

Supplementary Guidance Notes on
the Extended Non-means-tested Loan Scheme 2022/23 Academic Year
(Only Applicable to Students of Hong Kong Metropolitan University
Studying in the 2023 Spring Term)

Applications under the Extended Non-means-tested Loan Scheme (ENLS) are now open for students of Hong Kong Metropolitan University (HKMU) studying courses offered in the 2023 Spring Term. This information sheet is a supplement to the Application Guidance Notes of the Extended Non-means-tested Loan Scheme [ENLS 140]. You should study the Application Guidance Notes in conjunction with this Supplementary Guidance Notes before you submit your ENLS application.

2. Administrative fee

Before submitting your ENLS application, you must pay the administrative fee of **HK\$180** in cash at any branch of the Hong Kong and Shanghai Banking Corporation (the Bank) and keep the original transaction advice/receipt. You may also transfer the administrative fee to the Student Finance Office (the SFO)'s bank account (bank code 004, account number 044-171635-001) through automatic teller machines (ATM) of the Bank. During the ATM transaction, please choose "Transfer" service and press "Yes" for "Do you need to take a transaction advice?". **Payment by cheque or PPS is NOT acceptable.** If you fail to produce the original transaction advice/receipt for the paid administrative fee during your submission of ENLS application, you have to apply for a bank statement from the Bank showing the transaction concerned. Administrative fees paid are **neither refundable nor transferable**.

3. How to apply

3.1 You can apply for the ENLS loan to cover your tuition fees for the 2023 Spring Term after you have received the debit note(s) for the tuition fees issued by HKMU. The full set of ENLS application documents, including Application Guidance Notes [ENLS 140], Undertaking [ENLS 142] and Deed of Indemnity [ENLS 143] can be downloaded at <http://www.wfsfaa.gov.hk/sfo/en/postsecondary/enls/application/forms.htm>. Please submit your online application at <http://ess.wfsfaa.gov.hk>.

3.2 Your loan under the ENLS will be disbursed by the following payment methods -

(a) Direct credit of tuition fee(s) to HKMU:

- Under this method, you do not have to settle the tuition fees yourself. The approved loan amount will be credited directly to HKMU.
- If you have received the debit note(s) for your tuition fees, please submit them together with the completed ENLS application and related documents on or before the deadline of application, i.e. **2 December 2022**, to the SFO (please refer to paragraph 5.1 of the Application Guidance Notes [ENLS 140] for more details) which will arrange to pay the tuition fees direct to HKMU on your behalf. You should note that you need to submit the complete set of application and related documents before the stipulated deadline. **Late applications after the deadline will not be accepted. Incomplete applications after the deadline will not be processed and all the submitted documents will be returned by registered mail.** However, you may settle the tuition fees by yourself and submit your ENLS application in accordance with paragraph 3.2 (b) of this Supplementary Guidance Notes.

- Upon receipt of your application, the SFO will retain your original debit note(s) for settlement of your tuition fees with HKMU. The loan drawdown date under this payment method will be **12 January 2023**, and the interest on the ENLS loan will accrue with effect from **12 January 2023**.
- After receiving the tuition fee debit note(s) from HKMU, applicants should submit their applications to the SFO as soon as possible but not later than the payment deadline printed on the debit notes(s).
- If you choose to use ENLS loan to settle the tuition fees, you are required to inform HKMU immediately after the submission of ENLS application so that the place(s) in the course(s) (not the specific class section) can be secured until the ENLS loan is approved and released.

(b) Direct credit to your bank account :

- If you have already paid your tuition fees to HKMU and wish to apply the ENLS loan, the amount will be direct credited to your bank account.
- You should submit the original tuition fee receipt(s) together with the completed ENLS application and related documents to the SFO (please refer to paragraph 5.1 of the Application Guidance Notes [ENLS 140] for more details) on or before the deadline of application, **i.e. 3 March 2023**.

4. Deadlines for application

<i>Payment Method</i>	<i>Deadline for Application</i>
(a) The SFO will direct credit the tuition fees to HKMU	2 December 2022 <i>(Late applications or incomplete applications after this deadline will not be accepted)</i>
(b) The SFO will credit the tuition fees to applicants' bank accounts	3 March 2023 <i>(Late applications or incomplete applications after this deadline will not be accepted)</i>

5. Recipients of financial assistance offered by HKMU

- If you have applied for a bursary or loan under HKMU's Student Financial Assistance Scheme (SFA) and the ENLS loan from the SFO for the same course, you can only choose to accept one form of financial assistance if both of them have been approved.
- If you decide to accept the SFA instead of the ENLS loan, you should reply to HKMU in writing, copied to the SFO (fax no. 2802 9153), on or before **2 December 2022** and the ENLS loan already approved will be cancelled. If HKMU does not receive any notification or instruction from you on or before that date, it will be assumed that you will take up the ENLS loan and the approved SFA will be cancelled automatically.
- Acceptance of financial assistance under both the SFA and ENLS for the same course is not allowed and you may be disqualified from applying under the two schemes if you have done so.

If you have any enquiries, please contact our hotline at 2150 6223.

For details of application, you should refer to the Application Guidance Notes of the Extended Non-means-tested Loan Scheme [ENLS 140].

Student Finance Office
Working Family and Student Financial Assistance Agency
October 2022