

# Student Finance Office (“SFO”)

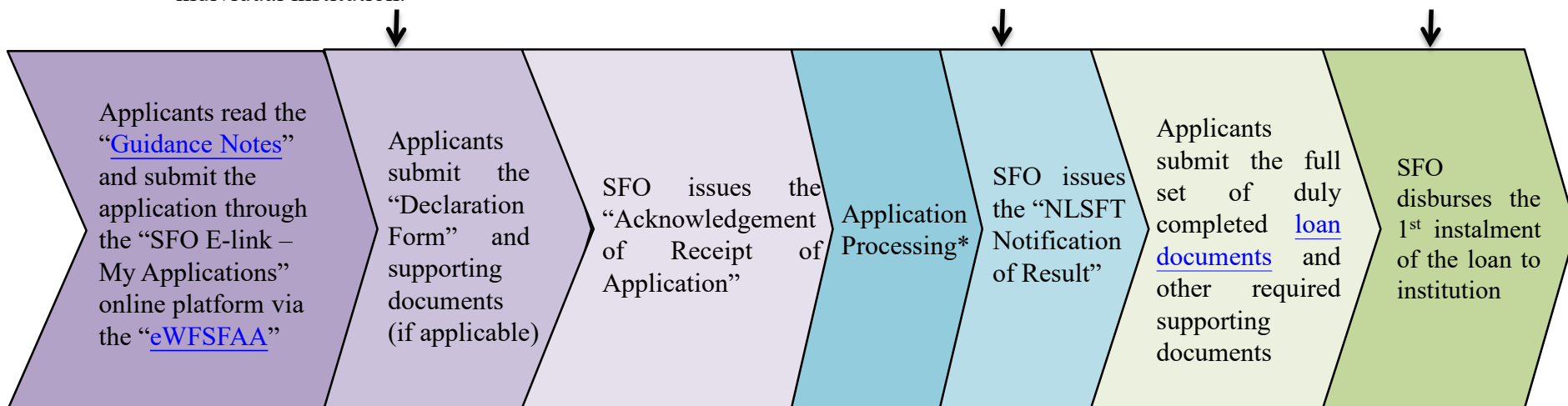
## Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”)

### Workflow of Application Processing

For details about the collection of “Declaration Form” and supporting documents (if applicable) at institutions, please refer to the announcement of individual institution.

Normally within three weeks from the issuance date of the “Acknowledgement of Receipt of Application”; or before mid-July when the life-time loan limits for the current AY are confirmed, whichever is later.

Under normal circumstances, disbursement will not be made earlier than the due dates of tuition fee instalments.



\*Processing time of the applications will be longer under the following circumstances:

- (a) the information provided in the application is incomplete or discrepancies in the supporting documents are found; or
- (b) the SFO needs to contact the applicant, the respective institution, other bureaux / departments of the Government of the Hong Kong Special Administrative Region, or other organisations to obtain the information required.