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

For Tuition Fee Payments in the 2020/21 Academic Year

Application Guidance Notes

For full-time tertiary students of the University Grants Committee-funded Institutions, Hong Kong Institute of Vocational Education, Hong Kong Design Institute, Chinese Culinary Institute and International Culinary Institute, and Maritime Services Training Institute of the Vocational Training Council, Hong Kong Academy for Performing Arts and the Prince Philip Dental Hospital

本申請指引備有中文版本[NLSFT 111A(2020)]。如有需要，可於學生資助處網頁

(http://www.wfsfaa.gov.hk/sfo/tc/postsecondary/nlsft/application/forms.htm)下
Part I — General Information

1. The Non-means-tested Loan Scheme for Full-time Tertiary Students
2. Eligibility
3. Maximum Level of Loan Amount and Life-time Loan Limit
4. Interest and Administrative Fee
5. How to Apply
6. Deadlines for Application
7. Notification of Result
8. Acceptance of NLSFT Loan
9. Payment of NLSFT Loan
10. Offsetting Arrangements
11. Application for Second NLSFT Loan
12. Cancellation of NLSFT Loan
13. Loan Repayment & Electronic Demand Note and Notification
14. Deferment of Loan Repayment
15. Handling of Personal Information
16. Important Matters
17. Review Mechanism
18. Enquiries
19. Useful Links/Forms and Documents Available from the SFO Website

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

1. SFO E-link – My Applications
2. General Notes
3. Scheme Selection
4. Major Steps of NLSFT Application
   4.1 Step 1 – Important Notes
   4.2 Step 2 – Personal Particulars
   4.3 Step 3 – Course Information
   4.4 Step 4 – Bank Account Information and Additional Information
   4.5 Step 5 – Application Summary and Application Submission
   4.6 Step 6 – Acknowledgement and Supporting Documents Submission
5. Application Form, Cover Letter, Declaration, Checklist of Supporting Documents and Reply Slip

Part III — Appendix
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 2020/21 academic year must be inputted and submitted through “SFO E-link – My Applications” platform (http://ess.wfsfau.gov.hk). Creation/Login of “MyGovHK” account is required. Applicants are reminded to keep the username and password for future use. If you have already registered with “MyGovHK” and submitted the online application through “SFO E-link – My Applications” in or after the 2014/15 academic year, you have to use the same “MyGovHK” account to log on the service in the 2020/21 academic year.

Application Processing

To ensure that your application could be processed promptly, please submit your application form and all the required supporting documents on or before the deadline. The Student Finance Office, 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.
Part I – General Information

1. THE NON-MEANS-TESTED LOAN SCHEME FOR FULL-TIME TERTIARY STUDENTS

1.1 The Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)\(^1\) 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.

1.2 These Guidance Notes and the Application Form they refer to are meant for full-time students who are taking up a TSFS recognised course, i.e. an exclusively University Grants Committee (UGC)-funded or exclusively publicly-funded student place of a recognised course as listed in the Course Coding Sheet in the UGC-funded institutions, the Hong Kong Academy for Performing Arts, Hong Kong Institute of Vocational Education, Hong Kong Design Institute, Chinese Culinary Institute and International Culinary Institute, and Maritime Services Training Institute of the Vocational Training Council and the Prince Philip Dental Hospital. Please refer to the Course Coding Sheet available at your institution or the website of the Student Finance Office (the SFO), Working Family and Student Financial Assistance Agency at [http://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/general/coding.htm](http://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/general/coding.htm) for the eligible courses under the TSFS/NLSFT.

1.3 If you are an eligible student under the TSFS, you may apply for the TSFS and the NLSFT simultaneously. For application details of the TSFS, please refer to the TSFS Application Guidance Notes [TSFS/1B(2020) or TSFS/1A(2020)].

2. ELIGIBILITY

2.1 You are eligible to apply for an NLSFT loan to cover your tuition fees payable in the 2020/21 academic year if you:

(a) are registered as a full-time student and take up an exclusively UGC-funded or exclusively publicly-funded student place of a recognised course as listed in the Course Coding Sheet at one of the following institutions in the 2020/21 academic year:

- CITY UNIVERSITY OF HONG KONG (CityU)
- HONG KONG BAPTIST UNIVERSITY (HKBU)
- 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)
- HONG KONG UNIVERSITY OF SCIENCE AND TECHNOLOGY (HKUST)
- LINGNAN UNIVERSITY (LU)
- THE CHINESE UNIVERSITY OF HONG KONG (CUHK)
- THE EDUCATION UNIVERSITY OF HONG KONG (EdUHK)
- THE HONG KONG ACADEMY FOR PERFORMING ARTS (HKAPA)
- THE HONG KONG POLYTECHNIC UNIVERSITY (PolyU)
- THE PRINCE PHILIP DENTAL HOSPITAL (PPDH)
- THE UNIVERSITY OF HONG KONG (HKU); and

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\(^1\) The Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) was known as the Non-means-tested Loan Scheme (for full-time tertiary students who are covered under the Tertiary Student Finance Scheme - Publicly-funded Programmes) (NLS) before the 2013/14 academic year.
Part I – General Information

(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 course.

(Remarks: 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.)

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 2020/21 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 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.

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 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.

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.

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 Students who have exhausted their life-time loan limit for studying courses for attaining their first degree-level study may make use of the Form in Part III of this Guidance Notes 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. 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 3.977% 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 at 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 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 divided by instalments. Administrative fee paid is neither refundable nor transferable.

4.2.3 Under normal circumstances, loan recipients 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 recipients 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 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 recipients may be required to repay administrative fee accrued for more than one year in the above-mentioned demand note.

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2 Applicable to students pursuing specific post-secondary/continuing and professional education courses in Hong Kong.
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/interest_and_fee.htm for the current 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 You must complete and submit the application for the NLSFT online through “SFO E-link – My Applications” at http://ess.wfsfaa.gov.hk. The online application forms for the NLSFT are available in Chinese and English. If you have submitted the English online application form, all subsequent correspondence/notifications will be in English and vice versa.

5.2 You may make your application or be informed of the offer of loans under the NLSFT through the following channels:

(a) submit the NLSFT online application form (please refer to paragraphs 5.3 to 5.9 below for details.); or

(b) if you have applied for the TSFS, you will be informed of the loans entitled under the NLSFT, if any, in your TSFS notification of result (please refer to paragraph 5.11 below for details.).

**How to Complete and Submit the Online Application Form?**

5.3 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 at https://ess.wfsfaa.gov.hk/demo/en/ for the points to note for submitting the online application under the NLSFT.

5.4 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/receipt. 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. (A copy of the transaction advice or account deposit form for the administrative fee paid should be submitted to the SFO in support of your online application.)

5.5 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.
How to Submit the Declaration and Supporting Documents?

5.6 After you have submitted your online application successfully, you have to submit the following supporting documents to the SFO (otherwise, your application will not be processed):

(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 2020/21 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 with institution's stamp can be accepted for new students who have not yet received the Student Identity Card);

(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; and

(e) a photocopy of the transaction advice or account deposit form for the administrative fee paid.

Please keep the original transaction advice or account deposit form for the administrative fee paid and produce it with the required document (as set out in paragraph 8.1) to the SFO upon acceptance of the NLSFT loan. If you fail to produce the original transaction advice for your NLSFT application, you have to apply for a documentary proof from the bank showing the transaction concerned.

5.7 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.

5.8 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.

5.8.1 The SFO reserves the right to require you to submit supplementary documents/information other than those mentioned in paragraph 5.8 above as and when required. A longer processing time is required for such application.

5.8.2 The final approval of your NLSFT application will rest with the SFO solely.
Part I – General Information

5.9 You should submit the required documents through the following means within seven days from the date of submission of your online application:

(a) through online upload (please refer to paragraph 4.6 of Part II of this Guidance Notes for details)

(b) by mail or by hand to

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)

If you submit the required documents by mail, please ensure your mail items bear sufficient postage with return address before posting. Underpaid mail items are subject to surcharge by 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 posting.

(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.

5.10 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.

5.11 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 documents (as set out in paragraph 8.1) to the SFO in person or through your authorised person (at the age of 18 or above with HKID card) on or before the deadline as stated in your TSFS notification of result. Please refer to paragraph 8 below for details.
6.1 (a) Continuing Students

The application for continuing students is closed. Applications received after the deadline will not be accepted unless in exceptional circumstances and accompanied with sound explanation. Any late applications should be submitted through “SFO E-link – My Applications” as soon as possible.

(b) New Students

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<th>Institutions</th>
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<td>HKU</td>
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<td>PolyU</td>
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<td>CCI &amp; ICI</td>
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<td>HKAPA</td>
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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 the submission of **completed application form** and **whole set of the required documents** from the applicant.

6.3 If you attend a postgraduate (by research) course that commences between March 2020 and February 2021, you should apply for the NLSFT loan for the 2020/21 academic year. The deadline for application is one month following the commencement of the course and in any case **not** later than 31 March 2021.
7. NOTIFICATION OF RESULT

7.1 If you:

7.1.1 apply for the NLSFT only:

7.1.1.1 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:

(a) within three weeks from the date of the SFO’s issue of the “Acknowledgement of Receipt of Application”; or
(b) around mid-July when the TSFS’s grant and loan ceilings are determined (applicable to continuing students only), whichever is later.

7.1.1.2 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.

7.1.2 apply for the TSFS only:

- 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.
- If you wish to accept the NLSFT loan offered, you may submit the documents (as set out in paragraph 8.1) to the SFO in person or through your authorised person (at the age of 18 or above with HKID card) on or before the deadline as stated in your TSFS notification of result. Please refer to paragraph 8 below for details.
- If you wish to apply for and be offered with the NLSFT loan earlier, you may consider submitting a separate NLSFT application for processing.

7.1.3 have applied for the TSFS and submitted an NLSFT Application Form before your 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.
7.2 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 by using Form TSF/C/18A(E) (applicable to change of applicant's personal particulars) or TSF/C/18B (applicable to change of institution/course data). These amendment forms can be downloaded from the SFO website at http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm.

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 documents appended below to the SFO in person or through your authorised person (at the age of 18 or above with HKID card) on or before the deadline as specified in the notification of result. Documents submitted by mail or fax or email are not acceptable.

(a) The “Undertaking” duly completed and signed by you and attested;

(b) The “Deed of Indemnity” duly completed and signed by your indemnifier and attested;

(c) All documentary evidence provided by the indemnifier as specified in paragraph 8.8 below;

(d) The “Student, Indemnifier and Witness Details Input Forms (Form A and Form B)” duly completed;

(e) The printout of acknowledgement of receipt/confirmation message after registering “SFO E-link – My Bills” service (applicable to applicants whose NLSFT notifications of result or TSFS notifications of result have been stated with such requirement by the SFO);

(f) The NLSFT notification of result or the TSFS notification of result;

(g) Photocopies of HKID cards of yourself, your indemnifier and your witness(es);

   (i) The photocopies should be signed next to the image of the HKID cards and certified as true copies by the respective cardholders. The signatures should be the same as those shown on the “Undertaking” and the “Deed of Indemnity”, as appropriate;

   (ii) The photocopies should be made on separate A4 size white paper which is blank on both sides. Computer scanned copies, photocopies made by facsimile machine, enlarged or reduced photocopies, duplicates of the photocopies, unclear or incomplete photocopies of the respective HKID cards are not acceptable; and

   (iii) The photocopies should have “COPY” marked. The “COPY” mark should be made across the image of the HKID cards and the names in Chinese and English (if applicable), the card numbers, Dates of Birth and resident status symbols printed on the HKID cards should be legible and not obliterated from sight.

(h) The original transaction advice or ATM transaction advice for the administrative fee paid (applicable to applicants who have yet to submit the original receipt for the administrative fee paid to the SFO); and

(i) The completed authorisation form (applicable if you are unable to submit the above documents to the SFO in person).
Part I – General Information

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

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 Before you submit your documents for acceptance of the NLSFT loan, please read carefully the Notice of Offer of Loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students for 2020/21 [NLSFT 12 (Rev. 2020)] and the Non-means-tested Loan Scheme for Full-time Tertiary Students 2020/21 Checklist for Submission of Loan Documents [NLSFT 149 (Rev. 2020)] which can be downloaded from the SFO website at http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloandocuments.pdf.

8.4 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 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 2021 (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.

8.5 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.

8.6 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.

8.7 The chosen option will remain effective for the whole academic year, regardless of any subsequent revision of the NLSFT loan offer.
Part I – General Information

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

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

8.9 The following person is not acceptable to act as an indemnifier if, at the time when he/she signs the Deed of Indemnity, he/she:

(a) is an undischarged bankrupt; or
(b) is aware that a bankruptcy petition will be filed by him/her or presented against him/her; or
(c) has applied/is applying for an Individual Voluntary Arrangement (“IVA”); or
(d) is aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets; or
(e) is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or there is any claim (whether inside or outside Hong Kong) presently in progress or pending or being threatened against him/her or any of his/her assets; or
(f) is the applicant himself/herself.

Besides, if a person who has any arrears (including but not limited to grant(s), loan(s), interest, overdue interest, administrative fee and any recovery costs (including legal costs and related expenses in the course of legal recovery action), etc.) under any financial assistance/loan scheme(s) administered by the SFO, or has previously failed to
comply with the terms and conditions of any financial assistance/loan scheme(s) administered by the SFO, he/she is not acceptable to act as an Indemnifier.

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

8.11 To be acceptable as a **witness**, a person must be:
   (a) a Hong Kong resident holding a **Hong Kong Permanent Identity Card**; and
   (b) at or over 18 years of age.

8.12 You are **not** acceptable to act as the witness of your “Undertaking” and the corresponding “Deed of Indemnity”. The indemnifier is **not** acceptable to act as the witness of his/her “Deed of Indemnity” and the corresponding “Undertaking”.

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

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 made, 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, SFO reserves the right not to accept your loan documents if such loan documents are submitted after 30 June 2021 since the respective academic year has been normally over, unless (i) your Notification of result is issued within the immediate past 2 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 the 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 subject to 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 the amount of (a) is higher than the amount of (b)]. The amount of Overpaid NLSFT loan shall be repay 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 as stated on 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 13.11 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.

11.1.1 Please note that:

- An administrative fee (excluding the handling charge levied by institutions) is payable on the second application separately.

- Applications must be made by completing the “Application for a Second NLSFT Loan” form [NLSFT 113(2020)] and submitting the completed form in person or through an authorised person to the SFO at least 10 weeks before the payment due date of the tuition fee in question. The form can be downloaded from the SFO website at http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm. 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.2020)] and return it to the SFO in person at least five weeks before the payment due date of the tuition fee in question. The form is obtainable from the SFO.
Part I – General Information

No late applications for cancellation of NLSFT loan will be accepted. 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 13.11 for details of early repayment of the NLSFT loan.

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.

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 The NLSFT loan borrowed by you and the interest accrued thereon are repayable in 15 years (Repayment Period) by 180 equal monthly instalments, or in a shorter Repayment Period by equal monthly instalments as agreed by the SFO. If it is determined appropriate by the SFO, the loan borrowed and the interest accrued thereon are repayable within the Repayment Period by equal quarterly instalments. The Repayment Period shall commence after the course has officially ended while the interest shall accrue on the loan as soon as the loan has been disbursed until it is repaid in full.

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 defer your studies in a recognised course; or
(c) transfer from the institution at which you have borrowed the NLS loans to another institution; 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, and also interest accrued under the loan at the prevailing NLSFT interest rate per annum. The length of the NLSFT loan Repayment Period, its commencement date, and repayment arrangements shall be decided by the SFO.

13.4 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.

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

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

(c) Monthly demand notes and/or notifications given in electronic form via the Internet online platforms shall be deemed to have been duly given by the SFO and have been duly received by you regardless of whether you have actually accessed the demand notes or notifications via the Internet online platforms and regardless of whether you have actual notice of the availability of such demand notes or notifications. Requests for receiving demand notes and/or notifications by other means will not be accepted. If you do not receive demand notes and/or notifications seven days before each due date whether because of system failure or any other reason not due to your fault or otherwise beyond your control, you should contact the SFO without delay. Non-receipt of repayment demand notes or electronic notifications does not exempt you from the obligation to repay the installment due on or before the due date. If repayment has not been made on or before the date the installment becomes due, you will be required to repay the Government the overdue amount together with overdue interest as set out in paragraph 13.10 below.

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

13.5 In case you have loan accounts repaying with quarterly repayment arrangement under different financial assistance/loan schemes, the monthly repayment arrangement mentioned in paragraph 13.4 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. Quarterly repayment instalments will normally fall due on 1 January, 1 April, 1 July and 1 October each year. Quarterly demand notes will be issued 14 days before each due date as far as practicable. If you do not receive demand notes seven days before each due
date, you should contact the SFO without delay. Non-receipt of a demand note for repayment does not exempt you from the obligation to repay the instalment due on or before the due date. If repayment is not made on or before the date the instalment becomes due, you will be required to repay with the Government the overdue amount together with overdue interest as set out in paragraph 13.10 below.

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

13.7 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 and throughout the Repayment Period 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 NLSFT interest rate. You may also 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.

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

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

13.10 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.

13.11 If you wish to make early repayment of the NLSFT loan in order to save interest, a request should be put up in writing by post, fax, email or via the “SFO E-link” (http://e-link.wfsfaa.gov.hk). Verbal request will not be accepted. For request by post, the postmark date on the envelope will be regarded as the date of request. Underpaid mail items will not be accepted. Please ensure sufficient mailing time and postage to make delivery in order. For request by fax, email or via the “SFO E-link”, the date received by the SFO will be regarded as the date of request. Normally you have to settle the early lump sum or partial repayment demand note in full within 14 days from the issue date of the concerned demand note. If you fail to repay the early lump sum or partial repayment demand note when it becomes due, overdue interest incurred due to such late repayment shall be calculated in the same way as set out in paragraph 13.10 above.

13.11.1 For early lump sum repayment of the NLSFT loan, the repayment amount shall include all outstanding principal, interest and administrative fee.
13.11.2 For early partial repayment of the NLSFT loan, the repayment amount shall not be less than an amount decided by the SFO (currently set at HK$5,000) or the total of one repayment instalment plus the remaining study interest already accrued before commencement of repayment period, whichever is greater.

13.11.3 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>

13.11.4 You are advised to take note of the charging arrangement for 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.

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

13.12 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.

13.13 For repayment by post, the postmark date will be regarded as the repayment date for the purpose of charging overdue interest. 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 Hong Kong Post. Please ensure the return address is stated on your mail items. For repayment via internet online banking payment services, the actual date the bank effects its payment will be regarded as the repayment date for the purpose of charging overdue interest.

13.14 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.

13.15 Loan borrowers are required to make repayments on time. If you plan to leave Hong Kong on or before the repayment due date, you are required to make prior repayment arrangement before leaving Hong Kong. If you intend to leave Hong Kong for a period longer than three months or to emigrate, 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 schedule of the loan or unless the SFO is satisfied that you shall be able to continue to repay the loan based on the original repayment schedule, the SFO could demand your immediate repayment of all outstanding balance of the NLSFT loan, interest, overdue interest (if any), administrative fee (if any) and any recovery expenses. Under whatever circumstances, you have to repay the instalment due on or before the due date; if the repayment is not made after the instalment becomes due, you will be required to repay with the Government the amount of the overdue instalments, interest, overdue interest (if any), administrative fee (if any) and any recovery expenses.

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 another alternative indemnifier located in Hong Kong and acceptable to the Government to execute the indemnity in favour of the Government in the event that your indemnifier intends to leave or has already left Hong Kong for a period longer than three months or to emigrate or has already emigrated failing which the SFO has the power to demand you 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.
13.19 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.

13.20 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 post, the postmark date on the envelope will be regarded as the date of application. Relevant application forms are available at the SFO. You may also download the application form concerned from 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 under paragraph 8.1 hereof, and in any other document(s) that may be required by the SFO will be used by the SFO or other Government bureaux and departments or their advisory bodies or agencies, and your institution relating to the following purposes:

(a) processing and counter-checking of your application for loans under the Non-means-tested Loan Scheme for Full-time Tertiary Students;
(b) processing and counter-checking of your application for financial assistance under the Tertiary Student Finance Scheme – Publicly-funded Programmes, if any;
(c) processing and counter-checking of your application for student travel subsidy under the Student Travel Subsidy Scheme, if any;
(d) repayment of loans, recovery of overdue repayment, overpayment of assistance/loan and any cost arising therefrom;
(e) administration of your loan account(s);
(f) matching of the personal data provided against other databases maintained by the SFO, your institution or government bureaux and departments as may be required;
(g) activities/matters related to the communication or exchange of views with applicants for the purpose of scheme administration;
(h) detection of fraud; and
(i) statistics and researches.

15.2 The personal data which you have provided in the application form, the Undertaking, the Deed of Indemnity, the Details Input Form, and any other documents as required by the SFO may be disclosed to other Government bureaux and departments or relevant non-Government organisations or bodies and your institution:

(a) for the purposes mentioned in paragraph 15.1 above; or
(b) where such disclosure is authorised or required by law.

15.3 If necessary, the SFO will contact your institution, other Government bureaux and departments and organisations to request for the provision of personal data to the SFO for the verification of 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. For reference and record purpose, the SFO may also notify your institution of 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.
You, your indemniﬁer(s) and your witness(es) have the right to access to and make corrections to 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.

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)

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

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

(b) According to clause 3.6.1 of the Code, where a CRA has collected any consumer credit data other than account data or mortgage account general data, it may thereafter retain such public record and related data under clause 3.1.3A (except data relating to a declaration or discharge of bankruptcy) for a period of 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).
Part I – General Information

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), Non-means-tested Loan Scheme for Post-secondary Students (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 2020/21 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. You should use the amendment form [TSF/C/18A(E) (applicable to change of applicant's personal particulars) or TSF/C/18B (applicable to change of institution/course data)] for the purpose. The amendment forms can be downloaded from the SFO website at http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm. 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 http://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/am 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 E-link – My Applications: 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>Non-means-tested Loan Scheme for Full-time Tertiary Students – Application Processing Unit</td>
<td>2150 6222</td>
<td>3101 1908</td>
</tr>
<tr>
<td>Tertiary Student Finance Scheme – Publicly-funded Programmes – Application Processing Unit</td>
<td>2152 9000</td>
<td>2519 8512</td>
</tr>
<tr>
<td>Non-means-tested Loan Scheme for Full-time Tertiary Students / Tertiary Student Finance Scheme – Publicly-funded Programmes – Payment Unit</td>
<td>3102 3026 / 3102 3027</td>
<td>2511 2657</td>
</tr>
</tbody>
</table>
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>Form Number</th>
<th>Path</th>
</tr>
</thead>
<tbody>
<tr>
<td>(ii) The website of “SFO E-link – My Applications”</td>
<td></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></td>
<td><a href="https://ess.wfsfaa.gov.hk/demo/en">https://ess.wfsfaa.gov.hk/demo/en</a></td>
</tr>
<tr>
<td>(xvi) Notification of Change of Study Status (Only applicable to student loan borrower whose loan(s) has been paid)</td>
<td>SFO297_E (Rev. 2020)</td>
<td><a href="http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/documents/pdf">http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/documents/pdf</a></td>
</tr>
</tbody>
</table>
Part I – General Information

<table>
<thead>
<tr>
<th>Website/Form/Document</th>
<th>Form Number</th>
<th>Path</th>
</tr>
</thead>
<tbody>
<tr>
<td>(xx) NLSFT Repayment Calculator</td>
<td>-</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.

End of Part I
You have to input and submit the application for the NLSFT through “SFO E-link – My Applications” platform and hand in the declaration and required supporting documents according to the instruction.

<table>
<thead>
<tr>
<th>Concerned Paragraph in this Part</th>
<th>Concerned Step of the Online Application Form</th>
<th>Details</th>
</tr>
</thead>
</table>
| 1                               | -                                             | • Enter the website directly (http://ess.wfsfaa.gov.hk) or link to access the webpage of “SFO E-link – My Applications”  
• Select “New Application(s)” from the menu on the left  
• Register with or log on “MyGovHK” account |
| 2                               | -                                             | Read and agree to the “General Notes” |
| 3                               | -                                             | Select the scheme to apply |
| 4.1                             | Step 1 – Important Notes                      | Read the “Important Notes” |
| 4.2                             | Step 2 – Personal Particulars                 | Fill in the applicant’s personal particulars |
| 4.3                             | 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” |
| 4.4                             | Step 4 – Bank Account Information and Additional Information | Fill in the applicant’s bank account information and additional information (if any) |
| 4.5                             | Step 5 – Application Summary and Application Submission | • Review the application summary  
• Select the method of signing the declaration (Sign on Paper / Sign with Digital Certificate)  
• Select the method of submitting supporting documents (through online upload / by mail or by hand)  
• Submit the application |
| 4.6                             | Step 6 – 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 |
| 5                               | -                                             | Samples of completed application form, cover letter, declaration, checklist of supporting documents and reply slip |
You must complete and submit the application for NLSFT online through “SFO E-link – My Applications”.

You can enter the website of http://ess.wfsfaa.gov.hk directly to access the page of “SFO E-link – My Applications” or link to access the page through the following:
(a) Homepage of the Student Finance Office (http://www.wfsfaa.gov.hk/sfo)
(b) Online services of your “MyGovHK” account

If you are first time user of “SFO E-link – My Applications”, you have to create or log on “MyGovHK” account and carry out the registration procedures. Please refer to Appendix 1 in Part III of this Guidance Notes (Registration Guidelines) for details.

If you have completed the registration procedure, please select the language of the application form at the upper right corner and then choose “New Applications” from the menu on the left to start filling in the online application form. You can change the language of the application form before the application form is submitted.

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 click here to delete the application. Please note that all incomplete applications for the NLSFT for the 2020/21 academic year will only be kept until 31 December 2020. These applications will be deleted automatically after the said date.

You can select “Application Form(s) Submitted” to retrieve the online application(s) submitted for the past two academic years for reference.

You can select “Form(s) Download” to download the common forms.
Part II – How to Complete and Submit the Online Application Form

2. General Notes

You should read the “General Notes” and agree to be bound by the statements before you start to fill in the application form.

- Reporting True and Complete Information

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

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

- Handling of Personal Information

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

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

4. The personal data provided by means of the Application Form, the Undertaking and the Deed of Indemnity and any supplementary information as required will be used by the SFO, or other Government bureaux/departments (including but not limited to the Education Bureau, the Census and Statistics Department, the Hong Kong Police Force, the Housing Department, the Rating and Valuation Department, the Social Welfare Department and the Transport Department), relevant organisations or bodies (including but not limited to schools, education institutions, banks, insurance companies, trustees and other financial institutions), service providers employed by the SFO to assist in the processing of the application, and your institution in relation to the following activities:

(a) Processing and counter-checking of applicants and his/her siblings’ application(s) for financial assistance under the relevant scheme(s);

(b) Matching the personal data provided by you and your parents / spouse with the personal data in the database of the Social Welfare Department. In order to ascertain whether your family was in receipt of Comprehensive Social Security Assistance (CSSA) during the relevant assessment period or is currently in receipt of CSSA for the purpose of facilitating the vetting of your application for financial assistance under the SFO (applicable to the Tertiary Student Finance Scheme - Publicly-funded Programmes and the Financial Assistance Scheme for Post-secondary Students);

(c) Recovery of loans, recovery of overdue repayment(s), overpayment(s) of assistance / loan and any cost(s) arising therefore;

(d) Administration of your loan account(s);

(e) Verification of your information with your institution as may be required;

(f) Activities/matters related to the communication or exchange of views with applicants for the purpose of scheme administration;

(g) Detection of fraud, and

(h) Statistics and researches.

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

6. All documents submitted are not returnable.
You should read the “General Notes” and agree to be bound by the statements before you start to fill in the application form. (Cont’d)

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

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

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

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

8. Enquiries concerning the personal data provided in the applications and requests for the correction of such data may be made in writing to: Assistant Controller (Administration), Student Finance Office, Working Family and Student Financial Assistance Agency, 12/F., Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon (Email: wg_sto@wfsaa.gov.hk, Fax No : 2519 3657).

Arrear of Financial Assistance

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

Overpayment due to Error of Calculation or Assessment

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

Terms and Conditions Subject to Alteration

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

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

Proceed
### 3. Scheme Selection

**Select the scheme to apply**

<table>
<thead>
<tr>
<th>New Application(s)</th>
<th>(Field(s) with * are mandatory)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assistance scheme you wish to apply for.*</td>
<td><em>(If you wish to know more about which financial assistance scheme(s) you are eligible for, please use the tool available on the SFO website.)</em></td>
</tr>
<tr>
<td>For students pursuing a recognised <strong>University Grants Committee-funded or publicly-funded</strong> full-time course (TSFS/NLSFT)</td>
<td></td>
</tr>
<tr>
<td>○ Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS) <strong>Note 1</strong></td>
<td></td>
</tr>
<tr>
<td>○ Student Travel Subsidy (STS): <strong>Yes</strong> <strong>No</strong> <strong>Note 2</strong></td>
<td></td>
</tr>
<tr>
<td>Community Care Fund - Enhancing the academic expenses grant for students with special educational needs and financial needs pursuing post-secondary programmes</td>
<td></td>
</tr>
<tr>
<td>If you meet the eligibility requirements of TSFS, have passed the means test in the 2020/21 academic year and have been confirmed by a relevant professional to have at least one kind of special educational needs, you are eligible for the grant. For details, please visit <a href="https://www.wfsfaa.gov.hk/sfo/en/postsecondary/cccf/en/eligibility.htm">https://www.wfsfaa.gov.hk/sfo/en/postsecondary/cccf/en/eligibility.htm</a></td>
<td></td>
</tr>
<tr>
<td>○ Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)</td>
<td></td>
</tr>
<tr>
<td>For students engaging in full-time locally accredited self-financing post-secondary education programmes at sub-degree or degree level (FASP/NLSPS)</td>
<td></td>
</tr>
<tr>
<td>For students pursuing specific post-secondary/continuing and professional education courses provided in Hong Kong (ENLS)</td>
<td></td>
</tr>
<tr>
<td>Academic Year: *</td>
<td>2020/21</td>
</tr>
</tbody>
</table>

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

**Note 2** If you are a student of an exclusively University Grants Committee-funded or exclusively publicly-funded programme up to first degree level or a student of an accredited programme covered by the FASP, are successful in your application for assistance under the TSFS/FASP, reside (at home/in hostel) beyond 10 minutes’ walking distance from your normal place of study and require the use of public transport for travelling to school, you may be eligible for travel subsidy. Please note that students undertaking the following programmes will **not** be eligible for the STS:

- distance-learning programmes, on-line programmes or programmes outside Hong Kong;
- term-day placement with allowance of any kinds, or
- period for exchange/placement programme outside Hong Kong.

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**You will be informed of the loan amount you are entitled under the NLSFT, if any, simultaneously in the TSFS notification of result. Please consider the need of submitting an application for the NLSFT separately.**
Part II – How to Complete and Submit the Online Application Form

4. Major Steps of NLSFT Application

4.1 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.

<table>
<thead>
<tr>
<th>Step 1</th>
<th>(Field(s) with * is/are mandatory)</th>
</tr>
</thead>
</table>

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

**Academic Year:** 2020 / 21

**Important Notes**

1. You should study the [NLSFT Application Guidance Notes (NLSFT 111B(2020))](#) available on the website of the Student Finance Office (SFO), Working Family and Student Financial Assistance Agency carefully to understand the details of application for the NLSFT and the terms and conditions of borrowing NLSFT loans including the maximum level of loan amount and life-time loan limit, interest and administrative fee, acceptance of loans and repayment of loans, etc.

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

3. Please note the deadline for submission of NLSFT application of your institution.

**Major Steps**

It would take about 30 minutes to complete the submission process.

- Step 1: Read the Important Notes.
- Step 2: Enter personal particulars, residential address and telephone number.
- Step 3: Enter course information.
- Step 4: Enter bank account information and additional information.
- Step 5:
  - Review application summary.
  - Select method of signing the declaration.
  - Submit application and select method of submitting supporting documents.
- Step 6:
  - Print out or save the application form for record.
  - Download the cover letter, declaration and supporting documents checklist.
  - Submit signed declaration (for paper signing) and supporting documents through online channel or by mail or by hand.
  - Pay the administrative fee and keep the original transaction advice/receipt.

**Tips for Application**

Please get the following documents ready before you start –

(a) Hong Kong Identity Card
(b) Student Identity Card
(c) any documents showing the details of your course
(d) any documents showing the details of your bank account(s)

☑️ I have read and fully understood the important notes.

[Exit] [Save] [Next]

---

1. 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.

2. Please prepare the necessary documents before you start to fill in the application form.
### 4.2 Step 2 – Personal Particulars

<table>
<thead>
<tr>
<th><strong>Fill in personal particulars</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Step 2</strong></td>
</tr>
</tbody>
</table>

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

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

**Academic Year:** 2020 / 2021

You have the choice of whether to activate the Pre-filling Function or not. If you activate the said function, you should verify all the information pre-filled in the form (Note) and edit or revise any such pre-filled data to ensure that all the information submitted is accurate.

Note: Your personal particulars, course information and bank account information will be pre-filled in the form, according to the information provided in your previous Non-means-tested Loan Scheme for Full-time Tertiary Students application submitted via “SFO E-link - My Applications”. The SFO does not warrant or represent that the information/data pre-filled in the form is accurate.

1. **Activate the Pre-filling Function**

<table>
<thead>
<tr>
<th><strong>Personal Particulars</strong></th>
</tr>
</thead>
</table>
| **Title:** Name in English: *<br>(Input the English name as recorded in HKID card including the space between each word. Punctuation marks are not necessary.)**<br>Name in Chinese: *(This field must be input if a Chinese name is recorded in your HKID card.)*

2. **HKID Card No.:**

3. **Have the right of abode in Hong Kong:** *

4. **Currently holding any of the following visa(s) or entry permit(s) issued by the Director of Immigration:** *
   - (i) Student
   - (ii) Immigration Arrangements for Non-local Graduates
   - (iii) Dependant

5. **Month & Year of Birth:** *

6. **Email Address:** *(Please input your personal email address. The student email address provided by the institution is not accepted.)* **Re-enter Email Address:** *

7. **Ethnicity:** *(The collection of information about the ethnicity is for statistical and research purpose and will not affect the processing of the NLSFT application.)*

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

9. **If you have submitted an application for the NLSFT in the 2017/2018, 2018/2019 and/or 2019/2020 academic years and the loan offer(s) were successfully approved, you can choose to activate the Pre-filling Function and edit or revise any data afterwards.**

10. **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.**

11. **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.**

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

13. **You can optionally provide the information about your ethnicity for statistically and research purpose. Such information will not affect the processing of your NLSFT application.**

NLSFT 111B(2020)
Part II – How to Complete and Submit the Online Application Form

Fill in personal particulars (Cont’d)

- The address must be input in English.
- Post Office Box numbers, Public Letter Boxes, care of address or student hostels will not be accepted as valid residential address.

<table>
<thead>
<tr>
<th>Field</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flat</td>
<td>610</td>
</tr>
<tr>
<td>Floor</td>
<td>6</td>
</tr>
<tr>
<td>Block</td>
<td>1</td>
</tr>
<tr>
<td>Name of Building</td>
<td>TSUI YAM HOUSE</td>
</tr>
<tr>
<td>Estate / Village</td>
<td>TSUI MAN ESTATE</td>
</tr>
<tr>
<td>No. &amp; Name of Street / Lot No.</td>
<td></td>
</tr>
<tr>
<td>District</td>
<td>KWUN TONG</td>
</tr>
<tr>
<td>Area</td>
<td></td>
</tr>
<tr>
<td>Residential Address</td>
<td></td>
</tr>
<tr>
<td>Residential Phone No.</td>
<td>23456789</td>
</tr>
<tr>
<td>Correspondence address</td>
<td></td>
</tr>
</tbody>
</table>

- 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 post, please provide the correspondence address.
- After you have clicked the “Next” button, the information input under the Step will be saved automatically.
4.3 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: 2020 / 21

Course Information

1. Student Identity Card No. (* if applicant cannot provide student ID card no., please fill in "0000")
   123456E

2. Institution Name: *
   The University of Hong Kong

3. Study Level: *
   Degree

4. Class Level in 2020/21: *
   Year 4

5. Discipline of Studies: *
   Medicine

6. Institution Course Code and Name: *
   646 - Bachelor of Medicine and Bachelor of Surgery (2017/18 intake)
   Bachelor of Medicine and Bachelor of Surgery (2017/18 intake and thereafter)

7. SFO Course Code: *
   HD010411

8. SFO Course Description: *
   Degree (Medicine Discipline) - 6-year studies

9. Expected Graduation Date: *
   Month: July Year: 2023

Paying full amount of tuition fee AND attending whole year study in 2020/21: *

1. 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.

2. 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 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 2020/21 academic year when completing this application. Please inform SFO immediately if there is any change on your course information after your submission of application.

3. This field is only applicable to applicants whose tuition fee is based on the number of credit units taken.
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: 2020 / 21

Course Information

Student Identity Card No.: * 123456E
(if applicant cannot provide student ID card no., please fill in "0000")

Institution Name: * The University of Hong Kong

Study Level: * Postgraduate

Class Level in 2020/21: * Year 3

Discipline of Studies: * Master / Doctor of Philosophy

Institution Course Code and Name: * 600 - Master of Philosophy

Institution Course Name: Master of Philosophy

SFO Course Code: * HP0000MP

SFO Course Description: Master of Philosophy

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

Paying full amount of tuition fee AND attending whole year study in 2020/21: *

Yes
No (on postgraduate (by research) course or placement)
No (e.g. suspension, deferment of studies)

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.
If you are not required to pay full amount of tuition fee or attend full year study in the 2020/21 academic year (for reasons other than taking postgraduate (by research) course or undergoing placement), you should provide additional information including the reason, period of attendance and tuition fee payable.

Additional Information on Not Paying Full Amount of Tuition Fee or Not Attending Full Year Study

Reason(s) (e.g. suspension / deferment of studies / repeating subjects):

Period of Attendance:
- 1st semester / term only
- 2nd semester / term only
- Whole year
- Others (Please specify)

Tuition Fee Payable for 2020/21:

4.4 Step 4 – Bank Account Information and Additional Information

Fill in bank account information

The bank account number you provide is for use by your institution to refund to you any tuition fee or deposit you have already paid when necessary. Fixed/time deposit account, credit card account and foreign currency 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 to open 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.

If you have reason(s) to use a new bank account number, you should notify the SFO by using the Notification of Change of Applicant’s Personal Data (TSF/C/18A(E)). Please note that the new bank account will replace all the bank account(s) provided by you previously under the TSFS/ NLSFT/ Student Travel Subsidy Scheme.

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: 2020 / 21

Bank Account

Name of Bank: *
Hang Seng Bank Limited

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

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

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.
Fill in additional information (if any)

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).
4.5 Step 5 – Application Summary and Application Submission

Review application summary

The application summary lists out the information you have input under Step 2 to Step 4. 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

<table>
<thead>
<tr>
<th>Title:</th>
<th>Mr.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name in English:</td>
<td>LI HO YIN ALEX</td>
</tr>
<tr>
<td>Name in Chinese:</td>
<td>李浩廷</td>
</tr>
<tr>
<td>HKID Card No.:</td>
<td>A1242016</td>
</tr>
<tr>
<td>Have the right of abode in Hong Kong:</td>
<td>No</td>
</tr>
<tr>
<td>Currently holding any of the following visa(s) or entry permit(s) issued by the Director of Immigration:</td>
<td></td>
</tr>
<tr>
<td>(i) Student</td>
<td></td>
</tr>
<tr>
<td>(ii) Immigration Arrangements for Non-local Graduates</td>
<td></td>
</tr>
<tr>
<td>(iii) Dependant</td>
<td></td>
</tr>
<tr>
<td>Month &amp; Year of Birth:</td>
<td>05/2000</td>
</tr>
<tr>
<td>Mobile Phone No.:</td>
<td>98765432</td>
</tr>
<tr>
<td>Email Address:</td>
<td><a href="mailto:alexli@yahoo.com.hk">alexli@yahoo.com.hk</a></td>
</tr>
<tr>
<td>Ethnicity:</td>
<td>Chinese</td>
</tr>
</tbody>
</table>

### Residential Address and Telephone No.

<table>
<thead>
<tr>
<th>Name of Building:</th>
<th>TSUI ZAM HOUSE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estate / Village:</td>
<td>TSUI MAN ESTATE</td>
</tr>
<tr>
<td>No. &amp; Name of Street / Lot No.:</td>
<td>-</td>
</tr>
<tr>
<td>District:</td>
<td>KWUN TONG</td>
</tr>
<tr>
<td>Area:</td>
<td>Kowloon</td>
</tr>
<tr>
<td>Residential Telephone No.:</td>
<td>23456789</td>
</tr>
<tr>
<td>Correspondence address is the same as residential address:</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Course Information

<table>
<thead>
<tr>
<th>Student Identity Card No.:</th>
<th>123456E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institution Name:</td>
<td>The University of Hong Kong</td>
</tr>
<tr>
<td>Study Level:</td>
<td>Degree</td>
</tr>
<tr>
<td>Class Level in 2020/21:</td>
<td>Year 4</td>
</tr>
<tr>
<td>Discipline of Studies:</td>
<td>Medicine</td>
</tr>
<tr>
<td>Institution Code:</td>
<td>646</td>
</tr>
<tr>
<td>Institution Course Code:</td>
<td>Bachelor of Medicine and Bachelor of Surgery (2017/18 intake and thereafter)</td>
</tr>
<tr>
<td>Institution Course Name:</td>
<td>Degree (Medicine Discipline)-6-year studies</td>
</tr>
<tr>
<td>SFO Course Code:</td>
<td>HD010411</td>
</tr>
<tr>
<td>SFO Course Description:</td>
<td>Degree (Medicine Discipline)-6-year studies</td>
</tr>
<tr>
<td>Expected Graduation Date:</td>
<td>July 2023</td>
</tr>
<tr>
<td>Paying full amount of tuition fee AND attending whole year study in 2020/21:</td>
<td>Yes</td>
</tr>
</tbody>
</table>

### Bank Account

<table>
<thead>
<tr>
<th>Name of Bank:</th>
<th>Hang Seng Bank Limited</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Code:</td>
<td>024</td>
</tr>
<tr>
<td>Account Number:</td>
<td>123456789</td>
</tr>
</tbody>
</table>

### Additional Information

-
State your status of bankruptcy/Individual Voluntary Arrangement (IVA)

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 6 and sign the declaration. You have to submit the signed declaration together with all other supporting documents to the SFO.

If you select “Sign with Digital Certificate”, you should have a valid electronic certificate to proceed to signing. If your electronic certificate is not ready at the moment, you may digitally sign the declaration later by logging on the “Retrieve/Delete Incomplete Application(s)” page or you can opt to sign on the paper form of the declaration.

Select your signing method

Select to sign the declaration on paper or with digital certificate.

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 “Sign with Digital Certificate”, 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 by hand.

(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 by hand, you should download and print the cover letter and reply slip under Step 6. 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.
(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 6.

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 with digital certificate

If you have selected “Sign with Digital Certificate” and clicked the “Proceed to Signing” button, you have to complete and sign the declaration before you will be directed to Step 6.

Select the method of submitting supporting documents and 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 with digital certificate (Cont’d)

Sign with Digital Certificate

This would require your valid electronic certificate. If your electronic certificate is not ready at this moment, you may digitally sign the declaration later by accessing the "Retrieve / Delete Incomplete Application(s)" page or you can opt to sign on the paper form of the declaration.

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

Declaration

I have read the Guidance Notes on Application for the Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) [NLSFT 111B(2020)]. I fully understand and agree to the arrangements stated therein in relation to this application (hereafter 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 which I am applying for 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 acknowledge that the Government’s payment of the loan(s) shall be subject to my honouring all the obligations, conditions, and covenants set out in my Application and the other terms by which I am bound under the NLSFT.

I declare that as the date of the Application:-

1. 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 or how I will repay my creditors] and I am NOT aware of any legal proceedings which have been started or are pending or being threatened against me for my bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets.

2. I am a bankrupt and I 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 or how I will repay my creditors] and / or I am aware that legal proceeding(s) has / have been started or are pending or being threatened against me for my bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets.

I have read and agreed to the content of the declaration stated above.

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

1. Identity Document Type: [ ] Hong Kong Identity Card
2. Identity Document No.: [ ] A124001(6)
3. Sign using PFX File
4. Sign using Smart Card
5. Exit
6. Change to Sign on Paper

Confirm Signing

Step 6 of 6
Select to sign the declaration with digital certificate (Cont’d)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Please declare your status of bankruptcy/IVA.</td>
</tr>
<tr>
<td>2</td>
<td>Please put a tick in the box to confirm that you have read and agreed to the content of the declaration.</td>
</tr>
<tr>
<td>3</td>
<td>Select to sign the declaration using PFX file or smart card. If you have selected the former, import your PFX file and enter the password for signing. If you have selected the latter, you should use a card reader to access the information of digital certificate in your HKID card and enter the password for signing.</td>
</tr>
<tr>
<td>4</td>
<td>After you have completed the digital signing, click the “Confirm Signing” button and your application will be submitted to the SFO.</td>
</tr>
<tr>
<td>5</td>
<td>If your electronic certificate is not ready at the moment, you can exit this page first and log on the “Retrieve/Delete Incomplete Application(s)” page later to continue the signing.</td>
</tr>
<tr>
<td>6</td>
<td>If you wish to change the method of signing the declaration from “Sign with Digital Certificate” 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.</td>
</tr>
</tbody>
</table>
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 5, an online upload function will be provided in Step 6. 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 by hand.

If you have selected to **submit all supporting documents by mail or by hand** in Step 5, no online upload function will be provided in Step 6. 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 by hand
Part II – How to Complete and Submit the Online Application Form

4.6 Step 6 – Acknowledgement and Supporting Documents Submission (Cont’d)

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

---

**Step 6: Acknowledgement and Supporting Documents Submission**

Your online application form has been submitted successfully.

**IMPORTANT NOTE:** Your application will not be processed until you submit the required declaration and supporting documents.

**Submission Details**

- **Applicant Name:** LI HO YIN ALEX
- **HKID Card No.:** A1240016
- **Scheme:** Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)
- **Application Reference No.:** 20NFG-0H5022
- **Submission Date and Time:** 12/03/2020 12:35:58

---

**Print Application**

You may print out the completed application form for reference.

![Print Application](image)

**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.

![Download](image)
### (1) Select to submit all supporting documents through online upload (Cont'd)

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

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

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

3. Proceed Upload

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

- Please be reminded to upload and submit the declaration and supporting documents by 19/03/2020.

<table>
<thead>
<tr>
<th>Step 8 of 6</th>
</tr>
</thead>
</table>

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>“Submission Details” contains the application reference number and the submission date and time of your application for reference.</td>
</tr>
<tr>
<td>2</td>
<td>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.</td>
</tr>
<tr>
<td>3</td>
<td>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.</td>
</tr>
<tr>
<td>4</td>
<td>The online upload function will only be provided if you have selected to submit all supporting documents through online upload in Step 5.</td>
</tr>
<tr>
<td>5</td>
<td>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.</td>
</tr>
</tbody>
</table>
Part II – How to Complete and Submit the Online Application Form

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

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

<table>
<thead>
<tr>
<th>19/03/2020 23:59:59</th>
<th>DD/MM/YYYY HH:MM:SS</th>
</tr>
</thead>
</table>

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 19/03/2020. The upload function will be suspended after the above deadline. Upon suspension of the upload function, any uploaded documents which are not yet submitted will be removed from the system. You then have to submit your signed declaration and/or supporting documents together with the reply slip to the SFC by mail or by hand 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 SFC and the upload function will be suspended. For other additional documents, you have to submit them together with the reply slip by mail or by hand to the SFC.
   b. if you prefer submitting the documents by mail or by hand at this stage, you do not need to upload any documents. Please click the radio button “By Mail or by Hand” and select “Submit”. The online upload function will then be suspended.

3. The following file formats are accepted for uploading supporting documents:

   File Type: PDF or JPEG
   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, SFC 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, SFC would request the applicant to re-submit a set of supporting documents in hard copy which is clear and readable.

List of Supporting Documents Required

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

Upload Supporting Documents

Document Type: * |

File: *  

[Upload File]  [Cancel]
Part II – How to Complete and Submit the Online Application Form

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

List of Uploaded Supporting Documents

<table>
<thead>
<tr>
<th>Document Type</th>
<th>Filename</th>
<th>File Size</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Declaration</td>
<td>NLSFT Declaration_LI HO YIN.pdf</td>
<td>0.5</td>
<td>Uploaded</td>
</tr>
<tr>
<td>Identity Proof</td>
<td>HKID_LI HO YIN.pdf</td>
<td>0.07</td>
<td>Uploaded</td>
</tr>
<tr>
<td>Course Proof</td>
<td>Student_ID Card_LI HO YIN.pdf</td>
<td>0.18</td>
<td>Uploaded</td>
</tr>
<tr>
<td>Bank Account Proof</td>
<td>HSBC Bank Card_LI HO YIN_.pdf</td>
<td>0.34</td>
<td>Uploaded</td>
</tr>
<tr>
<td>Proof of Administrative Fee Paid</td>
<td>Admin Fee_LI HO YIN.pdf</td>
<td>0.07</td>
<td>Uploaded</td>
</tr>
</tbody>
</table>

Remaining file size allowed is 4.83 MB.

If you have completed uploading all the supporting documents, please opt for “Online Submission” in the next column.

Submit Declaration and All Supporting Documents

- Online Submission
- By Mail or by Hand

Submit

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 by hand. Please note that your application will only be processed after the SFO has received the required documents.

Please note the file formats and maximum total limit of file(s) upload, etc. for uploading and submitting the documents.

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 by hand.

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 by hand.

If you wish to submit supporting documents by mail or by hand, you do not need to upload any documents. You should select “By Mail or by Hand” 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.
4.6 Step 6 – Acknowledgement and Supporting Documents Submission (Cont’d)

(2) Select to submit all supporting documents by mail or by hand

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.

**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>20NFG-0H5022</td>
</tr>
<tr>
<td>Submission Date and Time: (DD/MM/YYYY HH:MM:SS)</td>
<td>12/03/2020 12:35:58</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 by hand.

**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 19/03/2020 to the SFO by hand or by mail.
5 Application Summary, Cover Letter, Checklist of Supporting Documents, Declaration and Reply Slip

5.1 Application Summary

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.

---

I. Personal Particulars

<table>
<thead>
<tr>
<th>Personal Particulars</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Title:</td>
<td>Mr.</td>
</tr>
<tr>
<td>Name in Chinese:</td>
<td>李浩翼</td>
</tr>
<tr>
<td>Name in English:</td>
<td>LI HO YIN ALEX</td>
</tr>
<tr>
<td>HKID Card No.:</td>
<td>A124001 (6)</td>
</tr>
<tr>
<td>Have the right of abode in Hong Kong:</td>
<td>Yes</td>
</tr>
<tr>
<td>Currently holding any of the following visa(s) or entry permit(s) issued by the Director of Immigration:</td>
<td>No</td>
</tr>
<tr>
<td>(i) Student</td>
<td></td>
</tr>
<tr>
<td>(ii) Immigration Arrangements for</td>
<td></td>
</tr>
<tr>
<td>Non-local Graduates</td>
<td></td>
</tr>
<tr>
<td>(iii) Dependant</td>
<td></td>
</tr>
<tr>
<td>Month &amp; Year of Birth:</td>
<td>05/2000</td>
</tr>
<tr>
<td>Mobile Phone No.:</td>
<td>98765432</td>
</tr>
<tr>
<td>Email Address:</td>
<td><a href="mailto:alexli@yahoo.com.hk">alexli@yahoo.com.hk</a></td>
</tr>
<tr>
<td>Ethnicity:</td>
<td>Chinese</td>
</tr>
</tbody>
</table>

Residential Address and Telephone No.

<table>
<thead>
<tr>
<th>Residential Address:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Flat: 010</td>
<td>Floor: 0</td>
</tr>
<tr>
<td>Name of Building:</td>
<td>TSUI YAM HOUSE</td>
</tr>
<tr>
<td>Estate / Village:</td>
<td>TSUI MAN ESTATE</td>
</tr>
<tr>
<td>No. &amp; Name of Street / Lot No.:</td>
<td>-</td>
</tr>
<tr>
<td>District:</td>
<td>KWUN TONG</td>
</tr>
<tr>
<td>Area:</td>
<td>KOWLOON</td>
</tr>
<tr>
<td>Residential Telephone No.:</td>
<td>23456789</td>
</tr>
<tr>
<td>Correspondence address is the same as residential address:</td>
<td>Yes</td>
</tr>
</tbody>
</table>
### II. Course Information

<table>
<thead>
<tr>
<th>Course Information</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Student Identity Card No.:</td>
<td>123456E</td>
</tr>
<tr>
<td>Institution Name:</td>
<td>The University of Hong Kong</td>
</tr>
<tr>
<td>Study Level:</td>
<td>Degree</td>
</tr>
<tr>
<td>Discipline of Studies:</td>
<td>Medicine</td>
</tr>
<tr>
<td>Institution Course Code and Name:</td>
<td>046 - Bachelor of Medicine and Bachelor of Surgery (2017/18 intake and thereafter)</td>
</tr>
<tr>
<td>SFO Course Code:</td>
<td>HD010411</td>
</tr>
<tr>
<td>SFO Course Description:</td>
<td>Degree (Medicine Discipline)- 6-year studies</td>
</tr>
<tr>
<td>Class Level in 2020/21:</td>
<td>Year 4</td>
</tr>
<tr>
<td>Expected Graduation Date:</td>
<td>July 2023</td>
</tr>
<tr>
<td>Paying full amount of tuition fee AND attending whole year study in 2020/21:</td>
<td>Yes</td>
</tr>
</tbody>
</table>

**For Office Use Only**
### Part II – How to Complete and Submit the Online Application Form

#### III. Bank Account

<table>
<thead>
<tr>
<th>Field</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Bank</td>
<td>Hang Seng Bank Limited</td>
</tr>
<tr>
<td>Bank Code</td>
<td>024</td>
</tr>
<tr>
<td>Account Number</td>
<td>123456789</td>
</tr>
</tbody>
</table>

#### IV. Additional Information

**Additional Information**

- 

---

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

5.2 Cover Letter

The file of cover letter 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. You should follow the instruction in the cover letter to submit the signed declaration (if “Sign on Paper” is selected) and supporting documents.

![Cover Letter Image]

Dear Mr. LI HO YIN ALEX,

Online Application for
2020/21 Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)

The Student Finance Office (SFO), Working Family and Student Financial Assistance Agency has received your online application for the NLSFT for the 2020/21 academic year submitted through the “SFO E-link – My Applications” on 12/03/2020 12:35:58. To activate the processing of your application, please follow the instructions set out below:

1. Prepare supporting documents according to the NLSFT Application Guidance Notes and the checklist of supporting documents (Annex I).

2. Complete and sign the declaration (Annex II) attached to this letter.

3. Submit the duly signed declaration and supporting documents to the SFO by uploading to your “SFO E-link – My Applications” account:
   - [Step 1] Log in to your “SFO E-link – My Applications” account (http://css.wfsfaa.gov.hk) with your “MyGovHK” username and password
   - [Step 2] Select the “Application Form(s) Submitted” section
   - [Step 3] Click on the icon 📄 to upload the signed declaration and supporting documents

4. Upload and submit the signed declaration and supporting documents to your “SFO E-link – My Applications” account within 7 days from the submission date of your online application, i.e. on or before 19/03/2020. The upload function will be suspended after the above deadline. You then have to submit your signed declaration and supporting documents together with the reply slip (Annex III) to the SFO by mail or by hand to the following address as soon as possible:

(Please turn over)
Part II – How to Complete and Submit the Online Application Form

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)

For alternative submission channels, please visit the SFO website for details (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/deadlines.htm). You should also refer to the announcement of your institution for any individual arrangement.

Please be reminded that your application will not be processed further unless the SFO has received your declaration and supporting documents. You should ensure that the documents provided are complete and in line with the information filled in the online application. If your information provided is incomplete or inconsistent, the SFO will contact you to obtain additional information and the processing time of your application will be longer.

If you encounter any difficulties in logging in your “MyGovHK” account, please contact the helpdesk at 183 5500. For any enquiries on your NLSFT application, you can quote your application reference number and call our hotline at 2150 6222 during office hours.

Student Finance Office
Working Family and Student Financial Assistance Agency

(This is a computer-generated letter and no signature is required)
Part II – How to Complete and Submit the Online Application Form

5.3 Declaration

You should sign the declaration and fill in the date of signing.
You should prepare the required supporting documents according to the checklist of supporting documents. The supporting documents, once submitted, will not be returned. You are advised to keep copies or computer file backup of the documents for record if necessary.

### 5.4 Checklist of Supporting Documents

**Annex I**

2020/21 Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) Checklist of Supporting Documents

This checklist is for reference only. Please submit the following documents to the Student Finance Office (SFO), Working Family and Student Financial Assistance Agency in support of your online application. For enquries, please contact the SFO at 2150 6222.

(A) All Applicants

- 1. The duly signed declaration form (if the online declaration form is not digitally signed);
- 2. a photocopy of your Hong Kong Identity (HKID) Card;
- 3. a photocopy of your course proof for the 2020/21 academic year (note: photocopy of Student Identity Card is required for continuing students; photocopy of payment proof for registration fee or tuition fee with institution’s stamp can be accepted for new students);
- 4. a photocopy of the first page of the bank passbook of your savings account or the bank statement or bank ATM card showing your name and bank account number; and
- 5. a photocopy* of the transaction advice or account deposit form for the administrative fee paid ($260) (please refer to the Points to Note for Paying Administrative Fee).

*Note: If you submit the documents to the SFO in person or through your authorised person during the application stage, you may submit the original copy of the administrative fee receipt in one go.

(B) Applicants Without the Right of Abode in Hong Kong Special Administrative Region (Hong Kong)

- Photocopies of documentary evidence proving that you have resided or have had your home in Hong Kong continuously for three complete years prior to the commencement of the course in the 2020/21 academic year (e.g. Permit for Proceeding to Hong Kong and Macau (One-way Permit)).

(Remarks: The following students are not eligible to apply for the assistance even if they meet the “3-year residence” criterion –

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

(C) Applicants on Postgraduate (by research) Course

- A duly completed “Additional Information on Postgraduate (by research) Course”.

### ATTENTION

1. If you submit a photocopy of the transaction advice/receipt for the administrative fee paid at application processing stage only, please keep the original copy and produce it to SFO upon acceptance of the NLSFT loan. If you fail to produce the original transaction advice/receipt, you have to apply to the relevant bank for a documentary proof showing the transaction concerned. Please consider making an extra photocopy of the administrative fee receipt for your own record.

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

3. If the supporting documents provided are incomplete or inconsistent with the information provided in the online application, the SFO will contact you to obtain additional information and the processing time of your application will be longer.

4. Please consider carefully about your need and repayment ability before you accept any loan.

5. Early repayment may save interest.
If you have selected to submit the signed declaration (if “Sign on Paper” is selected) and supporting documents by mail or by hand, you should complete the reply slip and submit it together with the documents to the SFO.

Annex III

Reply Slip
(Submissions of Declaration and/or Supporting Documents by Mail / by Hand)

To: 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)

Online Application for
2020/21 Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)

Application reference number : 20NFG-0H5022
Application submission date : 12/03/2020
Applicant’s HKID number : A124001 (6)
Applicant’s name : LI HO YIN ALEX
Total number of pages submitted
(including this page) : pages
Applicant’s signature :
Date of submission :

To avoid delay in delivery, please affix sufficient stamp.

— End of Part II —
First time users of “SFO E-link – My Applications” have to create/log on “MyGovHK” account and carry out the registration procedure according to the instruction.

### Appendix 1 – Registration Guidelines (for first time users)

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

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

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

View the demo for registration if necessary.
Step 2. Add the service of "SFO E-link - My Applications to Submit Online Applications"

Click "Add more services" in the Online Services.

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

Select and add the service.

Click "Close" after completion.
Part III – Appendix

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

Step 4. Input your HKID Card No.
You will be redirected to the registration page. Input your HKID Card No. and click “Next”.

Step 5. Check the registration information and read the Terms and Conditions of Use
1. You need to check if the information of your MyGovHK Account and HKID Card No. is correct. If not, please click “Previous” to amend the relevant information.
2. If the information is correct, please read the Terms and Conditions of Use carefully.
3. Check the box “I have read, understood and agreed with the Terms and Conditions of Use above” after reading.
4. Click “Next” to complete the registration.
Part III – Appendix

Step 6. Registration Completed
You may save or print the registration details for future reference.

SFO E-link - My Applications

Registration Details
Registration Code / Time: 10/03/2020 15:00:49
MyGovHK Account: SF
HRD Card No.: Y125

Please save or print a copy of this page for reference.

Save Print

Proceed to Application

Click “Proceed to Application” and you will be redirected to the webpage of SFO E-link – My Applications. You can start a new application now.

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

The system requests you to input reactivation code if your MyGovHK account has once been delinked with the SFO E-link – My Applications service. To get the reactivation code, you have to complete the SFO E-link – My Applications Reactivation Code / Delink Request Form to apply for a reactivation code for link-up of the service again.
I have once used a MyGovHK account to link up the service of SFO E-link – My Applications. However, I have forgotten the original MyGovHK ID or password. What should I do?

You can try to retrieve the ID or password of your original MyGovHK account from MyGovHK. In case you are unable to recover the MyGovHK ID or password, please complete the SFO E-link – My Applications Re-activation Code / De-link Request Form to request the SFO to delink the original link-up so as to establish a fresh link-up.
## Appendix 2 – Application for Use of the Life-time Loan Limit under the ENLS

致：

在職家庭及學生資助事務處 學生資助處 免息延後貸款計劃組
九龍長沙灣道 303 號長沙灣政府合署 12 樓 1204 室

To: Non-means-tested Loan Schemes 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

申請使用「擴展的免息延後貸款計劃」終身貸款額限
APPLICATION FOR USE OF THE LIFE-TIME LOAN LIMIT UNDER THE EXTENDED NON-MEANS-TESTED LOAN SCHEME

本人正／將會申請「全日制大專學生免息延後貸款計劃」／「專上學生免息延後貸款計劃」的貸款修讀
學年的課程，由於本人在「全日制大專學生免息延後貸款計劃」及「專上學生免息延後
貸款計劃」合併終身貸款額限的條款不足以支付應繳學費全額，本人現申請使用本人在「擴展的免息延後
貸款計劃」下的終身貸款額限。

I have applied/applying for loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) the Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) to pursue a study programme in the _______________ academic year. As the balance of my combined life-time loan limit under NLSFT and NLSPS is insufficient to settle the full amount of tuition fees, I wish to apply for using my life-time loan limit under the Extended Non-means-tested Loan Scheme (ENLS).

### Part I – Personal Particulars

<table>
<thead>
<tr>
<th>英文姓名</th>
<th>中文姓名</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name in English:</td>
<td>Name in Chinese:</td>
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</tbody>
</table>

| 香港身份證號碼 |
| HKID Card No. |

| 電話號碼 |
| Contact Telephone No. |

### Part B – Information on Course

<table>
<thead>
<tr>
<th>院校名稱</th>
<th>Institution</th>
</tr>
</thead>
<tbody>
<tr>
<td>院校課程名稱</td>
<td></td>
</tr>
<tr>
<td>Institution Course Name:</td>
<td></td>
</tr>
</tbody>
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| 全年應繳學費 |
| Annual Tuition Fees Payable: |

| 本人謹此聲明本人並未獲取任何學士學位。 |
| I certify that I have NOT obtained any qualifications for a degree-level study. |

### Part C – Amount Applied

| 申請人申請使用「擴展的免息延後貸款計劃」終身貸款額限

I wish to apply for using HK$ _______________ of my ENLS life-time loan limit.

申請人簽署 Signature of Applicant: ____________________

日期 Date: ____________________

| 註 1 |
| The Student Finance Office (SFO) will consider the application for use of the ENLS life-time loan limit on a case-by-case basis. The SFO will consider factors such as whether the applicant is studying a course for attaining his/her first degree-level study. |

| 註 2 |
| The amount applied in Part C once approved and disbursed will be deducted from the applicant’s life-time loan limit under ENLS. |

注意事項 Important Note

1. 貸款申請人須詳填『申請人申請使用「擴展的免息延後貸款計劃」終身貸款額限』所載之申請資料。

The amount applied in Part C once approved and disbursed will be deducted from the applicant’s life-time loan limit under ENLS.

2. 申請人須詳填『申請人申請使用「擴展的免息延後貸款計劃」終身貸款額限』所載之申請資料。

This application form can be submitted to SFO by post or through your institution together with your NLSFT/NLSPS application (if applicable).