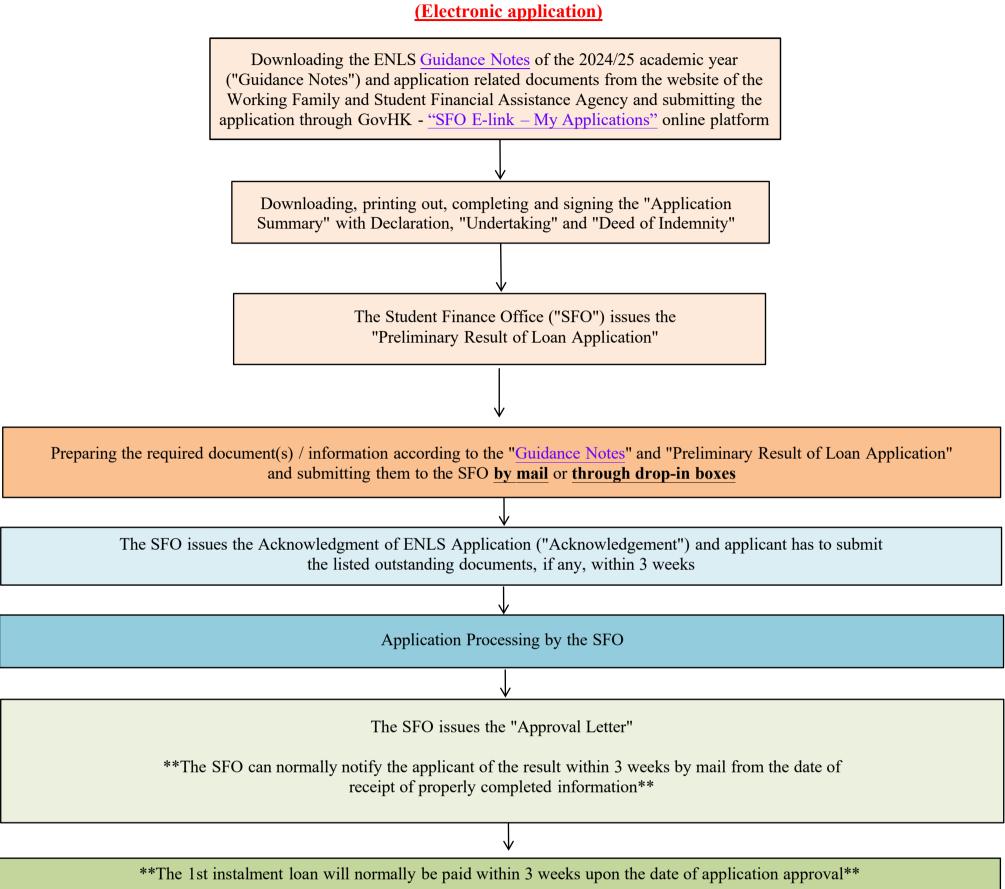
Extended Non-means-tested Loan Scheme ("ENLS") Workflow of Application Processing

Online application through GovHK (Electronic application)



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

For the <u>unpaid tuition fees</u>: 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.