

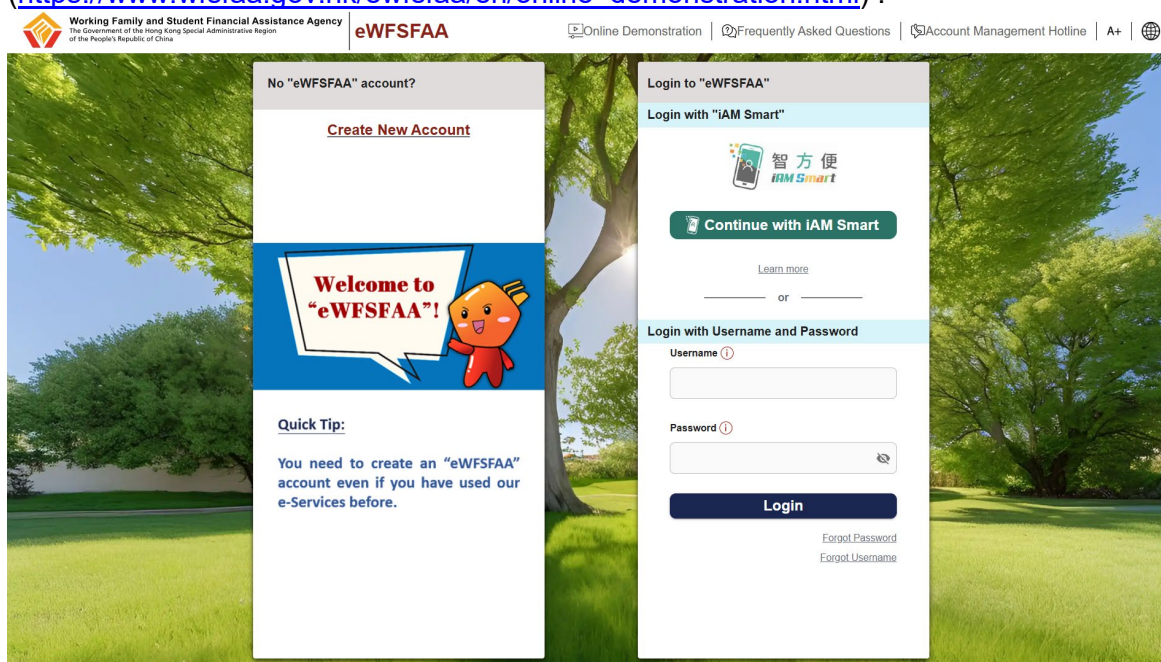
SFO E-link My Bills Service Registration Guidelines

The guidelines provide pre-requisite requirements and step-by-step instructions on how to register for My Bills Service under SFO E-link.

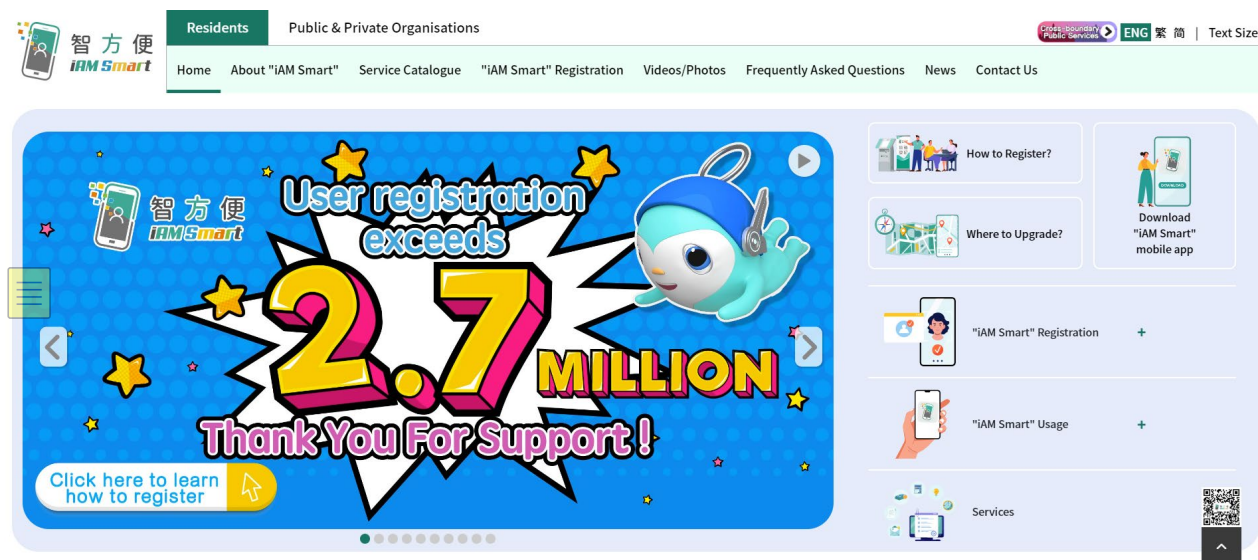
Pre-requisite Requirements

1. A registered “eWFSFAA” Account

Majority of the services in “eWFSFAA” require an “eWFSFAA” or an “iAM Smart” account. To create an “eWFSFAA” account, you may visit the “eWFSFAA” website and click the hyperlink of "Create New Account", then follow the steps as provided therein. For the step-by-step instructions on creation of “eWFSFAA” account, please refer to the “eWFSFAA” online demonstration (https://www.wfsfaa.gov.hk/ewfsfaa/en/online_demonstration.html) .



If you would like to create an “iAM Smart” account, please visit the “iAM Smart” official website (<https://www.iamsmart.gov.hk/en/reg.html>) to view the demonstration on account registration and create an account.



2. Link-up Code / ATM or PPS Reference Number / Loan Reference Number

You need one of the following codes / reference numbers to register with **My Bills** service:

- **Link-up Code**
- **ATM or PPS Reference Number**
- **Loan Reference Number**

● **Link-up Code**

If you are applying for Tertiary Student Finance Scheme (TSFS) / Financial Assistance Scheme for Post-secondary Students (FASP) / Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) / Non-means-tested Loan Scheme for Post-secondary Students (NLSPS), you can find the link-up code on the **notification of result of application for financial assistance**. If you are applying for Extended Non-means-tested Loan Scheme (ENLS), you can find the link-up code on the **acknowledgement**.

Link-up code shown on notification of result of application for financial assistance

(Applicable to TSFS, FASP, NLSFT and NLSPS applicants)

2023/24 Academic Year
Non-means-tested Loan Scheme for Full-time Tertiary Students ("NLSFT")
Notification of Result

I am pleased to inform you that processing of your application for NLSFT loan for the 2023/24 academic year has been completed. The maximum amount of NLSFT loan that you may accept is –

NLSFT Loan : HK\$42,100.00

You can choose to accept the above loan offered either **in full or in part**. A combined life-time loan limit is imposed on students eligible for receiving loans under the NLSFT and the Non-means-tested Loan Scheme for Post-secondary Students ("NLSPS"). Please refer to the "Guidance Notes" or "Notice of Offer of Loan" for details. As at the issuance date of this Notification, the remaining balance of your combined life-time loan limit under the NLSFT and the NLSPS is HK\$398,300.00 (before deduction of the loan amount that you may accept as stated in this Notification).

If you would like to accept the NLSFT loan, you are required to click "My Bills" service on the "SFO E-link" webpage at <https://e-link.wfsfaa.gov.hk>, login your "iAM Smart" or "MyGovHK" account, and then proceed to register for "SFO E-link – My Bills" service by using the Link-up Code . **Please make sure that you have successfully registered for the service for processing of your loan application.** If assistance is required during registration, please contact helpdesk hotline at 183 5500 (handled by 1823).

Besides, you are also required to download the full set of loan documents from the website of the Working Family and Student Financial Assistance Agency ("WFSFAA") at <https://www.wfsfaa.gov.hk/nlsfld.pdf> (including the "Notice of Offer of Loan" (NLSFT 12), "Undertaking" (NLSFT 15), "Deed of Indemnity" (NLSFT 16), "Student, Indemnifier and Witness Details Input Forms (Forms A and B)" (NLSFT 116) and "Checklist for Submission of Loan Documents" (NLSFT 149)). **Please read the attached "Important Reminder for Submission of Loan Documents" before submission of the complete set of loan documents.** Please return the duly completed loan documents and other related supporting documents to the SFO on or before _____ through one of the following means –

- by mail to the SFO at the following address:

ATTENTION

Please consider carefully about your need and repayment ability before you accept any loan. Early repayment may save interest. To have a rough estimation on the repayment amount, please refer to the Repayment Calculator in the WFSFAA website at <https://e-link.wfsfaa.gov.hk>. Interest rate for the NLSFT will be adjusted with due regard to the average best lending rate of note-issuing banks. The adjustment may be **upward or downward**. Please browse the WFSFAA website at https://www.wfsfaa.gov.hk/nlsiaf_e.pdf or call the SFO's hotline at 2802 2345 for the prevailing interest rate.

Link-up code shown on acknowledgement

(Applicable to ENLS applicants)

Extended Non-means-tested Loan Scheme (ENLS) Points to Note for SFO E-Link "My Bills" Service Registration	
Applicant's Name: _____	Applicant's HKID: _____
Application No.: _____	<div style="border: 2px solid red; padding: 2px; display: inline-block;">**Link-up Code: _____**</div>
(The Link-up Code starts with 1 alphabet and follows by 7 numbers)	
<p>To register for "My Bills" service, you need the followings:</p> <ol style="list-style-type: none">1. A registered MyGovHK account Please go to http://www.gov.hk/mygovhk to apply for a MyGovHK account; and2. Link-up Code <p>Then follow the steps below for registration of "My Bills" service:</p> <ol style="list-style-type: none">1. Please go to SFO E-link at https://e-link.wfsfaa.gov.hk and select "Register My Bills Service".2. Login with your MyGovHK account.3. Input the account particulars with "link up code" as registration type.4. After sending out the account particulars, an acknowledgement of receipt will be sent to you and your registration will be handled by SFO. Normally, the registration will be completed within 3 working days. A confirmation message will be sent to your MyGovHK message box when the registration is successfully completed.5. Please print the acknowledgement of receipt / confirmation message and submit it together with the other required documents to this Office for processing of your loan application. <p>*Please note that the Office will only process your loan application under ENLS after you submitted the acknowledgement of receipt / confirmation message.*</p>	

● ATM or PPS Reference Number

You may use the ATM or PPS Reference Number of any of your loan accounts to register with My Bills service. You can find the ATM or PPS Reference Number on the **demand note**.

ATM or PPS Reference Number shown on demand note

收款編碼 CRC 104	香港特別行政區政府 THE GOVERNMENT OF THE HKSAR 免入息審查貸款繳款單 Non-means-tested Loan Repayment Demand Note		Register at https://e-link.wfsfaa.gov.hk for electronic demand notes and online repayment. 請到 https://e-link.wfsfaa.gov.hk 登記，收取電子繳款單及網上繳款。	
姓名 NAME : TQ MQQX TTQ 地址 ADDRESS : 1/F D99 TXXXX PXX LXXX SXXXXX SXXX NX		<div style="border: 2px solid red; padding: 2px; display: inline-block;">自動櫃員機或繳費靈付款編號 ATM/PPS Ref. No. : 123456789102</div> 繳費靈商戶編號 PPS Merchant Code : 44 還款到期日 Due Date : 01/07/2023 應繳付的金額 Amount Payable : \$1,959.00		
發單日期 Date of Issue	還款計算至下列日期止 Repayment Included Up To	貸款本金 Loan Principal	尚未到期償還的本金餘額 # Balance of Principal Not Yet Due for Repayment	尚未到期償還的在學期間利息 # Balance of Study Interest Not Yet Due for Repayment
23/05/2023	10/05/2023	\$36,000.00	\$2,894.80	\$21.30
代號類別 / 說明 Code Type/Description		代號 Code	金額 Amount	免入息審查貸款年利率 Prevailing NLS Interest Rate (p.a.)
01 逾期未還金額 Arrears		01	\$978.60	1.895%
05 今期應付金額(請參閱下方列項) This Instalment (see details below)		05	\$981.20	逾期繳款年利率 Prevailing Interest Rate for Overdue Amount (p.a.)
11 轉結下期的應付零額 Odd Cents of		11	\$-0.80	5.708%
在右列日期前應繳付的總額 * Total Amount Due on or before			10/07/2023	自動轉帳授權是否確立 Autopay Authorisation Created? (Y是) / (N否)
			\$1,959.00	N
				自動轉帳過戶日期 Autopay Value Date
				N/A
<small>* 如果你未能於上列的還款到期日或之前清還應繳付的總額，你須償還逾期欠款，另加逾期利息。If you fail to repay the total amount due on or before the due date shown above, you will be required to repay the overdue amount together with the overdue interest. # 不包括今期應繳付的金額 The amount payable for this instalment is not included.</small>				
<small>還款方法請參閱背頁 Please refer to overleaf for repayment methods</small>				

● Loan Reference Number

You may use the loan reference number of any of your loan accounts to register with My Bills service. You can find the loan reference number on the **commencement of repayment** or the **repayment schedule**.

Loan Reference Number shown on commencement of repayment

(SFO will issue the letter of commencement of repayment to loan borrowers once they have completed their studies.)

Dear Sir/Madam,

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

Commencement of Repayment

Loan Ref. No: NV123456-7-01

Commencement Date of Repayment and Repayment Schedule

Your first instalment repayment of loan and interest for the NLSFT loan(s) under reference by monthly instalments will commence on 1 January 2024. Please refer to the enclosed repayment schedule(s) of the loan(s). Please also observe the repayment terms and conditions under the NLSFT as stipulated in the loan documents or at our website*.

Loan Reference Number shown on repayment schedule

(SFO will issue the repayment schedule together with the letter of commencement of repayment to loan borrowers once they have completed their studies.)

Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) Repayment Schedule

全日制大專學生免入息審查貸款計劃還款表

Name 姓名: FUXQ TZZ ZQXQ TQXXQT (何XX)

Loan Reference Number	貸款帳戶編號	: NV123456-7-01	Issue Date	發出日期	: 13/05/2024
D/N Reference Number	繳款帳戶編號	: NV123456-7	Schedule Last Updated On	還款表最後更改日期	: 02/05/2024
ATM/PPS Reference Number	自動櫃員機或繳費靈付款編號	: 233164639817	Interest Rate (p.a.)	貸款利率(每年)	: 1.833%
Loan Principal	貸款本金	: \$15,040.00	Effective Date	生效日期	: 01/06/2023
Capitalized Deferment Interest	本金化的延期利息	: \$0.00	Effective Instalment Number	利率生效期數	: 1
Study Interest Accrued	在學期間累積利息	: \$635.80	Loan Repayment Start Date	開始還款日期	: 01/01/2024
Loan Principal Repaid	已繳付本金	: \$0.00	Loan Repayment End Date	最後還款日期	: 01/04/2035

Instal Num	Due Date	Principal	Instal Interest	Study Interest	Admin Fee	Instalment Amount	Instal Num	Due Date	Principal	Instal Interest	Study Interest	Admin Fee	Instalment Amount
期數	到期日	償還本金	分期利息	在學期間利息	行政費	每期還款額	期數	到期日	償還本金	分期利息	在學期間利息	行政費	每期還款額
1	01/01/2024	\$0.00	\$0.00	\$0.00	-	\$0.00	69	01/09/2029	\$123.70	\$13.60	\$5.30	-	\$142.60
2	01/02/2024	\$0.00	\$0.00	\$0.00	-	\$0.00	70	01/10/2029	\$123.90	\$13.40	\$5.30	-	\$142.60
3	01/03/2024	\$0.00	\$0.00	\$0.00	-	\$0.00	71	01/11/2029	\$124.10	\$13.20	\$5.30	-	\$142.60
4	01/04/2024	\$0.00	\$0.00	\$0.00	-	\$0.00	72	01/12/2029	\$124.30	\$13.00	\$5.30	-	\$142.60
5	01/05/2024	\$0.00	\$0.00	\$0.00	-	\$0.00	73	01/01/2030	\$124.50	\$12.80	\$5.30	\$216.00	\$358.60
6	01/06/2024	\$0.00	\$0.00	\$0.00	-	\$0.00	74	01/02/2030	\$124.70	\$12.60	\$5.30	-	\$142.60

Registration Steps

Step 1: After creation of “eWFSFAA” account, select “My Bills” in “eWFSFAA” platform

The screenshot shows the 'Centralised e-Service Portal' of the Working Family and Student Financial Assistance Agency. The left sidebar contains navigation links: Home, Correspondence, User Profile, Useful Tools, and Service Support. The main content area is titled 'Scheme Directory' and features four category buttons: 'Working Family Allowance Scheme', 'Continuing Education Fund', 'Post-secondary and Tertiary Level', and 'Pre-primary, Primary and Secondary Level'. Below these, the 'Loan Repayment' section is highlighted, with a sub-menu containing 'More Options', 'My Bills' (which is selected and highlighted with a red box), 'My Loan Information', 'My Options on Loan Repayment', 'Calculator', 'Partial/Lump Sum Repayment Request', 'Deferment of Loan Repayment Application', and 'My SMS'. To the right, there is a 'My Favourite Links' section with a note about adding hyperlinks. At the bottom, there is an 'Application Status' section.

Step 2: Redirection to “My Bills Registration” page

The screenshot shows the 'SFO E-link' page for 'My Bills Registration'. The header includes the agency's name and logo, a 'Welcome,' message, and a 'Back to "eWFSFAA"' link. The left sidebar contains navigation links: Home, My Bills Registration (selected), FAQs, Help Desk, Online Demonstration, Online Feedback Form, Student Finance Office, and GovHK's Update Your Address Record Online. The main content area is titled 'Step 1 Input account particulars (Field(s) with * is/are mandatory)'. It contains two main sections: (1) 'Student Loan Applicant' and (2) 'Monthly Demand Notes Repayer'. Section (1) explains that starting from the 2015/16 Academic Year, users must register for the 'My Bills' service at SFO E-link. Section (2) explains that for monthly demand notes repayers, SFO will issue electronic demand notes, and users must register with the 'SFO E-link My Bills' service. Below these sections, there is a 'HKID:' field with three input boxes. At the bottom right, there is a 'Next' button. The footer contains links for Terms of Use, Copyright Notice, Privacy Policy, Disclaimer, and logos for WSC, WAI-AA, and WCAG 2.1.

Step 3: Input Your Account Particulars

You need to provide the following account particulars -

- (1) Your Hong Kong Identity Card Number (HKID);
- (2) The link-up code / ATM or PPS Reference Number / Loan Reference Number (You may refer to item 2 of the above “**Pre-requisite Requirements**” for further details); and
- (3) Your Hong Kong mobile phone number for receiving SMS notifications upon issuance of demand notes. You are required to update your mobile phone number through “**My SMS**” if there are any changes.

Quarterly Demand Notes Repayer

Electronic demand notes are identical with the paper demand notes but in Acrobat PDF file format. To help saving paper and to be environmentally friendly, SFO will stop sending you postal demand notes after your successful registration of **My Bills** service. The registration is irrevocable and you are unable to request for postal demand notes after the registration.

Monthly Demand Notes Repayer

For monthly demand notes repayer, SFO will issue monthly demand notes to you in electronic form through the **SFO E-link My Bills** service. No postal demand notes will be sent to you. You are required to create an account with eWFSFAA and then register with **SFO E-link My Bills** service to view, print and download the monthly demand notes in Acrobat PDF file format.

- (2) Besides, if there is/are person(s) or Indemnifier(s) who has/have been executing repayment responsibility on your behalf, you need to execute the responsibility of notifying these persons the repayment arrangement and details upon your successful registration for My Bills service.

HKID: ()

(1)

Registration Type: * ☐ Link-up Code ☐ ☐ ATM / PPS Payment Reference No. ☐ ☐ Loan Reference No. (for FASP, NLSFT, NLSPS or ENLS only) ☐ ☐ Loan Reference No. (for TSFS only) ☐

Link-up Code (Link-up Code shown on notification of result/ acknowledgement of ENLS application)/

(2)

ATM/PPS Payment Reference No. (12-digit number as shown at the top right corner of demand note)/
Loan Reference No. (Loan Reference No. shown on Letter of Commencement of Repayment or Repayment Schedule, please do not input "D/N Reference No."); *

Mobile Phone Number: *

Please Re-enter Mobile Phone Number for Verification: *

(3)

☐ I am an overseas loan recipient.

The above Hong Kong mobile phone number will be used for receiving SMS notifications, and updating contact information of all of your grant/loan accounts under all financial assistance/loan schemes administered by the SFO.

Step 4: Review of Account Particulars


(1) You are required to check the account particulars and ensure that they are correct. You can click **“Back”** to edit your account particulars.

(2) Read the **Terms of Use**.

(3) After reading the Terms of Use, check the box with the statements below:

I have read, understood and agreed with the above terms of use and agreed that SFO will issue electronic demand notes through SFO E-link My Bills service and I will not receive postal demand notes.

(4) Click **“Confirm and Send”** to complete the application.

**Working Family and Student Financial Assistance Agency**
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

Welcome, Chan CSI | 繁體 | [Back to "eWFSFAA"](#)

SFO E-link

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[My Bills Registration](#)
[FAQs](#)
[Help Desk](#)
[Online Demonstration](#)
[Online Feedback Form](#)
[Student Finance Office](#)
[GovHK's Update Your Address Record Online](#)

Step 2 Confirm and send application

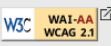
HKID XXXXXXX(X)
Registration Type **ATM / PPS Payment Reference No.**
Code/Number XXXXXXXXXXXX
Mobile Phone Number XXXXXXXX


Terms of Use

The following are the terms and conditions for the Use of SFO E-link ("the Terms"). The Government agrees to provide services of SFO E-link and you, as the user, agree to use the services of the SFO E-link in accordance with the Terms set out herein.
SFO E-link
2. SFO E-link is a website of an integrated online service delivery platform which its user may use any of the services provided therein ("service") in accordance with the Terms set out herein.

☐ I have read, understood and agreed with the above terms of use and agreed that SFO will issue electronic demand notes through SFO E-link My Bills service and I will not receive postal demand notes.


[Back](#) [Confirm and Send](#)

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Step 5: Save or Print “Acknowledgment of Receipt”

You may save or print the “Acknowledgment of Receipt” for future reference.



Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

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SFO E-link

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[Online Feedback Form](#)
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[GovHK's Update Your Address Record Online](#)

Step 3 Acknowledgment of Receipt

Your registration application was sent out.
It normally takes 3 working days for the link-up process between your SFO loan account(s) and your eWFSFAA account. If you do not successfully link-up after 3 working days, please contact us through e-link_sfo@wfsfaa.gov.hk.

Registration Details

Registration Date / Time 10/03/2025 10:10:08
(DD/MM/YYYY HH:MI:SS)

Profile Information

HKID XXXXXXXX(X)
Mobile Phone Number XXXXXXXX

Account Information

Registration Type ATM / PPS Payment Reference No.
Code/Number XXXXXXXXXXXXX

I agree that SFO will issue electronic demand notes through my eWFSFAA account and SFO E-link My Bills service and I will not receive postal demand notes.


You are recommended to Save or Print a copy of this page for reference.


Save

Print

Before successful Linkup, you can use other SFO e-Services without login.

[Back to Other Services](#)

[Terms of Use](#) [Copyright Notice](#) [Privacy Policy](#) [Disclaimer](#) 



Failure of Registration

If the account particulars you provided is incorrect, it would cause failure of registration. Please register again by following Steps 1 to 5 above.

Important Notes

1. Electronic demand notes are identical with the paper demand notes but in Acrobat PDF file format. In order to help saving paper and to be environmentally friendly, SFO will stop sending you postal demand notes after your successful registration of **SFO E-link My Bills** service. The registration is irrevocable and you are unable to request for postal demand notes after the registration.
2. If there is/are person(s) or indemnifier(s) who has/have been executing repayment responsibility on your behalf, you need to execute the responsibility of notifying these persons the repayment arrangement and details upon your successful registration for **SFO E-link My Bills** service.

Assistance

If assistance is required during registration, please call 183 5500 (handled by staff of 1823 Call Centre) or email us at e-link_sfo@wfsfaa.gov.hk.