

CHECKLIST FOR SUBMISSION

Please register “[SFO E-link – My Bills](#)” service and submit the required documents together with your application to the Student Finance Office (“SFO”) by mail or through the drop-in boxes. You can also upload the copies of documents (except items 2, 3, 4, 9, 11 & 12) through the Documents Re-submission Portal at <https://ess.wfsfaa.gov.hk/drpWeb/loginForm?lang=en> or by scanning the QR code on the right.



If you submit the application and required information / supporting documents by mail, for proper delivery of the mail items to the SFO and to avoid unnecessary delay in delivery 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 sender (with return address) or disposed of (without return address) by the Hongkong Post. The mailing address of the SFO is Extended Non-means-tested Loan Scheme (“ENLS”) Application Processing Unit, Student Finance Office, Working Family and Student Financial Assistance Agency, 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon.

If you submit the application and required information / supporting documents through the drop-in boxes at the SFO, please enclose the documents in a sealed envelope with front cover labelled “Application for Extended Non-means-tested Loan Scheme” as well as your application number and drop it into the ENLS drop-in box inside the Reception Hall on 11/F, Cheung Sha Wan Government Offices (“CSWGOs”) (during office hours) or G/F, CSWGOs (after office hours). The office hours of the SFO are Mondays to Fridays from 8:45 a.m.-1:00 p.m. and 2:00 p.m.-5:45 p.m., except for public holidays. Please enter the CSWGOs through the side entrance near the security counter outside office hours.

1. (applicable to applicants paying the administrative fee through the Automated Teller Machines (“ATM”) of the Hongkong and Shanghai Banking Corporation (“HSBC”) or Hang Seng Bank, or cash payment in person at branches of HSBC), the copy of bank transaction advice / account deposit form / ATM transaction advice for administrative fee paid (HK\$296 / HK\$216) to the SFO’s bank account (bank code **004**, account number **044-171635-001**) (Please write your English full name and HKID card number on the front side of the original transaction advice / receipt before scanning and submitting the file. Please keep the original copy properly and consider making an extra photocopy for your own record. The SFO may request you to produce the original copy of administrative fee payment proof. In case of any dispute, the decision of the SFO will be final.);
2. the duly completed and signed Application Summary with Declaration on page 6 and 7 (except for applicants who have already signed the Declaration digitally via “iAM Smart+”) in original (Please print it clearly on A4 size white paper which is **blank on both sides**);
3. the duly completed and signed “Undertaking” [\[ENLS 142\(2024\)\]](#) in the presence of a Witness in original (The “Undertaking” should be printed clearly on A4 size white paper which is **blank on both sides**);
4. the duly completed and signed “Deed of Indemnity” [\[ENLS 143\(2024\)\]](#) in the presence of a Witness in original (The “Deed of Indemnity” should be printed clearly on A4 size white paper which is **blank on both sides**);
5. declaration to accept late payment arrangement;
6. your, your Indemnifier’s and your Witness(es)’ copy of Hong Kong Identity (“HKID”) cards. The photocopies should be made on a separate A4 size white paper which is blank on both sides. (Please refer to paragraph 5.4(d) of the ENLS Guidance Notes (“Guidance Notes”) [\[ENLS 140\(2024\)\]](#) for details)^{Notes 1 and 2};
7. copy of documentary evidence showing your and your Indemnifier’s residential and correspondence addresses in Hong Kong in the past three months issued by government bureaux/ departments, public organisations / utilities or commercial organisations. PO box numbers / public letter boxes/ care of addresses/student hostels will not be accepted as valid residential address;
8. copy of the debit note / payment schedule / student card / admission letter (Please refer to paragraphs 5.4(e) and 5.4(f) of [“Guidance Notes”](#) for details);
9. the original receipt(s) of the tuition fee(s) paid / the original copy of bank exchange memo / bank receipt showing the exchange rate in Hong Kong dollars (if the tuition fee(s) was / were paid in foreign currencies);
10. the photocopy of the relevant page of your personal savings / current account’s bank passbook / statement showing the name and bank account number.
(Please refer to paragraph 8.1 of [“Guidance Notes”](#) for details) ^{Note 3};
11. if you are an undischarged bankrupt, please attach a copy of the bankruptcy order / petition and your Indemnifier should also attend to the SFO in person to complete and sign the “Reply Slip”;
12. if you are a subject person of an Individual Voluntary Arrangement (“IVA”) under the Bankruptcy Ordinance, please attach a copy of the IVA proposal and your Indemnifier should also attend to the SFO in person to complete and sign the “Reply Slip”;

- 13. documentary evidence showing your Indemnifier's office / employer's business address in Hong Kong;
- 14. documentary evidence showing **your Indemnifier's recent three months' salary records** [e.g. the latest complete individual demand note on tax issued by the Inland Revenue Department, written certification of his / her job title and wages from employer with company chop or a copy of his / her bank statements / passbook showing the income (with the relevant page of his / her bank passbook or account statement showing his / her name and account number), etc.];
- 15. documentary evidence showing **your Indemnifier's current employment status in Hong Kong** (e.g. written certification from employer with company chop, your Indemnifier's business name card or staff card); and
- 16. documentary evidence showing that your Indemnifier has a regular income / copy of the **valid** Business Registration Certificate and / or Certificate of Incorporation of your Indemnifier's company.

Notes 1-3:

If you / your Indemnifier / Witness meet the following requirements, you / your Indemnifier / Witness may not be required to submit the relevant supporting document(s) as specified. If necessary, you / your Indemnifier / Witness may still be required to resubmit the relevant document(s). In case of any disputes, the decision of the SFO will be final.

Note 1:

1. You have a **successful application** in the past three academic years under the Financial Assistance Scheme for Post-secondary Students ("FASP") / Non-means-tested Loan Scheme for Post-secondary Students ("NLSPS") / Tertiary Student Finance Scheme - Publicly-funded Programmes ("TSFS") / Non-means-tested Loan Scheme for Full-time Tertiary Students ("NLSFT") / ENLS; and
2. You have submitted a copy of your **Hong Kong Permanent Identity Card** together with the above application and there is no change in personal particulars as shown on the Card.

Note 2:

1. Your Indemnifier / Witness was the qualified Indemnifier or Witness of a **successful application** in the past three academic years under the FASP / NLSPS / TSFS / NLSFT / ENLS; and
2. Your Indemnifier/ Witness has submitted a copy of their **Hong Kong Permanent Identity Card(s)** together with the above application and there is no change in personal particulars as shown on their Card(s).

Note 3:

1. You have a **successful application** in the past three academic years under the FASP / NLSPS / TSFS / NLSFT / ENLS / Working Family Allowance Scheme and **payment** of grant and / or loan and / or allowance has been made to you and disbursed to **your bank account**; and
2. The **bank account number** of the above application is the same as that of your application in the current academic year; and
3. You have submitted a copy of your **bank account proof** together with the above application and there is no change in your bank account proof.