

**Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) /  
Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) / Extended  
Non-means-tested Loan Scheme (ENLS) Administrative Fee**

NLSFT / NLSPS / ENLS administrative fee for the 2019/20 academic year is listed as follows:-

For the NLSFT [for students pursuing programmes covered under the Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS)], the administrative fee is HK \$260 (of which HK \$180 is the administrative fee charged by the SFO and HK \$80 is the handling charge levied by the institution), please refer to [Interest and Administrative Fee](#) for details. Should there be any enquiries, please call the scheme hotline at 2150 6222.

For NLSPS [for full time students who are covered under the Financial Assistance Scheme for Post-secondary Students (FASP)], the administrative fee is HK \$180, please refer to [Interest and Administrative Fee](#) for details. Should there be any enquiries, please call the scheme hotline at 2150 6222.

For the ENLS, the administrative fee is HK\$180/260\*. Should there be any enquiries, please call the scheme hotline at 2150 6223.

\* Applicable to students of Hong Kong Institute of Vocational Education (IVE)(including Hong Kong Design Institute) and University Grants Committee (UGC)-funded institutions, including 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.

**Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) /  
Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) / Extended  
Non-means-tested Loan Scheme (ENLS) Interest Rate**

Current NLSFT / NLSPS / ENLS Interest Rate is 1.257% per annum.

(Last updated on 1 November 2018)

[Note: Interest charging over any overdue amount under NLSFT / NLSPS / ENLS is not equal to the above but to the average of the prevailing best lending rate quoted by the note-issuing banks in Hong Kong.]