnifier(s) and / or witness(es), the applicant's institution, other government departments, organisations (including the employers of the applicant's family members) and financial institutions to obtain and / or verify any information provided in the application. For reference and record purpose, the Government may notify the applicant's institution the application result.

6. All documents submitted are not returnable.
Part II – How to Complete and Submit the Online Application Form

7. Once legal proceedings are instituted against a student loan defaulter with the issue of a claim form in the Small Claims Tribunal or a writ of summons in higher court, some cases information, e.g. name and address

of the student loan defaulter, case nature, etc., will become public. Your special attention is drawn to the following clauses of the "Code of Practice on Consumer Credit Data" (the Code) issued by the Office of the Privacy Commissioner for Personal Data (PCPD) –

(a) According to clause 3.1.3A of the Code, a Credit Reference Agency (CRA) may, for the consumer credit reference service which it provides, collect public record and related data, being data in official records that are publicly available relating to any action for the recovery of a debt or judgements for monies owed entered against the individual, and any declaration or discharge of bankruptcy appearing on official records or as notified to the CRA by the individual pursuant to clauses 3.3.2 and 3.4B.2:

(b) According to clause 3.6.1 of the Code, where a CRA has collected any consumer credit data other than account data or mortgage account general data, it may thereafter retain such public record and related data under clause 3.1.3A (except data relating to a declaration or discharge of bankruptcy) for a period of 7 years from the date of the event shown in the official record.

For the full version of the Code, please visit the website of the PCPD at https://www.pcpd.org.hk/english/data_privacy_law/code_of_practices/files/CCDCode_2013_e.pdf.

8. Enquiries concerning the personal data provided in the applications and requests for the correction of such data may be made in writing to: Assistant Controller (Administration), Student Finance Office, Working Family and Student Financial Assistance Agency, 12/F., Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon (Email: sfo@wfsfaa.gov.hk, Fax No: 2519 3857).

Arrear of Financial Assistance

9. The Government reserves the right to withhold processing of your application or release of financial assistance to you in the event you and/or your indemnifier has/have any arrears of grant and/or loan and/or student travel subsidy under any financial assistance/loan scheme administered by the Working Family and Student Financial Assistance Agency (this Agency), or you and/or your indemnifier has/have previously failed to comply with the terms and conditions of any financial assistance/loan scheme administered by this Agency.

Overpayment due to Error of Calculation or Assessment

10. In the event that there is overpayment to you due to error of calculation or assessment, you are required to refund the amount overpaid (including amounts that may have been overpaid in previous academic year(s)) and, if necessary, forfeit the amount that may be payable.

Terms and Conditions Subject to Alteration

11. These General Notes and terms and conditions applicable to the financial assistance/loan may be altered and supplemented at any time by the Government and shall be deemed incorporated and form part of the terms and conditions. The altered version will be uploaded to this Agency’s Homepage and/or sent to your last address notified to this Agency.

I have read and agreed to be bound by the above statements.

[Proceed]
3. SELECT THE SCHEME TO APPLY

**New Application(s)** *(Field(s) with * is/are mandatory)*

**Assistance scheme you wish to apply for:** *
(If you wish to know more about which financial assistance scheme(s) you are eligible for, please use the tool available on the SFO website.)

- For students engaging in **full-time locally accredited self-financing post-secondary education programmes at sub-degree or degree level** (FASP/NLSPS)
  - Financial Assistance Scheme for Post-Secondary Students (FASP) [Only for applicant aged 30 or below, i.e. born on or after 1 September 1989] Note 1
    - Student Travel Subsidy (STS): Yes ☐ No ☐ Note 2

**Community Care Fund - Enhancing the academic expenses grant for students with special educational needs and financial needs pursuing post-secondary programmes**

If you meet the eligibility requirements of the Financial Assistance Scheme for Post-secondary Students (FASP), have passed the means test in the 2020/21 academic year and have been confirmed by a relevant professional to have at least one kind of special educational needs, you are eligible for the grant. For details, please visit [https://www.wfsfca.gov.hk/sfo/en/postsecondary/ccf/eneligibility.htm](https://www.wfsfca.gov.hk/sfo/en/postsecondary/ccf/eneligibility.htm)

- For students pursuing **specific post-secondary / continuing and professional education courses provided in Hong Kong** (ENLS)

**Academic Year:** *

2020/21

**Marital Status of Student Applicant:** *

Single

Is your **family currently** in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA **throughout the assessment period from 1.4.2019 to 31.3.2020?** Note 3

(Please make sure you have studied Note 3 below before you answer this question)

Do you have any unmarried sibling who has submitted a full version of online application for TSFS or FASP in 2020/21 already?

You can apply by using a simplified version and the Student Finance Office, Working Family and Student Financial Assistance Agency (SFO) will use the information supplied by your sibling in the full version of online application to determine your level of financial assistance. Do you wish to use the simplified version? *

---

**Note 1** You will be informed of the loan amount you are entitled under the NLSFT/NLSPS, if any, simultaneously in the TSFS/FASP notification of result. Alternatively, if you wish to apply for and be offered with NLSFT/NLSPS loans earlier, you may consider submitting an NLSFT/NLSPS application separately.

1. Please select the scheme to apply for and whether you have to apply for Student Travel Subsidy (STS). For details of STS, please refer to Part III – Appendix II of the Guidance Notes.
2. To select and submit the application in Simplified Version, you must:
   (a) be unmarried ; and
   (b) have an unmarried sibling residing with you and the sibling has submitted Full Version of Online Application for FASP or Tertiary Student Finance Scheme (TSFS) in 2020/21.
4. PROCEED TO APPLICATION PAGES

4.1 Step 1 – Important Notes and Major Steps

Please read the Important Notes carefully including the relevant documents which you can access through the hyperlinks. After you read the notes, you have to check the box to confirm you have read and fully understand the contents.

Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information/supporting documents should be stated in Step 12 and you should take the initiative to submit to the Student Finance Office. Working Family and Student Financial Assistance Agency (SFO) once available.

Application Form for Financial Assistance Scheme for Post-Secondary Students (FASP)
Academic Year: 2020 / 21

Important Notes

1. You should read the FASP Guidance Notes before filing in this online application form. To ensure smooth completion, please prepare well in advance the supporting documents required under the Guidance Notes and Checklist on Documentary Proofs Required.

2. Please make sure that you meet the eligibility criteria of the FASP.

3. If you fail to report/submit the required information/supporting document into the application, and the information/supporting document is only reported/provided upon the SFO’s enquiry, this may be treated as a misrepresentation and/or omission in the application and the SFO has the authority to reject the application.

4. If the SFO had either warned or rejected your previous application(s), while further understatement(s) / omission(s) is / are found in your subsequent FASP or Tertiary Student Finance Scheme - Publicly-funded Programmes (T’SFSP) Application Form, or you have improperly filled in your family income(s) or asset(s) in the Application Form, your application will be rejected. You might further be required to refund all the financial assistance paid to you, and be prosecuted. To know more, please read the Importance of Providing True and Complete Information.

Major Steps

The time required for completing this form may vary between applicants depending on their family circumstances. If you have all the necessary documents in hand, it normally takes less than 1 hour to complete the submission process.

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Step 13</th>
</tr>
</thead>
<tbody>
<tr>
<td>Read the FASP Guidance Notes, Important Notes and prepare necessary supporting documents</td>
<td>• Review application summary</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Step 2 - Step 12</th>
<th>Step 14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enter family members’ personal, income and asset information</td>
<td>• Print out or save the application form for record</td>
</tr>
</tbody>
</table>

☐ I have read and fully understood the Important Notes.
4.2 Step 2 – Personal Particulars of Applicant

The part below is only available to applicants who have selected Simplified Version of Application.

4.2.1 If you choose to use Simplified Version of Application, you should enter the personal data of the sibling who has submitted the Full Version of Online Application for FASP or TSFS in 2020/21 and your own personal data to follow.

<table>
<thead>
<tr>
<th>Information of applicant’s unmarried sibling who has submitted a full version of application for TSFS or FASP in 2020/21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of sibling who has submitted full version of application:</td>
</tr>
<tr>
<td>HKID Card No.: *</td>
</tr>
<tr>
<td>Scheme Applied: *</td>
</tr>
</tbody>
</table>

1. Enter the name of the sibling who has submitted or is submitting the Full Version of Online Application of the FASP or TSFS.
2. Enter the HKID No. of the sibling who has submitted or is submitting the Full Version of Online Application of the FASP or TSFS.
3. Enter the Scheme applied (FASP / TSFS) of the sibling who has submitted or is submitting the Full Version of Online Application of the FASP or TSFS.
Part II – How to Complete and Submit the Online Application Form

The part below is applicable to all applicants.

4.2.2 Please enter personal particulars of the applicant. If you have the right of abode, there will be an alphabet “A” after the asterisks “***” on the front side of your Hong Kong Permanent Identity Card.

---

**Personal Particulars of Applicant**

<table>
<thead>
<tr>
<th>Category</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title:</td>
<td>Mr.</td>
</tr>
<tr>
<td></td>
<td>YIU SUN CHING</td>
</tr>
<tr>
<td>Name in Chinese:</td>
<td>YIU SUN CHING</td>
</tr>
<tr>
<td>HKID Card No.:</td>
<td>YB230273(1)</td>
</tr>
<tr>
<td>Have the right of abode in Hong Kong:</td>
<td>Yes / No</td>
</tr>
<tr>
<td>Year in which you have started to reside or have had your home continuously in Hong Kong:</td>
<td>2013</td>
</tr>
<tr>
<td>Currently holding any of the following visa(s) or entry permit(s) issued by the Director of Immigration:</td>
<td></td>
</tr>
<tr>
<td>(i) Student</td>
<td></td>
</tr>
<tr>
<td>(ii) Immigration Arrangements for Non-local Graduates</td>
<td></td>
</tr>
<tr>
<td>(iii) Dependant</td>
<td></td>
</tr>
<tr>
<td>Type of visa / entry permit you are currently holding:</td>
<td></td>
</tr>
<tr>
<td>Were you aged 18 or above when you were issued dependant visa / entry permit by the Director of Immigration:</td>
<td>Yes / No</td>
</tr>
<tr>
<td>(if “Yes” is selected, please provide the copy of the dependant visa / entry permit)</td>
<td></td>
</tr>
<tr>
<td>Month &amp; Year of Birth:</td>
<td></td>
</tr>
<tr>
<td>Ethnicity:</td>
<td>Chinese</td>
</tr>
<tr>
<td>Mobile Phone No.:</td>
<td>98765432</td>
</tr>
<tr>
<td>Marital Status:</td>
<td>Single</td>
</tr>
<tr>
<td>Email Address:</td>
<td><a href="mailto:YIUSUNCHING@ABC.COM">YIUSUNCHING@ABC.COM</a></td>
</tr>
<tr>
<td>Recently Email Address:</td>
<td><a href="mailto:YIUSUNCHING@ABC.COM">YIUSUNCHING@ABC.COM</a></td>
</tr>
<tr>
<td>Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2019 to 31.3.2020:</td>
<td>Yes / No</td>
</tr>
<tr>
<td>Currently in receipt of Disability Allowance:</td>
<td>Yes / No</td>
</tr>
</tbody>
</table>

---

1. Enter your name in Chinese and English as shown in HKID card. When you enter the English name, please leave a space between each word. Punctuation marks are not necessary.

2. Please indicate whether you have the right of abode in Hong Kong. If you do not have the right of abode in Hong Kong, please enter the year in which you have started to reside or have had home continuously in the territory.

3. Enter your mobile phone no.

4. Please provide your personal email address. The student email address provided by the institution is not accepted.

5. If you received Comprehensive Social Security Assistance (CSSA) from the Social Welfare Department (SWD) between 1.4.2019 and 31.3.2020 or are receiving it, please select “Yes”. Otherwise, please select “No”. If the answer is “Yes”, please provide a photocopy of the Social Welfare Department Notification Letter which advised the amount of CSSA approved for your family throughout the assessment period from 1.4.2019 to 31.3.2020 or for the current time.
4.3 Step 3 - Course Information

The part below is applicable to all applicants.

## Course Information

- **Student Identity Card No.**: 
  (If applicant cannot provide student ID card no., please fill in "0000")

- **Institution Name**: 
  School of Professional Education and Executive Development, The HK

- **Study Level**: 
  Top-up Degree

- **Institution Course Code and Name**: 
  84055-MDS - Bachelor of Arts (Honours) in Marketing and Digital Strategy

- **Class Level in 2020/21**: 
  Year 2 (2020/21 and 2018/19 or before intakes)

- **No. of Credits to be taken in 2020/21**: 
  30

- **SFO Course Code**: 
  14G775ED

- **SFO Course Description**: 
  2-Yr T/U BA (Hons) MDS (20/21 & 18/19 or b/f)

- **Tuition Fee Payable in 2020/21**: 
  $75,500.00

- **Are your total tuition fee payable in 2020 / 21 correct?**: 
  Yes

- **Expected Graduation Date**: 
  Year 2021

---

1. If you do not have the Student Identity Card No. right now, please enter "0000". You should inform the SFO of the correct no. once available.

2. Only applicable to an applicant whose tuition fee is based on the no. of credit units taken.

3. If you cannot find your Institution Course Code and Name, you should first confirm with your institution whether your programme is covered by FASP / NLSPS.

---

4.3.1 If you do not need to attend whole year study or do not need to pay full amount of tuition fees in the 2020/21 academic year, you have to provide additional information on not paying full amount of tuition fee or not attending full year study.
4.4 Step 4 - Personal Particulars of Family Member(s)

The part below is applicable to applicants who fill in Full Version of Application or Simplified Version of Application for CSSA family. For applicants who fill in Simplified Version of Application, please skip this paragraph and go to paragraph 4.8 of the Guidance Notes.

4.4.1 For the purpose of determining your level of financial assistance, “Family Members” generally include the core-family members residing with you.

(i) For example: If you are not married – you, your parents, your unmarried siblings and grandparents who are residing with you and/or your parents.

Dependent unmarried siblings, who have left Hong Kong for full-time studies (and his/her level of study is up to the bachelor degree) / are attending one of the institutions covered by the TSFS / FASP and are residing at hostels / mini-halls will also be considered as family members.

In determining whether or not the unmarried siblings and grandparents are family members, the SFO will, apart from considering their place of residence, take into account whether or not they are dependent on your parents financially.

(ii) For example: If you are married / separated / divorced / widowed – yourself, your spouse (if you are married) and your dependent child(ren), if any.

4.4.2 Applicant using the Simplified Version of Application for CSSA family is not required to provide information of grandparents and “Other Family Members”.

4.4.3 Family members do not include non-Hong Kong residents or those who are in receipt of CSSA offered by the SWD. For members who are in receipt of CSSA, you are required to provide their information in Step 4 except for those “Other Family Members”.

4.4.4 “Other Family Members” include:

(i) Any person who is not a family member but who has resided with you and/or your parents for 6 months or more in the year ending 31.3.2020;

(ii) Your siblings, regardless of their marital status, who are not residing with you and/or your parents.

4.4.5 “Family Members” or “Other Family Members” do not include those who have left Hong Kong permanently and no longer consider Hong Kong their home.

4.4.6 If any of the “Family Members” has passed away when you submit the application form, please state so in Step 12 “Additional Information” and provide the relevant documentary proof.

4.4.7 You should enter the information required of yourself and your parents, including that of your step-parents (if applicable) in Step 4.

If your parents have retired, please enter the information in Step 6 (with their dates of retirement). Besides, the total amount of pension received between 1.4.2019 and 31.3.2020 and relevant documentary proof should be provided. If your parents are employed after retirement, their incomes should be reported in Step 6.

If your parents are not residing with the family members, please provide details in Step 12 "Additional Information".
If you are married, please provide information on the spouse and a copy of the marriage certificate whilst information on the parents in the section of “Other Family Members”.

If your parents have divorced and/or remarried, or you have divorced and/or remarried, please say so in Step 12 “Additional Information” and provide documentary proof. Please also report the alimony received by the parent residing with you during the period between 1.4.2019 and 31.3.2020 (or by yourself if you are divorced) in Step 6.

If you/ the parent residing with you have remarried, please provide a copy of the relevant marriage certificate.

The following screen would be displayed for unmarried applicants.
4.4.8 Please provide information on your unmarried siblings who are residing with you and/or your parents, including those residing at hostels/mini-halls mentioned in paragraph 4.4.1 above in Step 4. If you are married / separated / divorced / widowed, enter the information on the child(ren) in Step 4 (please provide a HKID card copy of the child(ren); or a copy of the birth certificate if the child(ren) is not in possession of a HKID card).

Please provide the information of unmarried siblings who have left Hong Kong for full-time studies and are dependent on your parents for living in Step 4. Such sibling(s) may be regarded as family member(s) if the level of study is up to the bachelor degree. If you are married, you are not required to provide information on your unmarried siblings who are residing with you and/or your parents.

The following screen would be displayed for unmarried applicants.
The following screen would be displayed after clicking the “Add” button.

**Add Information on Unmarried Sibling**

<table>
<thead>
<tr>
<th>Name in English: *</th>
<th>YIU KIN HONG</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name in Chinese:</td>
<td></td>
</tr>
<tr>
<td>(This field must be input if a Chinese name is recorded in the HKID card.)</td>
<td></td>
</tr>
<tr>
<td>HKID Card No.: *</td>
<td>E 000091</td>
</tr>
<tr>
<td>Month &amp; Year of Birth: *</td>
<td>01/2000</td>
</tr>
<tr>
<td>Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2019 to 31.3.2020.</td>
<td></td>
</tr>
</tbody>
</table>

The following screen would be displayed for married / separated / divorced / widowed applicants.

**Children (residing together/studying outside Hong Kong but excluding non-Hong Kong residents)**

<table>
<thead>
<tr>
<th>Name</th>
<th>Month &amp; Year of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td>To be added.</td>
<td></td>
</tr>
</tbody>
</table>

The following screen would be displayed after clicking the “Add” button.

**Add Child**

<table>
<thead>
<tr>
<th>Name in English: *</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Name in Chinese:</td>
<td></td>
</tr>
<tr>
<td>(This field must be input if a Chinese name is recorded in the HKID card.)</td>
<td></td>
</tr>
<tr>
<td>HKID Card No.: *</td>
<td></td>
</tr>
<tr>
<td>Month &amp; Year of Birth: *</td>
<td></td>
</tr>
<tr>
<td>Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2019 to 31.3.2020.</td>
<td></td>
</tr>
</tbody>
</table>

Enter the information required on your unmarried siblings who are residing with you and/or your parents, including those who reside in hostels / mini-halls and attending one of the institutions covered by the TSFS and FASP. Also enter the information on the unmarried siblings who have left Hong Kong for full-time studies and are dependent on your parents for living. Such sibling(s) may be regarded as family member(s) if the level of study is up to the bachelor degree. If you are married / separated / divorced / windowed, enter information on your children in this section.
4.4.9 You should provide the information of your paternal/ maternal grandparents/ great-grandparents (thereafter known as ‘grandparents’) who are dependent on your parents for their living in Step 4. If you are not married and the grandparents who are dependent on your parents are Hong Kong residents, during the period from 1.4.2019 to 31.3.2020, they:

(i) have resided with your family members for an aggregate period of **6 months or more**; and/or

(ii) have taken up permanent residence at another local premises owned or rented by your parents (please provide their residential address in Step 12 “Additional Information”)

(iii) have resided in elderly homes with the expenses fully covered by your parents for an aggregate period of **6 months or more**; and/or

(iv) have been totally supported by your parents for an aggregate period of **6 months or more**, they might be considered as family members. Please provide the information required and supporting documents. In case the grandparents have resided in a premise of their own, they may still be regarded as family members. Please provide details in Step 12 “Additional Information” and submit documentary proof (e.g. tax assessment form of your parents) to substantiate the claim that they depend fully on your family for living. If you are married / separated / divorced / widowed, you do not have to complete this Section.

The following screen would be displayed for unmarried applicants using Full Version of Application. (This part of family member is not applicable to applicant using Simplified Version of Application for CSSA family.)

<table>
<thead>
<tr>
<th>Name</th>
<th>Year of Birth</th>
<th>Residing with family</th>
</tr>
</thead>
<tbody>
<tr>
<td>WONG YING</td>
<td>1945</td>
<td>No</td>
</tr>
</tbody>
</table>

The following screen would be displayed after clicking the “Add” button.

**Add Information on Dependent Grandparent - Status between 1.4.2019 and 31.3.2020**

- **Name in English:** WONG YING
- **Name in Chinese:** 英漢
- **HKID Card No.:** 000055

**At least 6 months during 1.4.2019 to 31.3.2020:**

- Resided with applicant or applicant’s parent(s): Yes
- Resided in premises owned or rented by the applicant’s parent(s): No
- Resided in an elderly home and the expenses were fully paid by the applicant’s parent(s) OR totally supported by the applicant’s parent(s): Yes

**Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2019 to 31.3.2020:** No

1. Enter the information of your grandparents who are dependent on your parents for living.
2. Please make sure that the grandparents did receive CSSA from the SWD before selecting “Yes”. If they only received Old Age Allowance or Disability Allowance, please select “No”.

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4.4.10 Other Family Members of Applicant:

Please provide information on all your siblings who are not residing with you and/or your parents and any other persons who reside with the family. State whether the persons included in this section contribute any income to you and/or your parents and/or the unmarried siblings resided with you and/or the dependent grandparents and whether or not they are financially dependent on your parents. If they are financially dependent on your parents, please explain in Step 12 “Additional Information”. If you are married / separated / divorced / widowed, please use this Section to report the information on your parents. If the unmarried sibling who was residing with you and/or your parents originally had got married after 1.4.2019, please provide a copy of the relevant marriage certificate.

This part of family member is not applicable to applicant using Simplified Version of Application for CSSA family.

The following screen would be displayed after clicking the “Add” button.

1. For example, if your married brother gave $2,000/month to your mother, you should enter $24,000 as annual contribution here.
### 4.5 Step 5 – Address

The part below is applicable to all applicants.

**Please read the relevant parts of Guidance Notes before starting this step.**

**To go back to the previous step, click the menu on the left.**

You must input in English

#### Residential Address and Telephone No.

<table>
<thead>
<tr>
<th>Flat:</th>
<th>Floor:</th>
<th>Block:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Name of Building: TING LING HOUSE

Estate / Village: TING DONG ESTATE

No. & Name of Street / Lot No.: KYUN TONG

District: *

Area: *

- Hong Kong
- Kowloon
- New Territories & Islands
- Outside Hong Kong

Residential Telephone No.: 23456789

Correspondence address is the same as residential address: *

- Yes
- No

(Students engaged in overseas exchange programme, please provide correspondence address in Hong Kong.)

#### Correspondence Address

<table>
<thead>
<tr>
<th>Flat:</th>
<th>Floor:</th>
<th>Block:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Name of Building: PO BOX 12345

Estate / Village: CENTRAL POST OFFICE

No. & Name of Street / Lot No.: CENTRAL

District: *

Area: *

- Hong Kong
- Kowloon
- New Territories & Islands
- Outside Hong Kong

Please leave a space between each word. Punctuation marks are not necessary.

If your correspondence address is different from your residential address or if there is no postal service at your residential address, please put down your correspondence address here.
The following screen would only be displayed for applicants who have selected to apply for Student Travel Subsidy

![2020/21 Term-time Residential Address (for Student Travel Subsidy application)](image)

- This address will be used for calculation of STS subsidy. False information may lead to rejection of application and recovery in full of subsidy granted.

Term-time residential address is the same as residential address: [Yes] [No]

<table>
<thead>
<tr>
<th>Flat</th>
<th>Floor</th>
<th>Block</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Name of Building: TING LING HOUSE
- Estate / Village: TING DONG ESTATE
- No. & Name of Street / Lot No.:
- District: KWUN TONG
- Area: [ ] Hong Kong [ ] Kowloon [ ] New Territories & Islands [ ] Outside Hong Kong

Please enter the term-time residential address in English fully and completely. In case you reside in a student hostel provided by your institution or join an overseas exchange programme during term-time, please enter the residential address where you would reside while not staying in the student hostel or not attending the exchange programme. Relevant information about applicants residing in student hostels / joining overseas exchange programmes will be obtained from institutions in order to calculate STS subsidy. False information may lead to rejection of your application and recovery in full of subsidy granted.
4.6 Step 6 - Family Income

The part below is applicable to applicants who fill in Full Version of Application only.

4.6.1 Please state in Step 6 of your parents and unmarried siblings’ actual incomes during the period between 1.4.2019 and 31.3.2020. If a family member is a full-time student, please enter the name of his/her school and his/her year of study for the academic year 2020/21. Please also attach his/her student card’s copy.

4.6.2 Please note that the “income” of each family member means his/her total income, including leave pay, bonuses, cash awards, commission, tips, allowances, payment in lieu of notice and income earned from part-time employment. Allowances include overtime work allowances, living allowances, housing or rent allowances, travel allowances, food allowances, and education allowances, etc. However, the part-time incomes of family members who are full-time students need not be reported.

Salaries received by family members in the 2019/20 academic year during their study leave or the various allowances that they drew during their research and studies should also be reported. This includes income earned in the form of studentship or income derived from appointment by institution. Please declare in Step 12 “Additional Information” whether the family members concerned will continue to receive the income / studentship in the 2020/21 academic year.

Besides, if you continue to have a full-time job after you commence full-time study in 2020/21, please state in Step 12 “Additional Information” your full-time income for the whole 2019-20 financial year, and provide the relevant income proof. If you are a student taking distance-learning programmes, both your full-time and part-time incomes should be reported.

At the same time, you should include contribution received by your family and any fees paid by any person(s) (including “Other Family Members” in Step 4, siblings living away, divorced parents, relatives, friends, etc.) on behalf of your family under the Section of “Contribution from any person(s) to you and/or your family” in Step 6. Please note that regardless of the amounts involved, any remittance, family expenses, alimony, mortgage payment, rental expenses, insurance premium, loan repayment, etc. received by your family in the period 1.4.2019 - 31.3.2020 should be reported.

Other sources of support not mentioned in this Guidance Notes but received by the family should be specified at the Section of “Other income” or “Contribution from any person(s) to you and/or your family” in Step 6.

Except for the medical expenses incurred by the family members listed in Step 4 (exclude “Other Family Members”) who are chronically ill or permanently incapacitated, all other family expenses are non-deductible. For details, please see 4.6.6 below. Therefore, please do not deduct expenses from the income, including housing expenses, various loan repayments (e.g. repayments for student loan and mortgage loan, etc.), food expenses, travel expenses, remittances to other places, contributions to relatives, taxes, insurance premiums or trade union membership fees, etc.

4.6.3 Please supply any of the following documents to substantiate the incomes from 1.4.2019 to 31.3.2020 of your parents and your unmarried siblings who are residing with the family.

For employees:
(i) A copy of the Tax Assessment and Demand Note [IRC 6401] for the year ending 31.3.2020 issued by the Inland Revenue Department;
(ii) A copy of Hong Kong Inland Revenue Department’s Employer's Return of Remuneration and Pensions [IR56B]/ Notification by an employer of an employee who is about to cease to be employed [IR56F]/ Return of payroll emoluments for civil servant [IR56C];
(iii) Photocopies of salary statements for the whole year;
(iv) A photocopy of the passbook(s) indicating salary payments by autopay (please circle the entries with appropriate remarks);
(v) Photocopies of salary envelopes for the whole year;
(vi) Return of Employee's Remuneration [FASP/4(2020)] for the year ending 31.3.2020 which can be obtained from the SFO’s webpage at:

For business operators:
(i) A Profit and Loss account for the 2019-20 financial year verified by a Certified Public Accountant.
(ii) If such a document is not available, you may prepare one on your own (samples are at Appendix V of Part III) for the SFO’s consideration.

For self-employed persons or persons in temporary and short-term employment:
(i) If income proof is not available, you may list in writing the various incomes or prepare on your own a Profit and Loss account or an income statement (samples are at Appendix V of Part III) for the SFO’s consideration.
(ii) Notification of remuneration paid to persons other than employees [IR56M].

4.6.4 If any family member has been unemployed between 1.4.2019 and 31.3.2020, please state in the self-prepared income statement or Step 12 “Additional Information” the period(s) of and the reason(s) for unemployment (e.g. injuries whilst at work, illness, close-down of business etc.). At the same time, please provide information of previous employment of the family member (including position, rank, salary and date leaving the former employer), and documentary proof of unemployment. The following documents might be considered as documentary proof of unemployment – termination letter, Notification by an employer of an employee who is about to cease to be employed [IR56F], medical proof, proof of looking for jobs, proof of studying full-time courses, etc. You can also provide other information/documents to support the unemployment status of a family member. Please note that the SFO will take into account the individual circumstances of each case in determining whether to accept the information/documents produced as proof of unemployment and in assessing the income of a family member based on paragraph 5.6 of Part I of Guidance Notes or on his/her particular circumstances.
The screen would display section of parents’ incomes for unmarried applicants to fill in. For married applicants, section of spouse’s income would be displayed instead.

### Part II – How to Complete and Submit the Online Application Form

#### HOW TO COMPLETE AND SUBMIT THE ONLINE APPLICATION FORM

<table>
<thead>
<tr>
<th>Income Information of Father (Yiu Tai Chi)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mode of Employment: *</td>
</tr>
<tr>
<td>- In Employment</td>
</tr>
<tr>
<td>- Part-time Working</td>
</tr>
<tr>
<td>- Full-time Working</td>
</tr>
<tr>
<td>- Self-employed</td>
</tr>
<tr>
<td>- Unemployment</td>
</tr>
<tr>
<td>- Retired</td>
</tr>
<tr>
<td>- Others (e.g. taking care of family)</td>
</tr>
<tr>
<td>Occupation / Employment (state name of post):</td>
</tr>
<tr>
<td>Name of Employer / Firm:</td>
</tr>
<tr>
<td><strong>Actual annual income between 1.4.2019 and 31.3.2020</strong></td>
</tr>
<tr>
<td>Salary / Wage / Bonus / Allowance / Part-time income (excluding Employee’s Contribution to MPF / Provident Fund): *</td>
</tr>
<tr>
<td>Business Profit: *</td>
</tr>
<tr>
<td>Alimony (Applicable to divorced person and the amount received for children should also be included): *</td>
</tr>
<tr>
<td>Rental Income (including property / land / carpark / vehicle / vessel): *</td>
</tr>
<tr>
<td>Pension &amp; Other Income (please specify): *</td>
</tr>
</tbody>
</table>

1. Please tick the appropriate information according to the employment status of your family member during the period 1.4.2019 – 31.3.2020. If your family member is now being unemployed, you should still fill in his/her income from the period 1.4.2019 – 31.3.2020. In addition, you should state in Step 12 “Additional Information” the period(s) of and reason for unemployment. Please provide documentary proof on unemployment, e.g. termination letter, medical proof, proof of looking for jobs, proof of studying full-time courses, etc.

2. Enter the total salary or wages received during the 2019-20 financial year. The total annual income for the period should also include leave pay, bonuses, cash awards, commission, tips, payment in-lieu of notice, part-time income and allowances, (including allowances for overtime work, living allowances, housing or rent allowances, travel allowances, food allowances, education allowances and back pay, etc.).

3. Enter total annual business profits or other income earned during the 2019-20 financial year by means of self-employment, such as hawking, driving taxis / minibuses, and fees for services rendered, etc.

4. Enter the total annual alimony received during the 2019-20 financial year (including amount to the children).

5. Enter the total annual rent received during the 2019-20 financial year from property, land, carpark, vehicle and vessel owned by family members. Enter the total annual income from subletting the property occupied by the family.

6. Enter the total annual sum of pension received in the 2019-20 financial year by each member of the family who has retired, with the exception of once-and-for-all lump sum gratuities on retirement. If there are any other incomes received during the 2019-20 financial year, please specify and enter the amount.
The following section would only be displayed when the “Mode of Employment” of a family member is reported as “Retired”.

4.6.5 Please enter the retirement date of your retired parent. Besides, the total amount of pension received from 1.4.2019 to 31.3.2020 should be given in the Section of “Pension & Other Income” with relevant documentary proof provided. If your parents are employed after retirement, you should also report their incomes in the Section of “Salary/ Wage/ Bonus/ Allowance/ Part-time Income”.

<table>
<thead>
<tr>
<th>Retirement Information for Father</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement Date:</td>
</tr>
<tr>
<td>Lump Sum Gratuity:</td>
</tr>
<tr>
<td>Present Monthly Pension:</td>
</tr>
</tbody>
</table>

1. If your parents have retired, enter your parents’ once-and-for-all lump sum gratuity received upon retirement and the pensions that they now receive each month.

The screen would display section of unmarried siblings’ income/study information for unmarried applicants to fill in. For married applicants, section of children’s income/study information would be displayed instead.

<table>
<thead>
<tr>
<th>Income / Study Information of UNMARRIED sibling(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
</tr>
<tr>
<td>YIU KIN HONG</td>
</tr>
<tr>
<td>YIU MEI LAI</td>
</tr>
<tr>
<td>YIU SIU WAI</td>
</tr>
</tbody>
</table>

1. Edit
Part II – How to Complete and Submit the Online Application Form

The following screen would be displayed after clicking the “Edit” button.

**Edit Income / Study Details of UNMARRIED Sibling**

- **Name in English:** YIU KIN HONG
- **Mode of Employment / Study:**
  - Full-time student
  - Pursuing full-time Studies Locally
  - Pursuing full-time Studies Abroad
- **In Employment:**
  - Part-time Working
- **Name of Institution:** ABC SECONDARY SCHOOL
- **Year of Study:** S5
- **Occupation / Employment:** CASHIER
- **Name of Employer / Firm:** ABC SUPERMARKET
- **Actual annual income between 1.4.2019 and 31.3.2020**
  - Salary / Wage / Bonus / Allowance / Part-time Income / Studentship (excluding Employee's Contribution to EPF / Provident Fund): $23456 (Whole Year)
  - Business Profit: $0 (Whole Year)
  - Rental Income (including property / land / carpark / vehicle / vessel): $0 (Whole Year)
  - Other Income (please specify): $0 (Whole Year)

Please tick the appropriate box according to the study or employment status of your family member during the period 1.4.2019 – 31.3.2020.

**Contribution from Any Person(s) to You and/or Your Family**

- **You MUST input the amount of contribution provided by any person(s) to you or your family during the assessment period from 1.4.2019 to 31.3.2020. You have to input “0” if you or your family did not receive any contribution during the period.**
- Contribution refers to any remittance, family expenses, alimony, mortgage payment, rental expenses, insurance payment, loan repayment, etc. provided by others (e.g. sibling living away from applicant, divorced parent, relative, friend, etc.)
- **Total Amount of Contributions (including the amount reported in Step 4): $** (Whole Year)
- Enter the total annual amount of contributions received (e.g. family expenses / living expenses / fees paid for family member) in the 2019-20 financial year from any other person(s) (such as those reported in Step 4 as “Other Family Members”) and relatives or friends.
4.6.6 Please give full details of the medical expenses of any member who is/are permanently incapacitated or chronically ill for which deduction of medical expenses may be allowed subject to the production of receipts for the period 1.4.2019 to 31.3.2020 and the expenses are within the ceiling. The 2020/21 academic year maximum amount of deductible medical expenses is $21,780.

**Medical Expenses Incurred by Family Member(s) with Chronic Illness**

<table>
<thead>
<tr>
<th>Name</th>
<th>Nature of Chronic Illness</th>
<th>Medical Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>WONG MEI MEI</td>
<td>KIDNEY DISEASE</td>
<td>$9800</td>
</tr>
<tr>
<td>YIU TAI CHI</td>
<td>DIABETES</td>
<td>$10800</td>
</tr>
</tbody>
</table>

The following screen would be displayed after clicking the “Add” button

**Add Medical Expenses Incurred by Family Member(s) with Chronic Illness**

Name of Family Member: * YIU TAI CHI
Nature of Incapacity or Chronic Illness: * DIABETES
Medical Expenses Incurred between 1.4.2019 and 31.3.2020: $10800

Please give full details of the medical expenses of the member who is permanently incapacitated or chronically ill for which deduction of medical expenses may be allowed upon the production of receipts for the period between 1.4.2019 and 31.3.2020.
4.7 Assets (including those in Hong Kong and outside Hong Kong, wholly or partly owned by you and your parents (or you and your spouse, if you are married))

For applicants who fill in Full Version of Application, you are required to fill in assets wholly or partly owned by you and your parents (or you and your spouse, if you are married). For applicants who fill in Simplified Version of Application, you are required to fill in assets wholly or partly owned by you.

4.7.1 You and your parents (or you and your spouse, if you are married) are required to declare all sorts of assets, whether in Hong Kong, the Mainland or overseas, in your / their possession (partly or wholly). Assets include landed properties (including both residential and non-residential properties at current market value after deducting outstanding mortgage amount, if any, land including lease agreements and Letters A or B entitlements), stocks and shares at current value, vehicles including private and commercial vehicles, transferable vehicle licences including taxi and public light bus licences, bank deposits (including savings / time / current / club deposits / integrated accounts / joint accounts in local and foreign currencies), investment accounts (including margin accounts) and its cash balance, unit trust funds, warrants, bonds, loans to others, insurance policy(ies) (savings / investment linked insurance policy(ies) with cash value and dividends), cash in hand, balance in e-wallets and the like, estate, and for those engaged in business, all categories of assets owned by the companies operating such business and other assets owned, etc. You and your parents (or you and your spouse, if you are married) are also required to declare full details of all assets which are held under the name of you and your parents (or you and your spouse, if you are married), including assets held on behalf of others. You and your parents (or you and your spouse, if you are married) should also report all assets of you and your parents (or you and your spouse, if you are married) which are under the custody of others (for example, other family members).

4.7.2 Step 7 Family Assets – Bank Deposits

4.7.2.1 Please be reminded to report fixed/ time deposits.

4.7.2.2 Please provide photocopies of documents that can identify the name of the holder of the account and the account number (for instance, the first page of a savings passbook) and photocopies of all bank accounts or monthly statements that can show all transactions between 1.4.2019 and 31.3.2020.

For time deposits, if the receipts / documents do not show the balance as at 31.3.2020, please state the balance at the nearest date to 31.3.2020. If the maturity date is beyond 31.3.2020, you should write down the principal amount and provide copies of the notice of the time deposit with the deposit period covering 31.3.2020. For example, if a time deposit covers the period 1.2.2020 to 30.4.2020, as the deposit period covers 31.3.2020, the principal amount should also be reported. If the money deposited is transferred from a savings account to a time deposit account, it is insufficient if only the savings account is reported without reporting the concerned time deposit account.

If the account was closed between 1.4.2019 and 31.3.2020, you still have to report the account and provide the transaction records up to the closing date; you should also report in Step 12 “Additional Information” on how the savings were disposed of.

If you have lost the documents concerned, please ask the bank to reproduce one. If you fail to do so, your application will not be considered.

If that account was opened on or after 1.4.2019, then please state in Step 12 ”Additional Information”.

If the bank account reported was opened after 1.4.2020, you will need to photocopy the first page of the passbook / first set of bank statement to prove the name of the account holder and the account number and the first inner page of the passbook to show the opening date of the account.
4.7.2.3 To ensure that the financial circumstances reported in the application are true and complete, the SFO will make enquiries on transactions shown in bank statements. To speed up the processing of the application, you should give explanations for the following transactions:

(i) an amount of $100,000 or more (which may be fixed deposits);
(ii) any other deposits of odd cents (which may be interest from time deposits or dividends from stocks and shares);
(iii) other regular cash / cheque deposits (which may be contributions / remittance from relatives or income from part-time jobs), and provide documentary proof with your application.

If situation warrants, the SFO may contact you for clarifications and documentary proof of the bank transactions.

4.7.2.4 For the bank account for payment of financial assistance, you must be the sole holder of the account. The account should be a Hong Kong dollar savings or current account. Time deposit account, credit card account and foreign currency account will not be accepted for payment purpose.

4.7.2.5 If you do not have a valid bank account of your own, please open one before submitting your online application. If you have reasons to use a new bank account number, please notify the SFO by using the Notification of Change of Personal Data Form (FASP/C/1A) (which is obtainable from the SFO’s webpage) and submit it with supporting documents (e.g. photocopy of the first page of the bank passbook showing the name of the account holder and the account number) to this application. Please note that the new bank account will replace all the bank accounts(s) provided by you previously under the FASP / NLSPS / Student Travel Subsidy Scheme.

4.7.2.6 If you are under the age of 18 and do not have a valid bank account of your own should note that not all banks currently provide bank account service to persons under the age of 18. You should make your own decision in choosing a bank which provides the services required by you. You should clarify with the bank its terms and conditions, service charge required (if any) and/or processing time required. Failure to open a bank account on time before submission of an application will not be accepted as a reason for late application.

4.7.2.7 You must accurately fill in your bank account number in the application.
Bank Account(s) of Applicant

Please read the relevant parts of Guidance Notes before starting this step.

To go back to the previous step, click the menu on the left.

Assets include those in Hong Kong and outside Hong Kong as at 31.3.2020

Bank Deposits (balance as at 31.3.2020)

Including savings / time / current / integrated accounts / club deposits in local and foreign currencies which are being held in individual / joint accounts. Time deposits with mature date beyond 31.3.2020 also need to be included.

Bank Account(s) of Applicant (YIU SUN CHING)

Select the bank name from the drop down menu. If you cannot find the required bank name from the menu, you can select “Others” and enter the bank name by yourself.

If you select the bank name from the drop down menu, the bank code would be displayed automatically. Otherwise, you have to enter the bank code by yourself. You can refer to the bank code list in the SFO’s homepage or consult your bank if necessary.

Please check the box if you select this account for payment of financial assistance. You can only select one account for payment of financial assistance. Please ensure accuracy of the bank account number to avoid wrong or delay in payment of financial assistance.

Add Bank Account Information (balance as at 31.3.2020)

Select the bank name from the drop down menu. If you cannot find the required bank name from the menu, you can select “Others” and enter the bank name by yourself.

If you select the bank name from the drop down menu, the bank code would be displayed automatically. Otherwise, you have to enter the bank code by yourself. You can refer to the bank code list in the SFO’s homepage or consult your bank if necessary.

Please check the box if you select this account for payment of financial assistance. You can only select one account for payment of financial assistance. Please ensure accuracy of the bank account number to avoid wrong or delay in payment of financial assistance.
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Bank Account(s) of Parents

The following screen would be displayed after clicking the “Add” button.

Add Bank Account Information (balance as at 31.3.2020)

Joint Accounts
The following screen would be displayed after clicking the “Add” button.

Add Joint Bank Account Information (balance as at 31.3.2020)

- Name of Account Holders: WONG MEI MEI AND WONG YING
- Name of Bank / Financial Institution: Hang Seng Bank Limited
- Bank Code: 024 - Hang Seng Bank Limited
- Account Number: 11223445666
- Payroll Account: Yes
- Currency & Balance (as at 31.3.2020): Hong Kong Dollars, 36245
- Type of Account: Savings

1. Please report all deposits in banks, financial companies, or other financial institutions, including savings / current account, club deposits, integrated accounts, joint accounts and fixed / time deposits in local or foreign currencies.
2. Please report all account balance as at 31.3.2020.

4.7.3 Step 8 - Family Assets - Investments

4.7.3.1 Please report the various investments (such as stocks, warrants, bonds and funds, etc.) held as at 31.3.2020.

Investment Account(s)

- Investment Accounts possessed as at 31.3.2020
  - Investment account(s) in bank / securities company (including margin account) AND the value of investment items (e.g. shares, warrants, bonds, funds, unit trusts) and the cash balance of the account(s) possessed as at 31.3.2020.

<table>
<thead>
<tr>
<th>Name of Owner</th>
<th>Name of Bank / Securities Company</th>
<th>Account No.</th>
<th>Types of Investment Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>YIU TAI CHI</td>
<td>HK SECURITIES</td>
<td>812088</td>
<td>Shares</td>
</tr>
</tbody>
</table>
Part II – How to Complete and Submit the Online Application Form

The following screen would be displayed after clicking the “Add” button.

### Add Investment Account Information as at 31.3.2020

| Name of Owner:* | YIU TAI CHI  
| Name of Bank / Securities Company:* | HK SECURITIES  
| Account Number:* | 812858  
| Types of Investment Items:* | Shares  
| Value / Cash Balance (as at 31.3.2020):* | 123024  

1. Please enter the information of investment account owned by you and your parents (or you and your spouse, if you are married).
2. Please select the types of investments items (such as shares, warrants, bonds, funds etc.) or account cash balance.
3. Please provide documents to certify the value of investment items and account cash balance as at 31.3.2020.

### Physical Shares/ Warrants

#### Physical Shares / Warrants possessed as at 31.3.2020

For shares/warrants included in investment accounts which you have already reported above, it is not required to state in the below again.

<table>
<thead>
<tr>
<th>Name of Owner</th>
<th>Code and Name of Physical Shares / Warrants</th>
</tr>
</thead>
</table>
| WONG MEI MEI  | 3988 - BANK OF CHINA  
| YIU TAI CHI   | 66 - MTR CORPORATION  

The following screen would be displayed after clicking the “Add” button.

### Add Physical Shares / Warrants Information possessed as at 31.3.2020

| Name of Owner:* | YIU TAI CHI  
| Code of Physical Shares / Warrants:* | 00066  
| Name of Physical Shares / Warrants:* | MTR CORPORATION  
| Quantity (as at 31.3.2020): | 500  
| Date of Purchase: | 05/05/2005  

1. Please enter the physical shares and warrants owned by you and your parents (or you and your spouse, if you are married).
2. Please provide documents to certify the quantity of investments owned as at 31.3.2020.
4.7.4 Step 9 - Family Assets - Insurance Policies

4.7.4.1 Please enter the insurance policy(ies) (savings / investment-linked insurance policy(ies) with cash value and dividends, and other annuity plan(s)) held by your family members and the policy value / dividend amount as at 31.3.2020 in this Step.

Insurance Policies

The following screen would be displayed after clicking the “Add” button.

Add Insurance Policy Information (value as at 31.3.2020)

- Name of Policy Holder: YIU TAI CHI
- Name of Insurance Company: ABC INSURANCE
- Insurance Policy Code: 688975
- Currency & Value (as at 31.3.2020): Hong Kong Dollars 12345

Please enter all the savings / investment-linked insurance policy(ies) with cash value and dividends, and other annuity plan(s) of you and your parents (or you and your spouse, if you are married) as at 31.3.2020.
4.7.5 Step 10 - Family Assets - Property / Land/ Carpark, Vehicle /Vessel and Business Undertakings

4.7.5.1 All properties owned by you and your parents (or you and your spouse, if you are married) as at 31.3.2020 should be reported. Apart from the first home occupied by your parents (whether it is owned or rented) or the first home occupied by you and your spouse if you are married, the net value of all other properties are counted as family assets (see 4.7.5.6 below). If you and/or your parent(s) has/have the right to live in a public housing unit or own(s) a flat under Home Ownership Scheme (HOS) / Tenants Purchase Scheme (TPS) without payment of the premium, the SFO will treat the public housing unit or the HOS / TPS flat as the first home of your family.

4.7.5.2 Please note that the net asset value of each item will be assessed separately.

(A) Property / Land / Carpark (including that vacant, rented out or self-occupied.)

4.7.5.3 If the property is self-occupied, please fill in the name(s) of the family members, relatives or friends residing in the premises.

4.7.5.4 Properties include completed premises, premises sold before completion, commercial and industrial properties, parking spaces, and properties on which transactions have been agreed. If your family had sold properties such as residential flats, lands, parking space, etc. during the period 1.4.2019 - 31.3.2020, you should report the transaction in Step 12 and report the selling price of the property and the bank account to which the proceeds were deposited.

4.7.5.5 It is possible to obtain an estimated market value of the property from real estate agents or banks. If the property/ land/ parking space was bought between 1.1.2020 and 31.3.2020, you may use the purchase price.

4.7.5.6 Except for your family’s first home, as mentioned in paragraph 4.7.5.1 above, please provide the following documentary proof for all other properties:

(i) Documents certifying the ownership of the property/ land/ parking space such as purchase and sales agreements, assignments and deeds, etc.

(ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2020.

(iii) Any one copy of the “Demand for Rates” between 1.4.2019 and 31.3.2020 of each property/ land/ parking space concerned. If there is no “Demand for Rates”, please explain in Step 12 “Additional Information”.

(iv) If a family member's interest in the property/ land/ parking space is less than 100%, please furnish the relevant proof.

4.7.5.7 If your father, mother, or spouse was still listed in the tenancy of a public housing unit as at 31.3.2020, the address of that unit should be reported in Step 12 “Additional Information”.

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Part II – How to Complete and Submit the Online Application Form

Property / Land / Carpark (including that vacant, rented out or self-occupied.)

Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information/supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

Please read the relevant parts of Guidance Notes before starting this step.

To go back to the previous step, click the menu on the left.

Assets include those in Hong Kong and outside Hong Kong as at 31.3.2020

The following screen would be displayed after clicking the “Add” button.

Add Property / Land / Carpark Information (value as at 31.3.2020)

Name of Owner(s): *

Address of Property / Land / Carpark: *

Type: *

Use of Property / Land / Carpark: *

Date of Purchase: 03/06/2012

Area of Land / Saleable Area of Property: 200 Sq. ft.

Estimated Market Value as at 31.3.2020: $1400000

Outstanding Mortgage as at 31.3.2020: $1100000

Percentage of Ownership: 50%

1. Enter the purpose of use (self-occupied / rented-out / vacant), type (domestic / shop / factory / office / “Home Ownership Scheme” flats / “Sandwich Class Housing Scheme” flat / “Tenants Purchase Scheme” flat), area of land (except for parking spaces), saleable area of land and location of the land, properties (including first home (irrespective of rented or self-owned) occupied by you and your parent(s) (or you and your spouse if you are married) and parking spaces.

2. Except for the first home, please estimate the market value of all the properties / land / parking spaces concerned as at 31.3.2020.
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(B) Vehicle / Vessel and Taxi / Public Light Bus Licence

4.7.5.8 Please provide the following documentary proof:

(i) Vehicle / Vessel registration documents;
(ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2020;
(iii) The relevant proof, if a family member’s interest in that asset is less than 100%.

Vehicle / Vessel and Taxi / Public Light Bus Licence

The following screen would be displayed after clicking the “Add” button

Add Vehicle / Vessel and Taxi / Public Light Bus License Information (value as at 31.3.2020)

- Name of Owner(s): * YIU TAI CHI
- Type: * PRIVATE CAR
- Registration No.: DA1234
- Date of Purchase: 04/08/1993
- Purchase Price: $96000
- Estimated Market Value as at 31.3.2020: $2000
- Percentage of Ownership: * 100%

1. Enter the type of vessel or vehicle, such as private car, taxi, minibus, lorry or van owned by you and your parents (or you and your spouse, if you are married). In case of taxis, please state whether they are urban, New Territories, or Lantau Island taxis.
2. Specify when the vehicle / vessel concerned was purchased and the purchase price.
3. Estimate the vehicle’s / vessel’s market value as at 31.3.2020. If it is a taxi or a public light bus, please give the market value of the licence as well. If the vehicle, vessel and/or licence were bought between 1.1.2020 and 31.3.2020, you may use the purchase price concerned. If the number of vehicle, vessel and/or license owned is more than two, please enter them separately.

(C) Business Undertakings (with and without profit)

4.7.5.9 If the business premises is self-owned by you and/or your parents (or you and your spouse, if you are married), please report it in the Section of “Property/ Land/ Carpark” as well.

4.7.5.10 Please provide the following documentary proof:

(i) The company's Balance Sheet as at 31.3.2020 to indicate its net asset value (i.e. assets minus liabilities). If the company account closing date is not on 31 March (for example, on 31 December), you could also submit information for that accounting year.
(ii) Generally speaking, balance sheets verified by a Certified Public Accountant are acceptable. If such certifications are not available, a self-prepared Balance Sheet may be provided. A sample is at Appendix VI of Part III. If you have any special reason for not providing a Balance Sheet (for instance, the company is too small and does not have any assets), please explain in Step 12 “Additional Information”.
(iii) The Business Registration Certificate of the company.
Part II – How to Complete and Submit the Online Application Form

Business Undertakings (with and without profit)

The following screen would be displayed after clicking the “Add” button.

Add Business Undertakings at 31.3.2020

- Name of Owner(s): * YIU TAI CHI
- Name of Business: D&D COMPANY
- Address of Business: FLAT A, 2/F., 96 WELL STREET, HONG KONG
- Ownership of Business Premises: Self-owned
- Nature of Business: * TRADING
- Business Registration No.: 123456-2123-10
- Estimated Net Asset Value as at 31.3.2020: $35600
- Percentage of Ownership: * 50%

Give the name and address of the company owned by you and your parents (or you and your spouse, if you are married) and specify if the premises is rented or self-owned. Please also state the nature of the business.

4.7.6 Step 11 - Family Assets - Other Assets

4.7.6.1 Please enter in this Step all other assets as at 31.3.2020 (such as cash in hand, loan to others, assets held on behalf of others, assets belonging to you and/or your parents (you and/or your spouse, if you are married) but under others’ custody, gold, silver, cheques in transit, betting account and e-wallets balance, and other readily realizable assets and valuables, etc.). Other types of assets not mentioned in these Guidance Notes but owned by your family should be reported in this step.

4.7.6.2 Cash in hand as at 31.3.2020, if less than HK$5,000 may be disregarded.

4.7.6.3 In the Section of “Loan to Others”, please enter the loan made to others on or before 31.3.2020 and not fully repaid as at 31.3.2020, including the amounts due to directors on the balance sheet of the business owned by family members. Even if the loan might already have been reported in previous applications, it should still be reported as long as it had not been fully repaid by 31.3.2020. If the total amount is less than HK$5,000, it may be disregarded.
Other Assets

The following screen would be displayed after clicking the “Add” button.

Add Other Assets Information (balance as at 31.3.2020)

1. Please report the balance as at 31.3.2020 of all loans lent to others on or before 31.3.2020 by you and your parents (or you and your spouse, if you are married).
2. Please give details of asset held in trust for others / assets entrusted to others in Step 12 “Additional Information”.
3. Enter the gold, silver and any other assets owned by you and your parents (or you and your spouse, if you are married) as at 31.3.2020.
**Part II – How to Complete and Submit the Online Application Form**

4.8 **Simplified Version of Application**

4.8.1 When you fill in following information, please refer to relevant Paragraph of Part II in the Guidance Notes:

(i) Step 2 - Personal Particulars of Applicant - refer to Paragraph 4.2
(ii) Step 3 - Course Information - refer to Paragraph 4.3
(iii) Step 5 - Address - refer to Paragraph 4.5
(iv) Steps 7 to 11 - Assets - refer to Paragraph 4.7
(v) Step 12 - Additional Information - refer to Paragraph 4.10

4.8.2 You only need to enter your parents’ name in Chinese & English and their HKID card no. in Step 4.

**Personal Particulars of Family Member(s)**

Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information/supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

Please read the relevant parts of Guidance Notes before starting this step.

To go back to the previous step, click the menu on the left.

If you can only provide personal particulars of either your father or mother, please click the above hyperlink to read the Guidance Notes for input details.

**Personal Particulars of Father**

Name in English: *
Name in Chinese:
(This field must be input if a Chinese name is recorded in the HKID card.)
HKID Card No.: *

**Personal Particulars of Mother**

Name in English: *
Name in Chinese:
(This field must be input if a Chinese name is recorded in the HKID card.)
HKID Card No.: *

4.8.3 Step 6 - the step of family income would be skipped and input of information is not required.

4.8.4 For the details on how to report income of applicant, please refer to Paragraph 4.6.2 to 4.6.3 of Part II in the Guidance Notes.
4.9 Simplified Version of Application for CSSA family

4.9.1 When you fill in following information, please refer to relevant Paragraph of Part II in these Guidance Notes:

(i) Step 2 - Personal Particulars of Applicant - refer to Paragraph 4.2
(ii) Step 3 - Course Information - refer to Paragraph 4.3
(iii) Step 4 - Personal Particulars of Family Member - refer to Paragraph 4.4
(iv) Step 5 - Address - refer to Paragraph 4.5
(v) Step 12 - Additional Information - refer to Paragraph 4.10

4.9.2 Step 6 and Step 8 – Step 11 would be skipped. Input of family’s income and assets information is not required.

4.9.3 If you continue to have a full-time job after you commence full-time study in 2020/21, please refer to Paragraph 4.6.2 to 4.6.3 of Part II in the Guidance Notes.

4.9.4 Input your bank account information for receiving payment of financial assistance in Step 7. Please refer to Paragraph 4.7.2.4 to 4.7.2.7 of Part II for the Notes to input this information.

The applicant’s bank account information for receiving payment of financial assistance

The following screen would be displayed after clicking the “Add” button.

1. Select the bank name from the drop down menu. If you cannot find the required bank name from the menu, you can select “Others” and enter the bank name by yourself.
2. If you select the bank name from the drop down menu, the bank code would be displayed automatically. Otherwise, you have to enter the bank code by yourself. You can refer to the bank code list in the SFO’s homepage or consult your bank if necessary.
3. You can only provide one account for payment of financial assistance. Please ensure accuracy of the bank account number to avoid wrong or delay in payment of financial assistance.
Part II – How to Complete and Submit the Online Application Form

4.10 Step 12 - Additional Information

The part below is applicable to all applicants.

4.10.1 Please list out with explanations the documents that will not be able to submit with the application and state when the documents will be available. However, you must take the initiative to submit the documents once they are available. Otherwise, the SFO will treat them as omissions and may reject your application.

4.10.2 If there has been substantial change of your family financial position which will affect the level of financial support that you receive from your family after the submission of Full Version of Application for FASP or TSFS by your sibling, you should list out the changes in Step 12 “Additional Information” of Simplified Version of Application with supporting documents.

4.10.3 Please put down your name and identity card number on every page of the documents subsequently submitted by you.

4.10.4 Should there be substantial change in your family particulars (e.g. composition, financial position, etc.) after the assessment period from 1.4.2019 to 31.3.2020 or any special circumstances that may not be reflected in Steps 2 to 11 OR additional information and documents that are deemed useful for the SFO to process your application, please provide details in Step 12 “Additional Information” of Full or Simplified Version of Application and submit relevant supporting documents. The SFO will consider each case on its individual merits.

**Please provide the details in this table for the information/situation you have reported in Steps 2 to 11. For example: unemployment or substantial drop in income of a family member, change in the number of family members, change in the dependent status of grandparent(s), assets held in trust for others, etc. Please also state any special circumstances or information of your family that may not be reflected in Steps 2 to 11. For example: family member is in heavy debt or bankrupt. You are required to submit supporting documents for the SFO’s consideration.**

<table>
<thead>
<tr>
<th>Additional Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Please provide additional information in the following and submit the relevant supporting document(s) if:</td>
</tr>
<tr>
<td>• you have regular income earned from a full-time job; or</td>
</tr>
<tr>
<td>• there has been substantial change of your family situation after 31.3.2020; or</td>
</tr>
<tr>
<td>• there are any special circumstances or information that may not be reflected in Part I to VI of this Application Form that are deemed useful for the SFO to process the application.</td>
</tr>
</tbody>
</table>

*My father borrowed around $200,000 from financial institutions. The relevant documents will be submitted.*

<table>
<thead>
<tr>
<th>Information/Supporting Document(s) Not Yet Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any information/supporting document(s) that is/are not available should be stated here, and the said information/document(s) should be provided to SFO once available. If you do not take the initiative to submit the said information/document(s), SFO may treat it/them as omission and reject your application.</td>
</tr>
</tbody>
</table>

*The income proof of my father.*

Please go back to the relevant parts of Guidance Notes before starting this step.

To go back to the previous step, click the menu on the left.
Part II – How to Complete and Submit the Online Application Form

4.11 Step 13 - Application Summary and Application Submission

4.11.1 The Application Summary list out the information you have entered in Steps 2 to 12. You have to review carefully and ensure you have provided complete and true information.

Application Summary

Step 13

Please review the application summary below carefully and ensure you have provided complete and true information. If you wish to edit the information, you may either click any of the previous steps on the left menu or click “Edit” in the summary.

<table>
<thead>
<tr>
<th>Personal Particulars of Applicant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Title:</td>
</tr>
<tr>
<td>Mr.</td>
</tr>
<tr>
<td>Name in English:</td>
</tr>
<tr>
<td>YIU SUN CHING</td>
</tr>
<tr>
<td>Name in Chinese:</td>
</tr>
<tr>
<td>姚淑香</td>
</tr>
<tr>
<td>HKID Card No.:</td>
</tr>
<tr>
<td>YB230274(A)</td>
</tr>
<tr>
<td>Have the right of abode in Hong Kong:</td>
</tr>
<tr>
<td>No</td>
</tr>
<tr>
<td>The year in which you have started to reside or have had your home continuously in Hong Kong:</td>
</tr>
<tr>
<td>Yes</td>
</tr>
<tr>
<td>Currently holding any of the following visa(s) or entry permit(s) issued by the Director of Immigration:</td>
</tr>
<tr>
<td>(i) Student</td>
</tr>
<tr>
<td>(ii) Immigration Arrangements for Non-local Graduates</td>
</tr>
<tr>
<td>(iii) Dependant</td>
</tr>
</tbody>
</table>

Type of visa / entry permit you are currently holding: Dependant

Were you aged 18 or above when you were issued dependant visa / entry permit by the Director of Immigration. (If “No” is selected, please provide the copy of the dependant visa / entry permit.)

Month & Year of Birth: 09 / 1992

Ethnicity: Chinese

Mobile Phone No.: 96765432

Marital Status: Single

Email Address: YIU.SUNCHING@ABC.COM

Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2019 to 31.3.2020: No

If you wish to edit the information, you may either click any of the previous steps on the left menu or click “Edit” in the summary.

4.11.2 After you read the application summary and are sure that the information provided is correct and complete, then you have to select the method to sign the declaration.

4.11.3 If you select to sign the declaration on paper, you have to download and print the declaration in Step 14. You and your parents or spouse (if you are married)/ your sibling (if you submit Simplified Version of Application) have to sign on the declaration. You then need to submit the signed declaration together with all other supporting documents to the SFO.

If you select to sign the declaration with digital certificate(s), you and your parents or spouse (if you are married)/ your sibling (if you submit Simplified Version of Application) should use valid electronic certificate(s) to proceed. If the electronic certificate(s) are not ready at this moment, you and your
Part II – How to Complete and Submit the Online Application Form

Select the Method of Signing the Declaration

Declaration

1. I understand the SFO will regard me as applicant of the application; and I declare that as at the date of the application:-
   - I am NOT a bankrupt and have NOT applied for Individual Voluntary Arrangement [i.e. the Court has not approved any repayment proposal by me in my capacity as a debtor on how I will repay my creditors] and I am NOT aware of any legal proceedings which have been started or are pending or being threatened against me for my bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets.
   - I am a bankrupt; and / or I have applied for Individual Voluntary Arrangement [i.e. the Court is considering or has approved a repayment proposal by me in my capacity as a debtor on how I will repay my creditors] and / or I am aware that legal proceeding(s) has / have been started or are pending or being threatened against me for my bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets. I have set out the full details in relation to the above in “ADDITIONAL INFORMATION” Section through the application.

Select your signing method

1. You have to download and print the declaration in Step 14. You and your parents or spouse (if you are married) / sibling (if you submit simplified version application) have to sign on the declaration. You need to submit the signed declaration together with all other supporting documents to the SFO.

2. You and your parents or spouse (if you are married) / sibling (if you submit simplified version application) should use valid electronic certificate(s) to proceed. If the electronic certificate(s) are not ready at this moment, you AND your parents / spouse / sibling may digitally sign the declaration later by accessing the “Retrieve / Delete Incomplete Application(s)” page or can opt to sign on the paper form of the declaration.

3. You are required to declare whether or not you are bankrupt, have applied for IVA and is aware that legal proceeding(s) has/have been started (or are pending or being threatened) against you for your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets.

4. Select to sign the declaration on paper or with digital certificate(s).

5. You can print or save the application form in PDF version. The document is password protected. The password is composed of the first 6 character of your HKID Card No. For example, if your HKID Card No. is A123456(7), the password should be “A12345”.

4.11.4 After you have selected the method of signing the declaration, you have to choose the method to submit the supporting documents. If you have selected to sign the declaration on paper, your application will be submitted at the same time when you choose the method to submit the supporting documents. Once you have submitted the online application, no online amendments will be allowed. All subsequent amendments should be made in writing to the SFO. If you have selected to sign the declaration with digital certificate, you will be directed to the page to proceed to the digital signing and no online amendments will be allowed on your application.
4.11.5 If you choose to submit the supporting documents online, you have to take note of the following:

(i) You should submit the signed declaration (except for those signed with digital certificate(s)) and supporting documents via online upload within 7 days from the submission date of your application. The upload function will be suspended after the above deadline. Upon suspension of the upload function, any uploaded documents which are not yet submitted will be removed from the system. You then have to submit your signed declaration and/or supporting documents together with the reply slip to the SFO by mail or by hand.

(ii) The following file formats are accepted for uploading supporting documents:
   (a) File Types: PDF or JPEG
   (b) File Size: 5Mbytes or below for each file
   (c) Total File Upload Limit: 20MB (Approximately equivalent to 50 pages of A4 black / white papers).

(iii) Please use the bundled software and standard resolution of your scanner and do not edit the image by image editing software as it may change the original image resolution.

(iv) If there is any information you need to highlight for the SFO’s reference (for example: income transaction in the bank passbook), please circle or underline the transaction/information and do not use fluorescent pen to do the highlight.

4.11.6 If you select to submit the supporting documents by mail or by hand, you have to download and print the reply slip in Step 14. You should then submit the signed declaration (except for those signed with digital certificate(s)) and all supporting documents with the reply slip to the SFO within 7 days from the submission date of your application.

The following screen would be displayed if “Sign on Paper” is selected.
The following screen would be displayed if “Sign with Digital Certificate(s)” is selected.

### Select your signing method

1. You have to download and print the declaration in Step 14. You and your parents or spouse (if you are married)/ sibling (if you submit simplified version application) have to sign on the declaration. You need to submit the signed declaration together with all other supporting documents to the SFO.

2. You and your parents or spouse (if you are married)/ sibling (if you submit simplified version application) should use valid electronic certificate(s) to proceed. If the electronic certificate(s) are not ready at this moment, you AND your parents / spouse / sibling may digitally sign the declaration later by accessing the “Retrieve / Delete Incomplete Application(s)” page or can opt to sign on the paper form of the declaration.

### Submit application and select method of submitting supporting documents

1. Once you have submitted this online application form, no online amendments will be allowed. Any subsequent amendments can only be made in writing to the SFO.

2. If you plan to submit ALL supporting documents via online upload, please click this button.

   From 2017/18 academic year, the maximum file upload size limit has been increased to 20MB, i.e. approximately equivalent to 50 pages of black and white papers at A4 size.

3. If you plan to submit ALL documents by mail or by hand, please click this button.

4. Select the method to submit the supporting documents and click the corresponding “Proceed to Signing” button, you will then be direct to proceed to the digital signing and no online amendments will be allowed. Any subsequent amendments can only be made in writing to the SFO.

4.11.7 After you submitted the application, you will proceed to Step 14 if you have selected to sign the declaration on paper. If you have selected to sign the declaration with digital certificate(s), you will be directed to the step of performing the digital signing.
The Page of Proceeding Digital Signing

**Step 13**

Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information/supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

### Sign by Digital Signature

- This would require valid electronic certificate(s) of you AND your parents / spouse / sibling.

If the electronic certificate(s) are not ready at this moment, you AND your parents / spouse / sibling may digitally sign the declaration later by accessing the "Retrieve / Delete Incomplete Application(s)* page or can opt to sign on the paper form of the declaration.

- Important Note: Your application will not be processed unless you have digitally signed the declaration or signed the declaration in paper form and submitted the relevant supporting documents to the SFO.

### Declaration

The Declarants must read the Guidance Notes [FASP/1A(2020)] / [FASP/1B(2020)] carefully in completing this Declaration. The Guidance Notes is available at the Student Finance Office’s Homepage at [https://www.wsfsa.gov.hk/stonen/postsecondary/fasp/further/guidance_notes.htm](https://www.wsfsa.gov.hk/stonen/postsecondary/fasp/further/guidance_notes.htm).

I / We have read the Guidance Notes on Application for Financial Assistance Scheme for Post-secondary Students (FASP). I / We fully understand and agree to the arrangements stated therein in relation to this application (hereafter referred as application). I / We undertake and warrant that I / we shall comply with all requirements and specifications set out in the Guidance Notes in making the application and such other requirements and directions as specified from time to time by the Hong Kong Special Administrative Region Government (the Government). I / We hereby declare that -

(a) I / We have read the whole and complete set of the application form and declare that the information provided in the application for FASP (which shall include any documents submitted to the SFO in support of the application such as simplified version of online application for FASP and simplified version of application for Tertiary Student Finance Scheme—Publicly-funded Programmes (TsFS)), including all the related documents provided, is true, complete and accurate. I / We understand and consent that (i) the SFO will assess the eligibility and assistance level of the applicant under the FASP and applicant’s sibling(s), if any, and if any should submit an application for financial assistance to the SFO under the FASP or the TSFS based on the information provided. I / We also understand that any person who by any deception dishonestly obtains for himself or another any pecuniary advantage shall be guilty of an offence and shall be liable on conviction upon indictment for 10 years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong); (ii) the SFO is authorised to review / conduct authentication of the application, including but not limited to conducting home visits, bank search and random checking by other ways, to verify whether the information provided by me / us is true, complete and accurate. I / We and my / our family members will fully cooperate with staff of the SFO, and (iii) the SFO may make adjustment to the assistance level / amount of financial assistance disbursed based on the findings of review / authentication. Any misrepresentation, concealment of facts, providing misleading or false information or intentional obstruction of SFO staff in his / her / their course of review / authentication will lead to disqualification, restitution in full of assistance disbursed, where appropriate and possible legal proceeding / prosecution. I / We commit to refund the Government any overpayment of financial assistance, if any, on my / our behalf and / or my / our personal data to the SFO for the purpose of processing the application and administering the application including repayment of assistance, if applicable. I / We also authorise the SFO to release results of the application to the student-applicant’s institution as mentioned in paragraph 10.3 of Part I of the Guidance Notes.

(b) I / We give consent to the SFO and its authorised bodies to process the application, to administer the application including repayment of assistance, if applicable. I / We also consent and confirm that each of the family members and other persons in respect of which personal data or other information is provided in the application (including during the course of consideration of such application), if any, consents to disclose and / or use the personal data provided to the SFO in connection with the application, declaration documents and the supporting documents in accordance with Paragraph 10 of Part I of the Guidance Notes to liaise with related parties to verify and disclose the information on me / us / such family member / such person. I / We further give my / our consent and / or give consent on their behalf to any Government Bureaux and Departments or private bodies including but not limited to banks, financial institutions, schools and educational institutes, kindergartens / child care centres and the institutions which employed me / us / my family members and such persons to release my / our personal data to the SFO for the purpose of processing the application and administering the application including repayment of assistance, if applicable. I / We also authorise the SFO to release results of the application to the student-applicant’s institution as mentioned in paragraph 10.3 of Part I of the Guidance Notes.
The system would prefill the option you have chosen in Step 13 in the declaration form.

Check the box to indicate you agree with the content of the declaration.

Import your PFX file, enter the password and confirm signing.

Use the card reader to access the information of digital certificate in your HKID card, enter the password and confirm signing.

If the electronic certificate(s) are not ready at this moment, you and your parents or spouse (if you are married)/ your sibling (if you submit Simplified Version of Application) may digitally sign the declaration later by accessing the “Retrieve Incomplete Application(s)” page or can change to sign on the paper form of the declaration. When you click the “Confirm Signing” or “Change to Sign on Paper” button, your application will be submitted.
4.12 Step 14 - Acknowledgement and Supporting Documents Submission

4.12.1 After you have submitted your online application successfully, you have to submit the signed declaration (except those have completed the digital signing) and supporting documents to the SFO. Otherwise, your application will not be processed.

4.12.2 If you have selected to submit the supporting documents via online upload in Step 13, the upload function would be available in Step 14. You have to follow the steps below to submit the supporting documents:

(i) Download and print out the cover letter, declaration (if sign on paper is selected), checklist of supporting documents, etc.
(ii) You and your parents or spouse (if you are married)/ your sibling (if you submit Simplified Version of Application) to read, complete and sign the declaration.
(iii) Prepare supporting documents according to your application and the checklist of supporting documents.
(iv) Prepare the scanner and click the “Proceed Upload” button to go into the page of online upload and submission of supporting documents.
(v) Scan, upload and submit the signed declaration and supporting documents.

If the declaration and supporting documents are not ready at the moment, you may upload and submit them within 7 days from the submission date of your application by retrieving the online upload function in the page of “Application Form(s) Submitted”. However, the upload function will be suspended after the above deadline. Upon suspension of the upload function, any uploaded documents which are not yet submitted will be removed from the system. You then have to submit your signed declaration and/or supporting documents together with the reply slip to the SFO by mail or by hand.

4.12.3 If you have selected to submit the supporting documents by mail or by hand in Step 13, the upload function would not be available in Step 14. You have to follow the steps below to submit the supporting documents:

(i) Download and print out the cover letter, declaration (if sign on paper is selected), checklist of supporting documents, etc.
(ii) You and your parents or spouse (if you are married)/ your sibling (if you submit Simplified Version of Application) to read, complete and sign the declaration.
(iii) Prepare supporting documents according to your application and the checklist of supporting documents.
(iv) Submit the signed declaration and supporting documents with the reply slip to the SFO by mail or by hand. (Please refer to paragraph 3 of Part I for details.)

4.12.4 Underpaid mail items will not be accepted. When you submit your supplementary information by post, please ensure sufficient postage is paid and provide a return address on the back of the envelope. Otherwise your mail may not be delivered to this Office. For details and calculation of postage rates, please visit the Hong Kong Post’s website: http://www.hongkongpost.hk/eng/postage/index.htm.
Part II – How to Complete and Submit the Online Application Form

The following screen would be displayed if submission of supporting documents via online upload is selected.

### Submission Details
- Applicant Name: YIU SUN CHING
- HKID Card No.: YB230274(A)
- Scheme: Financial Assistance Scheme for Post-Secondary Students (FASP)
- Application Reference No.: 20PSG-TS0004
- Submission Date and Time: 15/04/2020 11:39:12

### Print Application
You may print out the completed application form for reference. However, please do not submit the printed application form to SFO. If you have to amend your submitted application, you should write to SFO with supporting document.

### Download the Declaration (If sign on paper is selected) and Checklist of Supporting Documents
Step 1: Download and print out the cover letter, declaration, checklist of supporting documents, etc.

Step 2: The applicant and applicant's parents / spouse / sibling to read, complete and sign the declaration.

Step 3: Prepare supporting documents according to your application and the checklist.
Part II – How to Complete and Submit the Online Application Form

### HOW TO COMPLETE AND SUBMIT THE ONLINE APPLICATION FORM

#### Upload and Submit the Signed Declaration (if sign on paper is selected) and Supporting Documents

1. Click the "Proceed Upload" button to access the page for uploading documents. If your declaration and supporting documents are not ready at this moment, you may upload and submit them within 7 days by retrieving the "Application Form(s) Submitted" in the SFO E-link – My Applications Home page. After the deadline, the upload function will be suspended and all documents should be submitted by mail or by hand instead.

2. IMPORTANT NOTE: Your application will not be processed unless the SFO has received your declaration and supporting documents.

3. This upload function would only be available if you have selected to submit the supporting documents via online upload in Step 13.

4. You have to submit the signed declaration and supporting documents to the SFO within 7 days from the submission date of your online application.

---

1. Submission details with your application reference number and the submission date and time are shown for reference.

2. You can print or save the application form in PDF version. The document is password protected. The password is composed of the first 6 character of your HKID Card No. For example, if your HKID Card No. is A123456(7), the password should be "A12345".

3. Download and print out the cover letter, declaration, checklist of supporting documents, etc. The document is password protected and the password is the same with the one to open the application form.

---

1. Please be reminded to upload and submit the declaration and supporting documents by 22/04/2020.

---

1. Back to Home
Part II – How to Complete and Submit the Online Application Form

The Screen of Online Upload and Submission of Supporting Documents

### Deadline for Online Upload and Submission of Supporting Documents

22/04/2020 23:59:59

View Application Summary

### Notes for Submitting Signed Declaration and Supporting Documents Online

1. You should submit the signed declaration and supporting documents via online upload within 7 days from the submission date of your application, i.e. on or before 23:59:59 on 22/04/2020. The upload function will be suspended after the above deadline. Upon suspension of the upload function, any uploaded documents which are not yet submitted will be removed from the system. You then have to submit your signed declaration and / or supporting documents together with the reply slip to the SFO by mail or by hand.

2. Once you click the radio button “Online Submission” and select “Submit”:
   a. all the uploaded documents will be submitted to the SFO and the upload function will be suspended. For other additional documents, you have to submit them together with the reply slip by mail or by hand to the SFO.
   b. if you prefer submitting the documents by mail or by hand at this stage, you do not need to upload any documents. Please click the radio button “By Mail or by Hand” and select “Submit”. The online upload function will then be suspended.

3. The following file formats are accepted for uploading supporting documents:
   - File Type: PDF or JPEG
   - File Size: 5 Mbytes or below for each file
   - Total File Upload Limit: 20 MB (Approximately equivalent to 50 black and white pages at A4 size)

4. Here are some points to note in preparing the image file:
   - Do not upload any electronic documents / files with password protection or encryption. If the password protected / encrypted documents / files submitted online could not be opened, SFO would request the applicant to re-submit the concerned documents in hard copy.
   - Use the bundled software and standard resolution of your scanner;
   - Do not edit the image by image editing software as it may change the original image resolution; and
   - Scan one image on each page only with the magnitude of the original copy being kept. If the images submitted online are blurred, SFO would request the applicant to re-submit a set of supporting documents in hard copy which is clear and readable.
   - If there are any information you need to highlight for the SFO’s reference (For example: income transaction in the bank passbook), please circle or underline the transaction/ information and do not use fluorescent pen to do the highlight.

<table>
<thead>
<tr>
<th>Document Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Signed Declaration (if “Sign on Paper” is selected)</td>
</tr>
<tr>
<td>Identity Proof</td>
</tr>
<tr>
<td>Income Proof</td>
</tr>
<tr>
<td>Asset / Residence Proof</td>
</tr>
<tr>
<td>Other Proof</td>
</tr>
</tbody>
</table>
Part II – How to Complete and Submit the Online Application Form

Please pay attention to the deadline, file type and limit of file size, etc. to submit the supporting documents via online upload.

Do not highlight transaction/information with fluorescent pen. If necessary, please circle or underline the transaction/information with appropriate remarks.

Select the document type. Browse and upload the file.

Here you can view the documents which have been uploaded successfully.

Here you can see the remaining file size to upload for reference.

You can save the uploaded documents and retrieve the online upload function in the page of “Application Form(s) Submitted” to continue the procedure of online upload and submission of documents within 7 days from the submission date of your application. However, the upload function will be suspended after the above deadline. Upon suspension of the upload function, any uploaded documents which are not yet submitted will be removed from the system. You then have to submit your signed declaration and/or supporting documents together with the reply slip to the SFO by mail or by hand.

If you have uploaded all the supporting documents that you need to submit, please click the radio button “Online Submission” and then click the “Submit” button. All the uploaded documents will then be submitted to the SFO. The upload function will also be suspended at the same time. If there is any other supplementary information/documents, you have to submit them with the reply slip to the SFO by mail or by hand.

If you wish to submit the supporting documents by mail or by hand instead of via online upload at this stage, you do not need to upload any document. Please click the radio button “By Mail or by Hand” and then click the “Submit” button. The upload function will be suspended immediately.
5. **DECLARATION**

5.1 If you are unmarried, you and your parents (if you are married, you and your spouse) will have to sign the declaration on paper or with digital certificate.

5.2 For Simplified Version of Application, your sibling who has submitted/ is submitting an application for FASP or TSFS under Full Version of Online Application in 2020/21 will have to sign the declaration.

5.3 Each signature should be provided by relevant family member personally. Any person signing the declaration on behalf of you / your parent(s) / spouse will not only lead to rejection of the application, but will also constitute an offence of forgery, which on conviction, holds the offender liable for imprisonment for 14 years under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).

5.4 You are required to declare in Part B Item (c) of the declaration whether or not you are bankrupt, has applied for IVA and is aware that legal proceeding(s) has/have been started (or are pending or being threatened) against you for your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets. The system would prefill the option you have chosen in Step 13 in the declaration form.

6. **DOWNLOADABLE CHECKLIST OF SUPPORTING DOCUMENTS**

6.1 Please refer to the items on the checklist and check carefully to see if the application has been filled in properly and if copies of all the supporting documents have been provided. Please ensure that the information shown on the copies is legible. **If you fail to report / provide the required information / supporting document(s) in / to the Application Form at the time of submitting your application, and the information / supporting document(s) is only reported / provided upon the SFO’s enquiry, this would be treated as a misrepresentation and/or omission in the application. Therefore, you have the responsibility to complete the Application Form in full details and submit all supporting documents. If there is misrepresentation or omission in the application, the SFO has the authority to reject your application.**

6.2 Supporting documents, once submitted, are not returnable. You are advised to retain a copy for your own reference.

7. **DECLARATION UNDER THE OATHS AND DECLARATIONS ORDINANCE**

7.1 After the SFO has received your application, we may invite you and your parents to our office for an interview (for details, please refer to Paragraph 5.7 of Part I of the Guidance Notes). Before the interview, your father or mother will have to declare **at the SFO**, in accordance with the Oaths and Declarations Ordinance (Chapter 11 of the Laws of Hong Kong), that the information given in the application is true and complete.
Part II – How to Complete and Submit the Online Application Form

Checklist of Supporting Documents

- Please submit the photocopies of the documents to the Student Finance Office (SFO) on or before the deadline set out in the letter. Otherwise, your application will not be processed.
- You should ensure that all copies are clear and readable.
- This checklist is for general reference only, which is not exhaustive. You should prepare the documents according to your own application and refer to FASP Guidance Notes available on the SFO’s website for details.

Identity Proof

1. HKID cards of applicant*, parent(s), unmarried sibling(s) and dependent grandparent(s) (or spouse and child, if married)
2. Student cards of applicant and sibling(s) (or child, if married)
3. Applicant’s offer letter of admission or any document showing the course taken
4. Marriage certificate and birth certificate of child of married applicant

* Applicants without the right of abode in Hong Kong (without the alphabet "A" beneath the Date of Birth field of the Hong Kong Identity Card) should also provide a copy of their entry permits to Hong Kong, e.g. one-way permit/depandant visa, etc., with their applications.

Please make sure the HKID card copy / copies you provided are complete and clear enough for verification. You may wish to refer to the format shown in Annex II.

Income Proof

1. Income proof of applicant’s parent(s) and unmarried sibling(s) (spouse for married applicant) from 1.4.2019 to 31.3.2020, e.g. salary statement / Employer’s Return of Remuneration and Pensions [IR56B] / Profit & Loss Account. Self-written Income Statement if no income proof could be provided, unemployment proof (e.g. dismissal letter)

Asset / Residence Proof

(Only asset proof of applicant and parent(s) for unmarried applicant / proof of applicant and spouse for married applicant are required)

1. All types of bank deposits: Passbooks / monthly statements (including those closed between 1.4.2019 and 31.3.2020) showing the account number & holder’s name and all the transactions from 1.4.2019 to 31.3.2020
2. Applicant’s account for payment of financial assistance: If it was opened after 31.3.2020, only the page(s) showing the account number & holder’s name and the opening balance are required
3. Time deposit: Certificates / receipts / notices showing the balance as at 31.3.2020
4. Investments (shares / warrants / bonds / fund, etc): Certificates or monthly statements showing the types and quantities of investment items and account cash balance as at 31.3.2020
5. Savings / Investment-linked insurance policy: Annual statement showing the cash value and dividends as at 31.3.2020
6. Property / Land / Carpark / Vehicle / Vessel: e.g. Public Housing Unit Tenancy Agreement, Sales and Purchase Agreement, Demand for Rates, mortgage repayment schedule, assignments and deeds, Vehicle Registration Certificate

Other Proof

1. Certificate of Comprehensive Social Security Assistance (CSSA) Recipients (for Medical Waivers) and notification letter (from 1.4.2019 to the latest) of family member(s) concerned
2. Proof for applicant who is receiving Disability Allowance
3. Medical receipts from 1.4.2019 to 31.3.2020 for family member(s) with chronic illness
4. Receipts for expenses for dependent grandparent(s) residing in elderly home from 1.4.2019 to 31.3.2020
5. Any other documents relevant to the application

Please prepare copies of all supporting documents according to the checklist.
Registration Guidelines

SFC E-link - My Applications Service Registration Guidelines

These guidelines provide step-by-step instructions on how to register for the online service of SFC E-link - My Applications:

**Step 1. Create or log in your MyGovHK Account**

To create or log in a MyGovHK account, please visit MyGovHK.

View the demo for registration if necessary.
Part III – Appendices

APPENDIX I

Step 2. Add the service of “SFO E-link - My Applications to Submit Online Applications”

Click “Add more services” in the Online Services.

Then, search “Access SFO E-link - My Applications to Submit Online Applications” under “Education & Training”.

Select and add the service.

Click “Close” after completion.

My Online Services

You have added the following service(s):

- Access SFO E-link – My Applications to Submit Online Applications

Link up the above service(s) with your MyGovHK account. Link up now!
Part III – Appendices

**APPENDIX I**

**Step 3. Link up with the service**
Click the hyperlink of "Access SFO E-link - My Applications to Submit Online Applications" to link up with the service and proceed to registration.

**Step 4. Input your HKID Card No.**
You will be redirected to the registration page. Input your HKID Card No. and click "Next".
Part III – Appendices

APPENDIX I

Step 5. Check the registration information and read the Terms and Conditions of Use

1. You need to check if the information of your MyGovHK Account and HKID Card No. is correct. If not, please click "Previous" to amend the relevant information.
2. If the information is correct, please read the Terms and Conditions of Use carefully.
3. Check the box "I have read, understood and agreed with the Terms and Conditions of Use above" after reading.
4. Click "Next" to complete the registration.

Step 6. Registration Completed

You may save or print the registration details for future reference.
Click "Proceed to Application" and you will be redirected to the webpage of SFO E-link – My Applications. You can start a new application now.

Why does the system request me to input reactivation code and how can I get this code?

The system requests you to input reactivation code if your MyGovHK account has once been delinked with the SFO E-link – My Applications service. To get the reactivation code, you have to complete the SFO E-link – My Applications Reactivation Code / Delink Request Form to apply for a reactivation code for link-up of the service again.

I have once used a MyGovHK account to link up the service of SFO E-link – My Applications. However, I have forgotten the original MyGovHK ID or password. What should I do?

You can try to retrieve the ID or password of your original MyGovHK account from MyGovHK. In case you are unable to recover the MyGovHK ID or password, please complete the SFO E-link – My Applications Reactivation Code / Delink Request Form to request the SFO to delink the original link-up so as to establish a fresh link-up.
Part III – Appendices

Appendix II

Student Travel Subsidy (STS) Scheme

1. If you are eligible to apply for assistance under the Financial Assistance Scheme for Post-secondary Students (FASP) and wish to apply for student travel subsidy at the same time, you should do so through the FASP application. You may indicate your wish to apply for the STS along with the FASP application and fill in your term-time residential address in Step 5.

2. If you are a student of an accredited programme covered by the FASP, are successful in your applications for assistance under the FASP, reside (at home/ in hostel) beyond 10 minutes’ walking distance from your normal place of study and require the use of public transport for travelling to school, you may be eligible for travel subsidy. Please note that students undertaking the following programmes will not be eligible for the STS:
   - distance-learning programmes, on-line programmes or programmes outside Hong Kong;
   - term-day placement with allowance of any kinds; or
   - periods of exchange/ placement programme outside Hong Kong.

3. There are two levels of subsidy, namely full level and half level. If you are entitled to maximum financial assistance under the FASP, you will be eligible for full level travel subsidy. If you are entitled to assistance below the maximum level, you will be eligible for travel subsidy at half level.

4. The amount of travel subsidy is calculated on the basis of the average fare on public transport between the districts in which you study and reside during term-time. If you change your residential address during term-time, you should inform the SFO by filling in the form on notification of change of personal data (FASP/C/1A).

5. If you have not applied for travel subsidy at the time of your application for assistance under the FASP but wish to re-apply for the STS thereafter, you should submit in writing to the SFO for consideration by completing Form (FASP/STS/1C) with the residential address proof. Under normal circumstances, the SFO will not accept any application for STS for tertiary student submitted on or after 1.4.2021. Late application under exceptional circumstances must be accompanied by a recommendation letter from the institution in support of the case.

6. Payment procedures and application result:

   (a) STS will normally be released two months after the FASP assistance is released. Payment of the travel subsidy for the school year will be made by autopay by instalments or in one lump sum and credited into the bank account specified in the application form.

   (i) For institutions with hostel accommodation/ exchange programme/ placement
      As the residence/ study status of the applicant will directly affect whether and how the SFO will disburse the travel subsidy to the applicant, it is necessary for the SFO to confirm whether the applicants are hostel/ exchange/ placement students in the first semester before the disbursement of the first instalment of STS payment. The remaining balance can only be released to applicants after the list of hostel/ exchange/ placement students for the whole school year is received from the institutions.

   (ii) For institutions without hostel accommodation/ exchange programme/ placement
      It is necessary for the SFO to confirm the course information before the disbursement of the STS payment. If the institutions concerned provide the course information before our disbursement of the STS payment, the applicants will be paid in one lump sum. Otherwise, the SFO may need to arrange payment to the applicants by instalments.

   (b) The SFO bears no responsibility for any erroneous entry made by the applicants. Any such errors may cause delay in receipt of payment. Any bank charges incurred due to such error will have to be borne by the applicants.

   (c) List of institutions with payment made to their students will be posted onto the SFO’s webpage from time to time. Separately, the SFO will send SMS message to the successful applicants in accordance with the mobile phone number provided by the applicants to notify them that the payment of subsidy has been made by auto transfer.

   (d) In case the institutions update any information provided that affects the payment of travel subsidy, the SFO will recalculate the subsidy accordingly. The applicants may be required to refund any overpaid subsidy.

   (e) If your payment has been rejected by the Autopay System due to incorrect information on the application form, you will be notified to approach the Student Travel Subsidy Section of the SFO for rectification of incorrect data.

   (f) In case your application is unsuccessful, you will be notified separately.
### Financial Assistance Scheme for Post-secondary Students 2020/21

#### Ready Reckoner under the “Adjusted Family Income” (AFI) Formula

**Income Test**

The Adjusted Family Income Calculation Formula will be applied as the first tier of the means test (or income test) under the Financial Assistance Scheme for Post-secondary Students. The following ready reckoner sets out the percentage of grant/loan that will be offered to an applicant in accordance with the adjusted family income (AFI) group within which he/she falls. The amount of grant/loan calculated on the basis of the ready reckoner will be **subject to the second tier of the means test** (or asset test at Appendix I).

<table>
<thead>
<tr>
<th>AFI Between (HK$)</th>
<th>% of Maximum Grant</th>
<th>% of Maximum Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 41,568</td>
<td>100%*</td>
<td>100%*</td>
</tr>
<tr>
<td>41,569 to 50,919</td>
<td>75%</td>
<td>75%</td>
</tr>
<tr>
<td>50,920 to 60,103</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>60,104 to 69,307</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>69,308 to 80,378</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>&gt; 80,378</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

* The maximum level of financial assistance under FASP includes:
  (a) the annual tuition fees payable subject to a ceiling. The ceiling for 2020/21 application is $87,010;
  (b) academic expenses grant. The ceiling for 2020/21 application is $6,000; and
  (c) living expenses loan. The maximum loan amount is $53,070 in the 2020/21 academic year.

The above ceilings will be reviewed annually (Please refer to the examples at Appendix IV.).

Note: Please note that AFI is not equivalent to monthly income. You should refer to the examples at para 5.4 of Part I of the Guidance Notes and Appendix IV of Part III of the Guidance Notes for calculation of AFI.

* AFI thresholds for full level of assistance for 3-member and 4-member families are $50,323 and $46,297 respectively. For 2-member single-parent families and 3-member single-parent families, they are regarded as 3-member families and 4-member families respectively for determining the AFI thresholds for full level of assistance and calculation of AFI.
### Financial Assistance Scheme for Post-secondary Students 2020/21

#### Sliding Scale of Asset Value for Discounting Grant/Loan Assistance

**Asset Test**

The asset test is the second tier of the means test under the Financial Assistance Scheme for Post-secondary Students. The following sliding scale sets out the discount factor to be applied to the level of grant and loan assistance calculated under the Adjusted Family Income ready reckoner (at Appendix III) in order to derive the eventual amount of grant/loan.

<table>
<thead>
<tr>
<th>Net Asset Value per Family Member (HK$)</th>
<th>Discount Factor of Grant/Loan Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over $783,000</td>
<td>-100% (i.e. no assistance)</td>
</tr>
<tr>
<td>$658,001 to $783,000</td>
<td>-80%</td>
</tr>
<tr>
<td>$529,001 to $658,000</td>
<td>-60%</td>
</tr>
<tr>
<td>$421,001 to $529,000</td>
<td>-40%</td>
</tr>
<tr>
<td>$279,001 to $421,000</td>
<td>-20%</td>
</tr>
<tr>
<td>$279,000 or below</td>
<td>-0% (i.e. no reduction of assistance)</td>
</tr>
</tbody>
</table>

**Example (For an unmarried applicant):**

- Parents’ annual income: $200,000
- Annual income of unmarried sibling: $130,000
- Deductible medical expenses: Nil
- Family size: 4
- Net asset value of the applicant and his parents (not counting the first home): $1,250,000
- AFI ($200,000 + $130,000 × 30%) ÷ (4 members + 1): $47,800
- Asset value per capita ($1,250,000 ÷ 4): $312,500
- Maximum grant (assumed): $51,000 (i.e. tuition fees payable $45,000 + academic expenses grant $6,000)
- Maximum loan: $53,070

**Income test** (First tier)

- Entitled grant ($51,000 × 75%): $38,250
- Entitled loan ($53,070 × 75%): $39,802 (rounded down to the nearest $1)

**Asset test** (Second tier)

- Entitled grant ($38,250 × 80%): $30,600
- Entitled loan ($39,802 × 80%): $31,841 (rounded down to the nearest $1)
### Samples of Self-prepared Income Breakdown/Profit and Loss Account

**Financial Assistance Scheme for Post-secondary Students 2020/21**

**Profit & Loss Account** *(from 1.4.2019 to 31.3.2020)*

*For person running business (including sole proprietorship / partnership business)*

| Name of family member running the following company [Owner] | : |
| Company name | : |
| Nature of business | : |
| Company address | : |
| Business Registration Certificate No. (if applicable) | : |

*Please tick as appropriate*

- [ ] Sole proprietorship
- [ ] Partnership

(Please specify all items & breakdown of amounts)

#### (A) Gross Income / Sales (HK$)$

#### Expenditure* (HK$)

* (*The following is the running cost of the company and should not cover any household expenses)*

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost on purchasing merchandise</td>
<td>$</td>
</tr>
<tr>
<td>Business registration fee</td>
<td>$</td>
</tr>
<tr>
<td>Water charges</td>
<td>$</td>
</tr>
<tr>
<td>Electricity charges</td>
<td>$</td>
</tr>
<tr>
<td>Gas charges</td>
<td>$</td>
</tr>
<tr>
<td>Telephone charges</td>
<td>$</td>
</tr>
<tr>
<td>Rent and rates</td>
<td>$</td>
</tr>
<tr>
<td>Salary of employees other than those marked ‘#’ below</td>
<td>$</td>
</tr>
<tr>
<td>Transportation costs</td>
<td>$</td>
</tr>
<tr>
<td>Travelling expenses</td>
<td>$</td>
</tr>
<tr>
<td>Insurance premium</td>
<td>$</td>
</tr>
<tr>
<td>Fees for repair and maintenance of machinery</td>
<td>$</td>
</tr>
<tr>
<td>Others (please specify all items &amp; breakdown of amounts)</td>
<td>$</td>
</tr>
</tbody>
</table>

#### Other Expenditure

- [ ] Salary of owner paid by this company $ 
- [ ] Salary of other family member(s)* paid by this company $ (Name of family member(s) :______________________)

#### (B) Total Expenditure (HK$)$

#### (C) Net Profit [(A) - (B)] (HK$)$

**Signature of Owner:** __________________________  **Date:** __________________________
Financial Assistance Scheme for Post-secondary Students 2020/21

Profit & Loss Account (from 1.4.2019 to 31.3.2020)

For person running business (including sole proprietorship / partnership business)

Name of family member running the following company [Owner] : Tin Biu Yi
Company name : XX Company
Nature of business : Garment manufacture
Company address : Rm6A, 123 Street, Kwun Tong, Kowloon
Business Registration Certificate No. (if applicable) : XXX

Sole proprietorship / Partnership (please tick as appropriate) □ Sole proprietorship ☑ Partnership (Percentage of ownership : 50 %)

(A) Gross Income / Sales (HK$) $ 2,000,000

Expenditure* (HK$)

(*The following is the running cost of the company and should not cover any household expenses)

Cost on purchasing merchandise $ 200,000
Business registration fee $ 1,500
Water charges $ 30,000
Electricity charges $ 30,000
Gas charges $ 10,000
Telephone charges $ 6,000
Rent and rates $ 100,000
Salary of employees other than those marked ‘#’ below $ 150,000
Transportation costs $ 40,000
Travelling expenses $ 10,000
Insurance premium $ 60,000
Fees for repair and maintenance of machinery $ 80,000
Others (please specify all items & breakdown of amounts^) $ 0
Other Expenditure
# Salary of owner paid by this company $ 150,000
# Salary of other family member(s)^ paid by this company
(Name of family member(s) : Wong Mei Mei ) $ 150,000
(B) Total Expenditure (HK$) $ 1,017,500
(C) Net Profit [(A) - (B) ] (HK$) $ 982,500

Signature of Owner: ___________________________ Tin
Date : 17.7.2020
Financial Assistance Scheme for Post-secondary Students 2020/21

Profit & Loss Account (from 1.4.2019 to 31.3.2020)

For self-employed driver of taxi/ lorry/ minibus/ other commercial vehicle

Name of family member engaged in the following business:

Type of driver *

- □ Taxi driver
- □ Lorry driver
- □ Minibus driver
- □ Other commercial vehicle driver

(Please specify: ________________________________ )

Vehicle Owner/ Vehicle Lessee *

- □ Vehicle Owner
- □ Vehicle Lessee

(Vehicle Registration No: ________________________________ )

* Please tick as appropriate

Income (HK$)

1. Rent (for vehicle owner only) $ 
2. Profit from operating business $ 
3. Others (please specify all items & breakdown of amounts*) $ 

(A) Total Income (HK$) $ 

Expenditure (excluding vehicle mortgages) (HK$)

(Items 1 & 2 are applicable to vehicle lessee ; items 2 to 5 are applicable to vehicle owner)

1. Vehicle rental fee $ 
2. Fuel charges $ 
3. Insurance premium $ 
4. Maintenance fee $ 
5. License fees $ 
6. Others (please specify all items & breakdown of amounts*) $ 

(B) Total Expenditure (HK$) $ 

(C) Net Profit [(A) - (B)] (HK$) $ 

Signature of the family member engaged in the above business: ____________________________ Date: _________________
**Financial Assistance Scheme for Post-secondary Students 2020/21**

**Profit & Loss Account (from 1.4.2019 to 31.3.2020)**

*For self-employed driver of taxi/lorry/minibus/other commercial vehicle*

Name of family member engaged in the following business: Tin Biu Yi

Type of driver *

- ☑ Taxi driver
- □ Lorry driver
- □ Minibus driver
- □ Other commercial vehicle driver

(Please specify: _____________________________ )

Vehicle Owner/ Vehicle Lessee *

- □ Vehicle Owner
- ☑ Vehicle Lessee

(Vehicle Registration No: ______________________________ )

*Please tick as appropriate*

**Income (HK$)**

1. Rent (for vehicle owner only) $ 0
2. Profit from operating business $ 400,000
3. Others (please specify all items & breakdown of amounts*) $ 0

(A) **Total Income (HK$)** $ 0

$ 400,000

**Expenditure (excluding vehicle mortgages) (HK$)**

(Items 1 & 2 are applicable to vehicle lessee; items 2 to 5 are applicable to vehicle owner)

1. Vehicle rental fee $ 150,000
2. Fuel charges $ 80,000
3. Insurance premium $ 0
4. Maintenance fee $ 0
5. License fees $ 0
6. Others (please specify all items & breakdown of amounts*) $ 0

(B) **Total Expenditure (HK$)** $ 230,000

(C) **Net Profit [(A) - (B)] (HK$)** $ 170,000

**Signature of the family member engaged in the above business:** Tin Biu Yi

**Date:** 17.7.2020

*Please add separate sheet(s) if necessary.*
Appendix V

Financial Assistance Scheme for Post-secondary Students 2020/21

Self-written Income Statement

If you worked for more than one occupation from 1.4.2019 to 31.3.2020, please specify the job post, employer, working place and working period of each occupation. (Please see SAMPLE at Appendix V of Part III of Guidance Notes)

Name of family member:
Job post:
Full / Part-time :
Employer:
Working place:
Working period:

Income Details

Salary (Including payment in lieu of notice, but excluding MPF contribution and severance payment)

➢ Please fill "$0" or indicate unemployed if you do not have income for the month.
➢ In general, salary of the month will be credited to your bank account by the end of the month or early next month. Hence, salary credited in early May should be salary for April. Please carefully check the salary records in your bank account or in other documents when completing the form.

<table>
<thead>
<tr>
<th>Month</th>
<th>Cash : $</th>
<th>Direct Credit #: $</th>
<th>Cheque / Cash : $</th>
<th>Cash : $</th>
<th>Direct Credit #: $</th>
<th>Cheque / Cash : $</th>
<th>Direct Credit #: $</th>
<th>Cheque / Cash : $</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/2019</td>
<td></td>
<td></td>
<td></td>
<td>5/2019</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Direct Credit # : $</td>
<td>Cheque / Cash : $</td>
<td></td>
<td>Direct Credit #: $</td>
<td>Cheque / Cash : $</td>
<td></td>
<td>Direct Credit #: $</td>
<td>Cheque / Cash : $</td>
<td></td>
</tr>
<tr>
<td>7/2019</td>
<td>Cash : $</td>
<td></td>
<td></td>
<td>8/2019</td>
<td>Cash : $</td>
<td>Direct Credit #: $</td>
<td>Cheque / Cash : $</td>
<td></td>
</tr>
<tr>
<td>Direct Credit #: $</td>
<td>Cheque / Cash : $</td>
<td>Direct Credit #: $</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10/2019</td>
<td>Cash : $</td>
<td></td>
<td></td>
<td>11/2019</td>
<td>Cash : $</td>
<td>Direct Credit #: $</td>
<td>Cheque / Cash : $</td>
<td></td>
</tr>
<tr>
<td>Direct Credit #: $</td>
<td>Cheque / Cash : $</td>
<td>Direct Credit #: $</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1/2020</td>
<td>Cash : $</td>
<td></td>
<td></td>
<td>2/2020</td>
<td>Cash : $</td>
<td>Direct Credit #: $</td>
<td>Cheque / Cash : $</td>
<td></td>
</tr>
<tr>
<td>Direct Credit #: $</td>
<td>Cheque / Cash : $</td>
<td>Direct Credit #: $</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3/2020</td>
<td>Cash : $</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If you receive salary by Direct Credit / Cheque to account, please specify your Bank and Account No.:

If you have other income, please specify: Double pay/Bonus/Subsidy*:

Total Annual Income (From 1.4.2019 to 31.3.2020):

HK$ __________

* Please delete where inapplicable

Signature of the family member: ___________________________ Date: ___________________________
Financial Assistance Scheme for Post-secondary Students 2020/21

Self-written Income Statement

If you worked for more than one occupation from 1.4.2019 to 31.3.2020, please specify the job post, employer, working place and working period of each occupation. (Please see SAMPLE at Appendix V of Part III of Guidance Notes)

Name of family member: TIN Biu-yi

Job post: A: Shop Asst. B: Cleaner C: Post-natal Care Worker

Full / Part-time: A: FT B: PT C: FT

Employer: A: Ka Lok Building B: Shing Kung Building Owners’ Corporation C: Mrs FONG

Working place: A: Sai Yeung Choi Shop B: 1000 Mongkok Road, Shing Kung Building, Mongkok, KLN C: Fu Kwai Building, Yue Man Square, Kwun Tong, KLN


Income Details

Salary (Including payment in lieu of notice, but excluding MPF contribution and severance payment)

- Please fill “$0” or indicate unemployed if you do not have income for the month.
- In general, salary of the month will be credited to your bank account by the end of the month or early next month. Hence, salary credited in early May should be salary for April. Please carefully check the salary records in your bank account or in other documents when completing the form.

<table>
<thead>
<tr>
<th>Month</th>
<th>Cash</th>
<th>Direct Credit</th>
<th>Cheque / Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>4/2019</td>
<td>$0</td>
<td>$5,335.2 (A)</td>
<td>$5,335.2 (A)</td>
</tr>
<tr>
<td>5/2019</td>
<td>$0</td>
<td>$5,335.2</td>
<td>$5,335.2</td>
</tr>
<tr>
<td>6/2019</td>
<td>$850 (B)</td>
<td>$5,335.2 (A)</td>
<td>$5,335.2</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Month</th>
<th>Cash</th>
<th>Direct Credit</th>
<th>Cheque / Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>7/2019</td>
<td>$1,000 (B)</td>
<td>$5,745.6 (A)</td>
<td>$5,745.6 (A)</td>
</tr>
<tr>
<td>8/2019</td>
<td>$1,000 (B)</td>
<td>$5,745.6</td>
<td>$5,745.6</td>
</tr>
<tr>
<td>9/2019</td>
<td>$1,000 (B)</td>
<td>$5,130 (A)</td>
<td>$5,130</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Month</th>
<th>Cash</th>
<th>Direct Credit</th>
<th>Cheque / Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>10/2019</td>
<td>$1,000 (B)</td>
<td>$3,888 (A)</td>
<td>$3,888</td>
</tr>
<tr>
<td>11/2019</td>
<td>$0</td>
<td>$unemployed</td>
<td>$unemployed</td>
</tr>
<tr>
<td>12/2019</td>
<td>$0</td>
<td>$6,980 (C)</td>
<td>$6,980</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Month</th>
<th>Cash</th>
<th>Direct Credit</th>
<th>Cheque / Cash</th>
</tr>
</thead>
<tbody>
<tr>
<td>1/2020</td>
<td>$0</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>2/2020</td>
<td>$0</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>3/2020</td>
<td>$0</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

# If you receive salary by Direct Credit / Cheque to account, please specify your Bank and Account No.: BOC a/c: 0123066501988

If you have other income, please specify: Double pay/Bonus/Subsidy*:

HK$ $1,500 (meal allowances)
HK$ $69,669.8 (A)+(B)+(C)+(meal allowances)

Total Annual Income (From 1.4.2019 to 31.3.2020):

HK$ 69,669.8

* Please delete where inapplicable

Signature of the family member: Tin

Date: 17.7.2020
(Name of Company)
Balance Sheet
as at 31.3.2020

<table>
<thead>
<tr>
<th>Assets</th>
<th>HK$</th>
<th>HK$</th>
<th>HK$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in hand</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank balance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts receivable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less: Provision for bad debts</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inventory</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advance payment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less: Accumulated depreciation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Appliances</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Less: Accumulated depreciation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goodwill</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Assets</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans from others</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overdraft</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Invoices payable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long-term mortgage loan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long-term loan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total liabilities</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Capital</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Registered capital</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net profit for the year ending 31.3.2020</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Net Capital</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total Liabilities and Net Capital
Sample of Balance Sheet
The Balance Sheet of XX Company
as at 31.3.2020

<table>
<thead>
<tr>
<th>Assets</th>
<th>HK$</th>
<th>HK$</th>
<th>HK$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in hand</td>
<td>1,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank balance</td>
<td>2,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>120,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less: Provision for bad debts</td>
<td>10,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inventory</td>
<td>122,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advance payment</td>
<td>1,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td>125,000.00</td>
<td>2,000.00</td>
<td></td>
</tr>
<tr>
<td>Property</td>
<td>35,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less: Accumulated depreciation</td>
<td>50,000.00</td>
<td>90,000.00</td>
<td></td>
</tr>
<tr>
<td>Appliances</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less: Accumulated depreciation</td>
<td>40,000.00</td>
<td>20,000.00</td>
<td></td>
</tr>
<tr>
<td>Goodwill</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>388,000.00</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable</td>
<td>30,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans from others</td>
<td>5,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overdraft</td>
<td>10,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Invoices payable</td>
<td>5,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long-term mortgage loan</td>
<td>15,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long-term loan</td>
<td>20,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td><strong>85,000.00</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Capital</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Registered capital</td>
<td>200,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Net profit for the year ending 31.3.2020</td>
<td>103,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Net Capital</strong></td>
<td><strong>303,000.00</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Liabilities and Net Capital</strong></td>
<td><strong>388,000.00</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### Repayment of FASP Living Expenses (LE) Loan

(For reference only)

**Interest Rate:** 1% (Note 2)

LE Loan Repayment by 60 / 120 / 180 Monthly Instalments

<table>
<thead>
<tr>
<th>Principal (Total amount of loans received prior to termination of studies)</th>
<th>Monthly Repayment Amount (Note 3)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>By 60 instalments in 5 years</td>
</tr>
<tr>
<td>For loan amount of every $10,000</td>
<td>$171</td>
</tr>
</tbody>
</table>

**Note 1:** Loan borrowers who have obtained LE loans and without any loan accounts repaying with quarterly repayment arrangement under different financial assistance / loan schemes administered by the SFO are required to repay their LE loans by monthly instalments. In case you have loan accounts repaying with quarterly repayment arrangement under different financial assistance / loan schemes, the above monthly repayment arrangement will not be applicable until further announcement by the SFO. Meanwhile, the quarterly repayment arrangement will be applicable to all of your loan accounts under different financial assistance / loan schemes.

**Note 2:** Under FASP, interest is not charged during the study period. Thus, the fixed interest rate of 1% p.a. is nominal only. The effective interest rate over the entire loan period depends on the length of the study period as well as the period of repayment.

**Note 3:** The estimated amount is for reference only. Under FASP, the minimum amount of each repayment instalment is $100 except for the last instalment. If the principal is small, say $1,000, the amount of each instalment will be less than $100 if the LE loan is to be repaid in 60 instalments. Under such circumstances, the loan borrowers will be required to repay at the minimum amount of $100 per instalment and the length of repayment will be shortened.
APPENDIX VIII

INFORMATION NOTES ON REPAYMENT OF LOAN
UNDER FINANCIAL ASSISTANCE SCHEME FOR POST-SECONDARY STUDENTS
(FASP)

1. You are required to repay your living expenses loan, which shall normally commence on 1 December of the year of your graduation or when the course has officially ended, until it is repaid in full. The first instalment of loan repayment will normally fall due on 1 January or 1 July of the following year of your graduation. If you have not received the notice of commencement of repayment or demand of repayment within 6 months after your graduation or the course has officially ended, you should notify the SFO in writing immediately.

2. The LE loan borrowed by you and the interest accrued thereon are repayable in 15 years (‘Repayment Period’) by 180 equal monthly instalments, or in a shorter Repayment Period by equal monthly instalments as agreed by the SFO. Whereas if as determined appropriate by the SFO, the loan borrowed and the interest accrued thereon are repayable within the Repayment Period by equal quarterly instalments.

3. If you cease to be registered as a full-time student or withdraw or defer or are suspended from your studies before graduation of a FASP/TSFS programme or you have not completed the programme for any reason, you must immediately notify the SFO in writing. Under such circumstances, you will be required to start repayment of the loan immediately in one lump sum or by equal instalments, and if by instalments over a revised Repayment Period, and also interest accrued under the loan at the rate of 1% per annum. The length of the loan Repayment Period, its commencement date, and repayment arrangements shall be decided by the SFO.

4. Monthly repayment instalments will normally fall due on 1st of each calendar month each year. Monthly demand notes will be issued, as far as practicable, 14 days before each repayment due date in electronic form. If you do not receive the demand note 7 days before each due date, you should contact the SFO without delay.

5. Non-receipt of demand notes for repayment or electronic notifications does not exempt you from the obligation to repay the instalment due on or before the due date. If the repayment of any instalment is not made on or before the instalment becomes due, you will be required to repay with the Government of the Hong Kong Special Administrative Region (‘Government’) the amount of the overdue instalment together with a surcharge as set out in paragraph 10 below.

6. Within the Repayment Period, you can put up a request to change the Repayment Period. The request should be put up 14 days before the due date of the upcoming instalment so that the revised repayment schedule will take effect in the upcoming instalment. If you fail to put up your request by the above mentioned deadline or your loan is currently under deferment, the effective date of your requested extension or shortening of Repayment Period will be postponed accordingly. Request could be made in writing by post, fax or email. Verbal request will not be accepted. For request by post, the postmark date on the envelope will be regarded as the date of request. Underpaid mail items will not be accepted. Please ensure your mail items bear sufficient postage before posting. For request by fax or email, the date of the fax or email received by the SFO will be regarded as the date of request. You have to repay your instalments according to the original repayment schedule until the revised repayment schedule takes effect.

7. Interest at a rate of 1% per annum shall be charged on the loan borrowed by you from the commencement date of the loan Repayment Period. You may have a rough estimation on the repayment amount by referring to the repayment calculator made available in the “SFO E-link” at http://e-link.wfsfaa.gov.hk.

8. Interest of each monthly instalment is the interest accrued for the month immediately preceding the instalment due date.

9. Each instalment amount (instalment loan principal and instalment interest) shall not be less than $100.

10. If you fail to repay the loan or interest or any part thereof when it becomes due, you will be required to repay with the Government the overdue amount together with a surcharge at the rate of 5%.
11. With a view to facilitating better financial management of loan borrowers, loan borrowers who have obtained LE loans and without any loan accounts repaying with quarterly repayment arrangement under different financial assistance / loan schemes administered by the SFO are required to repay their LE loans by monthly instalments. In case you have loan accounts repaying with quarterly repayment arrangement under different financial assistance / loan schemes, the above monthly repayment arrangement will not be applicable until further announcement by the SFO. Meanwhile, the quarterly repayment arrangement will be applicable to all of your loan accounts under different financial assistance / loan schemes.

12. If you wish to make early repayment of the loan, a request should be put up in writing by post, fax, email or via the “SFO E-link” (http://e-link.wfsfaa.gov.hk). Verbal request will not be accepted. For request by post, the postmark date on the envelope will be regarded as the date of request. Underpaid mail items will not be accepted. Please ensure your mail items bear sufficient postage before posting. For request by fax, email or via the “SFO E-link”, the date received by the SFO will be regarded as the date of request. Normally you have to settle the early lump sum or partial repayment demand note in full within 14 days from the issue date of the concerned demand note. If you fail to repay the early lump sum or partial demand note when it becomes due, surcharge incurred due to such late repayment shall be calculated in the same way as set out in paragraph 10 above.

(a) For early lump sum repayment of the loan, the repayment amount shall include all outstanding principal, interest and surcharge (if any).

(b) For early partial repayment of the loan, the repayment amount shall not be less than an amount decided by the SFO (currently set at HK$5,000) or the total of one repayment instalment, whichever is greater.

(c) Interest of early repayment is calculated as follows:

<table>
<thead>
<tr>
<th>Loan Account Status</th>
<th>Early lump sum repayment</th>
<th>Early partial repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before commencement of repayment</td>
<td>Interest will not be charged</td>
<td>Interest will not be charged</td>
</tr>
<tr>
<td>During the repayment period</td>
<td>Interest will be charged up to the preceding day of the date of request</td>
<td>Interest will be charged up to the preceding day of the due date of the forthcoming instalment</td>
</tr>
</tbody>
</table>

(d) You are advised to submit a request for early repayment of loan after careful consideration. If you cancel and make another request for early repayment of loan within the same month, the SFO may consider not accepting the second/ revised application. If you have fully settled the early partial/ lump sum repayment demand note, cancellation request to ask for refund of the sum of early partial/ lump sum repayment will not be accepted.

13. Any partial repayment made by you which does not discharge in full any amount due and payable shall be applied in or toward the discharge of: firstly the surcharge, secondly (any balance thereof) the interest, thirdly (any balance thereof) the overdue principal portion of the loan and finally all costs incurred by the Government for the recovery of the overdue amount.

14. For repayment by post, the postmark date will be regarded as the repayment date for the purpose of charging the surcharge. Underpaid mail items will not be accepted. Please ensure your mail items bear sufficient postage before posting. For repayment via internet online banking payment services, the actual date the bank effects its payment will be regarded as the repayment date for the purpose of charging surcharge.

15. Any repayment or overpayment made by you before the instalment due date will be applied to repay the forthcoming instalment(s) according to the repayment schedule until the amount is exhausted. Interest payable for those instalments will not be reduced or exempted.

16. Loan borrowers are required to make repayments on time. If you plan to leave Hong Kong on or before the repayment due date, you are required to make prior repayment arrangement before leaving Hong Kong. If you intend to leave Hong Kong for a period longer than 3 months or to emigrate, you are required to notify the SFO immediately. Upon receipt of such notification, unless the SFO has otherwise come to an agreement with you concerning the repayment schedule of the loan or unless the SFO is satisfied that you shall be able to continue to repay the loan based on the original repayment schedule, the SFO could demand your immediate repayment of all outstanding balance of the loan, interest and surcharge (if any) and recovery expenses. Under whatever circumstances, you have to repay the instalment due on or before the due date; if the repayment is not made before the instalment becomes due, surcharge incurred due to such late repayment shall be calculated in the same way as set out in paragraph 10 above.
17. If you are bankrupt; and/or have applied for IVA; and/or are aware that legal proceeding(s) has/have been started (or are pending or being threatened) against you for your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets, you are obliged to notify the SFO in writing immediately.

18. You and your indemnifier are required to notify the SFO immediately in writing of any change of your or your indemnifier’s correspondence address or other contact information, including mobile phone number, email address or fax number. For any changes in correspondence address, you are required to provide together with a copy of documentary evidence showing your address in the past 3 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. You should use the amendment form [FASP/IDM/INFO/E] for change of indemnifier’s personal particulars. The amendment form can be downloaded from the SFO website at http://www.wfsfaa.gov.hk/sfo/en/postsecondary/fasp/application/forms.htm.

19. You are required to procure immediately or otherwise upon the first repayment notification of the SFO another alternative Indemnifier located in Hong Kong and acceptable to the Government to execute the Indemnity in favour of the Government in the event that your Indemnifier intends to leave or has already left Hong Kong for a period longer than 3 months or to emigrate or has already emigrated failing which the SFO reserves the right to demand you to repay all outstanding balance of the loan, interest and surcharge (if any).

20. If your indemnifier after signing the Deed becomes incapable of fulfilling the obligations required under the Deed; or deceased; or if you are aware that a bankruptcy petition is filed by or presented against him/her or a bankruptcy order is made against him/her; or your Indemnifier applies for IVA; or you are aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of your Indemnifier’s assets; or your Indemnifier is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or if there is any claim (whether inside or outside Hong Kong) against him/her or any of his/her assets after he/she signs the Deed; you and/or your Indemnifier is/are obliged to notify the SFO in writing immediately. You are also required to procure and provide full particulars of an alternative qualified Indemnifier located in Hong Kong and acceptable to the SFO to replace the original one upon occurrence of the above circumstances. The alternative Indemnifier (if accepted by the Government) shall act in substitution and shall execute similar Deed.

21. If you have obtained loans for different courses, or for the same Course under different loan schemes administered by the SFO, separate loan accounts will be created under the respective loan schemes. Interest and administrative fee (if applicable) will be calculated separately for each account. Request for merging loan accounts will not be accepted.

22. In case of any breach of any of the terms and conditions of loan or late repayment of any installment(s) due, the SFO reserves the right to demand you and/or your Indemnifier(s) to repay all outstanding balance of the loan, interest and surcharge (if any) and any recovery costs (including legal costs and related expenses in the course of legal recovery actions). The SFO also reserves the right to withhold the consideration and processing of your other financial assistance applications and/or repayment applications under different financial assistance schemes administered by the SFO.

23. Terms and conditions applicable to the repayment of grant/loan may be altered and supplemented at any time by the SFO and shall be deemed incorporated and form part of the terms and conditions. The altered version will be uploaded to the website of the SFO and/or sent to your last address notified to the SFO.
Frequently Asked Questions and Answers

Generally speaking, this part is applicable to applicants using Full Version of Application. For applicants using Simplified Version of Application, you may make reference to this part for providing supplementary personal information or updated information about changes in income, assets, family members or any other matters subsequent to the submission of Full Version of Application by your siblings. For applicants using the Simplified Version of Application for CSSA family, they may also make reference to this part of information apart from those related to reporting of family income and assets.

**Income**

(1) **What is income proof?**

If your family members are in employment, they may submit any of the following documents:

- A copy of the Tax Assessment and Demand Note for the 2019-20 financial year issued by the Inland Revenue Department (Form IRC6401);
- A copy of Hong Kong Inland Revenue Department’s Employer’s Return of Remuneration and Pensions form (IR56B)/ Notification by an employer of an employee who is about to cease to be employed (IR56F)/ Return of Payroll Emoluments for Civil Servant (IR56C);
- Photocopies of salary statements for the whole year;
- A photocopy of the passbook(s) indicating salary payments by autopay (please circle and underline the entries with appropriate remarks);
- Photocopies of salary envelopes for the whole year;
- Return of Employee’s Remuneration [FASP/4(2020)] for the year ending 31.3.2020 which can be downloaded the form from SFO’s homepage at:

If your family members are business operators, they may submit the following documents:

- A Profit and Loss Account for the 2019-20 financial year verified by a Certified Public Accountant.
- If such a document is not available, you may prepare one on your own (some samples are provided at Appendix V).

If your family members are self-employed or in temporary and short-term employment, they may submit:

- Notification of Remuneration paid to persons other than employees (IR56M)
- If income proof is not available, list in writing all their sources of income or prepare a Profit and Loss account or an income statement (some samples are provided at Appendix V) on their own.

(2) **My father is a taxi driver. His taxi is rented from a vehicle company. He has no employer. What should I do?**

If your father does not have an employer, he is regarded as self-employed or operating his own business. He will have to furnish a Profit and Loss Account for the 2019-20 financial year prepared by a Certified Public Accountant or by himself for the SFO’s consideration. (Please refer to the samples at Appendix V)
Part III – Appendices

(3) I had a full-time job last year. Do I have to declare my income and submit proof?

After you commence full-time study in 2020/21, if you have no full-time job, it is not required to report the information. However, if you continue to have a full-time job, please state in Step 12 “Additional Information” your full-time job in the 2020/21 academic year and your total full-time income for the whole 2019-20 financial year, and provide the relevant income proof. The SFO will then take into account your income received in the preceding financial year for assessing your 2020/21 application for assistance.

(4) My parents are currently in receipt of the Comprehensive Social Security Assistance (CSSA). Am I required to submit the income proof of my parents?

No. If your family received CSSA throughout the assessment period from 1.4.2019 to 31.3.2020 or is currently in receipt of the CSSA, you may submit your application by using the Simplified Version of Application for CSSA family. It is sufficient for you to provide the following documents together with your application:

- photocopies of the HKID Cards of you and your family members;
- a photocopy of student identity card issued by your institution;
- a photocopy of your bank passbook or statement showing your full name and the number of your bank account for receiving the payment of financial assistance; and
- a photocopy of the Social Welfare Department Notification Letter which advised the amount of CSSA approved for your family throughout the assessment period from 1.4.2019 to 31.3.2020 or for the current time.

If your parents have once received the CSSA but they neither received CSSA throughout the assessment period nor are currently in receipt of the CSSA, you are still required to report the information of your parents’ income and asset in the Full Version of Application and provide relevant documentary proof.

(5) My parents are not formally divorced, but they have separated for more than 10 years. At present, I am residing with my father. I rarely get in touch with my mother and have no details of her income. What should I do?

If you are not residing with your parents (except when you are living in a hostel/mini-hall), you should report the situation in Step 12 “Additional Information” of Full Version of Application. You should attach copies of documents in support of your family circumstances.

(6) I am a recipient of the Disability Allowance issued by the Social Welfare Department. Do I have to declare it?

The SFO will consider providing additional financial assistance to applicants who are receiving Disability Allowance. Please provide the information in Step 2 of Full or Simplified Version of Application and enclose certifications.

(7) My elder sister has changed a few jobs. How should I report her income and her employers’ information?

If your sister is single and she is residing with your family, you should enter her personal particulars in the Section of “Unmarried Sibling(s)” in Step 4 of Full Version of Application. For details of employment, please enter the total income she received from all her employers in the year ending 31 March 2020 and the employers’ information in Step 6 of the Full Version of Application and list out her incomes under different employments in Step 12 “Additional Information”. Please attach copies of income proof described in question (1) above.

(8) My father has made contribution to Mandatory Provident Funds (MPF) in the 2019-20 financial year. Do I need to include my father’s contribution made to MPF in the reported incomes?

No. You need not include the amount of contribution made to MPF in Full version of Application. If the income proof provided does not contain breakdown of the amount of MPF contribution, you may provide the annual MPF contribution statement to the SFO for calculation.
My parents have divorced, do I need to report the alimonies/contributions given by my father/mother to my family in the 2019-20 financial year?

Yes. If your parents have divorced, you should report the alimonies/contributions given by your father/mother to your family in the 2019-20 financial year.

My uncle has paid rental expenses and insurance premiums of family member on behalf of my family. Do I have to report this?

Yes. If others (including the other family members reported in Step 4, siblings living away from you, divorced parents, relatives, friends, etc.) have paid any payment, such as mortgage payment, rental expenses, insurance premiums and/or loan repayments, etc. on behalf of your family, you should fill in the amount in the Section of “Contribution from Any Person(s) to You and/or Your Family” in Step 6, and provide copy of documentary proof.

My father is operating his own business. What kind of supporting documents should be submitted?

If the family member is operating a business, the following documents should be submitted:

(a) The Business Registration Certificate of the company;

(b) The company’s Profit and Loss Account and Balance Sheet verified by a Certified Public Accountant as at 31.3.2020 to indicate its profit and net asset value. If the company’s account closing date is earlier than 31 March, you can submit a Balance Sheet on an earlier date;

(c) Generally speaking, Profit and Loss Account and Balance Sheets verified by a Certified Public Accountant are acceptable. If such documents are not available, a self-prepared Profit and Loss Account and Balance Sheet should be provided. The samples are available at Appendices V and VI respectively for reference. For any reasons that you could not provide these documents, please explain in Step 12 “Additional Information” of the Application Form.

My siblings, who are residing with me and had received studentship in the 2019/20 academic year. Do I have to report such income and submit the respective proof?

You should complete Section of “Income/Study Information of Unmarried Sibling(s)” in Step 6 of the Application Form and submit relevant documentary proof if your sibling, who is residing with you and had received studentship Note or income/ various allowances derived from appointments by institution in the 2019/20 academic year. Please also report in Step 12 “Additional Information” of the Application Form whether the family member concerned will continue to receive such income/studentship in the 2020/21 academic year. You may submit photocopy of employment letter/contract, certification letter from the employer, written proof issued by the institution or other income proof.

Note: Studentship includes Postgraduate/Research Studentship, Graduate/Research/Student Research/Teaching/Instructional Assistantship, Demonstratorship; any award/income/assistance derived from appointments as Teaching Assistant, Student Assistant, Research Assistant, Research Fellow, Graduate Assistant, Demonstrator, Instructor, Student Research Assistant; income derived from teaching company associate scheme; and income received from any form of scheme run by the institution exclusively or in collaboration with other parties.

My father has a personal loan of $60,000 and has made monthly repayment to the bank. Can the amount for repayment of loan be deducted from family’s income?

Only the medical expenses incurred by the applicant or his/her family member who is chronically ill are deductible. Other expenses, such as repayment of loan, cannot be deducted. However, you can inform the SFO in Step 12 “Additional Information” of Full Version of Application that your family member has secured a loan and attach documentary proof.
Assets

(14) My mother has a joint account with my maternal grandmother. How should I report it?

If you or your parents (or your spouse, if you are married) have a joint account with other members of your family or with other persons, you should report at the Section of “Joint Accounts” in Step 7 and fill in the name of the family members or the names of those other persons. Please also input the balance of the account as at 31.3.2020.

(15) Some of my monthly bank statements were lost when I moved house. What should I do?

Applicants must submit copies of bank statements to facilitate the SFO’s vetting of their applications. You will have to apply to the bank for copies of the lost statements and hand them to the SFO as soon as possible. All applicants must submit photocopies of all savings/ time/ current/ club deposits and integrated accounts in local and foreign currencies as supporting documents at the time of application. The photocopies must bear the name of the account holder, the account number and transaction records from 1.4.2019 to 31.3.2020 and be submitted with their application form. Please do not photocopy two passbooks on the same piece of paper.

(16) My parents own a private property. Do I need to declare it?

When filling in the application form, an unmarried applicant is required to report the details of all the properties occupied by you and your parents, including the first home (whether it is owned or rented). You are not required to report the market value of the first home as at 31.3.2020. However, if your family owns a second property, you must report the market value of the second property in Step 10 “Family Assets - Property /Land/ Carpark, Vehicle /Vessel and Business Undertakings”.

As mentioned in paragraph 4.7.5.6 of Part II of the Guidance Notes, other than the first home, an applicant needs to provide the following documentary proof for his/her properties:

(a) Documents certifying the ownership of the properties such as purchase and sales agreements, assignments and deeds, etc.
(b) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2020.
(c) Any one copy of the “Demand for Rates” from 1.4.2019 to 31.3.2020 of the property. If there is no “Demand for Rates”, please explain in Step 12 “Additional Information” of the application form.
(d) If a family member’s share of the property is less than 100%, please furnish proof.

(17) My father’s lorry was sold after 1.4.2020. Do I still have to report it in the assets column?

Yes, assets in possession as at 31.3.2020 must be reported in Steps 7 to 11. But you may report the change in Step 12 “Additional Information”.

(18) The land owned by my parents was a legacy left by my grandfather more than 10 years ago. The current market price of the land is unknown. How should I report it?

Generally speaking, you should be able to obtain an estimation of the price from banks or real estate agents.

(19) My parents are divorced and the court has granted my custody to my father. However, I am residing with my mother. How should I report their assets?

You should explain your relationship with your parents in Step 12 “Additional Information” of Full or Simplified Version of Application and state whether you are financially dependent on them. Having regard to the circumstances of individual cases, the SFO will decide on how your family income and assets should be assessed.
(20) Do I have to report the assets of my siblings and my grandparents?

No. If you are single, you only have to report your own assets and those of your parents in Full Version of Application. If you are married, you will have to report your assets and those of your spouse in Full Version of Application. Nevertheless, if there are assets belonging to you and/or your parent(s) but entrusted to your siblings / grandparents or others, these assets should also be reported.

(21) My father/mother owns an insurance policy as a policy holder. However, I am not the insured person/beneficiary of such insurance policy. Do I still have to declare such insurance policy?

Yes. Any insurance policy(ies) (savings / investment-linked insurance policy(ies) with cash value and dividends) held by you and/or your parents (no matter who the insured person / beneficiaries are) as at 31.3.2020 should be reported in Step 9.

(22) My father has a personal loan of $60,000 and has made monthly repayment to the bank. Can the loan incurred by my father be deducted from the total amount of family’s assets?

The loan incurred by any family member cannot be deducted from total amount of family’s asset. However, you can inform the SFO in Step 12 “Additional Information” of the application form that your family member has secured a loan and attach documentary proof.

Family Members

(23) I am married, but my wife and I are still residing with my parents. How should I report this?

Generally speaking, a married applicant is only required to provide information about his/her spouse and children. The spouse’s income should be reported in Step 6, and the assets owned by the applicant and his/her spouse should be reported in accordance with Steps 7 to 11. If you are receiving any contributions / support from other parties, please report this in the Section of “Contribution from Any Person(s) to You and/or Your Family” in Step 6.

(24) I am residing with my elder brother and his wife. Do I have to provide information about my parents? How can I provide the information about my elder brother and his wife?

If you are not residing with your parents, you should give the reasons in Step 12 “Additional Information” of Full or Simplified Version of Application. Unless you are not dependent on your parents for living, you should still give the personal particulars on your parents in Step 4 and their incomes and assets details in Steps 6 to 11 of Full Version of Application. Information about your elder brother and his wife should be given in the Section of “Other Family Members” in Step 4 of Full Version of Application.

(25) My grandfather is residing in a home for the elderly, with all his expenses paid by my parents. How should I report this?

If your paternal/maternal grandparents resided in a home for the elderly from 1.4.2019 to 31.3.2020 and the expenses were wholly paid by your parents for an aggregate period of 6 months or more, please provide the information in Section of “Dependent Grandparent(s)” in Step 4 of Full Version of Application. You are required to attach all the receipts issued by the home for the elderly in the 2019-20 financial year.

(26) My elder sister and her husband are residing with my family. Are they members of our family?

Strictly speaking, only the applicant, his/her parents, his/her unmarried siblings and paternal / maternal grandparents who are residing with the family are considered to be family members. Other family members are classified as “Other Family Members” in Step 4 of Full Version of Application. You should, therefore, provide the information of your elder sister and her husband in the Section of “Other Family Members” in Step 4 of Full Version of Application.
(27) **My mother and other siblings are still residing in the Mainland. How should I provide the information of them?**

You should provide your mother and your siblings’ information by completing Section of “Other Family Members” in Step 4 of Full Version of Application. However, if your parents are staying outside Hong Kong for employment purpose, you still have to provide their personal particulars in Step 4 and information of their income and assets in Steps 6 to 11 of Full Version of Application. Please also state their place of work in Step 12 “Additional Information” of Full Version of Application.

(28) **My parents have taken up residence in another country. How should I complete the application form?**

You should explain in detail in Step 12 “Additional Information” of Full or Simplified Version of Application the following:

(a) When and under what circumstances (for instance, emigration by means of investment or family reunion) they emigrated and to which country, and whether they still have properties/assets in Hong Kong;

(b) When did you return to Hong Kong (if applicable) and how you maintain your living in Hong Kong;

(c) Whether your parents, other family members/relatives or friends provide you with any financial assistance.

Please state the current amount of contribution that you are receiving and the amount you received from 1.4.2019 to 31.3.2020.

(29) **My unmarried sibling studying abroad has returned to Hong Kong since January 2020 and has been gainfully employed since February 2020. How should I report his information?**

If your sibling returned to Hong Kong before 31.3.2020, his information should be reported in Step 4 and his income during the 2019-20 financial year should be reported in Step 6 of Full Version of Application. You should also provide documentary proof to prove his period of study abroad.

(30) **I am unmarried but not residing with my parent(s) (e.g. residing in hostel / mini-hall), while my unmarried sibling(s) is (are) residing with my parent(s). How should I report the information on my unmarried sibling(s) residing with my parent(s)?**

You should report the information of the unmarried sibling(s) residing with your parent(s) in the Section of “Unmarried Sibling(s)” in Step 4 and the Section of “Income/Study Information of Unmarried Sibling(s)” in Step 6 of Full Version of Application.

**Medical Expenses**

(31) **My mother suffers from rheumatic arthritis and often buys medicines from herbalists and pharmacies. Is she considered chronically ill?**

Generally speaking, if any of your family members are receiving Disability Allowance given out by the Social Welfare Department, their medical expenses are deductible. As for other illnesses, they will be considered on a case-by-case basis. You should obtain medical certification from a hospital / clinic / registered medical practitioner and provide all the relevant receipts on expenses issued by a hospital / clinic / registered medical practitioner for the period from 1.4.2019 to 31.3.2020.
Other Matters

(32) I am residing in a hostel but will go home occasionally. How should I fill in the residential address?

To enable the SFO staff to contact you, you may give your hostel address in the Section of “Correspondence Address” in Step 5. However, please put down your parents' address in the Section of “Residential Address” in Step 5 of Full or Simplified Version of Application.

(33) I have submitted an application but I have transferred to study Year 1 of a locally-accredited programme in another institution covered by FASP in October. Do I have to submit a fresh application?

If you have already submitted an application, you should notify us by completing Form FASP/C/1B which can be downloaded from the SFO’s webpage. The SFO will take note of the change upon receipt of your notification. You do not have to submit a fresh application.

(34) I have married, but I still have to support my parents. Am I required to provide this piece of information?

If you are married / separated / divorced / widowed but still have to support your parents, you may give the details (e.g. monthly contribution by the applicant) in Step 12 “Additional Information” of Full Version of Application for the SFO’s consideration of your financial position.

(35) The notification of result has been issued to me for more than 3 weeks and my father had recently been injured and would not be able to work in the next few months. Could I still apply for review?

Under normal circumstances, you should apply for review within 3 weeks from the date of issue of the notification of result. However, if there is a substantial change to the family and financial circumstances after the submission of the application form, which you consider may significantly affect the support you may obtain from the family, you may still apply for review. Nevertheless, the application for review must be submitted to the SFO within the following deadline: 

(a) within 3 weeks from the date of issue of the notification of result; or 

(b) on or before 31.3.2021, whichever is the latest.

Relevant supporting document should be provided at the time of submitting the application for review.

(36) My father has to look after my mother and my siblings who are still residing in the Mainland. How should I report their information in the application form? Will they be included as family members?

You should include them under Section of “Other Family Members” in Step 4 of Full Version of Application. Family members who are not Hong Kong residents will not be regarded as family members. However, if your father/mother has to support the living of your family members in the Mainland or any other places, you may give the details (such as your father’s monthly contribution to your mother/siblings in the Mainland, your mother/sibling’s age and employment status, etc.) in Step 12 “Additional Information” of Full Version of Application. The SFO will consider if there are any special hardship elements that warrant special treatment.
(37) My father does not stay in Hong Kong. He works in the Mainland. How should I complete the Declaration?

You should print the application form and declaration and delivered to him for signature. Otherwise, your application will not be accepted. However, if you cannot obtain your parents' signature because of other special reasons (such as bad relationship with your parents, your parents getting divorced), you should give the reasons in detail in Step 12 “Additional Information” of Full Version of Application. The SFO will consider the reasons on a case-by-case basis. If you fail to give any explanation, the SFO may have to return the declaration to you for your parents’ signature and re-submission. This will delay the processing of your application.

You must not sign the declaration on behalf of your parents. If you do so, your application will be rejected. In addition, such an act is an offence under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong). An applicant convicted of the offence may be liable to imprisonment for 14 years.

(38) If the number of family members in my family changed after 31.3.2020, should I report this to the SFO?

If the number of family members (referring to the parents, unmarried sibling(s) residing with an unmarried applicant and/or his/her parents and dependent grandparents; if the applicant is married, “family members” refers to his/her spouse and/or child(ren)) changed after 31.3.2020 (e.g. an unmarried sibling residing with the family moved away / got married or a family member passed away), you should state it in either Step 12 “Additional Information” of Full or Simplified Version of Application and provide the SFO with the relevant document(s). If the number of your family members changed after submission of the application, you should inform the SFO in writing immediately, and forward the relevant supporting document(s) to the SFO. The SFO will consider if any special treatment is warranted on a case-by-case basis.

(39) I am a recipient of CSSA disbursed by the Social Welfare Department (SWD). Will I be excluded from the CSSA Scheme if I am eligible to apply for financial assistance under the FASP? I may have financial difficulties in the period between cessation of CSSA and disbursement of financial assistance from the SFO. What can I do?

Students pursuing full-time locally-accredited self-financing post-secondary education programmes and meeting other eligibility criteria may apply for financial assistance under the FASP. If you are eligible to apply for financial assistance under the FASP, you will generally be excluded from the CSSA Scheme. The SWD includes post-secondary students in CSSA families in the calculation of rent allowance since April 2014, so that the amount of special grant to cover rent for the CSSA families will not be affected if they have members receiving post-secondary education. If you have financial difficulties in the period between cessation of CSSA and disbursement of financial assistance from the SFO, you may approach staff of the concerned Social Security Field Unit under the SWD for assistance. Under the special arrangement, CSSA can continue to be paid to the student in need on a “loan” basis. In other words, you have to refund the CSSA payment for that period once you have received financial assistance from the SFO.

(40) My father has got some deposits, which are not his income, in his bank account. Am I required to provide information about those deposits and how to report the information?

To ensure that the financial circumstances as reported in the application are true and complete, the SFO will make enquires on transactions shown in bank statements. To speed up the processing of your application, you are advised to give explanations beside the transactions and provide documentary proof as far as possible, in particular for an amount of $100,000 or more (which may be fixed deposits); any other deposits of odd cents (which may be interest from time deposits or dividends from stocks and shares); and other regular cash / cheque deposits (which may be contributions / remittance from relatives or income from part-time jobs). If situation warrants, the SFO may still have to ask you for clarifications and documentary proof on the bank transactions.

(41) My parents received an one-off government subsidy in the 2019-20 Financial Year. Will the subsidy be counted as my family income or assets?

Generally speaking, government subsidies of regular assistance schemes are not counted as family income but are not deductible from the family assets of an applicant. As for one-off government subsidies, they are generally not counted as family incomes and family assets of the relevant year.

– End –