Restructuring Repayment Period of Loan under Non-means-tested Loan Scheme (NLS)

I would like to restructure the repayment period of the following NLS loan(s).   I understand and agree that my request will be processed according to the following conditions:

1. Instalments will normally fall due on 1st of each calendar month for monthly repayment; while on 1 January, 1 April, 1 July and 1 October each year for quarterly repayment.   If you would like to restructure the repayment period, please send the Student Finance Office (SFO) your request <u>14 days before the due date of the demand note</u> so that the revised repayment schedule will take effect in the upcoming instalment.   If you fail to put up your request by the above-mentioned deadline, or your NLS loan(s) is(are) currently under deferment, the effective date of your requested revision will be postponed accordingly.

2. Your requested repayment period may be shortened such that each instalment amount (instalment loan principal and interest) is not less than HK$100.

3. You have to repay your monthly / quarterly instalment(s) according to the original repayment schedule(s) until the revised Repayment Period(s) take(s) effect.

4. For request by mail, the postmark date will be regarded as the request date.   For proper delivery of the mail items to the SFO, and to avoid unnecessary delivery delay or unsuccessful delivery, please ensure that the mail items bear sufficient postage with return address before mailing. Underpaid mail items will be returned to the senders (with return address) or disposed of (without return address) by the Hongkong Post.   For request by fax or email, the date received by SFO will be regarded as the date of request.

5. Generally the revised repayment schedule(s) will be <u>posted to your correspondence address</u> a week before the due date of the upcoming repayment instalment(s).   If you do not receive the revised repayment schedule(s) by post within a week before the due date of the upcoming repayment instalment(s), please contact our staff of the Student Loan Unit at 2150 6211 or 2150 6212. Otherwise, SFO will assume that the revised repayment schedule(s) has(have) been received by you.

6. If you choose to extend the repayment period, you are required to pay a higher total interest. You may have a rough estimation on the repayment amount by using the Calculator available in the "SFO E-link" (https://e-link.wfsfaa.gov.hk).

(Please write down the loan account(s) information and mark a tick "✓" in the box below as appropriate)

Loan Ref. No.(s)^ : _____

Total repayment period^#, including repaid repayment instalments:

☐ 1 year	☐ 2 years	☐ 3 years	☐ 4 years	☐ 5 years
☐ 6 years	☐ 7 years	☐ 8 years	☐ 9 years	☐ 10 years
☐ 11 years	☐ 12 years	☐ 13 years	☐ 14 years	☐ 15 years

^ *Loan Ref. No. is shown on the Notification of Commencement of Loan Repayment and on the Repayment Schedule.*
# *12 monthly instalments / 4 quarterly instalments in 1 year, and so on, excluding the relaxed deferment period (if applicable). For enquiries on the total repayment period, please contact our staff of the Student Loan Unit at 2150 6211 or 2150 6212.*

Name (in block letters): _____   Telephone Number: _____

HKID Number: _____   Date: _____   Signature: _____

Notes:

(1) You may make a request for restructuring repayment period of your loan(s) in writing by post, fax or email. Verbal request will not be accepted.

(2) If your correspondence address has been changed, you can update the record through the "Change of Address Service" on the GovHK website. Acknowledgement will be given immediately upon completion of the update. You can also notify SFO of your change of correspondence address by fax, post or email.

(3) All items in this form are mandatory except those specified otherwise.   If the required information is missing without reasons, the request will not be processed..