

(This Points to Note is for information only and not required to be submitted together with the late application.)

2024/25 Academic Year

Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”)

Points to Note for Submission of Late Application

The NLSFT application for the 2024/25 academic year (“AY”) is closed. With effect from 1 January 2025, the “SFO E-link – My Applications” online platform has ceased to accept online applications for NLSFT for the 2024/25 AY.

If applicants still need to submit application for the 2024/25 AY, please use the “NLSFT Paper-based Application Form” [NLSFT 112B(2024)].

All late applications should be supported with written explanation which will be considered on individual merits upon submission of the duly completed application form and whole set of the required documents by applicants. If the information provided in the application is incomplete or inconsistent with that in the supporting documents, the Student Finance Office (“SFO”) under the Working Family and Student Financial Assistance Agency may contact the applicant, the respective institution, other bureaux / departments of the Government of the Hong Kong Special Administrative Region (“Hong Kong”), or other organisations to obtain the information required and the application processing time will be extended correspondingly. **The SFO bears no responsibility for the delay so caused.**

SFO will only process late applications under circumstances that are beyond the control of individual applicants. All applications for the 2024/25 AY must be submitted to the SFO **on or before 31 March 2025.**

Required Documents:

- (1) a duly completed “NLSFT Paper-based Application Form” [NLSFT 112B(2024)] ^{Note 1};
- (2) an explanation letter for the late application ^{Note 1};
- (3) a copy of the applicant’s Hong Kong Identity (“HKID”) Card ^{Note 2};
- (4) a copy of the administrative fee (HK\$296) payment proof (The SFO only accepts payment through Automated Teller Machines of the Hongkong and Shanghai Banking Corporation (“HSBC”) or Hang Seng Bank, or by cash in person at branch of HSBC. Please refer to the [“Points to Note for Paying Administrative Fee”](#) for details.); and
- (5) *(For applicants without the right of abode in Hong Kong)* a copy of documentary evidence proving that the applicants or their families have resided in Hong Kong continuously for three complete years prior to the commencement of the programme in the current AY: Such as the “Permit for Proceeding to Hong Kong and Macao” (commonly known as the “One-way Permit”), but not covering the following visas / entry permits:
 - (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 by the Director of Immigration when the relevant students have reached 18 years old.

Submission Methods:

- by mail to the SFO ^{Note 3} at the following address:

Student Finance Office,
Working Family and Student Financial Assistance Agency,
Room 1204, 12/F, Cheung Sha Wan Government Offices,
303 Cheung Sha Wan Road, Kowloon
(Attn.: NLSFT APU); or
- by using the SFO drop-in boxes located on 11/F (during office hours) or in the G/F lift lobby (outside office hours) of the Cheung Sha Wan Government Offices (“CSWGOs”). The SFO’s office hours are 8:45 a.m. to 1:00 p.m. and 2:00 p.m. to 5:45 p.m. from Monday to Friday, except public holidays. Please enter the CSWGOs through the side entrance near the security counter outside office hours.

If applicants do not receive the “Acknowledgment of Receipt of Application” issued by the SFO within ten calendar days after submission of the late application, please call the hotline of our Application Processing Unit at 2150 6222 during office hours immediately.

Note 1

Application form [NLSFT 112B(2024)] is only applicable **between 1 January and 31 March 2025**. Any amendment to the information completed on the application form or the explanation letter (including addition, deletion and alteration) must be counter-signed by the applicant.

Note 2

If the following requirements are met, applicants **are not required to submit** a copy of the HKID Card. If necessary, applicants may still be requested to submit a copy of the relevant supporting document. In case of any disputes, the decision of the SFO will be final.

1. having a successful application over the past 3 AYs under the Financial Assistance Scheme for Post-secondary Students (“FASP”) / Non-means-tested Loan Scheme for Post-secondary Students (“NLSPS”) / Tertiary Student Finance Scheme – Publicly-funded Programmes (“TSFS”) / NLSFT / Extended Non-means-tested Loan Scheme (“ENLS”); and
2. a copy of the Permanent HKID Card has been submitted together with the above application and there is no change in personal particulars on the Permanent HKID Card.

Note 3

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

“DECLARATION FORM”

1. Please complete this “Declaration Form” with a black or dark blue ballpoint pen.
2. Any alteration or deletion on this “Declaration Form” or on this application upcoming, it must be counter-signed by the applicant, **with the same signature on this form.**

I, _____ (Name of Applicant), have read the “Guidance Notes” on application for the Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”) [NLSFT 111B(2024)]. I fully understand and agree to the arrangements stated therein in relation to this application (“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 and in full. I understand and consent that the Student Finance Office (“SFO”) under the 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 ten 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 the “Guidance Notes” and any purpose directly relating to such purpose. I further give my consent to any HKSAR Government Bureaux and Departments or their advisory bodies or agencies, and the institution offering the programme in respect of which I am making the Application to release my personal data to the SFO for the purpose of processing my Application and for any other purpose contemplated in paragraph 15 of 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 the “Guidance Notes” and any purpose directly related to such purpose.

I understand that the HKSAR Government has the right to review my Application for loan(s) and adjust my loan entitlement(s) or withdraw the HKSAR Government’s offer of loan(s) if necessary. I undertake to refund to the HKSAR 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 at the date of the Application: (Please put a tick “✓” in the appropriate box.)

- NO** bankruptcy petition is filed by or presented against me. **NO** bankruptcy order is made against me and I have **NOT** applied / am **NOT** applying for an Individual Voluntary Arrangement under the Bankruptcy Ordinance. **I am NOT aware that** a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of my assets.
- A bankruptcy petition **is** filed by or presented against me; and/or a bankruptcy order is made against me; and/or I **have** applied / **am** applying for an Individual Voluntary Arrangement under the Bankruptcy Ordinance; and/or I **am** aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of my assets. I have set out the full details in relation to the above in **“ADDITIONAL INFORMATION”** Section through the application form.

This Declaration shall be governed by and constructed in accordance with the laws of the HKSAR. I and the HKSAR Government shall irrevocably submit to the limited jurisdiction of the Courts of the HKSAR. I have read the provisions of this Declaration carefully and fully understood my obligations and liabilities under this Declaration.

Signature of Applicant: _____

HKID Card No.: _____

Date of Signing (DD/MM/YYYY): _____

