



Early Partial / Lump Sum Repayment of Loan under Non-means-tested Loan Scheme (NLS)

I understand and agree that my request will be processed according to the following conditions:

1. For early partial repayment, the repayment amount shall not be less than an amount determined by the Student Finance Office ("SFO") (currently set at HK\$5,000.00) or the total of one repayment instalment plus the remaining interest already accrued before the commencement of the repayment period, whichever is greater.
2. Interest of early repayment is calculated as follows:

Loan Account Status	Early Lump Sum Repayment Interest Cut-off Date	Early Partial Repayment Interest Cut-off Date
Before commencement of repayment	Preceding day of the date of request	Preceding day of the date of request
During the repayment period	Preceding day of the date of request	Preceding day of the due date of the forthcoming instalment

3. For request by post, the postmark date on the envelope will be regarded as the date of request. Underpaid mail items will not be accepted. Please ensure your mail items bear sufficient postage before posting. For request by fax or email or via the SFO E-link, the date of the request received by SFO will be regarded as the date of request. Normally you have to settle the early lump sum repayment demand note in full within 14 days from the issue date of the concerned demand note.
4. The early repayment demand note will be posted to your correspondence address. If you would like to confirm receipt of your request, or you do not receive the demand note by post 14 days after your request, please contact our staff at 2150 6211 or 2150 6212. Otherwise, SFO will assume that the demand note has been received by you.
5. If a loan recipient fails to repay the loan or interest or any part thereof when it becomes due, he/she will be required to repay to the Government of the Hong Kong Special Administrative Region the overdue amount together with overdue interest.
6. If the above loan account(s) have been granted approval for deferment of loan repayment, the period of deferment would be shortened accordingly. You would have to submit a new application if you wish to defer loan repayment for the remaining instalment(s) of the above loan account(s). All applications for deferment of loan repayment will be considered on individual merits.
7. If the above loan account(s) are currently under application for deferment of loan repayment, the deferment application would be cancelled.

I would like to make an early partial / lump sum repayment of the following NLS loan(s) (Please mark a tick "✓" in the box below as appropriate and write down the student loan account(s) information):

Lump Sum Repayment Partial Repayment (Amount: HK\$ _____)

Loan Ref. No.(s): _____

Name of applicant / indemnifier (in block letters): _____ Telephone Number: _____

Applicant / Indemnifier's HKID Card No.: _____ Date: _____

Correspondence Address: (Please provide in block letters) : _____

- If there is a change, you are required to provide together with a copy of **documentary evidence** showing your **address** in the past 3 months. Documentary evidence of address should be letters issued by government bureaux/departments, public organisations/utilities or commercial organisations. If necessary, you may be required to produce the documentary evidence in originals.

Signature: _____

Notes:

- (1) Loan recipient or his/her indemnifier may make a request for early repayment of loan in writing by post, fax, email or via the SFO E-link. Verbal request will not be accepted.
- (2) All items in this form are mandatory. If the required information is missing without reasons, the request will not be processed.
- (3) You are advised to submit a request for early repayment of loan after careful consideration. If you cancel and make another request for early repayment of loan within the same month, the SFO may consider not accepting the second/ revised application. If you have fully settled the early partial/ lump sum repayment demand note, cancellation request to ask for refund of the sum of early partial/ lump sum repayment will not be accepted.