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

**Application over the counter**  
(Paper-based application)
- Downloading the Guidance Notes and application related documents from the website of the Student Finance Office (SFO) and completing the Application Form, Undertaking and Deed of Indemnity etc.

**Online application through GovHK**  
(Electronic application)
- Downloading the Guidance Notes and application related documents from the website of the Student Finance Office (SFO) 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 SFO issues the "Preliminary Result of Loan Application"
  **The SFO normally can notify the applicant of the "Preliminary Result of Loan Application" within 14 working days from the date of receipt of online application**

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

- The SFO issues the Acknowledgment of Extended Non-means-tested Loan Scheme Application (Acknowledgement) and applicant has to submit the listed outstanding documents, if any, within 3 weeks

**Application Processing**

- 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 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.