

2024/25 Academic Year FASP

Financial Assistance Scheme for Post-secondary Students

Guidance Notes

FASP/1B(2024)



**Student Finance Office
Working Family and Student
Financial Assistance Agency**

Important Notice

An applicant has the responsibility to complete his / her application in an accurate and timely manner. You should pay particular attention to paragraphs 4.1 to 4.3 “Points to Note” in Part I of the Guidance Notes and ensure that the information provided in the application form as well as the supporting documents submitted are true and complete. The Student Finance Office (“SFO”) will accord priority to those applications with complete information and supporting documents upon submission. Any misrepresentation, omission or not-properly-filled-in information in the application form may lead to rejection of the application and refund of all student financial assistance disbursed. The applicant and his / her family members may also be liable to prosecution.

It is an offence to obtain property and / or pecuniary advantage by deception. Any person who does so commits an offence and shall be liable on conviction upon indictment to imprisonment for ten years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong).

Applicants, their family members or agents must not offer an advantage, including money or gifts, to any government officer in connection with their applications or while having dealings of any kind with Government bureau / departments; or else, they may commit an offence under section 4(1) and / or section 8 of the Prevention of Bribery Ordinance (Chapter 201 of the Laws of Hong Kong), and be liable to a maximum penalty of a fine of \$500,000 and imprisonment for seven years.

Financial assistance recipients have an obligation to inform SFO in writing immediately of the cessation as a registered full-time student or the decision to withdraw from, suspend / defer studies or apply for leave of absence for any reason. If applicants fail to inform SFO immediately of the above situation, interest may be charged on the overpaid assistance amount with retrospective effect from the date of their withdrawal / suspension of studies. SFO reserves the right to recover all or part of the grant and / or loan disbursed to the applicants in the case of incomplete studies for any reason.

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1. The Financial Assistance Scheme for Post-secondary Students

- 1.1** The Financial Assistance Scheme for Post-secondary Students (“FASP”), which is administered by SFO of the Working Family and Student Financial Assistance Agency (“WFSFAA”), is a means-tested financial assistance scheme which provides financial assistance to eligible full-time students pursuing locally-accredited, self-financing post-secondary education programmes at the level of associate degree, higher diploma or bachelor’s degree, who passed a means test comprising an income test and an assets test. Its aim is to ensure that no eligible student will be denied access to post-secondary education because of a lack of means. Financial assistance is provided in the form of grant and / or loan. The grant is to assist an applicant to pay his / her tuition fee and academic expenses. The loan is to assist an applicant to meet his / her living expenses which is interest-bearing at 1% per annum chargeable from the commencement date of the loan repayment. In addition, eligible undergraduate students would be provided with hostel subsidy, and students with special educational needs would be provided with additional academic expenses grant.
- 1.2** Eligibility for financial assistance depends on the financial position of applicants’ family. The entitled level of assistance will be determined by an income test and an assets test (please refer to [paragraph 5](#) below for details).

2. Eligibility

2.1 You are eligible to apply for FASP in the 2024/25 academic year if you -

- (i) are registered as a full-time student¹, aged 30 or below (i.e. born on or after 1 September 1993);
- (ii) are engaged in a full-time locally-accredited² self-financing post-secondary education programme at sub-degree (i.e. associate degree or higher diploma) or bachelor's degree level;
- (iii) have not accepted financial assistance under any other publicly-funded student financial assistance scheme [e.g. the Continuing Education Fund (CEF)] for the programme / course covered by the application in the same academic year;

and

- (iv) have the right of abode in the Hong Kong Special Administrative Region ("Hong Kong"); or alternatively, you or your family must have resided in Hong Kong continuously for three complete years prior to the commencement of the programme*.

(Remarks: This does not cover non-local students holding -

- (a) student visas / entry permits;
- (b) visas / entry permits under the Immigration Arrangements for Non-local Graduates; or
- (c) dependant visas / entry permits which were issued by the Director of Immigration when the relevant students have reached 18 years old.)

* Applicants without the right of abode in Hong Kong (i.e. without the alphabet "A" beneath the Date of Birth field of the Hong Kong Identity Card) should provide a copy of their entry permits to Hong Kong, e.g. "Permit for Proceeding to Hong Kong and Macao" (commonly known as the "One-way Permit") / dependant visa, etc., with their applications.

2.2 You may apply for financial assistance for only **one** recognised full-time programme in any **one** academic year. If you have applied for the Tertiary Student Finance Scheme – Publicly-funded Programmes ("TSFS"), you cannot apply for FASP simultaneously in the same academic year.

2.3 If you are eligible to apply for assistance under FASP, and enrol in a full-time programme up to first degree level, you may also apply for subsidy under the Student Travel Subsidy ("STS") Scheme. Please refer to [Appendix II](#) in Part III of the Guidance Notes for details.

2.4 If you are eligible to apply for assistance under FASP, you are also eligible to apply for a loan under the Non-means-tested Loan Scheme for Post-secondary Students ("NLSPS"). NLSPS provides non-means-tested loan to assist eligible students to settle their tuition fees. The maximum level of loan amount is equal to the total annual tuition fees payable in the academic year. You will be informed of your FASP and NLSPS (if any) entitlement simultaneously in the FASP Notification of Result if you do not apply for NLSPS separately. However, if you wish to apply for and be offered with the NLSPS loan earlier, you are required to submit a separate NLSPS application for processing. For details of NLSPS, please refer to the following link - <https://www.wfsfaa.gov.hk/en/sfo/postsecondary/nlsp/overview.php>.

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 recognised by the Secretary for Education. For the 2024/25 academic year, only programmes which have been included in the Register on or before 31 December 2024 will be covered by FASP. Please refer to the [Course Coding Sheet](#) on WFSFAA website which lists out the programmes covered by 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>).

3. How to Apply

1. Submit the FASP application form through “SFO E-link – My Applications” Platform

“SFO E-link – My Applications” - <https://e-link.wfsfaa.gov.hk>



2. Complete and submit the signed Declaration and copies of supporting documents

Submit the signed Declaration (in writing or signed by “iAM Smart+”) and copies of supporting documents to SFO **within seven days** from the date of submission of your application. Please refer to the [Checklist of Documentary Proofs Required \(FASP RM \(2024\)\)](#) for examples of documentary proofs.

You can submit the required documents through the following means -

- online upload
- by mail³ to or through the SFO’s drop-in boxes located at 12/F, One Mong Kok Commercial Centre, 1 Mong Kok Road, Kowloon (Attention: Applications Team (FASP)). You are advised to print the required documents on blank A4 white paper and should ensure that all copies are clear and readable. Documents printed on used paper will not be accepted.



3. Provide clarifications / supplementary information to SFO upon request

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 SFO’s enquiry, this would be treated as a misrepresentation or omission in the application and SFO has the authority to reject your application.



4. Receive the application result

SFO will issue the Notification of Result and inform you of the amounts of grant and / or living expenses loan offered under FASP, and loan offered under NLSPS (if any). The grant (if any) will be credited to your designated bank account by autopay. For details of loan undertaking and repayment, please refer to [paragraph 6](#) in Part I of the Guidance Notes.

You may apply to SFO for a review of the level of financial assistance offered. Please refer to [paragraph 7](#) in Part I of the Guidance Notes for details.

If your application is rejected due to misrepresentation or omission, you may apply to SFO for a review against the rejection upon receipt of the Rejection Letter. Please refer to [paragraph 7](#) in Part I of the Guidance Notes for details.

³ SFO will not accept underpaid mail items. If you submit your supporting documents by post, you must ensure sufficient postage is paid and provide a return address on the back of the envelope. Otherwise your mail may not be delivered to SFO. For details and calculation of postage rates, please visit the Hongkong Post’s website - https://www.hongkongpost.hk/en/postage_calculator/index.html.

3.1 Applicants must complete and submit the FASP application form through “SFO E-link – My Applications” platform. The online submission of application is not applicable to students of distance-learning programmes of the Hong Kong Metropolitan University (HKMU). If you are a distance-learning student of HKMU, 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 HKMU or WFSFAA website.

3.2 There are three versions of application form. Please use the appropriate application form applicable to you -

Full Version Application Form (“Full Version”)	
Applicable to	The general application form for use by all applicants.
Points to Note	Please refer to Part II of the Guidance Notes on how to complete the application form.

Simplified Version Application Form (“Simplified Version”)	
Applicable to	You may choose to submit the Simplified Version instead of the Full Version only if - (i) you have an unmarried sibling residing with you and he / she has submitted or is submitting the Full Version under FASP or TSFS for the 2024/25 academic year ; and (ii) you are not married.
Points to Note	SFO will process your Simplified Version application with your sibling’s Full Version application in one go. Both you and your sibling submitting Full Version application must sign on the Declaration of your Simplified Version application. If there are any errors or omissions relating to the financial information reported in the Full Version submitted by your sibling, they will also be taken as your errors / omissions. Any action taken by SFO as a result of the errors / omissions (including adjustment to the assistance level, warning, rejection of the application, etc.) will also be applicable to your application. If you are eligible to use the Simplified Version 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 instead of the Simplified Version.

Simplified Version Application Form for Comprehensive Social Security Assistance (“CSSA”) Families (“Simplified Version for CSSA Families”)	
Applicable to	If your family received CSSA throughout the assessment period from 1 April 2023 to 31 March 2024 or is receiving CSSA when the application is submitted and meets one of the following criteria, you can submit your application by using the Simplified Version for CSSA Families - (i) both your father and mother are CSSA recipients. If you do not come from a single-parent family and only one of your parents is a CSSA recipient, the Simplified Version for CSSA Families is not applicable to you; (ii) you come from a single-parent family and the parent who resides with you and supports your living is a CSSA recipient. You need to provide the relevant supporting document based on your family situation according to Paragraph 2.4 in Part II of the Guidance Notes. SFO may request you to provide the residential address proof of the parent who resides with you and supports your living if required; (iii) you are an independent CSSA recipient; or (iv) you are married and your spouse is a CSSA recipient.
Points to Note	You are not required to provide income and assets information of your family in the Simplified Version for CSSA Families. SFO will ascertain whether you meet the above

Simplified Version Application Form for Comprehensive Social Security Assistance (“CSSA”) Families (“Simplified Version for CSSA Families”)

criteria for using the Simplified Version for CSSA Families based on the data matching results with the Social Welfare Department (“SWD”). If SFO verifies that you do not meet the criteria or considers it necessary, SFO will request you to supplement income and assets information of your family (including re-submitting the Full Version, re-signing the Declaration and providing all the supporting documents).

Attention - SFO will ascertain whether 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”) based on the data matching results with SWD to assess your application. If it comes to the knowledge of SFO that you and your family has obtained CSSA by misrepresentation, provision of false information, omission of information, withholding any information or deceptive means, your application may be rejected. You will be required to refund all student financial assistance you have received. You and / or your family members may also be liable to prosecution.

3.3 Application submission

- (i) You should submit your application as early as practicable to facilitate prompt application processing and early release of financial assistance as appropriate. Recommended application submission schedule for continuing students and new students of respective institutions are / will be promulgated on WFSFAA website - <https://www.wfsfaa.gov.hk/en/sfo/postsecondary/fasp/deadlines.php>.

(For students pursuing newly-accredited programmes in the 2024/25 academic year, please submit the applications within one calendar month from the date of programme accreditation. Please approach your institution for enquiry.)

- (ii) Applications should be submitted in accordance with the announced schedule available on the website specified above. In any case, applications should reach SFO no later than 17 January 2025. Late applications beyond 17 January 2025 would only be processed for circumstances that are beyond the control of individual applicants, for instance, commencement dates of their study programmes fall after 17 January 2025 or individual applicants experienced serious financial hardship as a result of drastic change in family's financial situation in recent months. For such circumstances, the applicants involved have to provide documentary proofs to substantiate their claims.

- (iii) SFO will not handle 2024/25 applications received after 31 March 2025.

3.4 If you attend an accredited programme that commences between April 2024 and March 2025, except for those students who take distance-learning programmes, you should apply for financial assistance for the 2024/25 academic year. The deadline for application is stipulated above and in any case, applications must reach SFO **not** later than 31 March 2025.

3.5 You are required to declare in the Declaration if –

- (i) a bankruptcy petition is filed by or presented against you or a bankruptcy order is made against you;
- (ii) you have applied / are applying for an Individual Voluntary Arrangement (“IVA”) under the Bankruptcy Ordinance; or
- (iii) a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of your assets,

as at the date of the application. If the above situation(s) arise(s) subsequent to the signing of the Declaration, you are obliged to notify SFO in writing immediately.

4. Points to Note

- 4.1** It is your responsibility to **complete the application form fully and truthfully and submit all the supporting documents in a timely manner**. SFO will rely on the information and documentary proofs 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. During the course of vetting your current year's application, 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, omission or not-properly-filled-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 disbursed to you and / or your sibling(s) and even referral to the Police for investigation.** You may also be requested to provide information about your family members, incomes and assets beyond the assessment period if the information is considered to be relevant for the purpose of assessing your application.
- 4.2** You are reminded that it is an offence to obtain property and / 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 seven years and to a fine under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).
- 4.3** You have the responsibility to report true and complete information in your application form and provide all supporting documents. 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 SFO's enquiry, this would be treated as a misrepresentation or omission in the application. If supporting document(s) is / are provided but the relevant information of family income / assets is not reported in the application form, this would be treated as not-properly-filled-in information. SFO has the authority to reject your application with misrepresentation / omission / not-properly-filled-in information.
- 4.4** In the event of overpayment of assistance and / or loans due to error in calculation or assessment, you are required to refund the overpaid amount (including the amounts that may have been overpaid in previous academic years). If necessary, the amount that may be payable to you will be deducted.
- 4.5** 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 2024/25 academic year, correspondence address or the number of bank account for receipt of financial assistance, you should **immediately** notify SFO by submitting the duly completed Forms FASP/C/1A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)) or FASP/C/1B Notification of Change of Institution / Course Data ([Online Form](#) / [Paper Form](#)). Late notification will result in delay in processing of your application and disbursement of financial assistance.
- 4.6** 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 SFO by submitting the duly completed Form SFO303_E Notification of Change of Study Status ([Online Form](#) / [Paper Form](#)). Provision of updated information in a timely manner is important as it may affect the activation date of your loan repayment.
- 4.7** As a measure to verify the truthfulness and completeness of the information submitted, SFO has a mechanism to counter-check successful applications, which may be in the form of home visits, bank searches or other means. During these counter-checks, 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. Therefore, you and your family members **must keep all**

related application documents submitted in the 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 disbursed. If, after completion of the counter-checking exercise, you and your family members are found to have seriously omitted / understated your family income and / or assets, SFO will demand you to partially / fully refund the financial assistance already disbursed to you. Depending on the gravity of omission, SFO may refer the case to the Police for investigation.

- 4.8** During the course of vetting / counter-checking / reviewing of your application(s) (including the current and previous academic years), SFO may immediately withhold the disbursement of assistance if irregularity is suspected or omitted information is spotted. Disbursement of assistance would only resume after the vetting / counter-checking / reviewing procedures have completed and all irregularities / omitted information have been clarified / rectified.
- 4.9** If you have any arrears of grant and / or loan and / or subsidy under any financial assistance / loan schemes administered by WFSFAA, your application for financial assistance / loan will be considered by Head, WFSFAA on individual merits.

5. Level and Calculation of Financial Assistance

5.1 Financial assistance under FASP is made up of the following components -

- (i) grant for assisting to settle the tuition fee;
- (ii) grant for assisting to settle the academic expenses;
- (iii) loan for living expenses;
- (iv) hostel subsidy (for eligible undergraduate students only); and
- (v) additional academic expenses grant for students with special educational needs.

Please refer to the WFSFAA [website](#) for details.

5.2 Your eligibility for financial assistance depends on the financial position of your family. Your entitled level of assistance will be determined by a two-tier means test comprising an income test and an assets test. Details are as follows -

(i) First tier: Income test

First, your Adjusted Family Income (“AFI”)⁴ is calculated and compared with the AFI groups shown in the [“Ready Reckoner under the AFI Formula”](#). The level of financial assistance to be offered will then be calculated by applying the corresponding percentage of maximum grant and loan.

(ii) Second tier: Assets test

Second, the level of financial assistance calculated from the income test will be adjusted based on the Net Asset Value per Family Member⁵ of your family by applying the corresponding discount factor of the asset group shown in the [“Sliding Scale of Asset Value for Discounting Financial Assistance”](#).

5.3 The “Ready Reckoner under the AFI Formula” and the “Sliding Scale of Asset Value for Discounting Financial Assistance” for the 2024/25 academic year are at [Appendix III](#) and [Appendix IV](#) in 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 and the hyperlink can be found in the following website - <https://www.wfsfaa.gov.hk/en/sfo/postsecondary/fasp/level.php>.

5.4 SFO will assess your family income and assets, and verify the number of family members based on the information reported in your FASP application form and information reported in the FASP and / or TSFS application(s) of your sibling(s), if any, before determining your eligibility for and level of financial assistance. SFO will normally accept reported information which is supported by documentary proof(s). If proper documentary proof(s) cannot be provided or the documents provided cannot substantiate the reported income / asset information of the family concerned (e.g. claim for prolonged unemployment or only self-prepared income proof is provided), 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, the Transport Department, etc., to assess the income and / or net value of the assets held by the family members concerned. SFO may apply projected figures in the assessment of family income if necessary.

5.5 You and your father or mother may be invited to attend an interview with SFO staff where necessary. You will be required to bring to the interview for our examination all the originals of the supporting documents, such as all passbooks / bank statements and receipts for medical expenses. During interview, SFO staff may need to seek clarifications / additional information on the information already provided.

⁴ AFI = (Gross annual family income – deductible medical expenses) ÷ (number of family members + 1). For single-parent families of 2 to 3 members, the “plus-1 factor” in the divisor of the AFI formula will be increased to “plus-2”. All the annual income of an applicant’s parent(s) and 30% of the annual income of an applicant’s unmarried sibling(s) residing with the applicant’s family is counted towards the gross annual family income. Only the medical expenses incurred by the applicants and / or their family members who are chronically ill or permanently incapacitated are deductible from family income. The ceiling of deduction for the 2024/25 academic year is \$23,310 for each family member.

⁵ The “Net Asset Value per Family Member” is the total net value of the fixed assets and liquid assets possessed by you and your parents / spouse (if you are married) divided by the number of family members. You need to report the value of your family’s assets as at 31 March 2024 in the application form. Debts of family members are not deductible from the total value of family assets.

6. Notification of Result, Disbursement / Recovery Arrangements and Undertaking of Loan

- 6.1** In general, if the information and supporting documents you provided when you submitted your application is **complete**, you will be notified of the FASP application result within about two months from the date of SFO's acknowledgement of receipt of your application. **However, the processing time will vary or be lengthened, depending on the particular circumstances of individual applications, which may include the following -**
- (i) If the information provided is incomplete or inconsistent and SFO requested you to give an explanation for the discrepancy or provide supplementary information;
 - (ii) 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) and the processing of your current year's application has been withheld pending the outcome of the authentication;
 - (iii) If SFO has to seek additional information (e.g. the actual amount of tuition fees payable for repeaters) from your institution.
- 6.2** You should check the information printed on the Notification of Result including but not limited to your personal particulars, institution and programme of study, tuition fee payable and your bank account number. Should there be any discrepancies, you should **immediately** notify SFO by submitting the duly completed Form FASP/C/1A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)) or FASP/C/1B Notification of Change of Institution / Course Data ([Online Form](#) / [Paper Form](#)).
- 6.3** The amount of grant / subsidy / loan offered under FASP, if any, is calculated by multiplying the percentage of assistance based on the vetting result and the maximum amount of the financial assistance components as described in paragraph 5.1 above. Unless you notify SFO in writing that you do NOT wish to accept it, the grant, if any, will be credited to your designated bank account by autopay. For acceptance of the loan offered, please refer to paragraphs 6.9 to 6.13 below.
- 6.4** Disbursement of financial assistance is subject to you being or becoming a registered full-time student enrolling in a full-time locally-accredited self-financing post-secondary education programme in the 2024/25 academic year. The grant offered and / or the loan accepted will normally be disbursed in two equal instalments⁶.

The first instalment of the grant	Will normally be disbursed to your designated bank account within two weeks from the date of issuance of the Notification of Result.
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The first instalment of the accepted loan	If you successfully submitted the full set of loan documents and other related supporting documents on or before the specified deadline, SFO will normally credit the first instalment of the loan payment to your designated bank account within three weeks from the deadline for return of documents. If you missed the deadline, disbursement will normally be made three weeks from the successful submission of the full set of loan documents and other related supporting documents.
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The second instalment of the grant and / or the accepted loan	Will normally be disbursed between January and February in the year after the application year ⁶ . If you have enrolled in a programme which is charged on credit-based mode, the second instalment of the grant will be disbursed after your institution has confirmed with SFO the total number of credits taken by you for this academic year.
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⁶ After February in the year following the application year, depending on the date of Notification of Result and the date of submitting the full set of loan documents, the financial assistance may be credited to your designated bank account in a single instalment.

- 6.5** If you and / or your indemnifier has / have any arrears of grant and / or loan and / or subsidy under any financial assistance / loan scheme administered by WFSFAA, 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 WFSFAA, WFSFAA reserves the right to withhold the processing of your application or disbursement of financial assistance / loan and set-off the overpaid amount from the financial assistance / loan to which you are entitled in the academic year, even after processing of the applications.
- 6.6** Financial assistance will be credited to your designated bank account. You must be the **sole holder** of the account. **Only a Hong Kong dollar savings or current account** is accepted.
- (i) You must **accurately fill in the valid number of the bank account solely owned by you** in the application form. You have to provide a copy of documentary proof of the bank account (e.g. the first page of the bank passbook, a bank ATM card or a bank statement). Such proof should bear your name and bank account number.
 - (ii) If you do not have a valid bank account of your own, you must open one before submitting your application. If you are under the age of 18 and do not have a valid bank account of your own, please note that **not** all banks currently provide bank account service to persons under the age of 18. You should make your own enquiries with individual banks on their services provided and the related terms and conditions, including service charge, if any, and processing time required, and make your own decision in choosing which bank to open your own valid bank account. Not being able to open a bank account on time before submitting the application will not be accepted as the reason for requesting late submission of application.
 - (iii) If you change your bank account for receiving financial assistance, please notify SFO of your new account number **immediately** by submitting the duly completed Form FASP/C/1A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)) together with a copy of the first page of the bank passbook and the page showing the latest entries, a bank ATM card or a bank statement which should bear your name and bank account number.
- 6.7** Under the following circumstances, you must notify SFO in writing **immediately** for follow-up action(s). Such circumstances include but not limited to withholding the disbursement of or demanding refund of the disbursed financial assistance -
- (i) you ceased to be a registered full-time student before graduation;
 - (ii) you decided to withdraw from, suspend or defer studies or apply for leave of absence for whatever reasons;
 - (iii) you changed programme / institution; or
 - (iv) you are not required to pay full amount of tuition fee in the 2024/25 academic year.
- 6.8** SFO will review the application and adjust your entitlement 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 ceased to be a registered full-time student or withdrew from / suspended / deferred studies or were granted leave of absence for any reason, SFO would request you to refund the overpaid amount based on the timing of the change in your study status as verified by your institution. If the change in your study status takes effect -
- (i) **before commencement of the first school term** of the academic year, you will be required to refund all of the financial assistance disbursed to you for that academic year;
 - (ii) **during the first school term** of the academic year, you will be required to refund (i) all the academic expenses grant and the loan disbursed to you for that academic year; and (ii) the overpaid tuition fee grant, which is the difference between (a) the tuition fee grant disbursed to you, and (b) the tuition fee paid by you (capped at the amount of the actual tuition fee payable based on the information provided by your institution); or
 - (iii) **before commencement or during other school term(s)** of the academic year, you will be required to refund (i) the academic expenses grant and the loan for the concerned school term(s) of that academic year, if disbursed to you; and (ii) the overpaid tuition fee grant, which is the difference between (a) the tuition fee grant

disbursed to you and; (b) the tuition fee paid by you (capped at the amount of the actual tuition fee payable based on the information provided by your institution).

- 6.9** If you have not applied for NLSPS separately, you will be informed of the loan you are entitled under NLSPS (if any), simultaneously in the Notification of Result. If you wish to accept the NLSPS loan offered, you may download the loan documents from WFSFAA website at <http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/fasp/nlspsloandocuments.pdf> and you must submit the full set of duly completed loan documents, other required supporting documents and the original copy of administrative fee payment proof to SFO by mail (address: Counter Service Unit, Student Finance Office, Working Family and Student Financial Assistance Agency, 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon)⁷ or through SFO's drop-in boxes⁸ on or before the deadline as specified in your FASP Notification of Result. Please refer to the NLSPS Guidance Notes (<https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLSPS1B.pdf>) for details.
- 6.10** To accept the FASP loan offered, you must submit the full set of duly completed loan documents (including the "Undertaking", the "Deed of Indemnity" and the "Student, Indemnifier and Witness Details Input Forms (Forms A and B)") and other required supporting documents listed on the "Checklist for Submission of Loan Documents" by mail⁷ or through SFO's drop-in boxes⁸ on or before the deadline as specified in the Notification of Result. Loan documents submitted before the issuance of the relevant notification, or by fax or email are **not** acceptable. The full set of loan documents and other related documents (including the "Checklist for Submission of Loan Documents") can be downloaded at WFSFAA website (<http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/fasp/fasploandocuments.pdf>).
- 6.11** You can choose to accept the loan offered either in full or in part. In completing the "Undertaking", the "Deed of Indemnity" and the "Student, Indemnifier and Witness Details Input Form (Form A)", you are required to specify 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 accepting any loan offered, you may have a rough estimation on the repayment amount by using the Calculator available on the "SFO E-link" online platform at <https://e-link.wfsfaa.gov.hk>. You should consider carefully your need and repayment ability. Please refer to Appendix VII in Part III of the Guidance Notes for details of repayment of loan.
- 6.12** If you do not submit the duly completed and signed loan documents to SFO for the acceptance of loan offered under FASP within (i) **two calendar months** from the issuance date of the Notification of Result, (ii) **four weeks** from the issuance date of the Notification of Adjusted Result, or (iii) **on or before 30 June 2025** (whichever is the latest), SFO will assume that you do not wish to accept the loan, and the loan offered will be **automatically cancelled**.
- 6.13** To be acceptable as an indemnifier or a witness, a person must meet the relevant criteria as set out in paragraphs 14 to 21 in the "Notice of Offer of Financial Assistance / Loan" which can be downloaded from WFSFAA website - <https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/fasp/fasploandocuments.pdf>.

⁷ For proper delivery of mail items to SFO, and to avoid unnecessary delivery delay or unsuccessful delivery, please ensure that the mail items bear sufficient postage with return address before mailing. Underpaid mail items will be returned to the senders (with return address) or disposed of (without return address) by the Hongkong Post.

⁸ There are drop-in boxes for submission of documents on 11/F (during office hours) and G/F lift lobby (outside office hours), Cheung Sha Wan Government Offices ("CSWGOs"), 303 Cheung Sha Wan Road, Kowloon. SFO's office hours are 8:45 a.m. to 1:00 p.m. and 2:00 p.m. to 5:45 p.m. from Monday to Friday, except public holidays. For submission outside office hours, please enter the CSWGOs through the side entrance near the security counter and use the drop-in box in G/F lift lobby.

7. Review Mechanism

7.1 If there is a substantial change in your family's financial condition after the submission of the 2024/25 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 SFO for a review of the level of financial assistance by the following deadline. Each applicant may only request a review once for each academic year -**

- (i) within three weeks from the date of issue of the Notification of Result; or
- (ii) **on or before 31 March 2025,**

whichever is later.

The completed form of "FASP - Application for Review of Financial Assistance" ([Online Form](#) / [Paper Form](#)), together with detailed justifications and relevant supporting documents, should be submitted to the Appeal Registry of FASP of SFO.

7.2 In general, you will be notified of the review result within 10 weeks from the date of SFO's acknowledging receipt of the application for review. However, the processing time of the application for review will be longer if the information provided is incomplete and SFO requires you to give an explanation or provide supplementary information.

7.3 Paragraph 4.3 in Part I of the Guidance Notes has clearly stipulated that if an applicant fails to report / provide the required information / supporting document(s) in the application form at the time of submitting the application, and the information / supporting document(s) is only reported / provided upon SFO's enquiry, this would be treated as a misrepresentation or an omission in the application. SFO has the right to reject the application.

7.4 If your application has been rejected due to omission / misrepresentation of information, you may lodge an application for review by submitting the duly completed Form "FASP - Application for Review Against Rejection" ([Online Form](#) / [Paper Form](#)) within three weeks from the date of the Rejection Letter. Please state clearly the reasons (e.g. the reasons for the omission / understatement, any special family hardship) in the form with proof if applicable. The application for review will be considered by the Review Sub-Committee ("RSC"), if necessary.

Email address of the RSC Secretariat 📧: rscsect_sfo@wfsfaa.gov.hk


8. Handling of Information


8.1 The personal data provided in the application and loan documents as well as any supplementary information provided on the request of WFSFAA will be used by WFSFAA and the Education Bureau (“EDB”) / disclosed to the agents of WFSFAA / EDB, the schools / institutions concerned and relevant Government bureaux / departments for the following purposes -


- (i) Activities relating to the processing and counter-checking of applications under schemes listed below and notification of application results;
 - a. Grant for School-related Expenses for Kindergarten Students (“Grant-KG”)
 - b. Kindergarten & Child Care Centre Fee Remission Scheme (“KCFRS”)
 - c. School Textbook Assistance Scheme (“STAS”)
 - d. Student Travel Subsidy Scheme (“STSS”)
 - e. Subsidy for Internet Access Charges (“SIA”)
 - f. Diploma of Applied Education Fee Reimbursement (“DAEFR”) / Diploma Yi Jin Fee Reimbursement (“DYJFR”)
 - g. Financial Assistance Scheme for Designated Evening Adult Education Courses (“FAEAE”) (“FAEAE”)
 - h. Tertiary Student Finance Scheme – Publicly-funded Programmes (“TSFS”)
 - i. Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”)
 - j. Financial Assistance Scheme for Post-secondary Students (“FASP”)
 - k. Non-means-tested Loan Scheme for Post-secondary Students (“NLSPS”)
 - l. Extended Non-means-tested Loan Scheme (“ENLS”)
 - m. Student Travel Subsidy for Tertiary or Post-secondary Students
 - n. Continuing Education Fund (“CEF”)
 - o. Working Family Allowance (“WFA”) Scheme
- (ii) Activities relating to authentication of applications under schemes listed in paragraph 8.1(i) above against other databases of WFSFAA, and the databases of other Government bureau / departments and schools / institutions in association with the financial assistance received by the applicants and their family members so as to prevent double subsidies, avoid and detect fraudulence, and to recover overpayment(s), overdue repayment(s) or any outstanding amount and any cost arising therefrom;
- (iii) Activities relating to the matching of the personal data of the student-applicants and their family members (if applicable) with the databases of other Government bureaux / departments including but not limited to the EDB and the Immigration Department in association with processing and counter-checking of the applications under schemes listed in 8.1(i) above and the granting of other financial assistance by WFSFAA so as to verify / update records of WFSFAA and confirm eligibility for individual schemes;
- (iv) Activities relating to the matching of the personal data of the applicants and their family members with other databases of WFSFAA and the databases of the Social Welfare Department in association with processing and counter-checking of the applications under schemes listed in 8.1(i) above and the granting of other financial assistance by WFSFAA to prevent double subsidies (in case the applicant's family was in receipt of Comprehensive Social Security Assistance (“CSSA”) during the relevant assessment period or is currently in receipt of CSSA) and recover overpayment(s);
- (v) Administration and maintenance of loan accounts and repayment of loans;
- (vi) Statistics and research purposes;
- (vii) Activities / matters relating to the communication or exchange of views with applicants for the purpose of scheme administration; and
- (viii) Processing and counter-checking of other applications relating to financial assistance and / or selection of needy students for award of other student financial assistance administered by WFSFAA, EDB, the Hong Kong Examinations and Assessment Authority, other relevant Government bureaux / departments / organisations and the schools / institutions concerned.

- 8.2** The personal data of the applicants and those of their family members provided by the applicants may be disclosed to other Government bureaux / departments / organisations and the schools / institutions concerned for the purposes stated in paragraph 8.1 above; or where the applicant have given consent to such disclosure; or where such disclosure is authorised or required by law. The provision of personal data to WFSFAA by the applicants is voluntary, but if the applicants fail to provide the personal data required, WFSFAA may not be able to process their applications.
- 8.3** If necessary, WFSFAA will contact the respective institutions, other relevant Government bureaux / departments and organisations (including the employers of the applicants' family members) to obtain any information of the applicants and their family members for the purposes mentioned in paragraph 8.1 above. The applicants consent that WFSFAA may inform schools / institutions of the result of the applications, including assistance level, subsidy amount, date of payment of assistance and the loans offered / disbursed.
- 8.4** If necessary, WFSFAA will contact the applicants, the applicants' parents (or spouse, if applicable), other family members, the applicants' indemnifiers and / or witnesses direct to verify the personal data provided in the application, the "Undertaking", the "Deed of Indemnity", the "Student, Indemnifier and Witness Details Input Forms", and any other documents as required by WFSFAA for the purposes mentioned in paragraph 8.1 above.
- 8.5** 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), the applicants, their indemnifiers and witnesses have the right to request access to and correction of the personal data provided by them in the application, the "Undertaking", the "Deed of Indemnity", the "Student, Indemnifier and Witness Details Input Forms", and any other documents as required by WFSFAA which is / are retained by WFSFAA.
- 8.6** Once the application is submitted, no online amendments will be allowed. Should there be any changes in personal data, the applicants should notify SFO by submitting the duly completed Form FASP/C/1A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)). Besides, all documents submitted are not returnable. Applicants are advised to retain a paper copy or computer backup for own reference.
- 8.7** 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. Applicants' 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") –
- (i) 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;
 - (ii) 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 seven years from the date of the event shown in the official record.
- The full version of the Code is available on the website of the PCPD at https://www.pcpd.org.hk/english/data_privacy_law/code_of_practices/files/CCDCode_2013_e.pdf.
- 8.8** If you have previously applied for any financial assistance schemes at post-secondary and tertiary level as administered by WFSFAA, your correspondence address under these financial assistance schemes will also be updated in accordance with the correspondence address provided in your latest application for financial assistance in the 2024/25 academic year.


8.9 Enquiries concerning the personal data provided in the applications and / or loan documents may be made in writing to the Access to Information Officer of WFSFAA –

 Address: General Administration Section
Working Family and Student Financial Assistance Agency
19/F, 181 Hoi Bun Road, Kwun Tong, Kowloon


 Fax No.: 3897 1902


 Email address: aio@wfsfaa.gov.hk


9. Enquiries

 **Office hours: Mondays to Fridays 8:45 a.m. – 1:00 p.m.
2:00 p.m. – 5:45 p.m.**


FASP


 Enquiry number (Office hours): **2152 9000**


 Fax number: 2157 9520

 Address: FASP Application Processing Unit, 4/F, Trade and Industry Tower, 3 Concorde Road, Kai Tak, Kowloon


NLSPS


 Enquiry number (Office hours): **2150 6222**


 Fax number: 3101 1908

 Address: Room 1204, 12/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon


STSS


 Institutions under the Vocational Training Council (Office hours): **3616 6540**

 For other Institutions (Office hours): **3616 6549 / 3616 6538**

 Fax number: 3616 6531 / 3616 6461

 Address: 12/F, One Mong Kok Commercial Centre, 1 Mong Kok Road, Kowloon

 **24-hour automated enquiry hotline:** 2802 2345


 **Website:** <https://www.wfsfaa.gov.hk/en/sfo/index.htm>

 **E-mail address:** wg_sfo@wfsfaa.gov.hk




Part II - Overview on How to Complete the Application Form and Points to Note when Filling in Individual Steps


1. Key Points to Note on Completion of the Application Form

- You must complete and submit the FASP application online through the [SFO E-link](https://ess.wfsfaa.gov.hk/essprd/jsp/gen/apps0102.jsp?language=en). For first-time users, please refer to “SFO E-link – My Applications” Service Registration Guidelines – <https://ess.wfsfaa.gov.hk/essprd/jsp/gen/apps0102.jsp?language=en>
- In general, your eligibility for and level of financial assistance in the current academic year is determined having regard to your family income and assets as well as the number of family members in the period from **1 April 2023 to 31 March 2024** (known as the “assessment period”). **However, SFO may request you to provide information on your family members, and / or income and assets of your family that fall beyond the above assessment period 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 valid reasons, your application will not be processed.
- The following is an overview on How to Complete FASP Application Form. Please click on individual step(s) for details. You can also visit the website of “SFO E-link – My Applications” for an online demonstration of all the application procedures.




Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China





Financial Assistance Scheme for Post-secondary Students (FASP)



Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)

- You can review information of your submitted application in the past two academic years from “SFO E-link – My Applications”. You can save your unfinished application and retrieve your saved application afterwards to continue the application process. All incomplete applications in the 2024/25 academic year would be kept until 17 January 2025 only. After that, all information would be deleted automatically. If you have selected the incorrect version of application form, you can delete the incomplete application and then start a new application by selecting the correct one. However, please note that you cannot delete or amend any submitted application. If you have to amend the submitted application, you must make the request in writing to SFO or notify SFO by the specified data amendment forms.

Part II - Overview on How to Complete the Application Form and Points to Note when Filling in Individual Steps

2. How to Complete the Application Form

Step		Application Form		
		Full Version	Simplified Version	Simplified Version for CSSA Families
1	Important Note	See Paragraph 2.1 below.		
2	Personal Particulars of Applicant	See Paragraph 2.2 below.		
3	Course Information	See Paragraph 2.3 below.		
4	Personal Particulars of Family Member(s)	See Paragraph 2.4 below.	You only need to enter your parents’ names in Chinese and English and their HKID Card numbers in <i>Step 4</i> .	See Paragraph 2.4 below.
5	Address(es)	See Paragraph 2.5 below		
6	Family Income	See Paragraph 2.6 below and Appendix (IX) for details.	The online system will automatically skip this step. Input of family’s income information is not required for these versions.	
7	Family Assets - Bank Deposits	See Paragraph 2.7 below and Appendix (IX) for details.		Only the applicant’s bank account information is required for this version.
8	Family Assets - Investments	See Paragraph 2.8 below and Appendix (IX) for details.		The online system will automatically skip these steps. Input of family’s assets information is not required for this version.
9	Family Assets - Insurance Policies	See Paragraph 2.9 below and Appendix (IX) for details.		
10	Family Assets – Property / Land / Carpark, Vehicle / Vessel and Business Undertakings	See Paragraph 2.10 below and Appendix (IX) for details.		
11	Family Assets - Other Assets	See Paragraph 2.11 below and Appendix (IX) for details.		
12	Additional Information	See Paragraph 2.12 below and Appendix (IX) for details.		
13	Application Summary and Application Submission	See Paragraph 2.13 below (for signing the Declaration in writing or by “iAM Smart+”).		
14	Supporting Documents Submission	See Paragraph 2.14 below (for submitting supporting documents online, by post or through drop-in boxes).		

Part II - Overview on How to Complete the Application Form and Points to Note when Filling in Individual Steps

Step 1 Important Note

2.1 Applicants should read the Guidance Notes and Important Notice carefully and get all required documents ready before completing the application form.

Step 2 Personal Particulars of Applicant

2.2.1 Fields with “*” are mandatory. Besides, you are required to fill in fields without “*” if they are applicable to you. **All unavailable information / supporting documents at the time of submitting the application form should be stated in Step 12 “Additional Information” and you should take the initiative to prepare and submit it / them to SFO as soon as practicable.**

For Applicants Using Simplified Version

2.2.2 You must enter the personal data of the sibling who has submitted the Full Version for FASP or TSFS in 2024/25 before entering your own personal particulars.

Information of applicant's unmarried sibling who has submitted a Full Version Application Form for TSFS or FASP in 2024/25

Name of sibling who has submitted a Full Version Application Form: *	YIU SUN SUN
HKID Card No.: *	Y 123456 (7)
Scheme Applied: *	Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS) ▼

For All Applicants

2.2.3 You have to fill in all of your personal particulars. In respect of the fields of “HKID Card No.”, “Mobile Phone No.” and “Email Address”, please note the following points -

Personal Particulars of Applicant	
Title:	Mr. ▼
Name in English: * <small>(Input the English name as recorded in HKID card including the space between each word. Punctuation marks are not necessary.)</small>	YIU SUN CHING
Name in Chinese: <small>(This field must be input if a Chinese name is recorded in the HKID card.)</small>	姚新青
HKID Card No.:	Z002682(5)
Have the right of abode in Hong Kong: *	<input type="radio"/> Yes <input checked="" type="radio"/> No
The year in which you or your family have started to reside continuously in Hong Kong: *	2014 ▼
Currently holding any of the following visa(s) or entry permit(s) issued by the Director of Immigration: *	<input checked="" type="radio"/> Yes <input type="radio"/> No
<div>(i) Student</div> <div>(ii) Immigration Arrangements for Non-local Graduates</div> <div>(iii) Dependant</div>	
Type of visa / entry permit you are currently holding: *	Dependant ▼
Had you reached 18 years old when you were issued dependant visa / entry permit by the Director of Immigration: * <small>(If “No” is selected, please provide the copy of the dependant visa / entry permit.)</small>	<input type="radio"/> Yes <input checked="" type="radio"/> No
Month & Year of Birth: *	09 ▼ / 1993 ▼ MM/YYYY
Ethnicity: <small>(The collection of information about the ethnicity is for statistical and research purpose and will not affect the processing of the TSFS application.)</small>	<input checked="" type="radio"/> Chinese <input type="radio"/> Pakistani <input type="radio"/> Nepalese <input type="radio"/> Others (please specify) <input type="text"/>
Mobile Phone No.: * <small>(Please input a valid mobile phone number which can receive text messages sent from Hong Kong.)</small>	98765432
Marital Status: *	Single
Email Address: * <small>(Please input your personal email address. The student email address provided by the institution is not accepted.)</small>	yiunsunching@abc.com
Re-enter Email Address: *	yiunsunching@abc.com

If you have the right of abode in Hong Kong, an alphabet “A” should be shown below the Date of Birth field on the front side of your Hong Kong Identity Card. If you do not have the right of abode in Hong Kong, you should provide a copy of your entry permit to Hong Kong, e.g. “Permit for Proceeding to Hong Kong and Macao” (commonly known as the “One-way Permit”) / dependant visa, etc. with your application.

Please input a valid mobile phone number which can receive text messages sent from Hong Kong.

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

Part II - Overview on How to Complete the Application Form and Points to Note when Filling in Individual Steps

Step 3 Course Information

- 2.3 Please provide the information of the course / programme you study in the 2024/25 academic year. You shall refer to FASP Course Coding Sheet available on WFSFAA website for your Institution Course Code and Institution Course / Programme Name. If you are a new student, please ensure that you have secured an official offer from the relevant institution for the concerned course / programme when submitting the application. Otherwise, your application may be treated as ineligible.

Step 4 Personal Particulars of Family Member(s)

[This part is applicable to applicants using either (a) Full Version or (b) Simplified Version for CSSA Families]

- 2.4 You are required to fill in the particulars of your family member(s) as at 31 March 2024 in *Step 4*. Family Member(s) generally include your parents (if you are unmarried) / spouse (if you are married) and other core family member(s) residing with you and / or your parents (if you are unmarried) / your spouse (if you are married). Family Member(s) and Other Family Member(s), if applicable, do not include non-Hong Kong residents, and those who have left Hong Kong permanently and no longer consider Hong Kong as their home.

(Remarks - If the number of family members changed after 31 March 2024 (e.g. an unmarried sibling residing with the family moved out / got married or a family member passed away), you should state it in "*Step 12: Additional Information*" of the application form and provide SFO with the relevant supporting document(s). If the number of your family members changed after submission of the application, you should inform SFO in writing immediately, and forward the relevant supporting document(s) to SFO. SFO will consider if any special treatment is warranted on a case-by-case basis.)

(i) For "Full Version Applications"

Applicant's Marital Status	Not married
Core Family Members	Yourself, your parent(s) (including step-parent(s)), your unmarried sibling(s) residing with you and / or your parent(s) and dependent grandparent(s) and / or great-grandparent(s) (hereafter referred to as "grandparents"), if applicable.
Other Family Members	a. Any person who is not a core family member but residing with you and / or your parent(s). b. Your sibling(s), regardless of his / her / their marital status, who is / are not residing with you and / or your parent(s).
Important Notes	a. If you declared that you and / or your parent(s) received CSSA throughout the assessment period from 1 April 2023 to 31 March 2024 or is / are receiving CSSA when your application is submitted, SFO will ascertain such information based on the data matching results with SWD to assess your application. b. In determining whether or not the unmarried sibling(s) and / or grandparent(s) is / are family member(s), SFO will, apart from considering his / her / their place(s) of residence, take into account whether or not he / she / they is / are dependent on your parents financially. c. For unmarried sibling(s) who is / are attending a full-time course up to the bachelor's degree level outside Hong Kong, or studying at one of the institutions covered by FASP / TSFS and residing in a hostel / rented premises, he / she / they will be considered as family members so long as he / she / they is / are dependent on your parents for a living. d. For grandparent(s) who is / are Hong Kong residents, if he / she / they - <ol style="list-style-type: none"> has / have resided with your core family member(s) for an aggregate period of six months or more; has / have taken up permanent residence in (an)other local premises

Part II - Overview on How to Complete the Application Form and Points to Note when Filling in Individual Steps

Applicant's Marital Status	Not married
	<p>owned or rented by your parents (please provide their residential address in <i>Step 12 "Additional Information"</i>);</p> <p>3. has / have resided in elderly homes with the expenses fully covered by your parent(s) for an aggregate period of six months or more; or</p> <p>4. has / have been totally supported by your parent(s) financially for an aggregate period of six months or more, during the period from 1 April 2023 to 31 March 2024, they might be considered as family member(s). Please provide the information required and supporting documents. In case the grandparent(s) has / have resided in premises of his / her / their own, he / she / they may still be regarded as family member(s). Please provide details in <i>Step 12 "Additional Information"</i> and submit documentary proof (e.g. tax assessment form of your parents) to substantiate the claim that he / she / they depend fully on your family for a living.</p>

Applicant's Marital Status	Married / Separated / Divorced / Widowed
Core Family Members	Yourself, your spouse (applicable to married applicants only) and your dependent child(ren) (if applicable).
Other Family Members	Your parents
Important Notes	If you declared that you and / or your spouse (for married applicants only) received CSSA throughout the assessment period from 1 April 2023 to 31 March 2024 or is / are receiving CSSA when your application is submitted, SFO will ascertain such information based on the data matching results with SWD to assess your application.

(ii) For "Simplified Version Applications for CSSA Families"

Applicant's Marital Status	Not married
Core Family Members	You and your parent(s) (including step-parent(s)), and your unmarried sibling(s) residing with you and / or your parent(s), if applicable.
Other Family Members	Not required to be reported

Applicant's Marital Status	Married / Separated / Divorced / Widowed
Core Family Members	You, your spouse (applicable to married applicants only) and your dependent child(ren) (if applicable).
Other Family Members	Not required to be reported

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For the following family circumstances, apart from inputting the family members' particulars in *Step 4*, please also state the situation in *Step 12 "Additional Information"* and provide documentary proof(s) -

Family circumstances	Information to be provided and documents to be submitted
If any of the "Family Member(s)" has / have passed away when you submit the application form	Please state so in <i>Step 12 "Additional Information"</i> and provide the relevant documentary proof(s) (e.g. the death certificate).
If your parents / spouse are not residing with you	Please provide details in <i>Step 12 "Additional Information"</i> .
If you / the parent residing with you have remarried	Please provide a copy of the relevant marriage certificate.
If your parents / you have divorced	Please state so in <i>Step 12 "Additional Information"</i> and provide documentary proof. Please also report the alimony received by the parent residing with you during the period from 1 April 2023 to 31 March 2024 (or received by yourself if you are divorced) in <i>Step 6</i> .
If the previously unmarried sibling residing with you and / or your parents got married on or after 1 April 2024	Please provide a copy of the relevant marriage certificate and report in <i>Step 12 "Additional Information"</i> if the sibling had provided any contribution to the family during the period from 1 April 2023 to 31 March 2024.

You may click the "Add" button in *Step 4* to add the following family member(s) -

Applicant's Marital Status	Family member(s) to be added through the system
Not married	Unmarried sibling(s) / dependent grandparent(s) / other family member(s) (sibling(s) who is / are not residing with you and / or your parent(s) / any other persons who reside with the family but are not mentioned above).
Married / Separated / Divorced / Widowed	Child(ren) / other family members (parents, any other persons who reside with the family but are not mentioned above).

Adding Family Member(s) Through System

(i) *Unmarried Siblings (applicable to Unmarried Applicant only)*

Add Information on UNMARRIED Sibling(s) residing with the family

Name in English: *
(Input the English name as recorded in HKID card including the space between each word. Punctuation marks are not necessary.)
YIU KIN HONG

Name in Chinese:
(This field must be input if a Chinese name is recorded in the HKID card.)
姚健康

HKID Card No.: *
E 000091 (8)

Month & Year of Birth: *
01 / 2002 MM/YYYY

Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2023 to 31.3.2024: *
☐ Yes ☒ No

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(ii) Dependent Grandparents (applicable to Unmarried Applicant only)

Add Information on Dependent Grandparent

Name in English: *
(Input the English name as recorded in HKID card including the space between each word. Punctuation marks are not necessary.)

Name in Chinese:
(This field must be input if a Chinese name is recorded in the HKID card.)

HKID Card No.: * ()

Year of Birth: *

At least 6 months during 1.4.2023 to 31.3.2024-

Resided with applicant or applicant's parent(s): * ☐ Yes ☒ No

Resided in premises owned or rented by the applicant's parent(s): * ☐ Yes ☒ 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 ☒ No

Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA **throughout the assessment period** from 1.4.2023 to 31.3.2024: * ☐ Yes ☒ No

If the grandparent is a Hong Kong resident and fulfils the relevant criteria, he / she may be treated as a family member. You must provide the relevant supporting documents.

In case the grandparent has resided in premises of his / her own, he / she may still be regarded as family member. 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 he / she is fully depending on your parents for a living.

(iii) Dependent Unmarried Children (applicable to Married Applicant only)

Add Dependent Unmarried Child

Name in English: *
(Input the English name as recorded in HKID card including the space between each word. Punctuation marks are not necessary.)

Name in Chinese:
(This field must be input if a Chinese name is recorded in the HKID card.)

HKID Card No. / Birth Certificate No.: * ()

Month & Year of Birth: * / MM/YYYY

Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA **throughout the assessment period** from 1.4.2023 to 31.3.2024: * ☐ Yes ☐ No

Please provide a HKID card copy of the child; or a copy of the birth certificate if the child does not possess a HKID card.

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(iv) Other Family Members

Add Information on Other Family Member - Status between 1.4.2023 and 31.3.2024

Name of Family Member: *

YIU HO YIN

Relationship with Applicant: *

SISTER

Year of Birth:

1990 ▾

Marital Status:

Married ▾

Residential Address: *

FLAT A, 10/F.,

GOODVIEW BLDG.,

28 GOODVIEW RD.,

MONGKOK, KLN.

Telephone No.:

96543211


Occupation:

TEACHER

Annual Contribution:

\$ 240000

You should enter the **annual** contribution given to you or your family members by the newly-added "Other family member". If he / she gives \$20,000 per month to you and / or your family member, you must input \$240,000 as the total annual contribution.



Contribution refers to any remittance, family expenses, alimony, mortgage payment, rental expenses, insurance premium, loan repayment, etc. received by your family and any fees paid by any person(s) (including siblings living away, divorced parents, relatives, friends, etc.) on behalf of your family.

Dependent on applicant's parent(s) for living: *

☐ Yes ☒ No

Step 5 Address(es)

2.5 Please fill in the residential address. If the correspondence address is different from the residential address, please provide your correspondence address as well.

Step 6 Family Income [Illustration on pages 1 - 5 at Appendix (IX)]

- 2.6.1 Please state in *Step 6* family members' employment information and actual total incomes during the period from 1 April 2023 to 31 March 2024, including incomes earned during the period but received in April 2024 or subsequent months. 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 2024/25 academic year. Please also attach a copy of his / her student card.
- 2.6.2 For filling in incomes of family members, please refer to the following paragraphs of Appendix (IX) for details –
- (i) Employees: paragraph 1.1
 - (ii) Self-Employed Persons: paragraph 1.2
 - (iii) Business Operators: paragraph 1.3
 - (iv) Retired Persons: paragraph 1.4

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

Salaries Received by Family Members during Study Leave or the Various Allowances that They Drew during Their Research and Studies

- 2.6.4 Salaries received by family members in the 2023/24 academic year during their study leave or the various allowances that they drew during their research and studies should also be reported. This includes incomes earned in the form of studentship or incomes 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 2024/25 academic year.

Applicant’s Full-time Employment Income

- 2.6.5 If you continue to have a full-time job after your commencement of full-time study in the 2024/25 academic year, please state in *Step 12 “Additional Information”* your full-time job in the 2024/25 academic year, your total full-time incomes for the whole 2023-24 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.

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

- 2.6.6 You should report in *Step 6* under the section of “Contribution from any person(s) to you and / or your family” the contribution received by you and / or 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. **Please note that regardless of the amounts involved, any remittance, family expenses, alimony, mortgage payment, rental expenses, insurance premium, loan repayment, etc. given to your family by others in the period from 1 April 2023 to 31 March 2024 should be reported.** Please refer to Paragraph 1.5 of Appendix (IX) for details. Other sources of support not mentioned in these Guidance Notes but received by the family should be specified in the sections of “Other income” or “Contribution from any person(s) to you and / or your family”.

Deductible Medical Expenses

- 2.6.7 Except for the medical expenses incurred by the family members listed in *Step 4* (excluding “Other Family Members”) who are chronically ill or permanently incapacitated, all other family expenses are non-deductible. Please do not deduct any expenses from the income.

Add Medical Expenses Incurred by Family Member(s) with Chronic Illness or Permanent Incapacity

Name of Family Member: *	WONG YING ▼	
Type(s) of Chronic illness / Permanent Incapacity: *	DIABETES	
Medical Expenses Incurred between 1.4.2023 and 31.3.2024:	\$ 10800	
Cancel	Save and Add	Save

The deduction of medical expenses may be allowed upon the production of receipts for the period from 1 April 2023 to 31 March 2024. In the 2024/25 academic year, the maximum amount of deductible medical expenses for each family member is \$23,310.

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- 2.6.8 Please provide any of the following documents to substantiate the incomes from 1 April 2023 to 31 March 2024 of your parents and your unmarried siblings who are residing with the family (if you are unmarried) / spouse (if you are married).

For employees:

- (i) A copy of the “Tax Assessment and Demand Note” [IRC 6401] for the 2023-24 financial year issued by the Inland Revenue Department;
- (ii) A copy of the “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) Copies of salary statements / envelopes for the whole 2023-24 financial year; and
- (iv) A copy of the passbook(s) indicating salary payments by autopay (please circle the entries and remark them as income).

For business operators:

- (i) A Profit and Loss account for the 2023-24 financial year verified by a Certified Public Accountant.
- (ii) If such a document is not available, you may prepare one on your own [Examples are at *Appendix (V)*] for SFO’s consideration. Please note that this arrangement is not applicable to limited companies.

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 / Self-written Income Statement [Examples are at *Appendix (V)*] for SFO’s consideration.
- (ii) “Notification of Remuneration Paid to Persons Other Than Employees” [IR56M].

For studentship or income derived from appointment by institution received / to be received by you and / or your family member in the 2024/25 academic year, including the summer months of 2024:

- (i) A copy of the employment letter, contract, certification letter from the employer, written proof issued by the institution or other income proof.

- 2.6.9 If any family member has been unemployed between 1 April 2023 and 31 March 2024, please state in the Self-written 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 of 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.

- 2.6.10 Please note that SFO will take into account the individual circumstances of each case in determining whether to accept the information / documents produced as proof of income / unemployment when assessing the income of a family member. Your parents and / or spouse may be requested by SFO to provide further information / documents (e.g. income records issued by the Inland Revenue Department) for assessment.

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Example for Filling in Unmarried Siblings' Income / Study Information

Income / Study Information of UNMARRIED Sibling(s) residing with the family	
Name	
YIU KIN HONG	Click "Edit" button to input unmarried sibling(s)' information
YIU MEI LAI	
YIU SIU WAI	
	<div>Edit</div> <div>Edit</div> <div>Edit</div>

Edit Income / Study Details of UNMARRIED Sibling

Name in English:

YIU KIN HONG

Mode of Employment / Study: *

☒ Full-time student

☒ Pursuing full-time studies in Hong Kong

☐ Pursuing full-time studies outside Hong Kong

☒ In Employment

☒ Part-time Working

☐ Full-time Working

☐ Self-employed

☐ Unemployment

☐ Others

Name of Institution: *

ABC SECONDARY SCHOOL

Year of Study: *

S5

Occupation / Employment:

CASHIER

Name of Employer / Firm:

ABC SUPERMARKET

Please tick the appropriate box according to the study or employment status of your family member during the period from 1 April 2023 to 31 March 2024.

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Steps 7 to 11 Family Assets

- 2.7 You are required to fill in all assets in Hong Kong and outside Hong Kong, regardless whether they are wholly or partly owned by the following family member(s) between 1 April 2023 and 31 March 2024 in Steps 7 to 11. The latest value of assets reported in previous years should still be reported in the current application.

	Full Version		Simplified Version
	Unmarried Applicant	Married Applicant	
Core Family Members	<ul style="list-style-type: none"> ● Applicant ● Applicant's parents 	<ul style="list-style-type: none"> ● Applicant ● Applicant's spouse 	<ul style="list-style-type: none"> ● Applicant

Step 7 Family Assets - Bank Deposits [Illustration on pages 6 - 9 at Appendix (IX)]

- 2.7.1 All types of bank deposits in savings accounts, current accounts, club deposits, integrated accounts, joint accounts, fixed / time-deposits etc. in local or foreign currencies of yourself and your family members in all banks (including virtual banks) should be reported.
- 2.7.2 Please provide copies 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 account passbook) and copies of passbooks or monthly statements of all bank accounts that can show all transactions between 1 April 2023 and 31 March 2024. If the remarks "Net Back Items" / "CONSOL" / "CBC" / "CBD" / "CNB" / "NCR" / "NDR" are shown on the bank passbooks, some of the transactions are consolidated and shown as one transaction, you are required to apply to your bank for a detailed breakdown of the transaction records covering the missing period.
- 2.7.3 If an account was closed between 1 April 2023 and 31 March 2024, 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.
- 2.7.4 If you have lost the documents concerned, please ask the bank to reproduce such and provide the copy to SFO. If you fail to do so, your application will not be considered.
- 2.7.5 For bank account which was opened on or after 1 April 2023, please state in *Step 12 "Additional Information"*. Please provide the first page of the passbook / first set of bank statement which can show the name of the account holder and the account number. For passbook, the first inner page is also required to show the opening date of the account.
- 2.7.6 **Please be reminded to report fixed / time-deposits including those with auto-renewal instructions.** If the time-deposit confirmation statement / receipts / documents do not show the time-deposit balance as at 31 March 2024, please state the balance at the nearest date to 31 March 2024. If a time-deposit has been set up with the maturity date beyond 31 March 2024, you should still report the principal amount and provide a copy of the notice of the time-deposit. **For example, if a time-deposit is set up for the period from 1 February 2024 to 30 April 2024 (i.e. 31 March 2024 is within the time-deposit period), the principal amount of the time-deposit should be reported. If the money used for setting up a time-deposit is transferred from a savings account to a time-deposit account, it is insufficient if only the savings account is reported. The concerned time-deposit account has to be reported as well.**
- 2.7.7 To ensure that the financial circumstances reported in the application are true and complete, SFO will make enquiries about the purposes of individual withdrawals / deposits in the bank transaction records. To speed up the processing of the application, you should make remarks besides the following withdrawals / deposits shown on the copies of passbooks or monthly statements and provide documentary proof (as appropriate) -
- (i) with an amount of \$100,000 or more (which may be fixed / time-deposits);
 - (ii) any other deposits of odd cents (which may be interest from time-deposits or dividends from stocks and shares); and
 - (iii) other regular cash / cheque deposits (which may be contributions / remittance from relatives or income from part-time jobs).

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- 2.7.8 If situation warrants, SFO may contact you for clarifications and documentary proof of the bank transactions.
- 2.7.9 **Applicant's Bank Account:** You must be the sole holder of the bank account for receipt of financial assistance. 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.
- 2.7.10 If you do not have a valid bank account of your own, you should open one before submitting your application. If you need to change to a new bank account for receiving financial assistance after submitting the application, please notify SFO by submitting the duly completed Form FASP/C/1A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)) with a copy of documentary proof (e.g. the first page of the bank passbook and the page showing the latest entries, a bank ATM card or a bank statement bearing your name and bank account number). Please note that the newly provided bank account will replace all the bank account(s) for receiving financial assistance provided by you previously under other financial assistance schemes for post-secondary students administered by SFO.

Add Bank Account Information (balance as at 31.3.2024)

Name of Bank / Financial Institution: *

Bank Code: 024 - Hang Seng Bank Limited


Account Number: *
(Please skip "-" and bank code for input of account number.)

Currency & Balance (as at 31.3.2024) : *

Type of Account: *

☒ Account for Receipt of Financial Assistance

You can only select **one** account for **receipt of financial assistance from SFO**. The account must be a Hong Kong Dollar savings account or Hong Kong Dollar current account.

 Applicant must be the sole account holder. Time deposit / credit card / foreign currency account is not acceptable. Please ensure the accuracy of the bank account number to avoid wrong or delay payment of financial assistance.

Step 8 **Family Assets – Investments** [Illustration on pages 10 - 11 at Appendix (IX)]

- 2.8 Please report all kinds of investments (including investment accounts, margin accounts, stocks, warrants, bonds and funds, special voluntary contributions to MPF account, etc.) held by you and your family members. Please provide documents to certify the value of investment items and account cash balance as at 31 March 2024.

Step 9 **Family Assets - Insurance Policies** [Illustration on page 12 at Appendix (IX)]

- 2.9 Please input all insurance policies with cash value or dividend (including savings, investment-linked and annuity policies) owned by you and your family members (i.e., as policy holders) and the cash values and / or dividend amount of the policies as at 31 March 2024 in this step. All such insurance policies owned by you and your family members as policy holders, irrespective of whether you or your family members are the insured individuals or not, must be reported.

Step 10 **Family Assets – Property / Land / Carpark, Vehicle / Vessel and Business Undertakings** [Illustration on pages 13 - 15 at Appendix (IX)]

Properties / Lands / Carparks

- 2.10.1 All properties / lands / carparks owned by you and your family members, including those that were vacant, rented out or self-occupied, as at 31 March 2024 should be reported. Apart from the first home occupied by

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you and your family members, all other properties owned by your family are counted as family assets.

- 2.10.2 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 from 1 April 2023 to 31 March 2024, you should report the transaction in *Step 12 "Additional Information"* and report the selling price of the property and the bank account to which the proceeds were deposited.
- 2.10.3 It is possible to obtain an estimated market value of the property from real estate agents or banks. If the property / land / carpark was bought between 1 January 2024 and 31 March 2024, you may report the purchase price.
- 2.10.4 Except for your family's first home, please provide the following documentary proof for all other properties / lands / carparks -
- (i) Documents certifying the ownership of the property / land / carpark such as agreement for sale and purchase, assignments and deeds, etc.;
 - (ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31 March 2024;
 - (iii) Any one copy of the "Demand for Rates" between 1 April 2023 and 31 March 2024 of each property / land / carpark concerned. If there is no "Demand for Rates", please explain in *Step 12 "Additional Information"*; and
 - (iv) If a family member's share of ownership is less than 100%, please furnish the relevant proof.

Vehicles / Vessels and Taxi / Public Light Bus Licence

- 2.10.5 Please fill in the information (if applicable) and provide the following documentary proofs -
- (i) Vehicle Registration Document / Certificate of Ownership (for vessels);
 - (ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31 March 2024; and
 - (iii) The relevant proof, if a family member's share of ownership is less than 100%.

Business Undertakings (including business with or without profit)

- 2.10.6 For Business Undertakings, including those with or without profit, please provide the name and address of the business owned by you or your family members and specify if the premises used by the business is rented or self-owned. Please also state the nature of the business and provide the following documentary proof(s) -
- (i) The business' Balance Sheet as at 31 March 2024 verified by a Certified Public Accountant to indicate its net asset value (i.e. assets minus liabilities). If the business account closing date is not on 31 March (for example, on 31 December), you may also submit information for that accounting year;
 - (ii) If such document is not available, a self-prepared Balance Sheet may be provided (Example is at *Appendix (VI)*) for SFO's consideration. Please note that this arrangement is not applicable to limited companies. If you have special reason for not providing a Balance Sheet verified by a Certified Public Accountant for a limited company, please explain in *Step 12 "Additional Information"*; and
 - (iii) The Business Registration Certificate of the business undertaking.

Step 11 Family Assets - Other Assets [Illustration on page 16 at Appendix (IX)]

- 2.11.1 Please fill in all other assets as at 31 March 2024 (such as cash in hand, loan to others, assets held on behalf of others, assets belonging to you and your family members but under others' custody, gold, silver, cheques in transit, betting account and e-wallets balance, other readily realisable assets and valuables, etc.).

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- 2.11.2 Other types of assets not mentioned in these Guidance Notes but owned by you and your family should be reported in this step. Cash in hand as at 31 March 2024, if less than HK\$5,000, is not required to be reported.
- 2.11.3 Under the item “Loan to Others”, please report any loan made to others which was not fully repaid as at 31 March 2024, including the amounts due to directors on the balance sheet of the business owned by you and family members. **Even if the loan might have already been reported in previous applications, it should still be reported as long as it had not been fully repaid by 31 March 2024.** If the total amount is less than HK\$5,000, it is not required to be reported.

Step 12 Additional Information

- 2.12 Information or family situation that could not be reported in *Steps 1 to 11* of the application form should be reported here. Please read paragraph 3 of *Appendix (IX)* for details.

Step 13 Application Summary and Application Submission

- 2.13.1 If you are unmarried, you and your parents (if you are married, you and your spouse) will have to sign the **Declaration** in writing or by “iAM Smart+”.
- 2.13.2 If you submit / are submitting a Simplified Version Application Form, your sibling who has submitted / is submitting a Full Version Application Form for FASP or TSFS in 2024/25 will have to sign the Declaration of your application.
- 2.13.3 Each signature should be provided by the relevant family member personally. Any person (including you and your family members) 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).
- 2.13.4 You are required to declare in Item (c) of Part B of the Declaration whether or not you are bankrupt, has applied for Individual Voluntary Arrangement (IVA) and 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. The online system would prefill the option you have chosen in *Step 13* in the Declaration.

Step 14 Supporting Documents Submission

- 2.14.1 Please refer to the items on the Checklist of Documentary Proofs Required available on the online application platform 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.
- 2.14.2 If you have a successful application in the past three academic years under the financial assistance schemes for post-secondary students of SFO and had submitted a copy of your permanent HKID card and copies of your family members’ HKID cards together with your successful application, you are not required to submit the HKID card copies again provided that there is no change of your and your family members’ personal particulars.
- 2.14.3 Supporting documents, once submitted, are not returnable. You are advised to retain a copy for your own reference.
- 2.14.4 You are advised to print the required documents on blank A4 white paper and ensure that all copies are clear and readable. Documents printed on used paper are not accepted.

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3. Tips for Complete and Accurate Reporting in Application Form

- 3.1 Every year, a considerable number of applications were rejected due to misrepresentation and / or omission of family income and / or assets in the application forms. Among the applicants with their applications rejected, some of them were demanded to refund the overpaid amount of assistance and even subject to legal proceedings.
- 3.2 **It is very important for you to ensure that the application form reports all the information including family members, family incomes and assets fully and accurately.** Below are the tips for complete and accurate reporting in application form.

(I) Make good use of *Step 12 "Additional Information"*

- 3.3 For any special family circumstances or any family income and / or asset items you cannot ascertain when you submit the application form (e.g. exact amount of parents' / spouse's total income, details of asset item(s) possessed by your family), you –
- **SHOULD** report those income / assets in *Step 12* of the application form and state when such information and supporting documents will be available.
 - **SHOULD NOT** omit such items in the application form and wait to provide upon request by SFO.

(II) Communicate in advance with your parents / spouse and family members

- 3.4 You should inform your parents / spouse and family members in advance that you are going to apply for financial assistance and that you need to fully report **all their income and assets** in the application form.
- 3.5 On family incomes, please confirm with your parents / spouse and family members whether –
- they have more than one job; and
 - they have received any contribution from relatives and / or others.
- 3.6 On family assets, please remind your parents / spouse to report –
- all bank accounts, investments, insurance policies, properties, lands, car parks, vehicles / vessels and business undertakings;
 - all cash in hand and valuables (unless the total amount is less than \$5,000);
 - all loan to others not yet repaid (unless the total amount is less than \$5,000); and
 - all assets held in trust for others / entrusted to others.

(III) Countercheck the information reported in the application form and presented in supporting documents

- 3.7 You should take the initiative to countercheck the information reported in the application form and the details presented, including the information and supporting documents provided by your family members –
- *Checking of items reported in the application form against the supporting documents*
 - whether supporting documents (e.g. pay slips and bank account statements) are provided for all incomes and assets reported in the application form;
 - whether all items presented in supporting documents are reported in the application form; and
 - whether all accounts (e.g. foreign currency, securities, time-deposit) present in the integrated bank statements are reported in the application form.

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- *Examining transactions in bank accounts and making relevant remarks beside them -*
 - For deposit transactions -
 - ✧ Regular cash / cheque deposits: Are they salary or contributions?
 - ✧ Deposits of odd cents: Are they dividends from stocks and shares? Do they come from time-deposits?
 - ✧ Deposits of considerable amount: Do they come from other asset items (e.g. bonds, annuity plan, securities) of your family?
 - For withdrawal transactions -
 - ✧ Regular withdrawals: Are they premium of insurance policies? Are they mortgage repayments?
 - ✧ Withdrawals with considerable amount: What are their “destinations”?
 - Loans to others? Time-deposits? Other asset items of your family?
 - Making remarks beside transactions -
 - ✧ To provide explanation on transactions with substantial amount and unclear source.
 - ✧ It helps avoid omissions of income / assets and help expedite the application processing.
- *Asking yourself and your family members questions on incomes / assets to avoid omissions -*
 - Have I reported all my family members in the application form?
 - Is the family income (i.e. sum of the incomes reported in *Step 6*) able to cover my family’s expenses in the past year?
 - By considering the income of the family, do your family members remember to report all the bank accounts used to receive / deposit salary and contribution?
 - By considering the daily expenses of the family, do you and your parents / spouse remember to report all the bank accounts used for withdrawing money for daily expenses and paying rents, bills, premium of insurance policies, mortgage, loan repayment etc.?

(D) Learning from common mistakes

- 3.8 Please refer to our pamphlet on “Common Mistakes in Completing Application Forms” on our website (https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/Common_Mistakes_E.pdf).



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Appendix (I) – “SFO E-link – My Applications” Service Registration Guidelines

Step 1. Choose to register with MyGovHK or iAM Smart Account

To register for the online service of “SFO E-link – My Applications”, please create or log in with a MyGovHK account or an iAM Smart account.

The screenshot shows the homepage of the 'SFO E-link - My Applications' portal. At the top, it features the logo of the Working Family and Student Financial Assistance Agency and the text 'The Government of the Hong Kong Special Administrative Region of the People's Republic of China'. A navigation menu on the left includes links for Home, Eligibility, New Application(s), Retrieve / Delete Incomplete Application(s), and Application Form(s) Submitted. The main content area prompts the user to 'Choose one of the login methods below:' with two buttons: 'Access or Register with MyGovHK' and 'Login with iAM Smart'. A 'More Info' link is also present.

If you would like to create or log in with a MyGovHK account, please follow Step 2a to Step 4a; if you would like to create or log in with an iAM Smart account, please follow Step 2b to Step 4b.

Step 2a. Create or log in with your MyGovHK Account

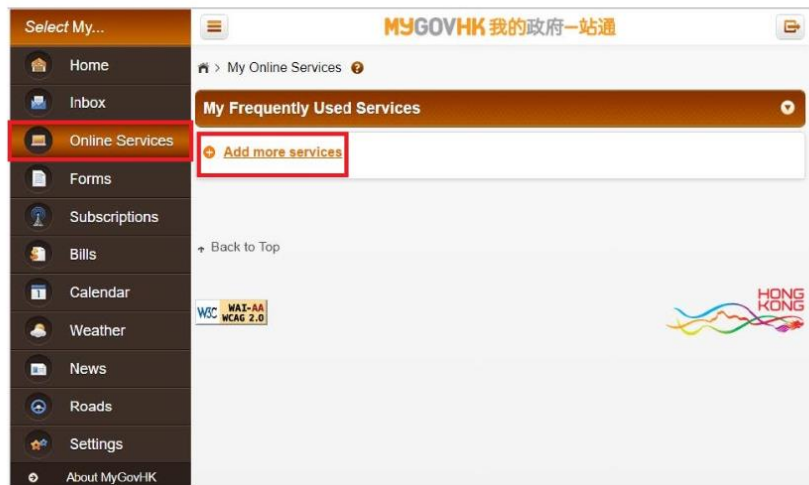
To create or log in with a MyGovHK account, click “Access or Register with MyGovHK”. Please view the demo for registration if necessary.

The screenshot displays the MyGovHK 'Welcome to MyGovHK' page. It features a 'Log into MyGovHK' section with a 'One-stop access' message encouraging the use of 'iAM Smart'. Below this is a 'Login with "iAM Smart"' button and a username input field with a 'Log In' button. To the right, a warning box advises users to stay alert against suspicious emails, SMS messages, and fraudulent websites, mentioning recent phishing reports. Below the login section, there is a 'New to MyGovHK?' section with a 'Create Account' button and a link to 'Activate account'. At the bottom, a list of links includes 'About MyGovHK', 'FAQs', 'Terms of Use', and 'Demo'.

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Step 3a. Add the service of "SFO E-link - My Applications to Submit Online Applications"

Click "Add more services" in the Online Services.

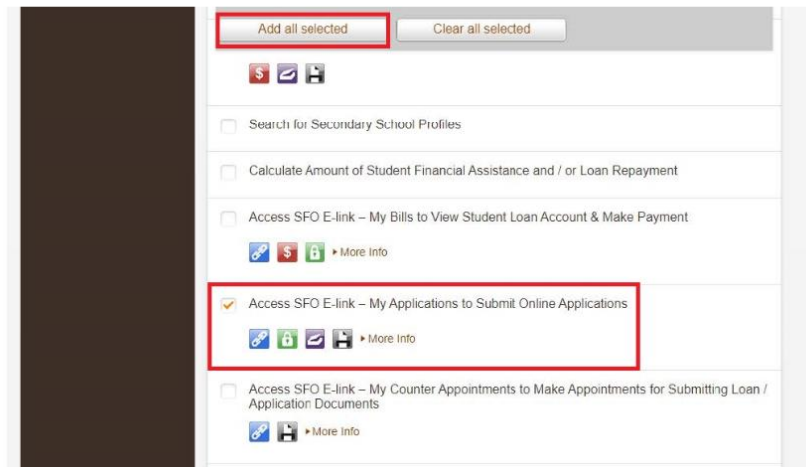


Then, search "Access SFO E-link - My Applications to Submit Online Applications" under "Education & Training".



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Select and add the service.



Click "Close" after completion.



Step 4a. 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.



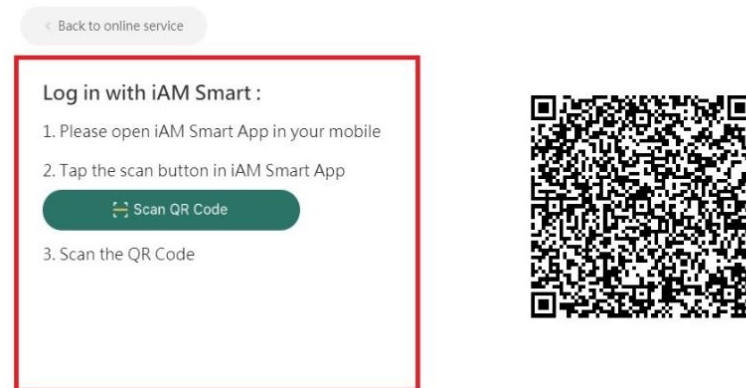
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Step 2b. Create or log in your iAM Smart Account

To create an iAM Smart account, please visit the iAM Smart web page (<https://www.iamsmart.gov.hk/en/>) for more information.

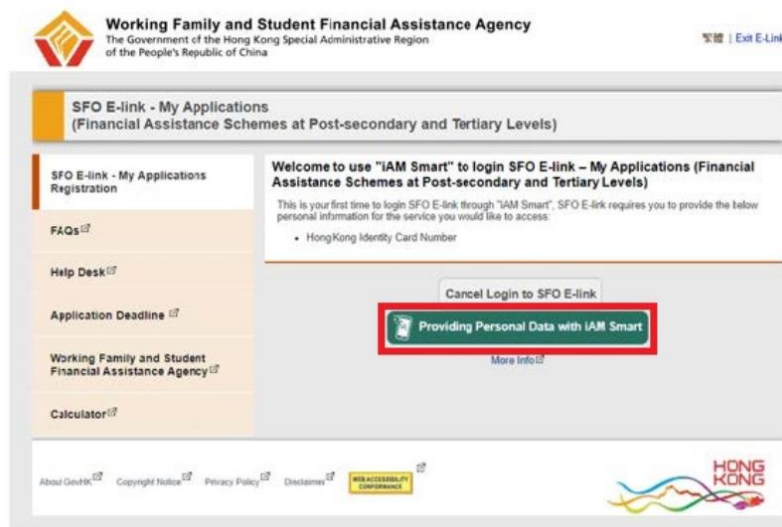


To log in an iAM Smart account, click "Login with iAM Smart" and follow the on-screen instructions to scan the QR code.



Step 3b. Provide your HKID Card No. with iAM Smart

Click "Providing Personal Data with iAM Smart" to provide your HKID card number to access "SFO E-link – My Applications".



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Step 4b. Authorise to provide your personal information

Please follow the on-screen instruction to authorise to provide your personal information.

The screenshot shows the 'Working Family and Student Financial Assistance Agency' website. The main heading is 'SFO E-link - My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)'. A welcome message states: 'Welcome to use "IAM Smart" to login SFO E-link - My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels). This is your first time to login SFO E-link through "IAM Smart". SFO E-link requires you to provide the below personal information for the service you would like to access.'

A modal dialog box titled 'Authorise "IAM Smart" to provide personal information' is displayed. It features a progress bar with 'PROVIDE PERSONAL INFO' (active) and 'COMPLETE'. Below the progress bar is an illustration of a hand tapping a smartphone. The dialog box contains the following instructions:

Please follow the steps below:

1. Open "IAM Smart" app in your mobile device
2. Tap on "To authorise"
3. Tap on "OK" to confirm the authorisation

A 'Cancel' button is located at the bottom right of the dialog box.

Step 5. Input / review your HKID Card No.

You will be redirected to the registration page. Input / review your HKID Card No., and click "Next".

The screenshot shows the 'Working Family and Student Financial Assistance Agency' website. The main heading is 'SFO E-link - My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)'. The page is titled 'Step 1 (Field(s) with * is/are mandatory)'. Below the heading, there is a text input field labeled 'Please enter your HKID Card No.'. The input field contains the text 'HKID Card No.: *' and is followed by a 'Next' button. The input field is highlighted with a red border.

OR

Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

繁體 | Exit E-Link

SFO E-link - My Applications
(Financial Assistance Schemes at Post-secondary and Tertiary Levels)

SFO E-link - My Applications Registration

FAQs [↗](#)

Help Desk [↗](#)

Application Deadline [↗](#)

Working Family and Student Financial Assistance Agency [↗](#)

Calculator [↗](#)

Step 1 (Field(s) with * is/are mandatory)

✔ Provide Personal Data Successfully

Please verify your HKID Card No.

HKID Card No.: * G2260711

Next

About GovHK [↗](#) Copyright Notice [↗](#) Privacy Policy [↗](#) Disclaimer [↗](#) WEB ACCESSIBILITY CONFORMANCE [↗](#)

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Step 6. 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/or 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 to be bound by Terms and Conditions of Use of SFO-E-link – My Applications above." after reading.
4. Click "Next" to complete the registration.

Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

繁體 | Exit E-Link

SFO E-link - My Applications
(Financial Assistance Schemes at Post-secondary and Tertiary Levels)

SFO E-link - My Applications Registration

FAQs [↗](#)

Help Desk [↗](#)

Application Deadline [↗](#)

Working Family and Student Financial Assistance Agency [↗](#)

Calculator [↗](#)

Step 2 Please check if the information is correct

MyGovHK Account 1111111111111111

HKID Card No. G2260711

TERMS AND CONDITIONS FOR THE USE OF SFO E-LINK – MY APPLICATIONS

1. The following are the terms and conditions for the use of Student Finance Office (SFO) – My Applications ("Terms"). The Government agrees to provide the Services (as defined in paragraph 2 below) and you, as the user, agree to use the Services in accordance with the Terms.
2. "SFO E-link – My Applications" is a website for submitting on-line applications to SFO and its user may use any of the services and functions provided therein ("Services") in accordance with the Terms.
3. The Services in "SFO E-link – My Applications" are provided on an "AS IS" basis without any express or implied warranty or representation of any kind. The Government may provide procedures for the use of any of the Services from time to time as the Government sees necessary. Notwithstanding anything to the contrary, the Government shall not be bound by any of its representations, conditions, terms, policies, procedures, or any other documents or communications.

☒ I have read, understood and agreed to be bound by Terms and Conditions of Use of SFO E-link – My Applications above.

Previous Next

About GovHK [↗](#) Copyright Notice [↗](#) Privacy Policy [↗](#) Disclaimer [↗](#) WEB ACCESSIBILITY CONFORMANCE [↗](#)

HONG KONG

Step 7. Registration Completed

You may save or print the registration details for future reference.

The screenshot shows the 'SFO E-link - My Applications' interface. At the top, it says 'Working Family and Student Financial Assistance Agency' and 'The Government of the Hong Kong Special Administrative Region of the People's Republic of China'. The page title is 'SFO E-link - My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)'. The left sidebar contains links: 'SFO E-link - My Applications Registration', 'FAQs', 'Help Desk', 'Application Deadline', 'Working Family and Student Financial Assistance Agency', and 'Calculator'. The main content area shows 'Step 3 Registration Completed' with a message: 'Your registration for using the online service of SFO E-link - My Applications is successful. You can start using all related online services now.' Below this is the 'Registration Details' section with fields for 'Registration Date / Time (DDMMYYYY HHMMSS)', 'MyGovHK Account', and 'HKID Card No.'. A note says 'Please save or print a copy of this page for reference.' At the bottom right, there are 'Save' and 'Print' buttons, and a 'Proceed to Application' button. The footer includes 'About GovHK', 'Copyright Notice', 'Privacy Policy', 'Disclaimer', 'W3C', 'WAI-AA', 'WCAG 2.1', and the 'HONG KONG' logo.

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.

The screenshot shows the 'SFO E-link - My Applications' interface. At the top, it says 'Working Family and Student Financial Assistance Agency' and 'The Government of the Hong Kong Special Administrative Region of the People's Republic of China'. The page title is 'SFO E-link - My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)'. The left sidebar contains links: 'Home', 'New Application(s)', 'Retrieve / Delete Incomplete Application(s)', 'Application Form(s) Submitted', 'Application for Review of Financial Assistance', 'Application for Review against Rejection', 'Forms Download', and 'Calculator'. The main content area shows 'General Notes' with a list of expandable sections: 'Report Information Fully and Truthfully', 'Anti-corruption Message', 'Handling of Personal Information', 'Arrears of Financial Assistance', 'Overpayment due to Error of Calculation or Assessment', and 'Terms and Conditions Subject to Alteration'. Below these is a checkbox: 'I have read and agreed to be bound by the above statements.' and a 'Proceed' button.

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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.

The screenshot shows the 'SFO E-link - My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)' registration page. The page header includes the logo of the Working Family and Student Financial Assistance Agency and the text 'The Government of the Hong Kong Special Administrative Region of the People's Republic of China'. A navigation menu on the left lists 'SFO E-link - My Applications Registration', 'FAQs', 'Help Desk', 'Application Deadline', 'Working Family and Student Financial Assistance Agency', and 'Calculator'. The main content area is titled 'Step 1' and contains an error message: 'Error: Your SFO E-link - My Applications service has been delinked. Please 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. [20002]'. Below the error message, there is a form with two input fields: 'HKID Card No. *' (containing 'P52369010') and 'Reactivation Code *'. A 'Next' button is located at the bottom right of the form. The footer includes links for 'About GovHK', 'Copyright Notice', 'Privacy Policy', 'Disclaimer', and a 'WEB ACCESSIBILITY CONFORMANCE' badge, along with the 'HONG KONG' logo.

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.

The screenshot shows the 'SFO E-link - My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)' registration page. The page header includes the logo of the Working Family and Student Financial Assistance Agency and the text 'The Government of the Hong Kong Special Administrative Region of the People's Republic of China'. A navigation menu on the left lists 'SFO E-link - My Applications Registration', 'FAQs', 'Help Desk', 'Application Deadline', 'Working Family and Student Financial Assistance Agency', and 'Calculator'. The main content area is titled 'Step 1' and contains an error message: 'Error: The HKID card number you input has already been registered. Please use your original MyGovHK account to access our service. If you have forgotten your original MyGovHK ID, please try to retrieve it from MyGovHK. In case you are unable to recover the MyGovHK ID, 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. [20003]'. Below the error message, there is a form with two input fields: 'Please enter your HKID Card No.' and 'HKID Card No. *' (containing 'P52369010'). A 'Next' button is located at the bottom right of the form. The footer includes links for 'About GovHK', 'Copyright Notice', 'Privacy Policy', 'Disclaimer', and a 'WEB ACCESSIBILITY CONFORMANCE' badge, along with the 'HONG KONG' logo.

Appendix (II) - Student Travel Subsidy (“STS”) Scheme

1. STS for tertiary or post-secondary students under FASP provides travel subsidy to needy students who attend a full-time programme up to first degree level in a recognised institution, reside beyond 10 minutes’ walking distance from their normal place of study and need to travel to school by public transport. To be eligible for STS an applicant must be successful in his / her application for assistance under FASP.
2. Students taking the following programmes or periods covered by the following study arrangements will NOT be eligible for STS -
 - (i) distance-learning programmes, on-line programmes or programmes outside Hong Kong,
 - (ii) term-time placement with allowance of any kinds; or
 - (iii) exchange / placement programme outside Hong Kong.
3. The amount of travel subsidy is calculated on the basis of the average fare on public transport between the districts in which the student studies and resides during term-time.
4. There are two levels of subsidy, namely full-level and half-level. If you are eligible for maximum financial assistance under 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
5. Applicant must indicate the wish to apply for STS when submitting the application for assistance under FASP.
6. If you have not applied for STS at the time of application for assistance under FASP but wish to re-apply for STS thereafter, you should submit in writing to SFO for consideration by completing Re-application Form (FASP/STS/1C) with the residential address proof.
7. For full-time post-secondary students pursuing accredited, self-financing post-secondary education programme covered by FASP who are aged over 30 in 2024/25 academic year (i.e. born on or before 31.8.1993), they are not eligible for assistance under FASP. These students who intend to apply for STS should follow the application procedures for STS under the Financial Assistance for Primary and Secondary students.
8. The deadline for tertiary and post-secondary students to apply for the 2024/25 STS under FASP is 31 March 2025. An applicant who wishes to make a late application under exceptional circumstances is required to submit a completed Re-application Form with the residential address proof and a recommendation letter from the institution in support of the case to SFO for consideration.
9. STS will normally be released two months after the FASP assistance is released. Disbursement 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 SFO will disburse the travel subsidy to the applicant, it is necessary for SFO to confirm whether the applicants are hostel / exchange / placement students in the first semester before the disbursement of partial STS. 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**

If the institutions concerned provide the programme information before our disbursement of STS, the applicants will be paid in one lump sum. Otherwise, we may need to arrange disbursement of STS to the applicants by instalments.

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10. List of institutions with STS disbursement will be posted onto the “Student Travel Subsidy (STS) for Tertiary or Post-secondary Students” webpage under the WFSFAA website from time to time. Separately, 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 disbursement of subsidy has been made by autopay.
11. In case the institutions update any information provided that affects the payment of travel subsidy, SFO will recalculate the subsidy accordingly. The applicants may be required to refund any overpaid subsidy.
12. SFO bears no responsibility for any erroneous entry made by the applicants. Any such errors may cause delay in receipt of the subsidy. Any bank charges incurred due to such error will have to be borne by the applicant.
13. If the disbursement to an applicant by autopay has been rejected due to incorrect bank account information on the application form, SFO will contact the applicant concerned to update the bank account information.
14. SFO will separately notify applicants of unsuccessful application for STS.

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Appendix (III) - Ready Reckoner under the “Adjusted Family Income” (“AFI”) Formula (2024/25 AY)

AFI Groups Between (HK\$)	% of Maximum Grant	% of Maximum Loan
0 to 44,495	100%*	100%*
44,496 to 54,505	75%	75%
54,506 to 64,336	50%	50%
64,337 to 74,189	25%	25%
74,190 to 86,039	15%	15%
> 86,039	0%	0%

* The upper limit of AFI for full level of assistance for 3-member and 4-member families are \$53,868 and \$49,559 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 upper limits for full level of assistance and calculation of AFI.

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Appendix (IV) - Sliding Scale of Asset Value for Discounting Grant/Loan Assistance (2024/25 AY)

Net Asset Value per Family Member (HK\$)	Discount Factor of Grant / Loan
Over \$839,000	-100% (i.e. no assistance)
\$705,001 to \$839,000	-80%
\$566,001 to \$705,000	-60%
\$450,001 to \$566,000	-40%
\$299,001 to \$450,000	-20%
\$299,000 or below	-0% (i.e. no reduction of assistance)

Example (For an unmarried applicant):

Parents' annual income	\$184,000
Annual incomes of unmarried sibling	\$0
Deductible medical expenses	Nil
Family size	4
Net asset value of applicant and parents (not counting the first home)	\$1,250,000
AFI (\$184,000) ÷ (4 members + 1)	\$36,800
Per capita asset value (\$1,250,000 ÷ 4)	\$312,500
Maximum grant (assumed) (i.e. tuition fee + academic expenses)	\$50,000
Maximum loan	\$58,890
Income test (First tier)	
Entitled grant (\$50,000 × 100%)	\$50,000
Entitled loan (\$58,890 × 100%)	\$58,890
Asset test (Second tier)	
Entitled grant (\$50,000 × 80%)	\$40,000
Entitled loan (\$58,890 × 80%)	\$47,112

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Appendix (V) - Forms and Samples of Self-written Income Statement / Profit and Loss Account

Financial Assistance Scheme for Post-secondary Students (2024/25)

Self-written Income Statement

If you worked for more than one job from 1.4.2023 to 31.3.2024,
please specify the job post, employer, working place and working period of each job.

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) (HK\$)

- Please fill “\$0” or indicate unemployed if you do not have income (including full-time and part-time jobs) 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.

4/2023 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque# : \$	5/2023 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque# : \$	6/2023 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque# : \$
7/2023 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque# : \$	8/2023 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque# : \$	9/2023 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque# : \$
10/2023 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque# : \$	11/2023 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque# : \$	12/2023 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque# : \$
1/2024 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque# : \$	2/2024 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque# : \$	3/2024 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque# : \$

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* :

HK\$ _____

Total Annual Income (From 1.4.2023 to 31.3.2024) :

HK\$ _____

* Please delete as appropriate

Signature of the family member : _____

Date : _____

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Financial Assistance Scheme for Post-secondary Students (2024/25)

Self-written Income Statement

If you worked for more than one job from 1.4.2023 to 31.3.2024,
please specify the job post, employer, working place and working period of each job.

Name of family member: **TIN Biu-yi**

Job post : **A : Shop Assistant** **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** **C : Mrs FONG**
Owners' Corporation

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

Working period: **A : 1/4/2023-20/10/2024** **B : 8/6/2023-31/10/2024** **C : 6/12/2023-31/3/2024**

Income Details

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

- Please fill "\$0" or indicate unemployed if you do not have income (including full-time and part-time jobs) 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.

4/2023	Cash : \$	5/2023	Cash : \$	6/2023	Cash : \$850 (B)
	Direct Credit# : \$5,335.2 (A)		Direct Credit# : \$5,335.2 (A)		Direct Credit# : \$5,335.2 (A)
	Cheque / Cash Cheque# : \$		Cheque / Cash Cheque# : \$		Cheque / Cash Cheque# : \$
7/2023	Cash : \$1,000 (B)	8/2023	Cash : \$1,000 (B)	9/2023	Cash : \$1,000 (B)
	Direct Credit# : \$5,745.6 (A)		Direct Credit# : \$5,745.6 (A)		Direct Credit# : \$5,130 (A)
	Cheque / Cash Cheque# : \$		Cheque / Cash Cheque# : \$		Cheque / Cash Cheque# : \$
10/2023	Cash : \$1,000 (B)	11/2023	Cash : \$0	12/2023	Cash : \$
	Direct Credit# : \$3,888 (A)		Direct Credit# : \$unemployed		Direct Credit# : \$
	Cheque / Cash Cheque# : \$		Cheque / Cash Cheque# : \$0		Cheque / Cash Cheque# : \$6,980 (C)
1/2024	Cash : \$	2/2024	Cash : \$	3/2024	Cash : \$
	Direct Credit# : \$		Direct Credit# : \$		Direct Credit# : \$
	Cheque / Cash Cheque# : \$7,095 (C)		Cheque / Cash Cheque# : \$5,750 (C)		Cheque / Cash Cheque# : \$6,980 (C)

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)

Total Annual Income (From 1.4.2023 to 31.3.2024) :

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

* Please delete where inapplicable

Signature of the family member :

Tin

Date :

17.7.2024

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Financial Assistance Scheme for Post-secondary Students (2024/25)

Profit & Loss Account (from 1.4.2023 to 31.3.2024)

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 Registration Mark: _____)

☐ Vehicle Lessee

** 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.	Licence 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: _____

^ Please add separate sheet(s) if necessary.

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Financial Assistance Scheme for Post-secondary Students (2024/25)
Profit & Loss Account (from 1.4.2023 to 31.3.2024)
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 Registration No: _____)
☒ Vehicle Lessee

** 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\$)	\$ 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. Licence 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

Date: 17.7.2024

^Please add separate sheet(s) if necessary.

PART III – Appendices

Financial Assistance Scheme for Post-secondary Students (2024/25)
Profit & Loss Account (from 1.4.2023 to 31.3.2024)
For person running business (including sole proprietorship / partnership business)

Name of family member running the following business [Owner] : _____

Business name : _____

Nature of business : _____

Business address : _____

Business Registration Certificate No. (if applicable) : _____

Sole proprietorship / Partnership : ☐ Sole proprietorship
(please tick as appropriate) : ☐ Partnership (Percentage of ownership : _____%)

(A) Gross Income / Sales (HK\$) \$ _____

Expenditure* (HK\$)

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

1. Cost on purchasing merchandise	\$ _____
2. Business registration fee	\$ _____
3. Water charges	\$ _____
4. Electricity charges	\$ _____
5. Gas charges	\$ _____
6. Telephone charges	\$ _____
7. Rent and rates	\$ _____
8. Salary of employees other than those marked '#' below	\$ _____
9. Transportation costs	\$ _____
10. Travelling expenses	\$ _____
11. Insurance premium	\$ _____
12. Fees for repair and maintenance of machinery	\$ _____
13. Others (please specify all items & breakdown of amounts^)	\$ _____
14. Other Expenditure	_____
# Salary of owner paid by this business	\$ _____
# Salary of other family member(s)^ paid by this business (Name of family member(s) : _____)	\$ _____
(B) Total Expenditure (HK\$)	\$ _____
(C) Net Profit [(A) - (B)] (HK\$)	\$ _____

Signature of Owner: _____

Date : _____

^ Please add separate sheet(s) if necessary.

PART III – Appendices

Financial Assistance Scheme for Post-secondary Students (2024/25)

Profit & Loss Account (from 1.4.2023 to 31.3.2024)

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

Name of family member running the following business [Owner]	:	Tin Biu Yi
Business name	:	XX Company
Nature of business	:	Garment manufacture
Business address	:	Rm 6A, 123 Street, Kwun Tong, Kowloon
Business Registration Certificate No. (if applicable)	:	XXX
Sole proprietorship / Partnership (please tick as appropriate)	:	<input type="checkbox"/> Sole proprietorship <input checked="" type="checkbox"/> Partnership (Percentage of ownership : <u>50</u> %)
(A) Gross Income / Sales (HK\$)		\$ 2,000,000
Expenditure* (HK\$)		
(*The following is the running cost of the business and should not cover any household expenses)		
1. Cost on purchasing merchandise	\$	200,000
2. Business registration fee	\$	1,500
3. Water charges	\$	30,000
4. Electricity charges	\$	30,000
5. Gas charges	\$	10,000
6. Telephone charges	\$	6,000
7. Rent and rates	\$	100,000
8. Salary of employees other than those marked '#' below	\$	150,000
9. Transportation costs	\$	40,000
10. Travelling expenses	\$	10,000
11. Insurance premium	\$	60,000
12. Fees for repair and maintenance of machinery	\$	80,000
13. Others (please specify all items & breakdown of amounts^)	\$	0
14. Other Expenditure		
# Salary of owner paid by this business	\$	150,000
# Salary of other family member(s)^ paid by this business (Name of family member(s) : <u>Wong Mei Mei</u>)	\$	150,000
(B) Total Expenditure (HK\$)	\$	1,017,500
(C) Net Profit [(A) - (B)] (HK\$)	\$	982,500

Signature of Owner: Tin

Date : 17.7.2024

^ Please add separate sheet(s) if necessary.

PART III – Appendices

Appendix (VI) – Forms and Samples of Balance Sheet

Financial Assistance Scheme for Post-secondary Students (2024/25)
(Name of Business)
Balance Sheet
as at 31.3.2024

Assets	HK\$	HK\$	HK\$
1. Cash in hand			
2. Bank balance			
3. Accounts receivable			
Less: Provision for bad debts			
4. Inventory			
5. Advance payment			
6. Utilities			
7. Property			
Less: Accumulated depreciation			
8. Appliances			
Less: Accumulated depreciation			
9. Goodwill			
Total Assets			
<u>Liabilities</u>			
1. Accounts payable			
2. Loans from others			
3. Overdraft			
4. Invoices payable			
5. Long-term mortgage loan			
6. Long-term loan			
Total liabilities			
<u>Net Capital</u>			
Registered capital			
Net profit for the year ending 31.3.2024			
Total Net Capital			
Total Liabilities and Net Capital			

PART III – Appendices

Financial Assistance Scheme for Post-secondary Students (2024/25)

Sample of Balance Sheet

The Balance Sheet of XX Company

as at 31.3.2024

<u>Assets</u>	HK\$	HK\$	HK\$
1. Cash in hand		1,000.00	
2. Bank balance		2,000.00	
3. Accounts receivable	120,000.00		
Less: Provision for bad debts	<u>10,000.00</u>		
		110,000.00	
4. Inventory		122,000.00	
5. Advance payment		1,000.00	
6. Utilities		2,000.00	
7. Property	125,000.00		
Less: Accumulated depreciation	<u>35,000.00</u>		
		90,000.00	
8. Appliances	50,000.00		
Less: Accumulated depreciation	<u>10,000.00</u>		
		40,000.00	
9. Goodwill		20,000.00	
	Total Assets		<u>388,000.00</u>
<u>Liabilities</u>			
1. Accounts payable		30,000.00	
2. Loans from others		5,000.00	
3. Overdraft		10,000.00	
4. Invoices payable		5,000.00	
5. Long-term mortgage loan		15,000.00	
6. Long-term loan		20,000.00	
	Total Liabilities		85,000.00
<u>Net Capital</u>			
Registered capital		200,000.00	
Net profit for the year ending 31.3.2024		103,000.00	
	Total Net Capital		303,000.00
	Total Liabilities and Net Capital		<u>388,000.00</u>

Appendix (VII) - Information Notes on Repayment and Deferment of Loan under FASP

1. Loan borrowers are required to repay FASP loan, which shall normally commence on 1 December of the year of graduation or when the programme has officially ended, until FASP loan and interest accrued thereon are fully repaid. The first instalment of loan repayment will normally fall due on 1 January or 1 July (if opted for deferred activation of loan repayment) of the following year of graduation. If loan borrowers have not received the “Notice of Commencement of Repayment” or “Demand of Repayment” within six months after their graduation or the programme has officially ended, they should notify SFO in writing immediately.
2. With a view to facilitating better financial management of loan borrowers, loan borrowers who have obtained FASP loans and without any loan accounts repaying with quarterly repayment arrangement under other financial assistance / loan schemes administered by SFO are required to repay FASP loans and the interest accrued in full by monthly instalments. FASP loan borrowed 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 SFO.
3. If loan borrowers -
 - (i) cease to be registered full-time students of the locally-accredited programme;
 - (ii) withdraw or are suspended from or cease or defer studies in the locally-accredited programme;
 - (iii) transfer from the institution where loan borrowers have borrowed FASP loans to another institution; or
 - (iv) have not completed the programme for any reasons,

they are required to notify SFO in writing immediately and repay FASP loan in a lump sum or by equal instalments; and if by instalments over a revised Repayment Period, also interest accrued at the rate of 1% per annum. The length of the Repayment Period, its commencement date, and any repayment arrangements shall be decided by SFO.

4. Arrangement of demand notes and notifications are as follows -
 - (i) Instalments will normally fall due on 1st of each calendar month for monthly repayment; while on 1 January, 1 April, 1 July and 1 October each year for quarterly repayment. Demand notes and / or notifications will be issued 14 days before each due date as far as practicable. If loan borrowers do not receive the demand note and / or notification seven days before each due date, they should contact SFO immediately. Non-receipt of demand note does not exempt them from the obligation to repay the instalment due on or before the due date. If repayment has not been made duly, loan borrowers will be required to repay the Government the overdue amount together with a surcharge as set out in paragraph 9 below.
 - (ii) For environmentally friendly reason and to avoid possible non-receipt of postal demand notes, monthly demand notes would be uploaded to the “SFO E-link” online platform (<https://e-link.wfsfaa.gov.hk>) and notifications would be sent to the “MyGovHK” and / or “iAM Smart” online platforms for viewing, printing and downloading. Loan borrowers need to safekeep their “MyGovHK” and / or “iAM Smart” account login username and password (if applicable) to receive repayment notifications and demand notes through the “SFO E-link – My Bills” service. If loan borrowers have not logged into the “MyGovHK” for a period of 36 months, their account will be terminated. Electronic demand notes and / or notifications shall be deemed to have been duly given by SFO and have been duly received by loan borrowers regardless of whether they have actually accessed the electronic demand notes and / or notifications and whether they have actually noticed the availability of those electronic demand notes and / or notifications. Requests for receiving demand notes and / or notifications by other means will not be accepted. SFO may contact loan borrowers by mail, telephone, fax, email or other forms of electronic notifications (e.g. SMS) for any repayment matters. Should loan borrowers wish to save a copy of the latest instalment demand note, they are reminded to download and / or print it out on or before the due date.
 - (iii) Failure to visit the “MyGovHK”, “iAM Smart” and / or “SFO E-link – My Bills” online platform(s) to receive any repayment schedule or demand note(s) does not exempt loan borrowers from the obligation to repay the instalment due on or before the due date. Otherwise, loan borrowers will be regarded as breaching the terms in the ‘Undertaking’.

PART III – Appendices

5. Within the Repayment Period, loan borrowers can put up a request to restructure the period. The request should be put up 14 days before the due date of the demand note so that the revised repayment schedule will take effect in the upcoming instalment. If loan borrowers fail to put up the request by the above mentioned deadline, or their FASP loan is currently under deferment, the effective date of their requested revision will be postponed accordingly. Request could only be made in writing. Verbal request will not be accepted. Loan borrowers have to repay their instalments according to the original repayment schedule until the revised Repayment Period takes effect.
6. Interest at a rate of 1% per annum shall be charged on FASP loan borrowed from the commencement date of the Repayment Period. Loan borrowers may have a rough estimation on the repayment amount by using the Calculator available in the 'SFO E-link' (<http://e-link.wfsfaa.gov.hk>).
7. Interest of each monthly instalment is the interest accrued for the month preceding the instalment due date.
8. Each instalment (instalment loan principal and interest) shall not be less than HK\$100.
9. If loan borrowers fail to repay the loan or interest or any part thereof when it becomes due, they will be required to repay with the Government the overdue amount together with a surcharge at the rate of 5%.
10. Any partial repayment 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 and enforcement of the "Undertaking" and the "Deed of Indemnity".
11. Any repayment before the instalment due date or overpayment 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.
12. If loan borrowers wish to make early lump sum or partial repayment of FASP loan, a request should be put up in writing by the specified form. Verbal request will not be accepted. The relevant application form is available on the WFSFAA website (<https://www.wfsfaa.gov.hk/en/resources/loanrepayment/forms.htm>). Normally loan borrowers have to settle the "Early Partial / Lump Sum Repayment Demand Note" in full within 14 days from its issue date. If loan borrowers fail to repay on time, surcharge incurred shall be calculated in the same way as set out in paragraph 9 above.
 - (i) For early lump sum repayment, the repayment amount shall include all outstanding principal, interest and surcharge.
 - (ii) For early partial repayment, the repayment amount shall not be less than an amount decided by SFO (currently set at HK\$5,000) or the amount of one repayment instalment, whichever is greater.
 - (iii) Interest of early repayment is calculated as follows:

Loan Account Status	Early Lump Sum Repayment Interest Cut-off Date	Early Partial Repayment Interest Cut-off Date
Before commencement of repayment	Interest will not be charged	Interest will not be charged
During the repayment period	Preceding day of the date of request	Preceding day of the due date of the forthcoming instalment
 - (iv) Loan borrowers should consider carefully before submitting an early repayment request. If loan borrowers cancel and make another request within the same month, SFO may consider not accepting the second / revised application. If loan borrowers have fully settled the "Early Partial / Lump Sum Repayment Demand Note", cancellation request to ask for refund of the repayment will not be accepted.
13. For request and / or repayment by mail, the postmark date will be regarded as the request and / or repayment date. For proper delivery of the mail items to SFO, and to avoid unnecessary delivery delay or unsuccessful

delivery, please ensure that the mail items bear sufficient postage with return address before mailing. Underpaid mail items will be returned to the senders (with return address) or disposed of (without return address) by the Hongkong Post. For repayment via internet online banking payment services, the actual date the bank effects its payment will be regarded as the repayment date. Repayment date will determine the charging of surcharge. For request by fax, email or via the “SFO E-link”, the date received by SFO will be regarded as the date of request.

14. Loan borrowers are obliged to repay the instalment due on or before the due date. If loan borrowers plan to leave Hong Kong, they are required to make prior repayment arrangements. If loan borrowers intend to leave Hong Kong for a period longer than three months or to emigrate, they are obliged to notify SFO in writing immediately. Upon receipt of such notification, unless SFO has otherwise come to an agreement with loan borrowers concerning the repayment arrangement or unless SFO is satisfied that they shall be able to continue to repay the loan based on the original repayment schedule, SFO could demand their immediate repayment of all outstanding balance of the loan, interest and surcharge (if any) and any recovery expenses.
15. If loan borrowers have obtained loans for different programmes, or for the same programme under different financial assistance / loan schemes administered by SFO, separate loan accounts will be created. Interest and administrative fee (if applicable) will be calculated separately for each loan account. Request for merging loan accounts will not be accepted.
16. Loan borrowers and / or their indemnifiers are required to notify SFO immediately in writing of any change of their correspondence / residential address or other contact information, including mobile phone number, email address or fax number. **Failure to serve timely notification of changes of information may cause delay in processing the applications and disbursing the loan(s), and extra interest expenses due to failure in communication. SFO accepts no responsibility for any loss, charge or expense so caused.** For any changes in correspondence / residential address, loan borrowers and / or their indemnifiers are required to provide a copy of documentary evidence showing the new address in the past three months. Post Office Box numbers, Public Letter Boxes, care of addresses or student hostels will not be accepted as valid residential address. Documentary evidence of address should be letters issued by Government bureaux / departments, public organisations / utilities or commercial organisations. If necessary, loan borrowers and / or their indemnifiers may be required to produce the documentary evidence in originals. The relevant forms for change of information are available on the WFSFAA website (<https://www.wfsfaa.gov.hk/en/sfo/postsecondary/fasp/forms.php>).
17. If after the indemnifier signed the “Deed of Indemnity”, the loan borrower is aware that -
 - (i) the indemnifier is deceased;
 - (ii) a bankruptcy petition is filed by or presented against the indemnifier or a bankruptcy order is made against the indemnifier;
 - (iii) the indemnifier has applied / is applying for an IVA under the Bankruptcy Ordinance;
 - (iv) a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of the indemnifier’s assets;
 - (v) the indemnifier is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong);
 - (vi) there is any claim (whether inside or outside Hong Kong) against the indemnifier or any of his / her assets;
 - (vii) the indemnifier intends to leave / has left Hong Kong for a period longer than three months or to emigrate; or
 - (viii) the indemnifier for other reasons becomes incapable of fulfilling the obligations under the “Deed of Indemnity”,

the loan borrower should notify SFO in writing immediately and to procure **immediately**, or otherwise upon the first written demand of SFO, an alternative indemnifier located in Hong Kong and acceptable to the Government to execute the “Deed of Indemnity” in favour of the Government, failing which SFO has the power to demand the loan borrower to make immediate repayment of all outstanding balance of FASP loan, interest, surcharge (if any) and any recovery expenses.

18. If any of the circumstances as set out in (ii) to (viii) of paragraph 17 above occur after the indemnifier signed the “Deed of Indemnity”, the indemnifier is required to notify SFO in writing **immediately**. If after examining the relevant supporting documents, SFO decides that the indemnifier is incapable of fulfilling the obligations required

under the “Deed of Indemnity”, the loan borrower will be required to procure another alternative indemnifier located in Hong Kong and acceptable to the Government to execute the “Deed of Indemnity” in favour of the Government, failing which SFO has the power to demand the loan borrower to make immediate repayment of all outstanding balance of FASP loan, interest, surcharge (if any) and any recovery expenses. Before the successful procurement of an alternative indemnifier acceptable to the Government by the loan borrower, the existing indemnifier remains obliged to continue to fulfill the obligations under the “Deed of Indemnity”.

19. In case of any breach of any of the terms and conditions of FASP loan or late repayment of any instalment due, SFO has the power to demand loan borrowers and / or their indemnifiers to make immediate repayment of all outstanding balance of the loan, interest, surcharge (if any) and any recovery expenses (including legal costs and related expenses in the course of legal recovery actions). SFO also has the power to withhold the consideration and processing of loan borrowers’ other financial assistance / loan applications and / or various applications relating to loan repayment under different financial assistance / loan schemes administered by SFO; and to demand loan borrowers and / or their indemnifiers to make immediate repayment of all outstanding balance of loan(s), interest (if any), overdue interest (if any), surcharge (if any), administrative fee (if any) and any recovery expenses in relation to loan(s) taken up by loan borrowers for study of other course(s), regardless of whether or not such loan(s) have already become due for repayment under the terms of such loan(s).
20. If loan borrowers have difficulties in repaying FASP loan(s) due to further full-time study, financial hardship or serious illness, they may apply for deferment of loan repayment. For deferment of loan repayment on the grounds of financial hardship or serious illness, in case loan borrowers have not opted for the standard repayment period of 15 years, the repayment period of their loan will initially be extended to 15 years for calculation when their application is being processed. SFO will consider each application on its own merits. Application for deferment of loan repayment should be submitted in writing, by the specified form together with the necessary documentary proof, to 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 regarded as the date of application. For application by mail, the postmark date on the envelope will be regarded as the date of application. The application form concerned is available on the WFSFAA website (<https://www.wfsfaa.gov.hk/en/resources/loanrepayment/forms.htm>). Application for deferment of loan repayment is only applicable to the total amount due for repayment, which may comprise interest(s) and outstanding principal(s). Application for deferment of only a part of the repayment amount will not be acceded to.
21. To alleviate the financial burden of loan borrowers with proven repayment difficulties, loan borrowers whose application for deferment has been approved may be eligible for interest-free deferment and extension of the entire loan repayment period, subject 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. The deferred loan may be repaid on a revised repayment schedule with fewer numbers of instalments and at a larger amount or on any other terms as decided by SFO.

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Appendix (VIII) - Frequently Asked Questions and Answers

<https://www.wfsfaa.gov.hk/en/sfo/postsecondary/fasp/faq.php>

Appendix (IX) – Illustration of Reporting Income & Assets

<https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/TSFS2B.pdf>