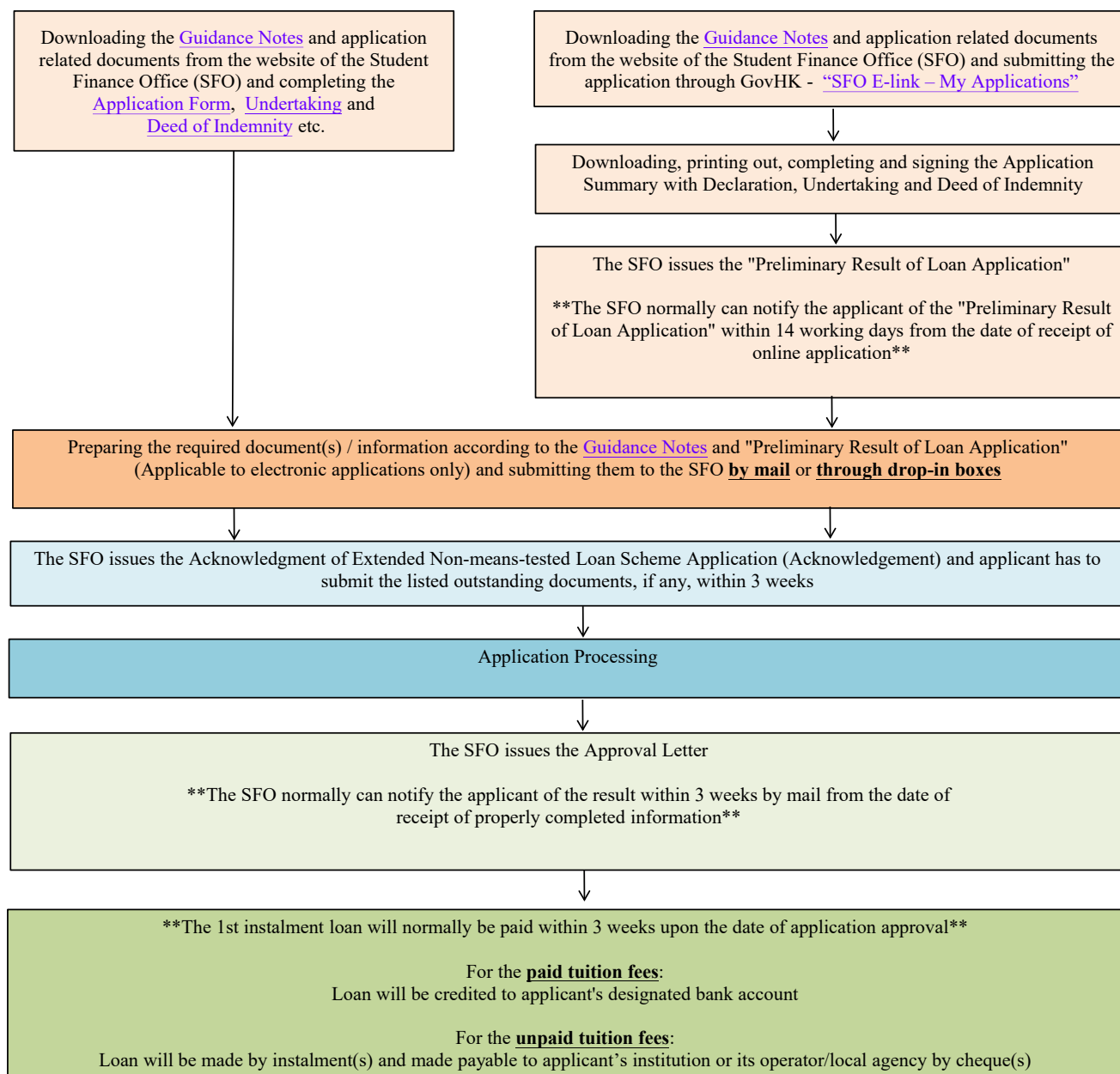


Extended Non-means-tested Loan Scheme Workflow of Application Processing

Application over the counter (Paper-based application)

Online application through GovHK (Electronic application)



**Processing time of your application will be longer under the following circumstances:

- (a) The information provided is incomplete or discrepancies in the supporting documents provided are found;
- (b) The information provided requires clarification by your institution or other government departments or organisations; or
- (c) The applications involve undischarged bankrupts or subject persons of IVA.

For these applications, the SFO will consider them on a case-by-case basis.