Extended Non-means-tested Loan Scheme (ENLS)
Workflow of Application Processing

**Online application through GovHK**
(Electronic application)

1. Downloading the 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”

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

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

4. 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

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

6. Application Processing

7. 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**

8. **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 IVA.

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