

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 2024/25 Academic Year**

Name of Applicant^ : _____

Applicant's Hong Kong Identity Card No.: _____

Institution Name: _____

Course Name: _____

Total Maximum Loan Amount : HK\$ _____

**Effective Date of *Bankruptcy Order / Individual Voluntary
Arrangement under the Bankruptcy Ordinance ("IVA"):** _____

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 IVA.

I understand that the Applicant signed the "Undertaking (signed by a student receiving loan)" [ENLS 142(2024)] after the effective date of *Bankruptcy Order / IVA . Hence, I understand that notwithstanding that the Applicant is *an undischarged bankrupt / a subject person of an IVA , 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 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 ENLS "Guidance Notes" for the 2024/25 academic year [ENLS 140(2024)]
[including paragraphs 12 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 2024/25 academic year [ENLS 143(2024)]
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: _____

Hong Kong Permanent Identity 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.