

Reply Slip

To : **Student Finance Office**
Working Family and Student Financial Assistance Agency
11/F, Cheung Sha Wan Government Offices,
303 Cheung Sha Wan Road, Kowloon.

Application for the Extended Non-means-tested Loan Scheme ('ENLS')
for the 2020/21 Academic Year

Name of Applicant^ : _____

Applicant's HKID No.: _____

Institution Name: _____

Course Name: _____

Total Maximum Loan Amount : **HK\$** _____

Effective Date of *Bankruptcy Order /Individual Voluntary Arrangement: _____

Declaration of Indemnifier

I _____ [name of the Indemnifier^], holder of Hong Kong Permanent Identity Card No. _____ (__) am aware that the above-mentioned Applicant (the 'Applicant') is *an undischarged bankrupt / a subject person of an Individual Voluntary Arrangement.

I understand that the Applicant signed the 'Undertaking (signed by a student receiving loan)' [ENLS 142(2020)] after the effective date of *Bankruptcy Order / Individual Voluntary Arrangement. Hence, I understand that notwithstanding that the Applicant is *an undischarged bankrupt / a subject person of an Individual Voluntary Arrangement, the Applicant is still under an obligation to repay all outstanding balance of the ENLS loan, interest, overdue interest (if any), administrative fee (if any) and all recovery costs and expenses (collectively, the 'Debt'). I acknowledge and agree that, I am liable to the Debt as if I were the principal debtor.

I acknowledge that I have considered the financial status of the Applicant when deciding whether to act as an Indemnifier in respect of the ENLS loan mentioned above. I also agree and fully understand the obligations, liabilities and risks of being the Indemnifier of the ENLS loan and I possess the right to seek independent legal advice. After consideration, I am willing to act as the Indemnifier of this application.

Moreover, I acknowledge that I have read and fully understood:-

- (a) the 'Application Guidance Notes' of the ENLS for the 2020/21 academic year [ENLS 140(2020)] [including paragraphs 14 thereof concerning the right to make early repayment of any ENLS loan (whether in full or in part) before the commencement of the repayment period or during the repayment period]; and
- (b) the 'Deed of Indemnity' under the ENLS for the 2020/21 academic year [ENLS 143(2020)] signed by me on _____ (including paragraphs 3 to 9 thereof concerning the liability to the Government for the Debt).

This declaration has been explained by the staff of the Student Finance Office (SFO) and is signed and delivered in the presence of SFO staff:

Name of SFO Staff: _____

Title of SFO Staff: _____

Signature of SFO Staff: _____

Date: _____(DD)_____(MM)_____(YY)

^Name of the Indemnifier: _____

HK Permanent ID Card No.: _____

Signature of Indemnifier: _____

Date: _____(DD)_____(MM)_____(YY)

* Please delete as appropriate.

^ Please write the name in the same order as recorded in the Hong Kong Permanent Identity Card.