

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

Workflow of Application Processing

Online application through GovHK (Electronic application)

Downloading the ENLS [Guidance Notes](#) of the 2024/25 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](#)" online platform



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 can normally 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 bureaux/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.