



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. Monthly repayment instalments will normally fall due on the first day of each month. Quarterly repayment instalments will normally fall due on 1 January, 1 April, 1 July and 1 October each year. If you would like to restructure the repayment period, please send us your request 14 days before the due date of the upcoming repayment instalment(s) so that the revised repayment schedule(s) will take effect in the upcoming month / quarter. 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 extension or shortening of the repayment period will be postponed accordingly.
2. Your requested repayment period may be shortened such that each instalment amount (instalment loan principal and instalment interest) is not less than \$100.
3. You have to repay your monthly / quarterly instalment(s) according to the original repayment schedule(s) until the revised repayment schedule(s) take(s) effect.
4. 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, the date of the request received by the Student Finance Office (SFO) will be regarded as the date of request.
5. Generally the revised repayment schedule(s) will be posted to your correspondence address 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 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 can have a rough estimation of the monthly / quarterly repayment amounts under different repayment periods by using our repayment calculator at SFO E-link at <http://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:

- | | | | | |
|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| <input type="checkbox"/> 1 year | <input type="checkbox"/> 2 years | <input type="checkbox"/> 3 years | <input type="checkbox"/> 4 years | <input type="checkbox"/> 5 years |
| <input type="checkbox"/> 6 years | <input type="checkbox"/> 7 years | <input type="checkbox"/> 8 years | <input type="checkbox"/> 9 years | <input type="checkbox"/> 10 years |
| <input type="checkbox"/> 11 years | <input type="checkbox"/> 12 years | <input type="checkbox"/> 13 years | <input type="checkbox"/> 14 years | <input type="checkbox"/> 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 at 2150 6211 or 2150 6212.

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

HKID Number: _____ Date: _____ Signature: _____

Notes:

- (1) A loan recipient can make a request for restructuring the repayment period of loan(s) in person to SFO or authorise a person to do so on his/her behalf. The office hours of SFO are Mondays to Fridays from 8:45 am to 1 pm and from 2 pm to 5:45 pm..
- (2) If a loan recipient or his/her representative is unable to come to SFO during office hours, he/she may make a request in writing by post, fax or email. Verbal request will not be accepted.
- (3) 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 by post, fax, email or in person.
- (4) All items in this form are mandatory except those specified otherwise. If you fail to provide the required information without reasons, your request will not be processed.