2021/22 AY

NLSFT

Non-means-tested Loan Scheme for Full-time Tertiary Students

APPLICATION GUIDANCE NOTES

NLSFT 111B(2021)

本申請指引備有中文版本[NLSFT 111A(2021)]如有需要，可於學資處網頁下載
Submission of Online Application through “SFO E-link – My Applications”

All applications of the Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) for the 2021/22 academic year must be completed and submitted through “SFO E-link – My Applications” platform (http://ess.wfsfaa.gov.hk).

Creation/Login of “iAM Smart” and/or “MyGovHK” account is required. Applicants are reminded to keep the username and password for future use.

Application Processing

To ensure that your application could be processed promptly, please submit your duly completed application form and all the required supporting documents on or before the deadline. The Student Finance Office (SFO), Working Family and Student Financial Assistance Agency will accord priority to those applications with complete information upon submission. In addition, if you are requested to submit supplementary information for processing of your application, please adhere to the deadline specified. Otherwise, the processing time of your application may be longer.

Students who have applied for the Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS), a means-tested financial assistance scheme, will be informed of their TSFS and NLSFT entitlement simultaneously in their TSFS notification of results as auto-created cases. However, if these students wish to apply for and be offered with the NLSFT loan earlier, they are required to submit a separate NLSFT application for processing.
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1. NLSFT

1.1 NLSFT is to complement the TSFS to provide loans to eligible students to settle tuition fees of recognised full-time study courses. Continuation fees for postgraduate courses are not covered by the NLSFT.

2. ELIGIBILITY

2.1 You are eligible to apply for an NLSFT loan to cover your tuition fees payable in the 2021/22 academic year if you:

(a) are registered as a full-time student and take up an exclusively University Grants Committee (UGC)-funded or exclusively publicly-funded student place at one of the following institutions in the 2021/22 academic year:

The University of Hong Kong (HKU), The Chinese University of Hong Kong (CUHK), City University of Hong Kong (CityU), The Hong Kong University of Science & Technology (HKUST), Hong Kong Baptist University (HKBU), The Education University of Hong Kong (EdUHK), The Hong Kong Polytechnic University (PolyU), The Hong Kong Academy for Performing Arts (HKAPA), The Prince Philip Dental Hospital (PPDH), Lingnan University (LU), and Hong Kong Institute of Vocational Education (IVE), Hong Kong Design Institute (HKDI), Chinese Culinary Institute and International Culinary Institute (CCI & ICI) and Maritime Services Training Institute (MSTI) of the Vocational Training Council (VTC);

For list of recognised courses covered under TSFS and NLSFT and the respective course codes, please refer to the Course Coding Sheet available at your institution or at SFO website (https://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/general/coding.htm).

and

(b) have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had your home in Hong Kong continuously for three complete years prior to the commencement of the course1.

2.2 Your eligibility is restricted to only one eligible full-time course in any particular academic year.

2.3 If you are going to join an overseas exchange programme in the 2021/22 academic year, you are still eligible for applying for loans under the NLSFT provided that you are registered as a full-time student and take up an exclusively UGC-funded or exclusively publicly-funded student place of a recognised course at a recognised institution.

2.4 Even if you are eligible under the above circumstances, the SFO reserves the right to require you to submit supplementary documents/information as and when necessary; and the final approval of your NLSFT application will rest with the SFO.

3. MAXIMUM LEVEL OF LOAN AMOUNT AND LIFE-TIME LOAN LIMIT

3.1 Eligible students who apply for the NLSFT loans only, i.e. have not applied for assistance (i.e. grant and loan) under the TSFS or fail to obtain assistance under the TSFS, may receive loan up to the maximum amount of their tuition fees payable in the academic year.

3.2 Students who receive financial assistance under the TSFS may be entitled to loan under the NLSFT up to the difference between the maximum financial assistance (i.e. actual tuition fees payable plus the maximum amounts of assistance for academic expenses and living expenses) under the TSFS and the amount of financial assistance they may receive under the TSFS, subject to the NLSFT loan maximum (equivalent to the tuition fees payable) not being exceeded.

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1 This does not cover students holding: (i) student visas/entry permits; (ii) visas/entry permits under the Immigration Arrangements for Non-local Graduates; or (iii) dependant visas/entry permits which were issued to them by the Director of Immigration when they were 18 years old or above.
3.3 With effect from the 2012/13 academic year, a combined life-time loan limit is imposed on students eligible for receiving loans under the NLSFT and the Non-means-tested Loan Scheme for Post-secondary Students (NLSPS). The loan limit will be price-adjusted annually in accordance with the movement of the Composite Consumer Price Index. For the 2020/21 academic year, the combined life-time loan limit is HK$383,500. The combined life-time loan limit for the 2021/22 academic year will be announced in the SFO website at http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/general/loan_limit.htm later.

3.4 Loan(s) disbursed from the 2012/13 academic year and onwards will be counted towards the combined life-time loan limit, which is not of revolving nature and will not be reset by any repayments.

3.5 Eligible students who have exhausted their combined life-time loan limit for studying courses for attaining their first degree-level study may make use of the Form which can be downloaded from the SFO website (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm) to apply to use up to HK$100,000 of their life-time loan limit under the Extended Non-means-tested Loan Scheme. Such applications will be considered on a case-by-case basis. The SFO will consider factors such as whether the students are studying for their first degree-level study and the tuition fee level of the course, etc.

### 4. INTEREST AND ADMINISTRATIVE FEE

4.1 The NLSFT operates on a full-cost recovery basis. Loan borrowers have to pay interest for their loans. Interest rate is set at the Government of the Hong Kong Special Administrative Region (the Government)’s no-gain-no-loss rate which is currently set at 3.813% below the average best lending rate (BLR) of the note-issuing banks, plus a risk-adjusted factor which seeks to cover the Government’s risk in disbursing unsecured loan. Interest is accrued upon loan drawdown and throughout the study period until the loan is repaid in full. The Director of Accounting Services will review the no-gain-no-loss interest rate by the end of each month according to any changes in the average BLR in the month and will adjust the rate with effect from the first day of the following month. The Finance Committee of the Legislative Council has approved to reduce the risk-adjusted factor to zero with effect from the 2012/13 academic year. You may refer to the SFO website (http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLS_interest_and_Admin_fee.pdf) for the prevailing NLSFT interest rate.

4.2 An administrative fee, to cover the full costs of processing the application and administering the NLSFT loan, is chargeable for each application and each loan account:

4.2.1 Administrative fee is chargeable upon submission of application and annually thereafter until the NLSFT loan and interest accrued thereon are fully repaid. Administrative fee will be charged on each loan account on an academic year basis and is chargeable on 1 December each year. If there is any unsettled balance under the loan account on or after 1 December, administrative fee will be demanded for repayment in the demand note with due date falling on 1 January of the following year.

4.2.2 Administrative fee is a fixed fee and will not be charged on a pro-rata basis nor paid by instalments. **Administrative fee paid is neither refundable nor transferable.**

4.2.3 Under normal circumstances, loan borrowers will not receive any demand note before the commencement of loan repayment. Thus, the administrative fee accrued during the study period will be demanded for repayment in the first demand note with due date falling on 1 January following the commencement of loan repayment as stipulated in paragraph 13.1 below. (If loan borrowers have opted for deferred activation of loan repayment, the administrative fee accrued will be demanded for repayment in the demand note with due date falling on 1 January of the following

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2 Applicable to students pursuing specific post-secondary/continuing and professional education courses in Hong Kong.
year). If the loan repayment period shall end before 1 December of the loan repayment commencement year, the administrative fee accrued during the study period will be demanded for repayment in the first demand note after commencement of loan repayment. In other words, loan borrowers may be required to repay administrative fee accrued for more than one year in the above-mentioned demand note.

4.2.4 For each loan application, the fee payable will include the said administrative fee and a handling charge levied by and payable to your institution.

4.2.5 Administrative fee is subject to review regularly. You may refer to the SFO website at http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/general/learn/interest_and_fee.htm for the prevailing administrative fee.

4.3 In general, loan accounts will be created on a course basis. Interest and administrative fee will be calculated separately for each account. Request for merging loan accounts of different courses will not be accepted. If you obtain loans under the NLSFT as well as other financial assistance/loan schemes administered by the SFO in respect of the same course, separate loan accounts will be created under the respective loan schemes. Request for merging loan accounts of different schemes will also not be accepted.

5. HOW TO APPLY

5.1 Submit application online through “SFO E-link – My Applications”

Complete application form, submit the declaration and supporting documents

When completing the online application, you should provide the transaction details of administrative fee paid at “Step 5” and upload the following supporting documents:

(a) the transaction advice or account deposit form for the administrative fee paid (for details please refer to paragraph 5.3 below).

Please keep the original copy properly and please 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.

After you have submitted your online application successfully, you have to submit the following supporting documents to the SFO:

(a) the duly signed declaration form (if the online declaration form is not digitally signed);

(b) a photocopy of your Hong Kong Identity (HKID) Card;

(c) a photocopy of your Student Identity Card and/or any documentary proof showing your course of study in the 2021/22 academic year and your student identity (note: photocopy of Student Identity Card is required for continuing students; photocopy of payment proof for registration fee or tuition fee issued by your institution can be accepted for new students who have not yet received the Student Identity Card); and

(d) a photocopy of the first page of the bank passbook of your savings account or bank statement or bank automatic teller machine (ATM) card showing your name and the bank account number.

You may submit the required documents through the following means:

(a) through online upload;
Part I – General Information

(b) by mail\(^3\) to the SFO (Address: Student Finance Office, Working Family and Student Financial Assistance Agency, Room 1204, 12/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon (Attn.: NLSFT APU)) or use the drop-in box at the above address; and

(c) some of the institutions will arrange additional channels for collection of the declaration and supporting documents. You should refer to the announcement of your institution for the individual arrangement.

SFO’s issue of the “Acknowledgement of Receipt of Application”

The SFO will normally issue the NLSFT notification of result within three weeks from the date of the SFO’s issue of the “Acknowledgement of Receipt of Application”; or before mid-July when the ceilings of life-time loan limit are determined.

SFO’s issue of the “Notification of Application Result”

Successful application

Download and submit the full set of loan documents and other relevant documents:


Payment of Loan

Loan will be paid direct to institutions by instalment(s) to settle the tuition fees.

(See paragraph 9 below for details)

If applicable

Application for Second NLSFT Loan

(See paragraph 11 below for details)

Unsuccessful application

You may apply for a review by writing to the SFO providing detailed justifications and any documentary evidence.

(See paragraph 17 below for details)

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\(^3\) If you submit the required documents by mail, please ensure your mail items bear sufficient postage. Underpaid mail items are subject to surcharge by the Hongkong Post. Underpaid mail items will be returned to the sender (with return address) or disposed of (without return address) by the Hongkong Post. For proper delivery of your mail items to the SFO, and to avoid unnecessary delivery delay or unsuccessful delivery, please ensure that your mail items bear sufficient postage with return address before mailing.
5.2 Please refer to Part II of this Guidance Notes for details of completing and submitting the online application form for the NLSFT. You may also refer to the Online Demonstration (https://ess.wfsfaa.gov.hk/demo/en/) for the points to note for submitting the online application under the NLSFT.

5.3 Please pay the administrative fee **IN CASH** at any branch of the Hongkong and Shanghai Banking Corporation (the Bank) and keep the original transaction advice/account deposit form. You may also transfer the administrative fee to the SFO’s account no. 044-171080-001 through **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. You are required to provide the transaction details of the administrative fee paid when completing your online application and upload the corresponding transaction advice or account deposit form. Please keep the original copy properly and please 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.

5.4 You are required to declare in the “Declaration Form” that a bankruptcy petition is filed by you or presented against you or a bankruptcy order is made against you or you have applied/are applying for an Individual Voluntary Arrangement (IVA) or are aware that legal proceeding(s) has/have been started or are pending or being threatened against you for your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets. Subsequently, if a bankruptcy petition is filed by you or presented against you or a bankruptcy order is made against you or you have applied/are applying for an IVA or are aware that legal proceeding(s) has/have been started or are pending or being threatened against you for your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets, you are obliged to notify the SFO in writing immediately.

5.5 If you are an undischarged bankrupt or a subject person of an IVA, please submit a photocopy of bankruptcy order/petition or your IVA proposal, as appropriate, for the SFO’s record purpose.

5.5.1 The SFO reserves the right to require you to submit supplementary documents/information other than those mentioned in paragraph 5.5 above as and when required. A longer processing time is required for such application.

5.5.2 The final approval of your NLSFT application will rest with the SFO solely.

5.6 In any event, you should submit your online application before submitting the declaration and supporting documents. If you cannot provide the required supporting documents without sufficient reasons, your application will not be considered further.

5.7 If you **have applied for the TSFS**, you will be informed of the financial assistance and/or loan you are entitled under the TSFS and the NLSFT, if any, simultaneously in your TSFS notification of result. If you wish to accept the NLSFT loan offered, you may submit the relevant documents to the SFO on or before the deadline as stated in your TSFS notification of result. Please refer to paragraph 8 below for details.

5.8 If you have genuine difficulty in using computer for submission of online application (e.g. your physical condition does not allow you to operate computer normally), you may call our scheme hotline at 2150 6222 during office hours for assistance.
### 6. DEADLINES FOR APPLICATION

#### 6.1 (a) Continuing Students

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Deadlines</th>
</tr>
</thead>
<tbody>
<tr>
<td>HKU, LU</td>
<td>30 April 2021</td>
</tr>
<tr>
<td>HKAPA, HKBU, HKUST, PolyU</td>
<td>07 May 2021</td>
</tr>
<tr>
<td>CityU, CUHK, EdUHK</td>
<td>14 May 2021</td>
</tr>
<tr>
<td>PPDH, CCI &amp; ICI, HKDI, IVE (Chai Wan), IVE (Haking Wong), IVE (Kwai Chung), IVE (Kwun Tong), IVE (Lee Wai Lee), IVE (Morrison Hill), IVE (Sha Tin), IVE (Tsing Yi), IVE (Tuen Mun), MSTI</td>
<td>28 May 2021</td>
</tr>
</tbody>
</table>

(b) **New Students**

Deadlines for application will be announced later.

- If you attend a postgraduate (by research) course that commences between March 2021 and February 2022, you should apply for the NLSFT loan for the 2021/22 academic year. The deadline for application is one month following the commencement of the course and in any case **not** later than 31 March 2022.

#### 6.2 Applications received after the deadline will not be accepted save for exceptional circumstances with sound explanation. **All late applications should be supported with written explanation which will be considered on individual merits** upon submission of the duly completed application form and whole set of the required documents from the applicant.

### 7. NOTIFICATION OF RESULT

#### 7.1 If you:

<table>
<thead>
<tr>
<th>Apply for the NLSFT only</th>
<th>If the information provided is complete, the SFO will normally issue the “Notification of Result of Application for Loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students” (NLSFT notification of result) to you:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(a) within three weeks from the date of the SFO’s issue of the “Acknowledgement of Receipt of Application”; or</td>
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<tr>
<td></td>
<td>(b) before mid-July when the ceilings of life-time loan limit for the current academic year are determined (applicable to continuing students only), whichever is later.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Apply for the TSFS only</th>
<th>You will be informed of the financial assistance and/or loan you are entitled under the TSFS and NLSFT, if any, simultaneously in your TSFS notification of result.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• If you wish to accept the NLSFT loan offered, you may submit the relevant documents to the SFO on or before the deadline as stated in your TSFS notification of result. Please refer to paragraph 8 below for details.</td>
</tr>
</tbody>
</table>
Part I – General Information

Have applied for the TSFS and submitted an NLSFT Application Form before the TSFS results are known

- The SFO will not be able to determine the loan amount you may be entitled under the NLSFT until your TSFS results are known.
- In this instance, you will be issued a letter asking whether you would wish to obtain the NLSFT loan up to the maximum amount of your tuition fees payable. If you obtain the NLSFT loan under such arrangement, it may be necessary to make adjustments to the loan amount after your TSFS results are known. Details of the offsetting arrangements are set out in paragraph 10 below.

7.1.1 Processing time of your application will be longer under the following circumstances:

(a) The information provided is incomplete or discrepancies in the supporting documents provided are found;

(b) The information provided requires clarification by your institution or other government departments or organisations.

7.2 You should check the information printed on the NLSFT notification of result, especially your personal particulars, institution, course of study, tuition fee payable and bank account number. Should there be any discrepancies, you should immediately notify the SFO the amendments required in writing.

<table>
<thead>
<tr>
<th>Forms</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Notification of Change of Applicant’s Personal Particulars</td>
<td>TSF/C/18A(E)</td>
</tr>
<tr>
<td>Notification of Change of Institution/Course Data</td>
<td>TSF/C/18B</td>
</tr>
</tbody>
</table>

8. ACCEPTANCE OF NLSFT LOAN

8.1 The offer stated on the NLSFT notification of result or the TSFS notification of result is conditional upon your submission of the loan documents (including the “Undertaking”, the “Deed of Indemnity” and the “Student, Indemnifier and Witness Details Input Forms (Form A and Form B)”) and other related documents listed on the “Checklist for Submission of Loan Documents” to the SFO by mail or through SFO’s drop-in boxes on or before the deadline as specified in the notification of result. Documents submitted 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 the SFO website ([http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloandocuments.pdf](http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloandocuments.pdf)).

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4 Mailing address is 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. If you submit the required documents by mail, please ensure your mail items bear sufficient postage. Underpaid mail items are subject to surcharge by the Hongkong Post. Underpaid mail items will be returned to the sender (with return address) or disposed of (without return address) by the Hongkong Post. For proper delivery of your mail items to the SFO, and to avoid unnecessary delivery delay or unsuccessful delivery, please ensure that your mail items bear sufficient postage with return address before mailing.

5 You may use the drop-in box inside the Reception Hall at 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon during office hours (Please refer to paragraph 18.1 below), and the drop-in box at the Ground Floor of Cheung Sha Wan Government Offices after office hours.
8.2 The SFO may request you to produce documentary evidence showing your residential and correspondence address. Post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address.

8.3 **You can choose to accept the NLSFT loan offered either in full or in part.** Before you accept any NLSFT loan offered, you may have a rough estimation on the repayment amount by using the repayment calculator made available in the SFO E-link at http://e-link.wfsfaa.gov.hk. Please consider carefully about your need and repayment ability. In completing the Undertaking, the Deed of Indemnity and the Student, Indemnifier and Witness Details Input Form (Form A), you are required to specify, among other things, the exact amount of NLSFT loan accepted for the whole academic year. If you do not submit the duly completed and signed loan documents to SFO for the acceptance of loan offered under the NLSFT within (i) 2 calendar months from the date of issuance of the Notification, (ii) 4 weeks from the date of issuance of the Notification of Adjusted Result of Application for Financial Assistance, or (iii) on or before 30 June 2022 (whichever is the latest), SFO will assume that you do not wish to accept the loan, and the loan offered to you will be automatically cancelled.

8.4 The amount of NLSFT loan accepted should not be greater than the amount of NLSFT loan offered as stated in the NLSFT notification of result or the TSFS notification of result and not be less than HK$1,000.

8.5 In completing the Details Input Form (Form A), you are required to specify how your NLSFT loan is to be applied for the settlement of your tuition fees. You may choose either one of the two loan payment options, i.e. Head (“H”) or Tail (“T”).

(a) If you choose “H”, the SFO will apply the full amount of the NLSFT loan, which is equal to your loan amount accepted, to settle the first instalment in the first instance, any remaining balance to the second instalment and, if applicable, any remaining balance to the third instalment.

(b) If you choose “T”, the SFO will apply the full amount of the NLSFT loan, which is equal to your loan amount accepted, to settle the final instalment in the first instance, any remaining balance to the preceding instalment(s) and so on.

8.6 To be acceptable as an indemnifier or a witness, a person must meet the relevant criteria as set out in paragraphs 18 to 24 in the Notice of Offer of Loan for 2021/22 which can be downloaded at the SFO website (http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloandocuments.pdf).

### 9. PAYMENT OF NLSFT LOAN

9.1 The NLSFT loan will be paid direct to your institution by instalment(s) to settle your tuition fees in accordance with the loan payment options, i.e. Head (“H”) or Tail (“T”) as specified in your Details Input Form (Form A), subject to your successful submission of an acceptable Undertaking, the Deed of Indemnity, the Details Input Form (Form A and Form B) and documentary proofs mentioned in the Notice of Offer. The loan payment option once chosen will remain effective for the whole academic year in question, regardless of any subsequent revision of the NLSFT loan offer. Upon submission of your Details Input Form (Form A) to the SFO, request for change of loan payment option will not be accepted.

9.2 The actual amount of NLSFT loan to be paid to your institution will be adjusted according to the offsetting arrangements stipulated in paragraph 10 below which depend on the financial assistance (i.e. grant and/or loan) you may be provided under the TSFS. The NLSFT loan paid to the institution on your behalf will be deemed to have been borrowed and received by you. The payment dates are the NLSFT loan draw down dates which are set by the SFO. Under normal circumstances, payment will not be made earlier than the due dates of tuition fee instalments.

9.3 After the disbursement of NLSFT loan to your institution has been arranged, the SFO will issue a Remittance Advice to you stipulating the amount of the NLSFT loan to be disbursed and the loan disbursement date for your reference. The disbursement date stipulated in the Remittance Advice is the NLSFT loan draw down date of the specified NLSFT loan.
9.4 If your institution, for any reason, postpones the tuition fee instalments due date to other later date and then informs the SFO of such after the payment has already been arranged, the SFO will be unable to withhold/re-arrange the concerned payment. Under such circumstances, the SFO will continue the payment to your institution on the tuition fee instalments due date originally as set by your institution, which will be the NLSFT loan draw down date. The SFO will not bear the responsibility for any loss caused to you due to your institution’s decision in postponing the tuition fee instalments due date.

9.5 Neither your application nor the approval for an NLSFT loan carries any implication that the payment due date of your tuition fee has been or will be deferred automatically by your institution. If the payment of the NLSFT loan to your institution for any instalment cannot be made on or before the tuition fee instalment due date, it is your own responsibility to liaise with your institution in respect of your tuition fee payment. The SFO will not bear the responsibility for any loss caused to you due to your late settlement of tuition fee.

9.6 Under normal circumstances, the demand note issued to you by your institution should specify the balance of your tuition fee for your settlement on or before the due date, which is the difference between your full tuition fee instalment (including student union fee and other miscellaneous charges, if any) and the amount of NLSFT loan you have specified for that instalment. If the demand note does not show any adjustment following your acceptance of the NLSFT loan, you should immediately seek clarification from your institution on the amount.

9.7 Under all circumstances, NLSFT loan will only be paid direct to your institution for settling your tuition fee. If you have already paid your institution part/all of your tuition fee before the payment of your NLSFT loan, the SFO will neither adjust the amount of your NLSFT loan to be paid to your institution nor pay any NLSFT loan to the bank account specified in your application form. It is your own responsibility to liaise with your institution for the necessary refund arrangement on the extra tuition fee you have paid. The SFO will not bear any responsibility arising therefrom.

9.8 The application, acceptance and disbursement of NLSFT loan should serve the purpose of settling your tuition fee. If you submit the loan documents to accept the NLSFT loan approaching the end of the respective academic year, you have to liaise with your institution first and obtain its agreement, no matter you have paid your tuition fee or not, and notify the SFO in writing that your institution guarantees to receive the NLSFT loan. In any case, the SFO reserves the right not to accept your loan documents if such loan documents are submitted after 30 June 2022 since the respective academic year has been normally over, unless (i) your Notification of result is issued within the immediate past 2 calendar months or (ii) your Notification of Adjusted Result is issued within the immediate past 4 weeks.

9.9 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 the SFO, the SFO reserves the right to withhold the payment of loan to you and set off the overpaid amount from the loan to which you are entitled to in this academic year, even after processing of your application. The balance of the NLSFT loan after such set-off, if any, will be released to you. In addition or as an alternative, the SFO shall require you to refund the overpaid amount immediately upon the request of the SFO.

9.10 Any overpayment of the NLSFT loan made to you shall be refunded immediately upon demand.

9.11 If you:

(a) cease to be a registered full-time student; or
(b) decide to withdraw from, suspend or defer studies or apply for leave of absence for any reasons; or
(c) change your course/institution; or
(d) are not required to pay the full amount of tuition fee in the respective academic year,
you must **immediately** notify the SFO in writing for our follow-up action, including but not limited to **withholding the payment of the NLSFT loan to your institution.**

9.11.1 In the event that the NLSFT loan has been paid to your institution, you will be liable to the NLSFT loan paid and the interest accrued thereon and to repay the SFO the NLSFT loan so paid and the interest accrued thereon, plus any recovery costs incurred by the Government in a lump sum/by instalments.

9.12 If necessary, the SFO will contact your institution to verify your study status. The SFO will instruct your institution to refund to the Government the NLSFT loan already paid under the condition(s) in paragraph 9.11 above.

9.13 The SFO reserves the right to recover from you all or part of the NLSFT loan paid in case you cannot complete your studies for any reasons.

## 10. OFFSETTING ARRANGEMENTS

10.1 If you concurrently receive any financial assistance (grant and/or loan) provided by the Government under the TSFS for the course for the same academic year, you shall be liable to repay to the Government the amount of Overpaid NLSFT loan which is equal to the difference between (a) the amount of the NLSFT loan paid, and (b) the revised NLSFT loan offer [provided that the amount of (a) is higher than the amount of (b)]. The amount of Overpaid NLSFT loan shall be repaid through deduction of the same amount from the TSFS financial assistance in the order firstly from the grant portion of the TSFS financial assistance, and if the grant portion is insufficient to fully offset the Overpaid NLSFT loan, the balance of the Overpaid NLSFT loan will be offset by deducting from the loan portion of the TSFS financial assistance.

10.2 Even if your NLSFT loan has been fully offset by your TSFS grant and/or loan and the revised loan balance is HK$0, NLSFT interest would still accrue for the Overpaid NLSFT loan for the period from the NLSFT loan first drawn down date to the date of offsetting. **You are advised to submit an early repayment request of the NLSFT interest immediately after the offsetting to the Student Loan Unit of the SFO.** Otherwise, an administrative fee will be accrued on this NLSFT loan account on an academic year basis in the same manner as ordinary loan accounts. The accrued interest and/or administrative fee will be demanded upon your commencement of loan repayment. The administrative fee is chargeable on 1 December each year. You are required to repay the accrued interest and the administrative fee until the NLSFT loan and the interest accrued thereon are fully repaid. In addition, the NLSFT loan so offset by the loan portion of the TSFS financial assistance will be deemed to have been borrowed by you under the terms and conditions of the TSFS at an interest rate of 1% per annum chargeable from the commencement date of the loan repayment period under the TSFS.

10.3 If your NLSFT loan has been partially offset by your TSFS grant and/or loan and there is remaining loan balance, NLSFT interest would still accrue for the Overpaid NLSFT loan from the NLSFT loan first drawn down date to the date of adjustment. Your obligations in relation to the NLSFT interest so accrued and the amount of the NLSFT loan remaining after the partial offsetting shall remain unchanged and shall continue according to the terms and conditions as set out in the Notice of Offer, in the Undertaking signed by you, in this Guidance Notes and including the terms and conditions subsequently amended and supplemented by the SFO. In addition, the NLSFT loan so offset by the loan portion of the TSFS financial assistance will be deemed to have been borrowed by you under the terms and conditions of the TSFS at an interest rate of 1% per annum chargeable from the commencement date of the loan repayment period under the TSFS.

10.4 If you have accepted the NLSFT loan offer but not yet received it prior to the receipt of the TSFS notification of result, and subsequently being offered financial assistance under the TSFS, arrangements will then be made to reduce the loan amount of your NLSFT loan offer and the NLSFT loan payable (if any) to reflect the adjustment of NLSFT loan in direct relation to the financial assistance offered under the TSFS.
10.5 Your NLSFT loan will not be offset by your TSFS grant and/or loan automatically as above mentioned if your NLSFT loan does not exceed the difference between your maximum level of financial assistance under the TSFS and the financial assistance you should receive under the TSFS. Under such circumstances, if you wish to offset your NLSFT loan already paid to your institution by the TSFS grant and/or loan credited/to be credited to your designated bank account, you need to make an early repayment of the NLSFT loan; or apply for a cancellation of the NLSFT loan if the NLSFT loan has not yet been arranged to disburse to your institution (please refer to paragraphs 12 and 13.12 below).

11. APPLICATION FOR SECOND NLSFT LOAN

11.1 You may apply for a second NLSFT loan which is equivalent to the difference between the maximum amount of the NLSFT loan that you may borrow and the NLSFT loan that you have already accepted on your NLSFT loan application in the same academic year. The relevant application form can be downloaded at the SFO website (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm).

Applications must be made by completing the “Application for a Second NLSFT Loan” form [NLSFT 113(2021)] and submitting the completed form to the SFO by mail or through SFO’s drop-in boxes located outside Room 1204 of 12/F or at the Ground Floor of Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon at least 10 weeks before the payment due date of the tuition fee in question.

11.2 Please note that:

● An administrative fee (excluding the handling charge levied by institutions) is payable on the second application separately.
● Any late application for a second NLSFT loan will not be accepted.

12. CANCELLATION OF NLSFT LOAN

12.1 If you wish to apply for cancellation of your NLSFT loan for any of the tuition fee instalments, you should complete the “Application for Cancellation of NLSFT Loan” form [NLSFT 114 (Rev.2021)] and return it to the SFO by mail or by mail to the SFO, or through SFO’s drop-in boxes located inside the Reception Hall at 11/F or at the Ground Floor of Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon at least five weeks before the payment due date of the tuition fee in question. The relevant application form can be downloaded at the SFO website (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm).

12.2 As the time span between the date you confirm your acceptance of the NLSFT loan and the loan payment date for your first tuition fee instalment would normally be less than five weeks, it may not be possible for the SFO to arrange for cancellation of the NLSFT loan for the first tuition fee instalment after your acceptance. You are therefore reminded to critically assess your requirement for the NLSFT loan before you decide the exact amount of NLSFT loan to be borrowed and how the full amount should be applied to pay your tuition fee.

12.3 No late applications for cancellation of NLSFT loan will be accepted.

12.4 Applicants will be liable to the NLSFT loan paid and the interest accrued thereon and to repay the SFO the NLSFT loan so paid and the interest accrued thereon, plus any recovery costs incurred by the Government. Please refer to paragraph 13.12 for details of early repayment of the NLSFT loan.
13. **LOAN REPAYMENT & ELECTRONIC DEMAND NOTE AND NOTIFICATION**

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

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

13.3 If you:

(a) cease to be a registered full-time student of a recognised course; or
(b) withdraw or are suspended from or cease or defer your studies in a recognised course; or
(c) transfer from the institution where you borrowed the NLSFT loans to another; or
(d) have not completed the course for any reason,

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

13.4 Arrangements of demand notes and notifications are as follows:

(a) 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\(^6\). Demand notes and notifications will be issued 14 days before each due date as far as practicable. If you do not receive the demand note seven days before each due date, you should contact the SFO without delay. Non-receipt of demand note does not exempt you from the obligation to repay the instalment due on or before the due date. If repayment has not been made duly, you will be required to repay the Government the overdue amount together with overdue interest as set out in paragraph 13.9 below.

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\(^6\) In case you have loan accounts repaying with quarterly repayment arrangement under different financial assistance/loan schemes, the monthly repayment arrangement mentioned in paragraph 13.2 will not be applicable until further announcement by the SFO. Meanwhile, quarterly repayment arrangement will be applicable to all of your loan accounts under different financial assistance/loan schemes.
(b) For environmentally friendly reason and to avoid possible non-receipt of postal demand notes, monthly demand notes would be uploaded to “SFO E-link” (http://e-link.wfsfaa.gov.hk) and notifications would be sent to “MyGovHK” online platforms for your viewing, printing and downloading. You need to safekeep your “MyGovHK” account login username and password to receive repayment notifications and demand notes through “SFO E-link – My Bills” service. If you have not logged into “MyGovHK” for a period of 36 months, your account will be terminated. Electronic monthly demand notes and/or notifications shall be deemed to have been duly given by the SFO and have been duly received by you regardless of whether you have actually accessed the demand notes or notifications and whether you have actual notice of their availability. Requests for receiving demand notes and/or notifications by other means will not be accepted. The SFO may contact you by mail, telephone, fax, e-mail or other forms of electronic notifications (e.g. SMS) for any repayment matters. Should you wish to save a copy of the latest instalment demand note, you are reminded to download and/or print it out on or before the due date.

(c) Your failure to visit “MyGovHK” and/or “SFO E-link – My Bills” service online platform(s) to receive any repayment schedule or demand note(s) does not exempt you from the obligation to repay the instalment due on or before the due date. Otherwise, you will be regarded as breaching of the terms in the Undertaking.

13.5 Within the Repayment Period, you can put up a request to change its duration. The request should be put up 14 days before the due date of the upcoming instalment so that the revised repayment schedule will take effect in the upcoming instalment. If you fail to put up your request by the above mentioned deadline, or your NLSFT loan is currently under deferment, the effective date of your requested revision will be postponed accordingly. Request could only be made in writing. Verbal request will not be accepted. You have to repay your instalments according to the original repayment schedule until the revised repayment schedule takes effect.

13.6 The interest on the NLSFT loan borrowed by you shall be charged at the prevailing NLSFT interest rate once the NLSFT loan is drawn down until the NLSFT loan has been fully repaid. The NLSFT interest rate is reviewed periodically and any adjustment to the interest rate shall apply immediately to the outstanding principal until the next interest rate adjustment. You may refer to the SFO website at http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLS_interest_and_Admin_fee.pdf for the prevailing interest rate. You may also have a rough estimation on the repayment amount by using the repayment calculator available in the “SFO E-link” at http://e-link.wfsfaa.gov.hk.

13.7 Interest of each monthly instalment is the interest accrued for the month preceding the instalment due date calculated based on the prevailing NLSFT interest rate.

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

13.9 Overdue interest shall be calculated by applying a rate equal to the average of the BLRs announced by the note-issuing banks in Hong Kong from time to time to accrue over the period from the due date to the day preceding the date of actual repayment by you of the overdue amount.

13.10 Any partial repayment made by you which does not discharge in full any amount due and payable shall be applied in or toward the discharge of: firstly the outstanding annual administrative fee, secondly (any balance thereof) the overdue interest, thirdly (any balance thereof) the interest accrued, fourthly (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.
13.11 Any repayment or overpayment made by you before the instalment due date will be applied to repay the forthcoming instalment(s) according to the repayment schedule until the amount is exhausted. Interest payable for those instalments will not be reduced or exempted.

13.12 If you wish to make early lump sum or partial repayment of the NLSFT loan, a request should be put up in writing. Verbal request will not be accepted. You may access the application form in [https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/sl/SFO186E.pdf](https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/sl/SFO186E.pdf). Normally you have to settle the early lump sum or partial repayment demand note in full within 14 days from its issue date. If you fail to repay the early lump sum or partial repayment demand note on time, overdue interest incurred shall be calculated in the same way as set out in paragraph 13.9 above.

13.12.1 For early lump sum repayment, the repayment amount shall include all outstanding principal, interest, overdue interest and administrative fee.

13.12.2 For early partial repayment, the repayment amount shall not be less than an amount decided by the SFO (currently set at HK$5,000) or the total of one repayment instalment plus the remaining study interest already accrued before commencement of repayment period, whichever is greater.

13.12.3 Interest of early repayment is calculated as follows:

<table>
<thead>
<tr>
<th>Loan Account Status</th>
<th>Early Lump Sum Repayment Interest Cut-off Date</th>
<th>Early Partial Repayment Interest Cut-off Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before commencement of repayment</td>
<td>Preceding day of the date of request</td>
<td>Preceding day of the date of request</td>
</tr>
<tr>
<td>During the repayment period</td>
<td>Preceding day of the date of request</td>
<td>Preceding day of the due date of the forthcoming instalment</td>
</tr>
</tbody>
</table>

13.12.4 You are advised to take note of the charging of administrative fee as set out in paragraph 4.2 above. Repayment of the NLSFT loan in a lump sum on or before 30 November can save the administrative fee for the ensuing academic year.

13.12.5 You are advised to consider carefully before submitting an early repayment request. If you cancel and make another request within the same month, the SFO may consider not accepting the second/ revised application. If you have fully settled the early lump sum / partial repayment demand note, cancellation request to ask for refund of the repayment will not be accepted.

13.13 For request and/or repayment by mail, the postmark date will be regarded as the request and/or repayment date. Underpaid mail items will not be accepted. Please ensure sufficient mailing time and postage to make delivery in order. Underpaid mail items will be returned to the sender (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 overdue interest. For request by fax, email or via the “SFO E-link”, the date received by the SFO will be regarded as the date of request.
13.14 Loan borrowers are required to make repayments on time. If you plan to leave Hong Kong, you are required to make prior repayment arrangement. If you intend to leave Hong Kong for a period longer than three months or emigrate overseas, you are required to notify the SFO immediately in writing. Upon receipt of such notification, unless the SFO has otherwise come to an agreement with you concerning the repayment arrangement or unless the SFO is satisfied that you shall be able to continue to repay the loan based on the original repayment schedule, the SFO could demand your immediate repayment of all outstanding balance of the NLSFT loan, interest, overdue interest (if any), administrative fee (if any) and any recovery expenses.

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

13.16 You and/or your indemnifier are required to notify the SFO immediately in writing of any change of your and/or your indemnifier’s correspondence/residential address or other contact information, including mobile phone number, email address or fax number. For any changes in correspondence/residential address, you and/or your indemnifier are required to provide a photocopy of documentary evidence showing the updated address in the past three months. Post Office Box numbers, Public Letter Boxes, care of address 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, you and/or your indemnifier may be required to produce the documentary evidence in originals. The amendment forms can be downloaded from the SFO website at http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm.

13.17 You are required to procure immediately, or otherwise upon the first repayment notification of the SFO, an alternative indemnifier located in Hong Kong and acceptable to the Government to execute the indemnity in favour of the Government in the event that your indemnifier intends to leave or has already left Hong Kong for a period longer than three months; or to emigrate or has already emigrated overseas. Failing which the SFO has the power to demand your immediate repayment of all outstanding balance of the NLSFT loan, interest, overdue interest (if any), administrative fee (if any) and any recovery expenses.

13.18 If after your indemnifier signed the Deed of Indemnity,

(a) he/she becomes incapable of fulfilling the obligations under the Deed of Indemnity; or
(b) he/she deceased; or
(c) you are aware that a bankruptcy petition is filed by or presented against him/her or a bankruptcy order is made against him/her; or
(d) he/she applies for an IVA; or
(e) you are aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets; or
(f) he/she is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or if there is any claim (whether inside or outside Hong Kong) against him/her or any of his/her assets,

you and/or your indemnifier is/are obliged to notify the SFO in writing immediately. You are also required to procure and provide full particulars of an alternative indemnifier located in Hong Kong to replace the original one upon occurrence of any of the above circumstances. The alternative indemnifier (if accepted by the Government) shall act in substitution and shall execute similar Deed of Indemnity.
13.19 In case of any breach of any of the terms and conditions of the NLSFT loan, or late repayment of any instalment due, the SFO has the power to demand you and/or indemnifier(s) immediate repayment of all outstanding balance of the NLSFT loan, interest, overdue interest (if any), administrative fee (if any) and any recovery expenses (including legal costs and related expenses in the course of legal recovery actions). The SFO also has the power to withhold the consideration and processing of your other financial assistance/loan applications and/or various applications relating to loan repayment under different financial assistance/loan schemes administered by the SFO; and to demand you and/or your indemnifier(s) 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 other course(s) taken by you notwithstanding that they have not become due under the terms of such loan(s).

14. DEFERMENT OF LOAN REPAYMENT

14.1 If you have difficulties in repaying the NLSFT loan(s) due to further full-time study, financial hardship or serious illness, you may apply for deferment of loan repayment. For deferment of loan repayment on the grounds of financial hardship or serious illness, in case you have not opted for the standard repayment period of 15 years, the repayment period of your loan will initially be extended to 15 years for calculation when your application is being processed. The SFO will consider each application on its own merits. Application for deferment of loan repayment should be submitted in writing, together with the necessary documentary proof, to the SFO before the due date(s) of the instalment(s) under application. For application by fax or by email, the date of receipt of the fax or email will be considered to be the date of application. For application by mail, the postmark date on the envelope will be regarded as the date of application. Relevant application forms are available at the SFO. You may also download the application form concerned from the SFO website at http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/loanrepayment/difficulties/forms.htm. Application for deferment of loan repayment is only applicable to the total amount due for repayment, which may comprise administrative fee(s), if any, interest(s) and outstanding principal(s). Application for deferment of only a part of the repayment amount will not be acceded to.

14.2 Save for the circumstance specified in paragraph 14.3 below, interest will accrue over the deferment period. The deferred loan may be repaid on a revised schedule with fewer numbers of instalments and at a larger amount or on any other terms as decided by the SFO. Interest accrued during the deferment period will be capitalised and form part of the outstanding principal for calculation of the amount to be repaid in the remaining instalments. In addition, for deferment of more than 12 calendar months, the interest accrued during the deferment period will be capitalised once every 12 calendar months. Loan recipients who have been granted approval for deferment of the NLSFT loan repayment are still required to pay the administrative fee during the period of deferment. The administrative fee accrued during the period of deferment will be demanded for repayment in the first demand note after resumption of loan repayment.

14.3 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). If loan borrowers have benefited from the one-off relief measure on deferment of loan repayment introduced in August 2009 and exhausted the 2-year interest-free extended repayment period, their loan account will not be eligible under this arrangement. If a loan borrower has more than one loan account, the eligibility for this arrangement will be considered on individual loan account basis.
15. HANDLING OF PERSONAL INFORMATION

15.1 The personal data provided by you in the NLSFT loan application and in any other document(s) that may be required by the SFO will be used by the SFO and the Education Bureau (EDB) / disclosed to the agents of the SFO / EDB, the schools / institutions concerned and relevant government bureaux / departments for the following purposes:

(a) Activities relating to the processing and counter-checking of application listed below and notification of application result;
   (i) Grant for School-related Expenses for Kindergarten Students (Grant-KG)
   (ii) Kindergarten & Child Care Centre Fee Remission Scheme (KCFRS)
   (iii) School Textbook Assistance Scheme (STAS)
   (iv) Student Travel Subsidy Scheme (STSS)
   (v) Subsidy for Internet Access Charges (SIA)
   (vi) Diploma Yi Jin Fee Reimbursement (DYJFR)
   (vii) Fee Reimbursement (Financial Assistance Scheme for Designated Evening Adult Education Courses) [FR(FAEAEC)]
   (viii) Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)
   (ix) Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)
   (x) Financial Assistance Scheme for Post-secondary Students (FASP)
   (xi) Non-means-tested Loan Scheme for Post-secondary Students (NLPS)
   (xii) Extended Non-means-tested Loan Scheme (ENLS)
   (xiii) Student Travel Subsidy for Tertiary or Post-secondary Students
   (xiv) Continuing Education Fund (CEF)

(b) Activities relating to authentication of application listed in (a) against other database of the SFO and the database of other relevant government bureaux / departments and schools / institutions in association with the student financial assistance received by the applicant / applicant’s family members to prevent double subsidies, detect fraudulence, recover overpayment(s), overdue repayment(s) or any outstanding amount, and any cost arising therefrom;

(c) Activities relating to the matching of the personal data of the student-applicant (where applicable) with the database of EDB in association with processing and counter-checking of the application for student financial assistance schemes listed in (a) and the granting of other student financial assistance by the SFO, so as to verify / update student records of the SFO and confirm eligibility for individual scheme;

(d) Activities relating to the matching of the personal data of the applicant and applicant’s family members with other database of the SFO and the database of the Social Welfare Department (SWD) in association with processing and counter-checking of the application listed in (a) and the granting of other student financial assistance by the SFO and SWD so as to verify if the applicant’s family was in receipt of CSSA during the relevant assessment period or is currently in receipt of CSSA, prevent double subsidies and recover overpayment(s);

(e) Administration and maintenance of your loan account(s) and repayment of loans;

(f) Statistics and research purposes;

(g) Activities/matters related to the communication or exchange of views with applications for the purpose of scheme administration; and
Processing and counter-checking of applications / selection of needy students for award of other student financial assistance administered by the SFO, the EDB, the Hong Kong Examinations and Assessment Authority, other relevant government departments / organizations and the schools / institutions concerned.

15.2 The personal data of the applicant and those of his / her family members provided by the applicant may be disclosed to government bureaux / departments / organizations and the schools / institutions concerned for the purposes stated in paragraph 15.1 above; or where the applicant has given consent to such disclosure; or where such disclosure is authorized or required by law.

15.3 If necessary, the SFO will contact your institution, other government departments and organisations to obtain any information of you for the purposes mentioned in paragraph 15.1 above. The applicant consents that the SFO may inform schools/ institutions of the result of the application, including your application result and/or your NLSFT loans offered/paid under the NLSFT.

15.4 If necessary, the SFO will contact you, your indemnifier(s) and/or witness(es) direct to verify the personal data provided in the application form, the Undertaking, the Deed of Indemnity, the Details Input Form, and any other documents as required by the SFO for the purposes mentioned in paragraph 15.1 above.

15.5 In accordance with Sections 18 and 22 and Principal 6 of Schedule 1 of the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong), you, your indemnifier(s) and your witness(es) have the right to request access to and correction of the personal data provided by them in the application form, the Undertaking, the Deed of Indemnity, the Details Input Form, and any other documents as required by the SFO which is/are retained by the SFO.

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

15.7 In connection with your loan application, personal data access and/or correction request shall be made in writing to:

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

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

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

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

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

16. IMPORTANT MATTERS

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

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

16.3 If you have previously applied for any financial assistance schemes for post-secondary studies from the SFO (including TSFS, NLSFT, Financial Assistance Scheme for Post-secondary Students (FASP), NLSPS and Student Travel Subsidy (STS) for Tertiary or Post-secondary Students), your correspondence address under the above mentioned financial assistance schemes will also be updated in accordance with the correspondence address provided in your latest application for financial assistance in the 2021/22 academic year.

16.4 Before full settlement of your loans, should there be subsequent changes in your institution and/or course of study, tuition fee payable, your name, residential address, correspondence address, bank account number, residential phone number or other contact phone number that will affect your loan applications/ disbursements/ repayments, you should immediately notify the SFO in writing. Please refer to paragraph 7.2 above for details. Failure in timely provision of changes of information to the SFO will cause delay in processing your application or making payment to your institution or lead to additional loan being drawn down and extra interest accrued therefrom.

16.5 Once your loans have been drawn down, 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 loans, etc.), you should immediately notify the SFO by submitting the duly completed “Notification of Study Status” form [SFO297_E]. The form can be downloaded from the SFO website at https://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm. Timely provision of updated information is important as it may affect the activation date of your loan repayment and interest to be incurred.
16.6 Any successful applicant who withdraws from the course before its completion for any reasons other than those acceptable to the SFO will be required at the discretion of the SFO to refund, in full or in part, any NLSFT loan which has been made to him/her for the said course together with the interest accrued thereon.

16.7 You are required to notify the SFO in writing immediately if a bankruptcy petition is filed by you or presented against you or a bankruptcy order is made against you or you have applied/are applying for an IVA or legal proceedings have been commenced (or are pending or being threatened) against you or any of your assets or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets.

16.8 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 the SFO, 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 the SFO, the SFO reserves the right to withhold the processing of your application or disbursing of loan to you.

16.9 The terms and conditions applicable to the NLSFT loan may be altered and supplemented at any time by the SFO and shall be deemed incorporated and form part of the terms and conditions. The altered version will be uploaded to the SFO website.

17. REVIEW MECHANISM

17.1 Unsuccessful applicants under the NLSFT may apply for a review of their application by writing to the SFO providing detailed justifications and any documentary evidence in support of their application. The SFO will review the case based on the information provided. Under normal circumstances, the SFO will issue the result within three weeks from the date of receipt of your application that contains complete information.
18. ENQUIRIES

18.1 For enquiries about the NLSFT, please contact the SFO:

Address: Non-means-tested Loan Scheme Section
Student Finance Office
Working Family and Student Financial Assistance Agency
Room 1204, 12/F, Cheung Sha Wan Government Offices
303 Cheung Sha Wan Road, Kowloon

Office hours: Monday to Friday 8:45 a.m. - 1:00 p.m.
2:00 p.m. - 5:45 p.m.
(Closed during lunch hour from 1:00 p.m. to 2:00 p.m.)
(Closed on Saturdays, Sundays and public holidays.)

24-hour automated enquiry hotline: 2802 2345
SFO website: http://ess.wfsfaa.gov.hk
SFO E-link: http://e-link.wfsfaa.gov.hk
E-mail address: wg_sfo@wfsfaa.gov.hk

Other enquiry telephone numbers:

<table>
<thead>
<tr>
<th>Unit</th>
<th>Telephone Number (Office Hours)</th>
<th>Fax Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>NLSFT – Application Processing Unit</td>
<td>2150 6222</td>
<td>3101 1908</td>
</tr>
<tr>
<td>TSFS – Application Processing Unit</td>
<td>2152 9000</td>
<td>2519 8512</td>
</tr>
<tr>
<td>NLSFT / TSFS – Payment Unit</td>
<td>3102 3026 / 3102 3027</td>
<td>2511 2657</td>
</tr>
</tbody>
</table>
19. USEFUL LINKS

19.1 You can obtain the information about the NLSFT or download the forms under the NLSFT through the following paths:

<table>
<thead>
<tr>
<th>Website/Form/Document</th>
<th>Path</th>
</tr>
</thead>
<tbody>
<tr>
<td>(ii) The website of “SFO E-link – My Applications”</td>
<td><a href="http://ess.wfsfaa.gov.hk">http://ess.wfsfaa.gov.hk</a></td>
</tr>
<tr>
<td>(iii) Online Demonstration of Submitting Online Application under NLSFT</td>
<td><a href="https://ess.wfsfaa.gov.hk/demo/en/">https://ess.wfsfaa.gov.hk/demo/en/</a></td>
</tr>
<tr>
<td>(iv) Checklist of Supporting Documents, Additional Information on Postgraduate (by research) Course, Application for a Second NLSFT Loan, Notification of Change of Applicant’s Personal Particulars, Notification of Change of Institution / Course Data, Notification of Change of Indemnifier’s Personal Particulars, Notification of Change of Study Status (Only applicable to student loan borrower whose loan(s) has been paid) and Application for Use of the Life-time Loan Limit under the Extended Non-Means Tested Loan Scheme</td>
<td><a href="https://www.wfsfaa.gov.hk/sfo/en/posts/secondary/nlsft/application/forms.htm">https://www.wfsfaa.gov.hk/sfo/en/posts/secondary/nlsft/application/forms.htm</a></td>
</tr>
<tr>
<td>(vi) Notice of Offer of Loan under the NLSFT for 2021/22, Undertaking for the NLSFT, Deed of Indemnity under the NLSFT and Student, Indemnifier and Witness Details Input Form (Form A and Form B)</td>
<td><a href="http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloandocuments.pdf">http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloandocuments.pdf</a></td>
</tr>
<tr>
<td>(vii) Current NLSFT Interest Rate and NLSFT Administrative Fee</td>
<td><a href="https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLS_interest_and_Admin_fee.pdf">https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLS_interest_and_Admin_fee.pdf</a></td>
</tr>
<tr>
<td>(ix) NLSFT Repayment Calculator</td>
<td><a href="http://e-link.wfsfaa.gov.hk">http://e-link.wfsfaa.gov.hk</a></td>
</tr>
</tbody>
</table>

19.2 Please retain a copy of the Application Guidance Notes for reference.
Part II – How to Complete and Submit the Online Application Form

1. Points to Note for Completing Online Application Form

You must complete and submit the application for NLSFT through “SFO E-link – My Applications” platform. If you are first time NLSFT applicant, please refer to the Registration Guidelines of “SFO E-link – My Applications”.


You may select a specific step in the summary table below for procedures/ details of the online application. Simultaneously, you may visit “SFO E-link – My Applications” for all procedures and details on completing the online application form.

1. Summary table on steps of completing online application form

<table>
<thead>
<tr>
<th>Step of Online Application</th>
<th>Procedures / Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 1 – Important Notes</td>
<td>Read the “Important Notes”</td>
</tr>
<tr>
<td>Step 2 – Personal Particulars</td>
<td>Fill in the applicant’s personal particulars</td>
</tr>
</tbody>
</table>
| Step 3 – Course Information                             | • Fill in the applicant’s course information and tuition fee, etc.  
• For applicants on postgraduate (by research course), they have to download and complete the “Additional Information on Postgraduate (by research) Course” |
| Step 4 – Bank Account Information and Additional Information | Fill in the applicant’s bank account information and additional information (if any)                                                                                                                                   |
| Step 5 – Submission of Transaction advice/receipt for administrative fee | Fill in transaction details of administrative fee paid and upload corresponding transaction advice/account deposit form                                                                                               |
| Step 6 – Application Summary and Application Submission | • Review the application summary  
• Select the method of signing the declaration (Sign on Paper / Digital Signing)  
• Select the method of submitting supporting documents (through online upload / by mail or through drop-in boxes)  
• Submit the application                                                                                                                                 |
| Step 7 – Acknowledgement and Supporting Documents Submission | • Download and print the completed application form for reference  
• Download and print the cover letter, declaration, checklist of supporting documents and reply slip, etc.  
• Submit the signed declaration (if “Sign on Paper” is selected) and supporting documents within seven days from the date of submission of the application |

- You can select “Application Form(s) Submitted” to retrieve the online application(s) submitted for the past two academic years for reference. You can save and exit the application which is in progress and select “Retrieve/Delete Incomplete Application(s)” later to continue filling in the application form. If you wish to cancel the incomplete application, you can also delete the application. Please note that all incomplete applications for the NLSFT for the 2021/22 academic year will only be kept until 31 December 2021. These applications will be deleted automatically after the said date.
2. Steps of NLSFT Application

2.1 Step 1 – Important Notes

Please read the “Important Notes” and click the blue hyperlinks to read the relevant websites or information. You have to put a tick in the box to confirm you have fully understood the content.

- You should note the deadline for application of your institution. In view of the possible congestion of network traffic, please avoid the last-minute rush.
- Please prepare the necessary documents before you start to fill in the application form.
Part II – How to Complete and Submit the Online Application Form

2.2 Step 2 – Personal Particulars

Fill in personal particulars

You must complete the fields marked with "*" under each step. If you fail to provide the mandatory information, your application will not be processed.

If you have submitted an application for the NLSFT in the 2018/19, 2019/20 and/or 2020/21 academic year and the loan offer was successfully approved, you can choose to activate the Pre-filling Function and edit or revise any data afterwards.

Input your Chinese and English names as recorded in your Hong Kong Identity (HKID) card. For English name, you should input surname first and then other name. Please leave a space between each word and punctuation mark is not necessary. If a Chinese name is recorded in your HKID card, the field “Name in Chinese” must be input.

Input whether you have the right of abode in Hong Kong. If you have the right of abode, an English alphabet “A” would be shown below the Date of Birth on the front side of your Hong Kong Permanent Identity card. If you do not have the right of abode, please input the year in which you have started to reside or have had home continuously in Hong Kong.

Input whether you are holding any of the visa(s) or entry permit(s) issued by the Director of Immigration.

You can optionally provide the information about your ethnicity for statistical and research purpose. Such information will not affect the processing of your NLSFT application.
Part II – How to Complete and Submit the Online Application Form

Fill in personal particulars (Cont’d)

For Residential Address, please leave a space between each word and punctuation mark is not necessary.

If your correspondence address is different from your residential address or if your residential address cannot be reached by mail, please provide the correspondence address. (Please note that post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address.)

After you have clicked the “Next” button, the information input under the Step will be saved automatically.
2.3 Step 3 – Course Information

Fill in course information

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

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

Application Form for Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)
Academic Year: 2021/22

Course Information

1. Student Identity Card No.: *
   (If applicant cannot provide student ID card no., please fill in ‘0000’)
   Institution Name: *
   Study Level: *
   Class Level in 2021/22: *
   Discipline of Studies: *

2. Institution Course Code and Name: *
   Institution Course Code: *
   Institution Course Description: *
   Expected Graduation Date: *

If the student identity card number cannot be provided at the moment, please input ‘0000’. You should inform the SFO of the correct student identity card number once the student identity card is ready.

You should refer to the TSFS/NLSFT Course Coding Sheet for inputting the Institution Course Code and Name. If you cannot find your institution course code and name from the pull down list, please select “Others” and input the relevant course code and name directly.

If you are a continuing student but the major to be taken is yet to be confirmed, you may select the corresponding institution course code and name for the major that you intend to take in the 2021/22 academic year when completing this application. Please inform SFO immediately if there is any change on your course information after your submission of application.
### On Postgraduate (by research) Course

**Step 3**

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

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

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

#### Application Form for Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)

**Academic Year:** 2021/22

<table>
<thead>
<tr>
<th>Course Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Student Identity Card No.:</strong>*</td>
</tr>
<tr>
<td><strong>Institution Name:</strong> *</td>
</tr>
<tr>
<td><strong>Study Level:</strong> *</td>
</tr>
<tr>
<td><strong>Class Level in 2021/22:</strong> *</td>
</tr>
<tr>
<td><strong>Discipline of Studies:</strong> *</td>
</tr>
<tr>
<td><strong>Institution Course Code and Name:</strong> *</td>
</tr>
<tr>
<td><strong>Institution Course Name:</strong></td>
</tr>
<tr>
<td><strong>SFO Course Code:</strong></td>
</tr>
<tr>
<td><strong>SFO Course Description:</strong></td>
</tr>
</tbody>
</table>

For applicant on postgraduate (by research) course, please complete and submit the Additional Information on Postgraduate (by research) Course to the SFO together with other supporting documents.

**Expected Graduation Date:** *

Month July, Year 2023

---

**Note:** If you are pursuing a postgraduate (by research) course, you should download and complete “Additional Information on Postgraduate (by research) Course” and submit it together with other supporting documents to the SFO.
2.4 Step 4 – Bank Account Information and Additional Information

Fill in bank account information and additional information

The bank account number you provide is for use by your institution to refund to you any tuition fee or deposit overpaid when necessary. Fixed/time deposit account, credit card account, foreign currency account and virtual bank account will not be accepted. You must be the sole holder of the account. If you do not have a valid bank account of your own, please open one before you submit your application.

If you are under the age of 18 and do not have a valid bank account of your own, you should note that not all banks currently provide bank account service to persons under the age of 18. You should make your own decision in choosing which bank/which kind of bank service for opening your own valid bank account. You should make your own enquiries with individual banks on their bank account service provided and the related terms and conditions, service charge required (if any) and/or processing time required.

Step 4 (Field(s) with * is/are mandatory)

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

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

Application Form for Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)
Academic Year: 2021/22

Bank Account

Name of Bank: *  

Hang Seng Bank Limited

Applicant must be the sole account holder. Time deposit / credit card / foreign currency account / virtual bank account is not acceptable. Please ensure the accuracy of the bank account number.

Bank Code:  

024 - Hang Seng Bank Limited

Account Number: *  

123456789

Additional Information

Please provide additional information below if there are any special circumstances or information that may not be reflected in Steps 2 and 3 that are deemed useful for the SFO to process the application (e.g. engaging in overseas exchange programme in current academic year, not paying full amount of tuition fee in 2021/22).

- Please select the bank from the pull down list. If you cannot find your bank from the list, please select “Others”.
- After you have selected a bank from the pull down list, the bank code will be auto-filled. If you have any enquiries about the bank code, please check with your bank.
- You should ensure that the bank account number is input accurately. If you have any enquiries about your bank account number, please check with your bank.
- If there is any information which can help the SFO process your application but cannot be reflected through Step 2 to Step 3, or if there is any supporting documents which is not ready for the time being, please state it under “Additional Information” and provide documentary proof (as appropriate).
2.5 Step 5 – Submission of Transaction advice/receipt for administrative fee

Fill in transaction details of administrative fee paid and upload corresponding transaction advice/account deposit form

- Please select the payment method from the pull down list.
- Please ensure that the information is entered accurately. You may click “Sample Proof of Administrative Fee Paid” for samples of receipt for administrative fee paid.
- You must upload the supporting document for administrative fee paid. For attention, the file type of the uploading documents must be either in PDF or JPEG format.
- View the uploaded files.
- Take note of the remaining file size allowed for upload (Maximum total limit of file(s) upload: 6 MB).
2.6 Step 6 – Application Summary and Application Submission

Review application summary

The application summary lists out the information you have input under Step 2 to Step 5. You should review it carefully and ensure that the information you have provided is complete and true. If you wish to edit the information, please click “Edit” to go back to the relevant step.

---

**Personal Particulars**

- **Title:** Mr.
- **Name in English:** LI HO YIN ALEX
- **Name in Chinese:** \(\text{未填写}\)
- **HKID Card No.:** A124901(6)
- **Have the right of abode in Hong Kong:** Yes
- **Currently holding any of the following visa(s) or entry permit(s) issued by the Director of Immigration:** No
- **Residence:**
  - **Student:**
  - **Immigration Arrangements for Non-local Graduates:**
  - **Dependant:**
- **Month & Year of Birth:** 05/2000
- **Mobile Phone No.:** 98765432
- **Email Address:** alicex@yahoo.com.hk
- **Ethnicity:** Chinese

**Residential Address and Telephone No.**

- **Name of Building:** Flat: 610
- **Floor:** 6
- **Block:** 1
- **Estate / Villages:** TSUI VAM HOUSE
- **No. & Name of Street / Lot No.:** TSUI MAN ESTATE
- **District:** -
- **Area:** KWUN TONG
- **Residential Telephone No.:** 23456789
- **Correspondence address is the same as residential address:** Yes

**Course Information**

- **Student Identity Card No.:** 123456E
- **Institution Name:** The University of Hong Kong
- **Study Level:** Degree
- **Class Level in 2021/22:** Year 5
- **Discipline of Studies:** Medicine
- **Institution Course Code:** 646
- **Institution Course Name:** Bachelor of Medicine and Bachelor of Surgery (2017/18 Intake and thereafter)
- **SFO Course Code:** HD610/411
- **SFO Course Description:** Degree (Medicine Discipline). 6-year studies
- **Expected Graduation Date:** July 2023

**Bank Account**

- **Name of Bank:** Hang Seng Bank Limited
- **Bank Code:** 024
- **Account Number:** 123456789

**Additional Information**

- 

**List of Uploaded File(s)**

<table>
<thead>
<tr>
<th>Filename</th>
<th>File Size</th>
<th>Reference Number</th>
<th>Transaction Date / Time</th>
<th>Payment Method</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admin Fee_LI HO YIN.pdf</td>
<td>0.07</td>
<td>5E86</td>
<td>09/3/2021 12:20</td>
<td>By Automated Teller Machines (ATM)</td>
</tr>
</tbody>
</table>
State your status of bankruptcy/Individual Voluntary Arrangement (IVA)

1. Please state whether you are a bankrupt or have applied for IVA or not.

Select the method of signing the declaration

After you have reviewed the application summary and stated your bankruptcy/IVA status, you should ensure that the information provided is complete and true, and then select the method of signing the declaration.

If you select “Sign on Paper”, you have to download and print the declaration in Step 7 and sign the declaration. You have to submit the signed declaration together with all other supporting documents to the SFO.

If you select “Digital Signing”, you should either (i) have valid electronic certificate(s) or; (ii) download the “iAM Smart” app and register an “iAM Smart+” account through the Hong Kong Post to proceed with the digital signing. If you do not have electronic certificate(s) or “iAM Smart+”, you may opt to sign on the paper form of the declaration.

Select your signing method

1. Select to sign the declaration on paper or by digital signature.

2. You can click the "Print Application" button to print or download the application form in PDF format. The application form is password protected. The password is the first 6 characters of the applicant’s HKID card number. If your HKID card number is A123456(7), the password will be A12345.
Select the method of submitting supporting documents

After you have selected the method of signing the declaration, you have to select the method of submitting the supporting documents. If you have selected “Sign on Paper”, your application will be submitted at the same time when you select the method of submitting the supporting documents. Once the online application is submitted, no deletion or amendments will be allowed. All subsequent amendments should be made in writing to the SFO. If you have selected “Digital Signing”, you will be directed to the page to proceed to the digital signing and no deletion or online amendments of your application will be allowed.

If you have selected to submit all supporting documents through online upload, you should note the following:

(a) You should submit the signed declaration (if “Sign on Paper” is selected) and supporting documents through online upload within seven days from the date of submission of the application. After the said deadline, the upload function will be suspended and all uploaded documents which are not yet submitted will be deleted automatically. You should then submit the signed declaration and supporting documents to the SFO by mail or through drop-in boxes.

(b) The documents should meet the following format for uploading:

(i) File Type: PDF or JPEG

(ii) Maximum total limit of file(s) upload: 6 MB (approximately equivalent to 30 black and white papers at A4 size)

(c) When you prepare the image file:

(i) do not upload any electronic documents/files with password protection or encryption. If the password protected/encrypted documents/files submitted online could not be opened, the SFO would request the applicant to re-submit the concerned documents in hard copy;

(ii) use the bundled software and standard resolution of the scanner;

(iii) do not edit the image by image editing software as it may change the original image resolution; and

(iv) scan image with the magnitude of the original copy, with one image on each page. If the images submitted online are blurred, SFO would request the applicant to re-submit a set of supporting documents in hard copy which is clear and readable.

If you have selected to submit all supporting documents by mail or through drop-in boxes, you should download and print the cover letter and reply slip under Step 7. You should follow the instruction in the cover letter to submit the signed declaration (if “Sign on Paper” is selected) and supporting documents together with the reply slip to the SFO within seven days from the date of submission of the application. (Address: Student Finance Office, Working Family and Student Financial Assistance Agency, Room 1204, 12/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon (Attn.: NLSFT APU))
Part II – How to Complete and Submit the Online Application Form

(1) Select to sign the declaration on paper
If you have selected “Sign on Paper” and clicked the “Submit" button, you will be directed to Step 7.

Select the method of submitting supporting documents and click the corresponding “Submit" button. Your application will be submitted to the SFO. Please note that once the online application is submitted, no deletion or amendments will be allowed. All subsequent amendments should be made in writing to the SFO.

(2) Select to sign the declaration by digital signature
If you have selected “Digital Signing” and clicked the “Proceed to Signing" button, you have to complete and sign the declaration before you will be directed to Step 7.

Select the method of submitting supporting documents. If “Digital Signing" is selected, please click the corresponding “Proceed to Signing" button. You will be directed to proceed to the digital signing. Please note that once the “Proceed to Signing” button is clicked, no deletion or amendments of the application will be allowed. All subsequent amendments should be made in writing to the SFO.
(2) Select to sign the declaration by digital signature (Cont’d)

Declaraion *

I have read the Guidance Notes on Application for the Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) [NLSFT 111B(2021)]. I fully understand and agree to the arrangements stated therein in relation to this application (hereinafter referred to as Application). I undertake and warrant that I shall comply with all requirements and specifications set out in the Guidance Notes in making the Application and such other requirements and directions as specified from time to time by the Hong Kong Special Administrative Region (HKSAR) Government. I hereby declare that—

a. The information of the Application and all the supporting documents provided by me are true, complete and accurate. I understand and consent that the Student Finance Office (SFO), Working Family and Student Financial Assistance Agency will assess the eligibility and the level of loan(s) of me based on the information provided by me. I also understand that any person who by any deception dishonestly obtains for himself or another any pecuniary advantage shall be guilty of an offence and shall be liable on conviction upon indictment to imprisonment for 10 years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong).

b. I give consent to the SFO and its authorised bodies to use the personal data and other information provided in connection with the Application for any purpose contemplated in paragraph 15 of Part I of the Guidance Notes and any purpose directly relating to such purpose. I further give my consent to any Government Bureaux and Departments or their advisory bodies or agencies, and the institution offering the programme in respect of which I am making the Application to release my personal data to the SFO for the purpose of processing my Application and for any other purpose contemplated in paragraph 15 of Part I of the Guidance Notes.

c. I also authorise and give consent to my institution to releasing personal data of which I am the subject of the data held by it to the HKSAR Government in order for the HKSAR Government to use such information to process my Application (and any other application I may make to the HKSAR Government) and for any other purpose contemplated in paragraph 15 of Part I of the Guidance Notes and any purpose directly related to such purpose.

I understand that the Government has the right to review my Application for loan(s) and adjust my loan entitlement(s) or withdraw the Government’s offer of loan(s) if necessary. I undertake to refund to the Government any overpayment of loan(s) made to me upon demand.

I declare that as at the date of Application:

(a) I am NOT a bankrupt and have NOT applied for Individual Voluntary Arrangement [i.e. the Court has not approved any repayment proposal by me in my capacity as a debtor on how I will repay my creditors] and I am aware of any legal proceedings which have been started or are pending or being threatened against me for my bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets.

(b) I am not bankrupt; and / or I have applied for Individual Voluntary Arrangement [i.e. the Court is considering or has approved a repayment proposal by me in my capacity as a debtor on how I will repay my creditors] and / or I am aware that legal proceedings has / have been started or are pending or being threatened against me for my bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets.

I have read and understood the provisions of this Declaration carefully and fully understood my obligations and liabilities under this Declaration.

You must indicate whether you are a bankrupt or not in the Declaration and confirm you have read and agreed to the content of the Declaration by ticking the box before you can proceed to select the signing method.

Select your signing method

Identity Document Type: HKID
Identity Document No. A124001(6)

[ ] PFX File
[ ] Smart Card
[ ] Signing with IAM Smart
[ ] More Info

Exit Change to Sign on Paper Confirm Signing

Step 6 of 7
(2) Select to sign the declaration by digital signature (Cont’d)

1. Please declare your status of bankruptcy/IVA.
2. Please put a tick in the box to confirm that you have read and agreed to the content of the declaration.
3. Select to sign the declaration using PFX file, smart card or iAM Smart. If you have selected using PFX file, import your PFX file and enter the password for signing. If you have selected using smart card, you should use a card reader to access the information of digital certificate in your HKID card and enter the password for signing. If you have selected using iAM Smart, you should download the “iAM Smart” app and register an “iAM Smart+” account through the Hong Kong Post to proceed with the digital signing.
4. After you have completed the digital signing, click the “Confirm Signing” button and your application will be submitted to the SFO.
5. If you wish to change the method of signing the declaration from “Digital Signing” to “Sign on Paper”, you can click the “Change to Sign on Paper” button. Once this button is clicked, the application will be submitted to the SFO and you cannot change back to digital signing.

2.7 Step 7 – Acknowledgement and Supporting Documents Submission

After your online application has been submitted successfully, you should submit the signed declaration (if “Sign on Paper” is selected) and all supporting documents within seven days from the date of submission of the application. Otherwise, your application will not be processed.

If you have selected to submit all supporting documents through online upload in Step 6, an online upload function will be provided in Step 7. You have to follow the procedures below to submit the supporting documents by the deadline:

(a) Download and print the cover letter, declaration and checklist of supporting documents, etc.
(b) Read, complete and sign the declaration
(c) Prepare supporting documents according to the checklist of supporting documents
(d) Prepare a scanner and click the “Proceed Upload” button to enter the page for uploading and submitting the supporting documents
(e) Scan, upload and submit the signed declaration and supporting documents

If the signed declaration and supporting documents are not ready at the moment, you can log on the “Submitted Application Form(s)” page and continue to upload the documents within seven days from the date of submission of the application. However, the online upload function will be suspended after the seven-day deadline. All uploaded documents which are not yet submitted will be deleted automatically. You then have to submit the signed declaration and supporting documents to the SFO by mail or through drop-in boxes.

If you have selected to submit all supporting documents by mail or through drop-in boxes in Step 6, no online upload function will be provided in Step 7. You have to follow the procedures below to submit the supporting documents by the deadline:

(a) Download and print the cover letter, declaration, checklist of supporting documents and reply slip, etc.
(b) Read, complete and sign the declaration
(c) Prepare supporting documents according to the checklist of supporting documents
(d) Submit the signed declaration, supporting documents together with the reply slip to the SFO by mail or through drop-in boxes
2.7 Step 7 – Acknowledgement and Supporting Documents Submission

(1) Select to submit all supporting documents through online upload

Your online application form has been submitted successfully.

IMPORTANT NOTE: Please follow the instruction below to download and print out the declaration and other documents, and submit the signed declaration and required supporting documents to the SFO. Your application will not be processed until the SFO has received your declaration and supporting documents.

<table>
<thead>
<tr>
<th>Submission Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applicant Name:</td>
</tr>
<tr>
<td>HKID Card No.:</td>
</tr>
<tr>
<td>Scheme:</td>
</tr>
<tr>
<td>Application Reference No.:</td>
</tr>
<tr>
<td>Submission Date and Time:</td>
</tr>
</tbody>
</table>

Print Application

You may print out the completed application form for reference.

Print Application

Download the Cover Letter, Declaration (if Sign on Paper is selected) and Checklist of Supporting Documents

Step 1: Download and print out the cover letter, declaration, checklist of supporting documents, etc.
Step 2: Read, complete and sign the declaration.
Step 3: Prepare supporting documents according to the checklist of supporting documents.

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

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

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

Thank you for using SFO E-link - My Applications

Please be reminded to upload and submit the declaration and supporting documents by 16/03/2021.
Part II – How to Complete and Submit the Online Application Form

(1) Select to submit all supporting documents through online upload (Cont’d)

① “Submission Details” contains the application reference number and the submission date and time of your application for reference.

② You should print or save the completed application form for reference. The application form is password protected. The password is the first 6 characters of the applicant’s HKID card number. If your HKID card number is A123456(7), the password will be A12345.

③ You have to download and print the cover letter, declaration and checklist of supporting documents, etc. and follow the instruction in the cover letter to submit the supporting documents. The file is password protected. The password is the first 6 characters of the applicant’s HKID card number, which is the same as the password for opening the application form.

④ The online upload function will only be provided if you have selected to submit all supporting documents through online upload in Step 6.

⑤ You have to upload and submit the signed declaration (if “Sign on Paper” is selected) and supporting documents to the SFO within seven days from the date of submission of the application.

After you have clicked the “Proceed Upload” button, you will be directed to the following page to upload and submit the documents.

Deadline for Online Upload and Submission of Supporting Documents
16/03/2021 23:59:59

View Application Summary

Notes for Submitting Signed Declaration and Supporting Documents Online

1. You should submit the signed declaration and supporting documents via online upload within 7 days from the submission date of your application, i.e. on or before 23:59:59 on 16/03/2021. The upload function will be suspended after the above deadline. Upon suspension of the upload function, any uploaded documents which are not yet submitted will be removed from the system. You then have to submit your signed declaration and/or supporting documents together with the reply slip to the SFO by mail or through drop-in boxes or through drop-in boxes set up by individual institution during specified timeframe. You should refer to the announcement of your institution for the individual arrangement.

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

3. The following file formats are accepted for uploading supporting documents:
   - File Type: PDF or JPEG
   - Maximum Total Limit of File(s) Upload: 6 MB (Approximately equivalent to 30 black and white pages at A4 size)

4. Here are some points to note in preparing the image file:
   - Do not upload any electronic documents/files with password protection or encryption. If the password protected/encrypted documents/files submitted online could not be opened, SFO would request the applicant to re-submit the concerned documents in hard copy.
   - Use the bundled software and standard resolution of your scanner.
   - Do not edit the image by image editing software as it may change the original image resolution; and
   - Scan image with the magnitude of the original copy, with one image on each page. If the images submitted online are blurred, SFO would request the applicant to re-submit a set of supporting documents in hard copy which is clear and readable.

① You should upload and submit the signed declaration (if “Sign on Paper” is selected) and supporting documents timely. After the deadline, the online upload function will be suspended. You then have to submit the declaration and supporting documents to the SFO by mail or through drop-in boxes. Please note that your application will only be processed after the SFO has received the required documents.

② Please note the file formats and maximum total limit of file(s) upload, etc. for uploading and submitting the documents.
1. Select to submit all supporting documents through online upload (Cont’d)

<table>
<thead>
<tr>
<th>List of Supporting Documents Required</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Document Type</strong></td>
</tr>
<tr>
<td>Declaration – Duty completed and signed Declaration (if “Sign on Paper” is selected)</td>
</tr>
<tr>
<td>Identity Proof – e.g. Copy of HKID card</td>
</tr>
<tr>
<td>Course Proof – e.g. Copy of Student ID card / debit note for tuition fee</td>
</tr>
<tr>
<td>Bank Account Proof – e.g. Copy of bank statement / ATM card</td>
</tr>
<tr>
<td>Others – e.g. Duty completed Additional Information on Postgraduate (by research) Course (applicable to applicants on postgraduate (by research) course)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Upload Supporting Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Document Type</strong></td>
</tr>
<tr>
<td>Declaration</td>
</tr>
<tr>
<td>HKID</td>
</tr>
<tr>
<td>Student ID Card</td>
</tr>
<tr>
<td>HSBC Bank Card</td>
</tr>
</tbody>
</table>

- You should choose the correct document types (e.g. declaration, identity proof, course proof, bank account proof and others), browse the required files and click the “Upload File” button.
- View the uploaded files.
- Take note of the remaining file size allowed for upload.
- You can click the “Save and Exit” button to save the uploaded documents and log on the “Submitted Application Form(s)” page to select the online upload function to continue to upload and submit the documents before the deadline. Please note that the online upload function will be suspended after the deadline. All uploaded documents which are not yet submitted will be deleted automatically. You then have to submit the signed declaration and supporting documents to the SFO by mail or through drop-in boxes.
- If you confirm that all the required documents have been uploaded, select “Online Submission” and click the “Submit” button. All the uploaded documents will be submitted to the SFO and the online upload function will be suspended. The supplementary information, if any, will need to be submitted together with the reply slip to the SFO by mail or through drop-in boxes.
- If you wish to submit supporting documents by mail or through drop-in boxes, you do not need to upload any documents. You should select “By Mail or through Drop-in Boxes” and click the “Submit” button and the online upload function will be suspended. Meanwhile, all the uploaded documents which are not yet submitted will be deleted automatically.
### 2.7 Step 7 – Acknowledgement and Supporting Documents Submission

#### (2) Select to submit all supporting documents by mail or through drop-in boxes

You should submit the signed declaration (if “Sign on Paper” is selected) and supporting documents within seven days from the date of submission of the application. Your application will only be processed after the SFO has received the required documents.

Your online application form has been submitted successfully.

**IMPORTANT NOTE:** Please follow the instruction below to download and print out the declaration and other documents, and submit the signed declaration and required supporting documents to the SFO. Your application will not be processed until the SFO has received your declaration and supporting documents.

**Submission Details**

<table>
<thead>
<tr>
<th>Applicant Name</th>
<th>LI HO YIN ALEX</th>
</tr>
</thead>
<tbody>
<tr>
<td>HKID Card No.</td>
<td>A1240016</td>
</tr>
<tr>
<td>Scheme</td>
<td>Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)</td>
</tr>
<tr>
<td>Application Reference No.</td>
<td>21NFG-010008</td>
</tr>
<tr>
<td>Submission Date and Time</td>
<td>09/03/2021 15:02:36</td>
</tr>
</tbody>
</table>

**Print Application**

- You may print out the completed application form for reference.

**Download the Cover Letter, Declaration (if Sign on Paper is selected) and Checklist of Supporting Documents**

- Step 1: Download and print out the cover letter, declaration, checklist of supporting documents, etc.
- Step 2: Read, complete and sign the declaration.
- Step 3: Prepare supporting documents according to the checklist of supporting documents.
- Step 4: Submit the signed declaration and supporting documents with the reply slip to the SFO by mail or through drop-in boxes.

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

**Thank you for using SFO E-link - My Applications**

- Please be reminded to submit the declaration and supporting documents by 16/03/2021 to the SFO by mail or through drop-in boxes.