

**2023/24 Academic Year**  
**Non-means-tested Loan Schemes**  
**Administrative Fee and Interest Rate**

	<b>Administrative Fee</b>	<b>Interest Rate</b>
<b>Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”)</b>	HK\$260 (of which HK\$180 is the administrative fee charged by the Student Finance Office and HK\$80 is the handling charge levied by the institution)	2.42% per annum  (Last updated on 1 August 2023)  (Note: Interest charging over any overdue amount under NLSFT / NLSPS / ENLS would not be adopting the above interest rate but the average of the prevailing best lending rates quoted by the note-issuing banks in the Hong Kong Special Administrative Region.)
<b>Non-means-tested Loan Scheme for Post-secondary Students (“NLSPS”)</b>	HK\$180	
<b>Extended Non-means-tested Loan Scheme (“ENLS”)</b>	HK\$180/260*  * Applicable to students of Hong Kong Institute of Vocational Education and Hong Kong Design Institute under the Vocational Training Council and University Grants Committee (“UGC”)-funded institutions. UGC-funded institutions include the University of Hong Kong, the Chinese University of Hong Kong, the Hong Kong Polytechnic University, Hong Kong Baptist University, City University of Hong Kong, the Hong Kong University of Science and Technology, Lingnan University and the Education University of Hong Kong.	