Extended Non-means-tested Loan Scheme ("ENLS")

Workflow of Application Processing

**Online application through GovHK**

(Electronic application)

- Downloading the ENLS Guidance Notes of the 2023/24 academic year ("Guidance Notes") and application related documents from the website of the Working Family and Student Financial Assistance Agency and submitting the application through GovHK - “SFO E-link – My Applications”

- Downloading, printing out, completing and signing the "Application Summary" with Declaration, "Undertaking" and "Deed of Indemnity"

- The Student Finance Office ("SFO") issues the "Preliminary Result of Loan Application"

- Preparing the required document(s) / information according to the "Guidance Notes" and "Preliminary Result of Loan Application" and submitting them to the SFO by mail or through drop-in boxes

- The SFO issues the Acknowledgment of ENLS Application ("Acknowledgement") and applicant has to submit the listed outstanding documents, if any, within 3 weeks

- Application Processing by the SFO

- The SFO issues the "Approval Letter"

  **The SFO normally can notify the applicant of the result within 3 weeks by mail from the date of receipt of properly completed information**

  **The 1st instalment loan will normally be paid within 3 weeks upon the date of application approval**

  **For the paid tuition fees:**
  Loan will be credited to applicant's designated bank account

  **For the unpaid tuition fees:**
  Loan will be made by instalment(s) and made payable to applicant’s institution or its operator/local agency by cheque(s)

**Processing time of 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 the applicants' institution or other government departments or organisations; or
(c) The applications involve undischarged bankrupts or subject persons of Individual Voluntary Arrangement under the Bankruptcy Ordinance.

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