Important Notice

Part I – General Information (Pages 1 - 26)

1. The Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)
2. Eligibility
3. How to Apply
4. Important Matters
5. Level and Calculation of Financial Assistance
6. Notification of Result, Payment Arrangements / Recovery, Undertaking of Loan
7. Review Mechanism
8. Loan Repayment and Deferment
9. Electronic Repayment Notification and Demand Note
10. Handling of Information
11. Enquiries

Part II — How to Complete and Submit the Online Application Form (Pages 27 - 80)

Part III — Appendices (Pages 81 - 103)

Appendix I Registration Guidelines
Appendix II Student Travel Subsidy Scheme (STS)
Appendix III Ready Reckoner under the “Adjusted Family Income” (AFI) Formula 2018/19
Appendix IV Sliding Scale of Asset Value for Discounting Grant and Loan Assistance 2018/19
Appendix V Samples of Self-prepared Income Breakdown and Profit and Loss Account
Appendix VI Sample of Balance Sheet
Appendix VII Reference Table on Repayment of TSFS Loan
Appendix VIII Information Notes on Repayment of Loan under the TSFS
Appendix IX Frequently Asked Questions and Answers

本申請指引備有中文版本 [TSFS/1A(2018)] 及英文版本 [TSFS/1B(2018)]。
Important Notice

1. Submission of Online Application through “SFO E-link – My Applications”

Starting from 2015/16 academic year, all the Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS) applications must be input and submitted through “SFO E-link – My Applications” platform (https://ess.wfsfaa.gov.hk). Creation/Login of MyGovHK account is required. Applicants are reminded to keep the username and password for future use.

2. Expediting the Processing of Applications from Post-secondary Students whose Families are in Receipt of the Comprehensive Social Security Assistance (CSSA)

For an applicant whose family received CSSA throughout the assessment period from 1.4.2017 to 31.3.2018 or is currently in receipt of the CSSA, it is sufficient for him / her to provide the following documents together with his / her online application –

- photocopies of the HKID Cards of the applicant (i.e. the student) and his / her family members;
- a photocopy of the applicant’s student identity card issued by the post-secondary institution;
- a photocopy of the applicant’s bank passbook or statement showing his / her full name and the number of his / her bank account for receiving the payment of student financial assistance; and
- a photocopy of the valid Certificate of CSSA Recipients (for Medical Waivers) OR the Social Welfare Department Notification Letter which advised the amount of CSSA approved for the applicant’s family throughout the assessment period from 1.4.2017 to 31.3.2018 or for the current time.

The above applicant is required to complete the respective application form, but he / she does not need to provide information relating to his / her family income and assets when the application is submitted. Applicants should submit their applications using the simplified application form for CSSA family available on “SFO E-link – My Applications”.

The Student Finance Office (SFO) under Working Family and Student Financial Assistance Agency (WFSFAA) may contact the applicant if supplementary information / documents about his / her family income and assets are required.
1. THE TERTIARY STUDENT FINANCE SCHEME – PUBLICLY-FUNDED PROGRAMMES (TSFS)

1.1 The Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS), which is administered by the Student Finance Office (SFO) under Working Family and Student Financial Assistance Agency (WFSFAA), provides financial assistance to eligible full-time students who pass the means test. It aims to ensure that no eligible student who has been offered a place in one of the institutions covered by this scheme would be unable to accept it because of lack of means. Financial assistance is provided in the form of a grant and/or loan. The grant is to cover tuition fees, academic expenses and compulsory union fees. The loan is for living expenses and is interest-bearing at 1% per annum chargeable from the commencement of the repayment period.

2. ELIGIBILITY

2.1 You (the applicant) may be eligible for assistance if:

(a) you are registered as a full-time student and take up an exclusively University Grants Committee-funded or exclusively publicly-funded student place of a recognised course at one of the following institutions in the 2018/19 academic year:

- CITY UNIVERSITY OF HONG KONG (CityU)
- HONG KONG BAPTIST UNIVERSITY (HKBU)
- HONG KONG INSTITUTE OF VOCATIONAL EDUCATION (IVE), CHINESE CULINARY INSTITUTE (CCI) and INTERNATIONAL CULINARY INSTITUTE (ICI), HONG KONG DESIGN INSTITUTE (HKDI) and MARITIME SERVICES TRAINING INSTITUTE (MSTI) of the Vocational Training Council
- HONG KONG UNIVERSITY OF SCIENCE AND TECHNOLOGY (HKUST)
- LINGNAN UNIVERSITY (LU)
- THE CHINESE UNIVERSITY OF HONG KONG (CUHK)
- THE EDUCATION UNIVERSITY OF HONG KONG (EdUHK)
- THE HONG KONG ACADEMY FOR PERFORMING ARTS (HKAPA)
- THE HONG KONG POLYTECHNIC UNIVERSITY (PolyU)
- THE PRINCE PHILIP DENTAL HOSPITAL (PPDH)
- THE UNIVERSITY OF HONG KONG (HKU)

and

(b) you have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had your home in Hong Kong continuously for three complete years prior to the commencement of the course. This does not cover students staying in Hong Kong holding student visas.

2.2 Your eligibility is restricted to only one eligible full-time course in any one academic year.

2.3 If you are eligible to apply for assistance under the TSFS in the 2018/19 academic year, you may also apply for subsidy under the Student Travel Subsidy Scheme (STS). Please refer to Appendix II of Part III of these Guidance Notes for more details.
If you are eligible to apply for assistance under the TSFS in the 2018/19 academic year, you are also eligible to apply for loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT). The NLSFT provides non-means-tested loan to eligible students to settle their tuition fees payable. The maximum level of loan amount is equal to the tuition fees payable for the academic year. For details of the NLSFT, please refer to the NLSFT Application Guidance Notes (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm).

If you are going to join an overseas exchange programme in the 2018/19 academic year, you are still eligible for applying for assistance under the TSFS provided that you are registered as a full-time student and take up an exclusively University Grant Committee-funded or exclusively publicly-funded student place of a recognised course at a recognised institution.
## 3. HOW TO APPLY

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Proceed application at the webpage of SFO E-link – My Applications (<a href="https://ess.wfsfaa.gov.hk">https://ess.wfsfaa.gov.hk</a>)</th>
</tr>
</thead>
</table>

- There are three versions of application forms for the TSFS. Please choose to use appropriate version of application:

<table>
<thead>
<tr>
<th>Form</th>
<th>Applicable to</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Version</td>
<td>General application form applicable to all students applying for TSFS.</td>
</tr>
<tr>
<td>Simplified Version</td>
<td>Simplified application form. The applicant may choose to submit Simplified Version of Application instead of Full Version of Application if and only if:</td>
</tr>
<tr>
<td></td>
<td>(i) the applicant has an unmarried sibling residing with him/her and the latter has submitted or is submitting Full Version of Application for TSFS or the Financial Assistance Scheme for Post-secondary Students (FASP) for the 2018/19 academic year; and</td>
</tr>
<tr>
<td></td>
<td>(ii) the applicant is not married.</td>
</tr>
<tr>
<td>Simplified Version for CSSA family</td>
<td>Simplified application form for Comprehensive Social Security Assistance (CSSA) family for which the applicants are not required to provide their families’ income and assets information. If an applicant’s family is currently in receipt of CSSA or received CSSA throughout the assessment period from 1.4.2017 to 31.3.2018 by complying with one of the following criteria, he/she can submit the financial assistance application by using the Simplified Version of Application for CSSA family:</td>
</tr>
<tr>
<td></td>
<td>(i) Both of the applicant's father and mother are CSSA recipients; (If only one of his/her parents is a CSSA recipient, the Simplified Version of Application Form for CSSA family is not applicable to him/her.)</td>
</tr>
<tr>
<td></td>
<td>(ii) The applicant comes from a single-parent family and the parent who lives with the applicant and supports his/her living is a CSSA recipient;</td>
</tr>
<tr>
<td></td>
<td>(iii) The applicant is an independent CSSA recipient;</td>
</tr>
<tr>
<td></td>
<td>(iv) The applicant is married and his/her spouse is a CSSA recipient.</td>
</tr>
</tbody>
</table>
Part I - General Information

<table>
<thead>
<tr>
<th>Step 1 (Cont’d)</th>
<th>Proceed application at the webpage of SFO E-link – My Applications (<a href="https://ess.wfsfaa.gov.hk">https://ess.wfsfaa.gov.hk</a>)</th>
</tr>
</thead>
</table>

- **Notes for Simplified Version of Application**
  - If you choose to use Simplified Version of Application, any errors or omissions in terms of the financial data in your sibling’s application will also apply to you and any adjustments to, warning or invalidation of the sibling’s application as a result thereof may similarly apply to your application. In this regard, you may choose to submit Full Version of Application instead of Simplified Version of Application.
  - Both you and your sibling(s) submitting Full Version of Application must sign the declaration of the Simplified Version of Application.
  - If you are eligible to use Simplified Version of Application but would like to provide a full set of information on yourself and your family members, you may still choose to submit Full Version of Application instead of Simplified Version of Application.

- **Notes for Simplified Version of Application for CSSA family**
  - You are not required to provide the income and assets information of your family in the Simplified Version of Application Form for CSSA family. The SFO will ascertain whether you comply with the above criteria for using the form with reference to the supporting documents provided by you. If the SFO verifies that you do not comply with the criteria for using the form or considers necessary, The SFO will request you to supplement the income and assets information of your family (including re-submitting the Full Version of Application Form, re-signing the declaration and providing all the supporting documents).
  - If you comply with the criteria in using the Simplified Version of Application Form for CSSA family to apply for the financial assistance, the SFO will assess your application on reliance of the documentary proof showing you or your family’s eligibility for receiving CSSA. If it comes to the knowledge of the SFO that the applicant and his/her family are ineligible for CSSA in view of their actual family income and/or assets, your application may be rejected. You will be required to refund all student financial assistance you have received. You and your family may also be liable to prosecution.
Part I - General Information

<table>
<thead>
<tr>
<th>Step 2</th>
<th>Complete and Submit Application Form and Supporting Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>●</td>
<td>All applicants must complete and submit the TSFS application online form through “SFO E-link – My Applications” platform.</td>
</tr>
<tr>
<td>●</td>
<td>Deadlines for application</td>
</tr>
</tbody>
</table>

For continuing students -

<table>
<thead>
<tr>
<th>Institutions</th>
<th>Deadlines</th>
</tr>
</thead>
<tbody>
<tr>
<td>HKU, CUHK, PolyU and LU,</td>
<td>17 Apr 2018</td>
</tr>
<tr>
<td>HKBU, PolyU and HKAPA</td>
<td>23 Apr 2018</td>
</tr>
<tr>
<td>CityU, HKUST, EdUHK and PPDH</td>
<td>30 Apr 2018</td>
</tr>
<tr>
<td>IVE(Sha Tin), IVE(Lee Wai Lee), IVE(Chai Wan), IVE(Tsing Yi),</td>
<td>15 May 2018</td>
</tr>
<tr>
<td>IVE(Morrison Hill), IVE(Haking Wong), IVE(Kwai Chung), IVE(Tuen Mun), HKDI,</td>
<td></td>
</tr>
<tr>
<td>CCI&amp;ICI and MSTI</td>
<td></td>
</tr>
</tbody>
</table>

For new students

Details of submission arrangement will be announced in August 2018.

(a) If you attend a postgraduate course that commences between March 2018 and February 2019, you should apply for financial assistance for the 2018/19 academic year. The deadline for application is 1 month following the commencement of the course and in any case not later than 31.3.2019.

(b) Applications received after the deadline will not be accepted save in exceptional circumstances and are accompanied with sound explanation.

(c) Simplified Version of Application will only be processed after the SFO has received the relevant Full Version of Application from your sibling.

(d) The notification of result under the TSFS will normally be available within 2 months from the date of the SFO’s acknowledging receipt of your application provided that all required supporting documents are in order. You will be informed of the loan amount you are entitled under the NLSFT, if any, simultaneously in your TSFS notification of result. For acceptance of the NLSFT loan offered, please refer to paragraph 6.13 below. If you wish to apply for and be offered with the NLSFT loan earlier, you may consider submitting an NLSFT application separately. Please refer to the NLSFT Application Guidance Notes [NLSFT 111B(2018)] (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm) for details.

(e) If you are bankrupt; and/or have applied for Individual Voluntary Arrangement (IVA); and/or aware that legal proceeding(s) has / have been started (or are pending or being threatened) against your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets, you are obliged to notify The SFO in writing immediately.
## How to Apply

### Step 2 (Cont’d)

<table>
<thead>
<tr>
<th>Complete and Submit Application Form and Supporting Documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>◆ How to complete the application form?</td>
</tr>
<tr>
<td>(a) Please refer to Part II of these Guidance Notes on “How to Complete and Submit the Online Application Form” for more details.</td>
</tr>
<tr>
<td>(b) If you have genuine difficulty in using computer for submission of online application (e.g. your physical condition does not allow you to operate computer normally), you may seek the SFO’s assistance by calling our scheme hotline at 2152 9000 during office hours.</td>
</tr>
<tr>
<td>◆ How to submit the Declaration and Supporting Documents</td>
</tr>
<tr>
<td>(a) After you have submitted your online application successfully, you have to submit the signed declaration (or completed the digital signing) and supporting documents to the SFO. Otherwise, your application will not be processed.</td>
</tr>
<tr>
<td>(b) You can submit the required documents through the following means within seven days from the date of submission of your application:</td>
</tr>
<tr>
<td>- Through online upload (Please refer to paragraph 4.12.2 of Part II for details)</td>
</tr>
<tr>
<td>- By mail or by hand to the SFO (Address: 12/F., One Mong Kok Road Commercial Centre, 1 Mong Kok Road, Kowloon). Underpaid mail items will not be accepted. Please ensure your mail items bear sufficient postage before posting.</td>
</tr>
<tr>
<td>- Through drop-in boxes set up by individual institutions during specified timeframe. You should refer to the announcement of your institution for the individual arrangement.</td>
</tr>
<tr>
<td>(c) Please note that in any event, you should submit your online application before submitting the declaration and supporting documents.</td>
</tr>
</tbody>
</table>
4. IMPORTANT MATTERS

4.1 It is your responsibility to complete the application form fully and truthfully and attach all the supporting documents. The SFO will rely on the information and documentary proofs provided in your TSFS application and the application(s) from your sibling(s) under TSFS / FASP, if any, to determine the eligibility and the level of financial assistance to be offered under the Scheme(s). During the course of vetting your current year application, The SFO will, if necessary, make reference to your submitted application form(s) / information of the previous academic year(s) and ask you to clarify or provide additional information / explanation on the application form(s) / information submitted in the / these academic year(s). Any misrepresentation or omission or improperly filling in information in the application form in any one of the said application(s) would possibly lead to rejection and/or full recovery of financial assistance already offered to you and/or your sibling(s) and court proceedings. You are reminded that it is an offence to obtain property or pecuniary advantage by deception. Any person who does so commits an offence and shall be liable on conviction upon indictment to imprisonment for 10 years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong). You are also reminded that if any person being required or authorised by law to make any statement on oath for any purpose and being lawfully sworn (otherwise than in a judicial proceeding) wilfully makes a statement which is material for that purpose and which he knows to be false or does not believe to be true, he shall be guilty of an offence and shall be liable on conviction upon indictment to imprisonment for seven years and to a fine under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).

4.2 If the applicant fails to report / attach the required information / supporting document in / to the Application Form at the time of submitting his / her application, and the information / supporting document is only reported / provided upon the SFO’s enquiry, this would be treated as a misrepresentation and/or omission in the application. Therefore, the applicant has the responsibility to complete the Application Form in full details and submit all supporting documents. If there is misrepresentation or omission in the application, the SFO has the authority to reject the applicant's application. If the applicant submits the financial assistance application by using the Simplified Version of Application Form for CSSA family, the SFO will assess his/her application on reliance of the documentary proof showing the applicant’s or his/her family's eligibility for receiving CSSA. If it comes to the knowledge of the SFO that the applicant and his/her family are ineligible for CSSA in view of their actual family income and/or assets, his/her application may be rejected. The applicant will be required to refund all student financial assistance he/she has received. The applicant and his/her family may also be liable to prosecution.

4.3 Please note that in the event that there is overpayment due to error of calculation or assessment, you are required to refund the amount overpaid (including amounts that may have been overpaid in previous academic year(s)) and, if necessary, forfeit the amount that may be payable.

4.4 Please check the personal data and course data contained in the acknowledgement letter and the notification which will be issued to you upon receipt of application and completion of assessment respectively. Should there be any discrepancies in your institution, course of study, tuition fee paid / payable in the 2018/19 academic year, correspondence address or the bank account number to which the grant / loan will be credited, you should immediately notify the SFO by using Form TSF/C/18A (applicable for change of Personal Data) or TSF/C/18B (applicable for change of Institutions / Course Data). These forms can be downloaded from the SFO's Homepage at (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/forms.htm). Late notification will result in unnecessary delay in the processing of your application and the payment of financial assistance.
4.5 If you choose to accept the loan offered, once your loans have been drawn down, should there be any changes in your study status (such as change in expected graduation date, withdrawal of study, continuing study after completion of the programme which has been granted the loans, etc.) after you have drawn down your loan(s), you should immediately notify the SFO by submitting the duly completed “Notification of Study Status” form [SFO297 E]. The form can be downloaded from the SFO website at (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/forms.htm). Timely provision of updated information is important as it may affect the activation date of your loan repayment.

4.6 You are also required to notify the SFO in writing immediately once you are offered or there is any change to the studentship / appointment by institution for the 2018/19 academic year (including the summer months of year 2017) / during the study period covered by the tuition fees paid / payable.

4.7 As a measure to verify the truthfulness and completeness of the information supplied, the SFO will conduct counter-checking on some of the successful applications, through home visits, bank search or other means. During these counter-checks, the SFO staff may need to seek clarifications / additional information on the information already provided. They may also examine the originals of all the supporting documents, including those for applications submitted in previous academic year(s). Applicants and their family members are requested to keep all (including this and previous academic year(s)) application documents and to co-operate with our staff. Intentional obstruction to our staff in the course of their verification, concealment of information or failure to provide the information / clarifications as required may lead to the full recovery of the financial assistance already awarded and even court proceedings.

4.8 Please note that during the course of vetting / counter-checking / reviewing your application(s) (including this and previous academic year(s)), the SFO will, if necessary, immediately withhold the payment of assistance to you if any irregularity is suspected. When the vetting / counter-checking / reviewing processes have been completed and the suspected irregularity has been rectified / clarified, the SFO will resume payment of assistance, if any, to you.

4.9 If you have any arrears of grant and/or loan and/or subsidy under any financial assistance / loan schemes administered by the SFO, your application for financial assistance / loan will be considered by the SFO on individual merits.

4.10 Any overpayment of financial assistance (including grant and/or loan and/or subsidy administered and disbursed by the SFO) made to you shall be refunded immediately upon demand.
5. LEVEL AND CALCULATION OF FINANCIAL ASSISTANCE

5.1 The maximum grant and loan under the TSFS are as follows:

<table>
<thead>
<tr>
<th>Maximum Grant</th>
<th>Maximum Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>is equal to your:</td>
<td>Irrespective of the institutions / courses of students, maximum loan is the same for all students.</td>
</tr>
<tr>
<td>● tuition fee (not including continuation fee) payable to the concerned local institution;</td>
<td>(For reference: The maximum loan of the 2017/18 academic year is $49,430. The maximum loan amount for 2018/19 will be promulgated later.)</td>
</tr>
<tr>
<td>● academic expenses for course of study;</td>
<td></td>
</tr>
<tr>
<td>● compulsory union fees.</td>
<td></td>
</tr>
</tbody>
</table>

For students attending full-year graduation-tied placement, academic expenses are not normally offered unless the institutions advise that expense related to academic study is still required. Such cases will be considered on individual merits.

5.2 The maximum amounts for the grant and the loan for the 2018/19 academic year will be provided to the institutions covered by the TSFS in about July 2018. You may check with your institution the maximum level of assistance applicable to your course of study if you wish so.

5.3 The financial assistance is calculated on the basis of the local institution fee. The SFO will deduct the part of tuition fee in the financial assistance you are entitled under the TSFS if your institution will not charge you for any tuition fee during the period of your overseas exchange programme in 2018/19.

5.4 Depending on your financial circumstances, you may be eligible for a grant and/or loan. The assessment is made according to the “Adjusted Family Income” (AFI) Formula. Please see the following examples for the illustrations of calculation. The Ready Reckoner under the AFI shows the percentage of the maximum financial assistance for your AFI group. The resulting amount will then be further reduced by the percentage set out against the Net Asset Value per family member as shown in the Sliding Scale of Asset Value for Discounting Financial Assistance. The Ready Reckoner and Sliding Scale of Asset Value for Discounting Financial Assistance for 2018/19 are at Appendix III and Appendix IV of Part III. You may calculate the rough estimation of your financial entitlement by accessing the Calculator in the SFO’s Homepage (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/general/level.htm). The levels of academic expenses of various courses / programmes for 2018/19 will be promulgated later. Please continue to make reference from the Calculator for 2017/18 in the interim.

---

1 Adjusted Family Income” (AFI): (Total family annual income – deductible medical expenses) ÷ { number of family members + 1 (for single-parent families of 2 to 3 members is + 2) }
### Part I - General Information

#### Level and Calculation of Financial Assistance

<table>
<thead>
<tr>
<th>Example</th>
<th>Applicant’s Marital Status</th>
<th>Adjusted Family Income (AFI)</th>
</tr>
</thead>
</table>
| (1)     | Not married and is residing with parent(s) / sibling(s) | (a) (i) The annual incomes of applicant’s parent(s) ending 31.3.2018;  
(ii) 30% of the annual incomes ending 31.3.2018 of the unmarried sibling(s) residing with applicant and/or applicant’s parent(s);  
(iii) The amount of studentship\(^2\) and income derived from appointments by institution or the associate scheme with other organisations received / to be received by you during the study period covered by the tuition fees paid / payable for the 2018/19 academic year, including the summer months of year 2018; and  
(iv) Any other remittance / contributions (e.g. family / living expenses, alimony, contribution to rental expenses or mortgage repayment, etc.) / support to applicant’s family for the year ending 31.3.2018. |
|         |                             | (b) LESS medical expenses of family members who are chronically ill or permanently incapacitated, subject to the production of receipts for the period between 1.4.2017 and 31.3.2018 (expenses other than medical expenses cannot be deducted). The amount that may be deducted per family member with chronic illness and permanent incapacity is subject to a maximum limit. The maximum limit for 2018/19 application is $20,530. |
|         |                             | (c) DIVIDED by the number of members in the family plus a factor of “1”\(^3\). The composition of family members for this purpose comprises:  
(i) Applicant himself / herself;  
(ii) Applicant’s parent(s);  
(iii) All unmarried sibling(s) residing with applicant and/or applicant’s parent(s); and  
(iv) Any dependent paternal or maternal grandparent(s) residing with the family. |
| (2)     | Married and is residing with spouse and dependent children | (a) (i) The annual income of the spouse ending 31.3.2018; and  
(ii) The amount of studentship\(^2\) and income derived from appointments by institution or the associate scheme with other organisations received / to be received by applicant during the study period covered by the tuition fees paid / payable for the 2018/19 academic year, including the summer months of year 2018; and |

\(^2\) Studentship includes Postgraduate/Research Studentship, Graduate/Research/Student Research/Teaching/Instructional Assistantship, Demonstratorship; any award/income derived from appointments as Teaching Assistant, Student Assistant, Research Assistant, Research Fellow, Graduate Assistant, Demonstrator, Instructor, Student Research Assistant; income derived from teaching company associate scheme; and income received from any form of scheme run by the institution exclusively or in collaboration with other parties.

\(^3\) For single-parent families of 2 to 3 members, the “plus 1 factor” in the divisor of the AFI formula will be increased to 2.
### Part I - General Information

<table>
<thead>
<tr>
<th>Example</th>
<th>Applicant's Marital Status</th>
<th>Adjusted Family Income (AFI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(2) Cont’d</td>
<td>(iii) Any other remittance / contributions (e.g. family / living expenses, alimony, contribution to rental expenses or mortgage repayment, etc.) / support to applicant’s family for the year ending 31.3.2018.</td>
<td></td>
</tr>
<tr>
<td>(b) LESS medical expenses of family members who are chronically ill or permanently incapacitated, subject to the production of receipts for the period between 1.4.2017 and 31.3.2018 (expenses other than medical expenses cannot be deducted). The amount that may be deducted per family member with chronic illness and permanent incapacity is subject to a maximum limit. The maximum limit for 2018/19 application is $20,530.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) DIVIDED by the number of members in the family plus a factor of “1” The composition of family members for this purpose comprises:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(i) Applicant himself / herself;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(ii) Applicant’s spouse; and</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(iii) Applicant’s dependent children.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(b) LESS medical expenses of family members who are chronically ill or permanently incapacitated, subject to the production of receipts for the period between 1.4.2017 and 31.3.2018 (expenses other than medical expenses cannot be deducted). The amount that may be deducted per family member with chronic illness and permanent incapacity is subject to a maximum limit. The maximum limit for 2018/19 application is $20,530.

(c) DIVIDED by the number of members in the family plus a factor of “1” The composition of family members for the purpose comprises:

(i) Applicant himself / herself; and

(ii) Applicant's dependent children.

**Footnotes:**

2 Studentship includes Postgraduate/Research Studentship, Graduate/Research/Student Research/Teaching/Instructional Assistantship, Demonstratorship; any award/income derived from appointments as Teaching Assistant, Student Assistant, Research Assistant, Research Fellow, Graduate Assistant, Demonstrator, Instructor, Student Research Assistant; income derived from teaching company associate scheme; and income received from any form of scheme run by the institution exclusively or in collaboration with other parties.

3 For single-parent families of 2 to 3 members, the “plus 1 factor” in the divisor of the AFI formula will be increased to 2.
5.5 The “Net Asset Value per Family Member” is the net value of your family’s fixed assets and value of liquid assets (excluding the value of your family’s first home and the assets of your grandparent(s) and sibling(s)), divided by the actual number of family members. You would need to declare the family’s assets and their value as at 31.3.2018 in the application form. Debts of family members cannot be deducted from the total value of family assets.

5.6 The SFO will make an assessment of your family income and assets and the number of family members based on the reported information in your TSFS application form and other information reported by your sibling(s), if any, under the TSFS and/or the FASP, before determining your eligibility for and the level of financial assistance. The SFO will normally accept the information reported based on the documentary proofs provided. If documentary proof is unavailable (e.g. unexplained prolonged unemployment); or the documents provided cannot substantiate the reported income / asset information of the family member concerned (e.g. self-written statement of income), the SFO may need to make adjustments and apply benchmark figures on the basis of statistical information provided by the relevant government departments, such as the Census and Statistics Department, the Rating and Valuation Department, and the Transport Department, etc. to assess the income of and/or net value of the assets held by the family member concerned. The SFO may apply projected figures in the family income in the assessment if necessary.

5.7 If necessary, arrangements will be made for you and your father or mother to be interviewed by our staff. You will be required to bring to the interview for our examination all the originals of the supporting documents, such as all bank passbooks and receipts for medical expenses. Before the interview, your father or mother will be required to make a declaration at the SFO, according to the Oaths and Declarations Ordinance (Chapter 11 of the Laws of Hong Kong), that the information given in the application is true and complete. During the interview, our staff might ask you to further clarify the information provided in your application and to provide additional information.
### 6. NOTIFICATION OF RESULT, PAYMENT ARRANGEMENTS / RECOVERY, UNDERTAKING OF LOAN

#### 6.1 In general, if the information you provided is complete, you will be notified of the result in about 2 months’ time from the date of the SFO’s acknowledging receipt of your application. **However, the processing time will vary, depending on the circumstances of each application.** For example:

| **(a)** | if the information provided is incomplete or inconsistent, the SFO will require you to give an explanation or provide supplementary information; |
| **(b)** | If your or your sibling’s previous application(s) under the TSFS / FASP has / have been selected for authentication, the processing of your current year’s application will be withheld pending the outcome of the home visit; |
| **(c)** | if the SFO has to seek additional information from your institution (e.g. for postgraduate students who will receive studentship, the amount of the studentship receivable or for repeaters, the actual amount of tuition fees payable), under the above or other circumstances, the processing time will also be longer. |

6.1.1 Notifications of result are mailed in batches every 1 to 2 weeks.

6.2 You should check the information printed on the notification of result including but not limited to your personal particulars, institution, course of study, tuition fee payable and your bank account number. Should there be any discrepancies, you should **immediately** notify the SFO in writing by Forms TSF/C/18A (applicable for change of Personal Data) or TSF/C/18B (applicable for change of Institutions / Course Data). These forms are available at the SFO or can be downloaded from the SFO’s Homepage at [http://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/forms.htm](http://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/forms.htm).

6.3 The grant offered by the TSFS, if any, is calculated in accordance with the result of vetting in same effect to all parts contributing to the maximum grant (i.e. tuition fees payable, academic expenses for your course of study plus your compulsory union fees) as described in paragraph 5.1 above. Not all successful applicants will be offered a grant in addition to a loan. The SFO however assumes that you will accept a grant, if offered. Unless you indicate that you do NOT wish to accept it in writing, the grant, if any, will be released to all successful applicants.

6.4 The loan offer is conditional upon your submission of the documents appended below to the SFO in **person or through your authorised person** (at the age of 18 or above with HKID card) on or before the deadline as specified in the notification of result. Documents submitted by mail or fax or email are **not** acceptable.

| **(a)** | The ‘Undertaking’ duly completed and signed by you and attested; |
| **(b)** | The ‘Deed of Indemnity’ duly completed and signed by your indemnifier and attested; |
| **(c)** | All documentary evidence provided by the Indemnifier as specified in paragraph 6.6 below; |
| **(d)** | The ‘Student, Indemnifier and Witness Details Input Forms (Forms A and B)’ duly completed; |
| **(e)** | The printout of acknowledgement of receipt / confirmation message after registering “SFO E-link – My Bills” service (applicable to applicants whose notifications of result have been stated with such requirement by the SFO); |
| **(f)** | The notification of result; |
| **(g)** | Photocopies of HKID cards of yourself, your Indemnifier and your witness(es); and |
| **(i)** | The photocopies should be signed next to the image of the HKID cards and certified as true copies by the respective cardholders. The signatures should be the same as those shown on the ‘Undertaking’ and the ‘Deed of Indemnity’, as appropriate; |
| **(ii)** | The photocopies should be made on a separate A4 size white paper which is blank on both sides. Computer scanned copies, photocopies made by facsimile machine, enlarged or reduced photocopies, duplicates of the photocopies, unclear or incomplete photocopies of the respective HKID cards are **not** acceptable; and |
| **(iii)** | The photocopies should have “COPY” marked. The “COPY” mark should be made across the image of the HKID cards and the names in Chinese and English (if applicable), the card numbers, Dates of Birth and resident status symbols printed on the HKID cards should be legible and not obliterated from sight. |
Documents (a), (b), (d) and (h) can be downloaded from the SFO website at http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/tsfsoandocuments.pdf. For document (e), if you are required to register with “SFO E-link – My Bills” service as stated in the notification issued to you by the SFO, you should click “SFO E-link – My Bills” service at the “SFO E-link” at http://e-link.wfsfaa.gov.hk and login your “MyGovHK” account, then proceed to register with “SFO E-link – My Bills” service and print the acknowledgement of receipt / confirmation message as the proof of successful registration. You can view the registration guidelines at the “SFO E-link” website at https://e-link.wfsfaa.gov.hk/EBILLPRD/docs/E_link_Registration_Guidelines_sla_EN.pdf

6.4.1 You can choose to accept the TSFS Loan offered either in full or in part. Before you accept any TSFS Loan offered, you may have a rough estimation on the repayment amount by referring to the repayment calculator made available in the website of the SFO at https://e-link.wfsfaa.gov.hk. Please consider carefully about your need and repayment ability. In completing the Undertaking, the Deed of Indemnity and the Student, Indemnifier and Witness Details Input Form (Form A), you are required to specify, among other things, the exact amount of TSFS Loan accepted for the whole academic year.

6.5 Payment of financial assistance is subject to your being or becoming a registered full-time student and taking up an exclusively University Grants Committee-funded or exclusively publicly-funded student place of an eligible course at one of the institutions covered by the TSFS for the 2018/19 academic year. The grant offered and/or the loan accepted will normally be paid in 2 equal instalments.

<table>
<thead>
<tr>
<th>The first instalment of the grant</th>
<th>will normally be paid in batches within 2 weeks from the date of issuance of the notification of result.</th>
</tr>
</thead>
<tbody>
<tr>
<td>The first instalment of the loan</td>
<td>will be paid in batches, subject to your successful submission of an acceptable Undertaking, and the Deed of Indemnity together with the relevant documentary proofs, the Student and Indemnifier Details Input Forms (Form A and B) and the required photocopies of HKID cards in one complete set, normally within 3 weeks from the deadline for returning the mentioned documents as specified in notification of result. For successful submission made after the specified deadline, payment will be deferred to next batch probably 2-3 weeks later.</td>
</tr>
<tr>
<td>The second instalment of the grant and/or the accepted loan</td>
<td>will be paid during December 2018 to February 2019. After February 2019, depending on the issuance date of notification of result and the date of submitting the Undertaking and Deed of Indemnity, the financial assistance may be credited to your designated bank account in one single instalment.</td>
</tr>
</tbody>
</table>
6.5.1 If you and/or your indemnifier has/have any arrears of grant and/or loan and/or subsidy under any financial assistance/loan scheme administered by the SFO, the SFO reserves the right to withhold the payment of financial assistance to you and set-off the overpaid amount from the financial assistance (including grant and/or loan and/or subsidy administered and disbursed by the SFO) to which you are entitled to in the year. The balance of the financial assistance after such set-off, if any, will be released to you. In addition or as an alternative, the SFO shall require you to refund the overpaid amount immediately upon the request of the SFO.

6.6 To be acceptable as an indemnifier, a person must be:

(a) a Hong Kong resident holding a Hong Kong Permanent Identity Card;
(b) at or over 21 years of age;
(c) gainfully employed in Hong Kong and financially sound. Persons without regular income and/or income proof and students are not acceptable;
(d) if the indemnifier is self-employed, (i) documentary evidence showing that he/she has a regular income such as a copy of his/her latest complete Profits demand note on tax issued by the Inland Revenue Department, and (ii) valid Business Registration Certificate and/or valid Certificate of Incorporation issued by the Companies Registry are required;
(e) able to produce documentary evidence showing his/her current employment status in Hong Kong (e.g. written certification from employer with company chop, indemnifier’s business name card or staff card, etc.);
(f) able to produce his/her recent 3 months’ salary records (e.g. the latest complete Individual demand note on tax issued by the Inland Revenue Department, written certification of his/her job title and wages from employer with company chop or a copy of his/her bank statements/passbook showing the income (with the relevant page of his/her bank passbook or account statement showing his/her name and account number), etc.);
(g) able to produce documentary evidence in originals showing his/her residential address in Hong Kong in the past 3 months. Documentary evidence of residential address should be letter issued by government bureaux/departments, public organisations/utilities or commercial organisations. Post Office Box numbers, Public Letter Boxes, care of address or student hostels will not be accepted as valid address;
(h) able to produce documentary evidence showing his/her office/employer’s business address in Hong Kong (e.g. his/her business name card or letter issued to him/her by his/her employer, etc.); and
(i) able to produce documentary evidence showing his/her financial position upon request by the SFO.

6.6.1 The following person is not acceptable to act as an indemnifier if, at the time when he / she signs the Deed of Indemnity, he / she:

(i) is an undischarged bankrupt; or
(ii) is aware that a bankruptcy petition has been / will be presented against him / her; or
### Part I - General Information

#### Notification of Result, Payment Arrangements / Recovery, Undertaking of Loan

| (iii) | has applied / is applying for an Individual Voluntary Arrangement ('IVA'); or |
| (iv)  | is aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his / her assets; or |
| (v)   | is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or there is any claim (whether inside or outside Hong Kong) in progress or pending or being threatened against him / her or any of his / her assets; or |
| (vi)  | has any arrears (including but not limited to grant(s), loan(s), interest, overdue interest, administrative fee and any recovery costs (including legal costs and related expenses in the course of legal recovery action), etc.) under any financial assistance/loan scheme(s) administered by the SFO, or has previously failed to comply with the terms and conditions of any financial assistance/loan scheme(s) administered by the SFO; or |
| (vii) | is the applicant himself / herself. |

#### 6.6.2

After the indemnifier signs the Deed of Indemnity, you should notify the SFO in writing immediately if for any reason your Indemnifier becomes incapable of fulfilling the obligations required under the Deed; or deceased; or if you are aware that a bankruptcy petition is filed by him / her or presented against him / her or a bankruptcy order is made against him / her; or your Indemnifier applies for an IVA; or if you are aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of your indemnifier’s assets; or your indemnifier is a party to any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or if there is any claim (whether inside or outside Hong Kong) against him / her or any of his / her assets after he / she signs the Deed. You are required to procure immediately another alternative indemnifier located in Hong Kong and acceptable to the Government to execute the Indemnity in favour of the Government in light of the occurrence of any of the above circumstances, failing which the SFO has the power to demand you to repay all outstanding balance of the loan, interest and surcharge (if any).

#### 6.6.3

If you have genuine difficulties in nominating a qualified Indemnifier, you can write to the Counter Service Unit of the SFO at the following address to explain in details the circumstances and apply for relaxation of the requirement. The SFO will consider each case on its own merits.

**Counter Service Unit**  
**Student Finance Office**  
**Working Family and Student Financial Assistance Agency**  
**11/F., Cheung Sha Wan Government Offices**  
**303 Cheung Sha Wan Road, Kowloon**  
**(Fax : 2111 9150 / Email : wg_sfo@wfsfaa.gov.hk / Enquiry :2110 5030 / 2155 3059)**

#### 6.7

To be acceptable as a **witness**, a person must be:

| (a) | a Hong Kong resident holding a **Hong Kong Permanent Identity Card**; and |
| (b) | at or over 18 years of age. |

#### 6.7.1

The applicant himself / herself is **not** acceptable to act as the witness of his / her ‘Undertaking’ and the corresponding ‘Deed’. The Indemnifier is **not** acceptable to act as the witness of his / her ‘Deed’ and the corresponding ‘Undertaking’.

#### 6.7.2

The SFO may request a witness to produce documentary evidence showing his / her residential address. Post office box numbers, Public Letter Boxes, care of address and student hostels will not be accepted as valid residential address.
6.8 The grant and/or the accepted loan will be credited to your designated bank account. You must also be the sole holder of the account. Only Hong Kong dollar savings or current accounts are accepted for payment purposes.

6.8.1 You are required to provide a valid bank account of your own in the application form together with photocopy of the first page of the bank passbook showing the name of the account holder and the account number as documentary proof. If you do not have a valid bank account of your own, you should open one before submitting the application.

6.8.2 If you are under the age of 18 and do not have a valid bank account of your own, please note that not all banks currently provide bank account service to persons under the age of 18. You should make your own decision in choosing which bank / which kind of bank service to open your own valid bank account. You should make your own enquiries with individual banks on their service provided and the related terms and conditions, service charge required (if any) and/or processing time required. Not being able to open a bank account on time before submitting the application will not be accepted as the reason for you to request late submission of application.

6.8.3 You must fill in your bank account number in the application with care and ensure that the account number is accurate.

6.8.4 If you have changed the bank account, you are required to notify the SFO immediately in writing or by change request Form TSF/C/18A which is available for download from the SFO’s Homepage at (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/forms.htm). The applicant must provide photocopy of the first page of the bank passbook showing the name of the account holder and the account number as documentary proof.

6.9 If you do not submit the duly completed and signed loan documents to the SFO for the acceptance of loan offered under the TSFS within 2 calendar months from the date of issuance of the notification of result, or 14 calendar days from the date of issuance of the notification of adjusted result (whichever is later), the SFO shall assume that you do not wish to accept the loan and the loan offered to you will be automatically cancelled.

6.10 Additional financial assistance in the form of grant may be awarded to you if you are required to participate in overseas compulsory field trip(s) which constitute(s) the essential part of the course / programme.

6.10.1 To avoid withholding processing your application for financial assistance pending provision of information of field trip expenses from your institution, the SFO will process your application without considering the compulsory field trip factors and issue the results of applications first.

6.10.2 You are reminded that not all overseas field trip(s) arranged by your institution is / are those which constitute(s) the essential part of the course / programme. Generally speaking, if a field trip is only compulsory for an elective course/subject, it should not be eligible for awarding additional financial assistance. Upon the beginning of the academic year, the SFO will obtain from the institutions a list of compulsory one(s) which constitute(s) the essential part of the course / programme in that academic year. If you have doubts, you may contact your institution.
Part I - General Information

6.10.3 Provision of additional grant under the TSFS for the participation of overseas compulsory field trip(s) which constitute(s) the essential part of the course / programme is calculated based on the result of vetting of application and subject to your attendance of the concerned field trip(s) as confirmed by your institution. Upon receiving from your institution the information about the expenses of compulsory field trip(s), the SFO will re-assess your financial entitlement and inform you of the revised financial entitlement, if any, accordingly. The grant will then be released as a reimbursement for your expenses incurred. There is no discretion for early payment before completion of the field trip(s). You need not inform the SFO of the details of the compulsory field trip(s), or request for a review of your application on the grounds of the expenses incurred in the overseas compulsory field trip(s).

6.11 Payment of financial assistance is subject to your being or becoming a registered full-time student taking up an exclusively University Grants Committee-funded or exclusively publicly-funded student place of a recognised Course at one of the Institutions for the 2018/19 academic year. Under the following circumstances, you must immediately notify the SFO in writing for follow up action(s):

(a) you cease to be a registered full-time student; or

(b) you decide to withdraw from, suspend or defer studies or apply for leave of absence for whatever reasons; or

(c) you change course / institution; or

(d) you are not required to pay full amount of tuition fee in the 2018/19 academic year.

6.12 The SFO will review the application and adjust your entitlements of financial assistance, if necessary. In the event that there is overpayment of financial assistance, you will be required to refund in one lump sum the overpaid amount. If you cease to be a registered full-time student or withdraw from/suspend/defer studies or being granted leave of absence for any reason by your Institution:

(a) before commencement of the first school term of the academic year, you will be required to refund all grant/loan paid to you for that academic year;

(b) during the first school term of the academic year, you will be required to refund all the academic expenses grant and the loan paid to you for that academic year; and the overpaid tuition fee grant, which is the difference between (i) the tuition fee grant paid to you, and (ii) the revised tuition fee grant calculated based on the proportion of the revised tuition fee paid by you (excluding overpaid tuition fee) to the total tuition fee payable by you for the whole academic year; or

(c) before commencement or during other school term(s) of the academic year, you will be required to refund the academic expenses grant and the loan for the concerned school term(s) of that academic year, if paid to you; and the overpaid tuition fee grant, which is the difference between (i) the tuition fee grant paid to you, and (ii) the revised tuition fee grant calculated based on the proportion of the revised tuition fee paid by you (excluding overpaid tuition fee) to the total tuition fee payable by you for the whole academic year.
Part I - General Information

6.12.1 If you fail to inform the SFO immediately on your cessation to be a registered full-time student or decision to withdraw from, suspend or defer studies or apply for leave of absence for any reason, interest will be charged with retrospective effect from the date of your withdrawal/suspension of studies.

6.12.2 The SFO reserves the right to recover all or part of the grant/loan paid to you in case you cannot complete your studies for any reason.

6.13 You will be informed of the financial assistance you are entitled under the TSFS and NLSFT, if any, simultaneously in the TSFS notification of result. If you wish to accept the NLSFT loan offered, you may obtain the required loan documents from the SFO’s Homepage at http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloanddocuments.pdf and submit the whole set of completed loan documents and the bank pay-in slip for the administrative fee paid in person or through your authorised person who must have attained 18 years of age with HKID card to the SFO on or before the deadline stated in your TSFS notification of result. Please refer to the NLSFT Application Guidance Notes [NLSFT 111B(2018)] (http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm) for details.
7. **REVIEW MECHANISM**

7.1 If you have sufficient grounds / justifications for adjusting the amount of financial assistance offered, you may apply to the SFO for a review of the level of financial assistance within 3 weeks from the date of notification of result. **Each applicant may only request for a review once for each academic year.** You should give sufficient reasons in the “Application Form for Review under the TSFS” and return it to the **Appeal Section of the TSFS** of the SFO together with any documentary evidence in support of your application for review. The form can be downloaded from the SFO’s Homepage at [http://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/forms.htm](http://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/forms.htm).

7.2 If there is a substantial change to the family and financial circumstances after the submission of the TSFS application form, which you consider may significantly affect the support that you may obtain from the family, you may seek for a review of the amount of assistance that you have already obtained. However, the application for review **must** be submitted within the following deadline:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>within 3 weeks from the date of the notification of result; or</td>
</tr>
<tr>
<td>(b)</td>
<td>on or before 31.3.2019, whichever is later.</td>
</tr>
</tbody>
</table>

7.3 In general, you will be notified of the review result within 10 weeks from the date of the SFO’s acknowledging receipt of the application for review. However, the processing time of the application for review will be longer if (a) the information provided is incomplete and the SFO requires you to give an explanation or provide supplementary information; or (b) referral to the Review Sub-Committee (RSC) of the Joint Committee on Student Finance is required to consider whether flexible treatment is justified due to special family financial circumstances. Members of the RSC include representatives from student unions and the institutions covered by the TSFS.

7.4 You may choose to accept the loan first without waiting for the result of the application for review. However, in the course of processing the application for review, if there are grounds to demonstrate that the amount of assistance provided in the original assessment **was higher** than the actual entitlement, you will be required to refund the overpaid amount upon demand.
8. **LOAN REPAYMENT AND DEFERMENT**

8.1 You are required to repay your loan, which shall normally commence on 1 December of the year of your graduation or when the course has officially ended, until it is repaid in full. The first instalment of loan repayment will normally fall due on 1 January or 1 July of the following year of your graduation. A reference table on repayment of TSFS loan is at Appendix VII of Part III of these Guidance Notes. If you have not received the notice of commencement of repayment and/or demand of repayment within 6 months after your graduation or the course has officially ended, you should notify the SFO in writing immediately.

8.2 The loan borrowed by you and the interest accrued thereon are repayable in 15 years (‘Repayment Period’) by 180 equal monthly instalments, or in a shorter Repayment Period by equal monthly instalments as agreed by the SFO. Whereas if as determined appropriate by the SFO, the loan borrowed and the interest accrued thereon are repayable within the Repayment Period by equal quarterly instalments.

8.3 If you cease to be registered as a full-time student or withdraw or are suspended from or defer your studies in the course or you have not completed the course for any reason, you are required to notify the SFO in writing immediately and repay the loan in lump sum or by equal instalments, and if by instalments over a revised Repayment Period, and also interest to accrue on the loan at the rate of 1% per annum. The length of the loan Repayment Period, its commencement date, and repayment arrangements shall be decided by the SFO.

8.4 Interest at a rate of 1% per annum shall be charged on the loan borrowed by you from the commencement date of the loan Repayment Period. You may have a rough estimation on the repayment amount by referring to the repayment calculator made available in the “SFO E-link” at [https://e-link.wfsfaa.gov.hk](https://e-link.wfsfaa.gov.hk).

8.5 Please refer to Appendix VIII of Part III of these Guidance Notes for other terms and conditions on repayment of loan under the TSFS.

8.6 If you have difficulties in repaying the loans due to further full-time study, financial hardship or serious illness, you may apply for deferment of loan repayment. The SFO will consider each application on its own merits. Application for deferment of loan repayment should be submitted in writing, together with the necessary documentary proof, to the SFO before the due date(s) of the instalment(s) under application. For application by fax or by email, the date of receipt of the fax or email will be considered to be the date of application. For application by post, the postmark date on the envelope will be regarded as the date of application. Relevant application forms are available at the SFO. You may also download the application form concerned from the SFO website at [https://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/loanrepayment/difficulties/forms.htm](https://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/loanrepayment/difficulties/forms.htm). Application for deferment of loan repayment is only applicable to the total amount due for repayment, which may comprise interest and outstanding principal. Application for deferment of only a part of the repayment amount will not be acceded to. If approval for deferment of loan repayment is granted, the standard repayment period may be extended up to a maximum of two years (i.e. the entire repayment period will be up to 17 years). Interest will not accrue over the period of deferment, which is from the month immediately preceding the start date of the approved deferment to the month immediately preceding the date of resumption of repayment. The deferred loan may be repaid on a revised schedule with fewer numbers of instalments and at a larger amount or on any other terms as decided by the SFO.
9. ELECTRONIC REPAYMENT NOTIFICATION AND DEMAND NOTE

9.1 With a view to facilitating better financial management of loan recipients, loan recipients who have obtained TSFS loans and without any loan accounts repaying with quarterly repayment arrangement under other financial assistance/loan schemes administered by the SFO are required to repay their loans by monthly instalment.

(a) Monthly repayment instalments will normally fall due on 1st of each calendar month each year. Monthly demand notes and notifications will be issued 14 days before each due date as far as practicable.

(b) For environmental friendly reason and to avoid possible non-receipt of postal demand notes, monthly demand notes would be uploaded to “SFO E-link” (http://e-link.wfsfaa.gov.hk) and notifications would be sent to “MyGovHK” Internet online platforms for your viewing, printing and downloading. You are required to register with “MyGovHK” and/or “SFO E-link - My Bills” service when you accept the loan offer. You need to safekeep your “MyGovHK” account login username and password to facilitate receiving repayment notifications and demand notes through “SFO E-link - My Bills” service. The SFO may contact you by post, telephone, fax, e-mail or other forms of electronic notifications (e.g. SMS) for any repayment matters. If you have any difficulties in using “SFO E-link - My Bills” service, you should contact the SFO as soon as possible. Should you wish to save a copy of the concerned instalment demand note, you are reminded to download and/or print out the latest instalment demand note on or before the due date.

(c) Monthly demand notes and/or notifications given in electronic form via the Internet online platforms shall be deemed to have been duly given by the SFO and have been duly received by you regardless of whether you have actually accessed the demand notes or notifications via the Internet online platforms and regardless of whether you have actual notice of the availability of such demand notes or notifications. Requests for receiving demand notes and/or notifications by other means will not be accepted. If you do not receive demand notes and/or notifications 7 days before each due date whether because of system failure or any other reasons not due to your fault or otherwise beyond your control, you should contact the SFO without delay. Non-receipt of demand notes for repayment or electronic notifications does not exempt you from the obligation to repay the instalment due on or before the due date. If repayment is not made on or before the date the instalment becomes due, you will be required to repay with the Government the amount of the overdue instalment together with a surcharge at the rate of 5%.

(d) Your failure to visit “MyGovHK” and “SFO E-link - My Bills” service online platform(s) to receive any repayment schedule or demand note(s) does not exempt you from the obligation to repay the instalment due on or before the due date. Otherwise, you will be regarded as breaching of the terms in the Undertaking and the SFO has the power to demand you and/or indemnifier(s) immediate repayment of all outstanding balance of the TSFS loan, interest, surcharge (if any) and any recovery expenses. The SFO also has the power to withhold the consideration and processing of your other financial assistance/loan applications and/or various applications relating to loan repayment under different financial assistance/loan schemes administered by the SFO; and to demand you and/or your indemnifier(s) immediate repayment of all outstanding balance of loan(s), interest, surcharge(if any) and any recovery expenses in relation to other course(s) taken by you notwithstanding that they have not become due under the terms of such loan(s).
9.2 In case you have loan accounts repaying with quarterly repayment arrangement under different financial assistance/loan schemes, the monthly repayment arrangement mentioned in paragraph 9.2 will not be applicable until further announcement by the SFO. Meanwhile, quarterly repayment arrangement will be applicable to all of your loan accounts under different financial assistance/loan schemes. Quarterly repayment instalments will normally fall due on 1 January, 1 April, 1 July and 1 October each year. Quarterly demand notes will be issued 14 days before each due date as far as practicable. If you do not receive demand notes 7 days before each due date, you should contact the SFO without delay. Non-receipt of a demand note for repayment does not exempt you from the obligation to repay the instalment due on or before the due date. If repayment is not made on or before the date the instalment becomes due, you will be required to repay with the Government the amount of the overdue instalment together with a surcharge at the rate of 5%.
10. HANDLING OF INFORMATION

10.1 You are obliged to supply the information including your personal data and those of your family members as required in the application. Moreover, in accordance with Section 3.2.1.2 of the Code of Practice on the Identity Card Number and the Personal Identifiers issued by the Privacy Commissioner for Personal Data, you are requested to furnish the SFO copies of your indemnifier(s), your witness(es) and your HKID Card and that of your parent(s) (or spouse) and other family members. If you fail to comply with these requirements, the SFO may not be able to process your application. The personal data provided by means of the Application Form, the Undertaking and the Deed of Indemnity and any supplementary information as required will be used by the SFO, or other Government bureaux and departments or their advisory bodies of agencies, and your institution relating to the following activities:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>Processing and counter-checking of the application for financial assistance under the TSFS, and your sibling’s / siblings’ application(s) for financial assistance under the TSFS/FASP, if any;</td>
</tr>
<tr>
<td>(b)</td>
<td>Processing and counter-checking of the application for student travel subsidy under the STS, if any;</td>
</tr>
<tr>
<td>(c)</td>
<td>Repayment of loans, recovery of overdue repayment(s), overpayment(s) of assistance / loan and any cost(s) arising therefrom;</td>
</tr>
<tr>
<td>(d)</td>
<td>Administration of your loan account(s);</td>
</tr>
<tr>
<td>(e)</td>
<td>Processing and counter-checking of the application for loan under the NLSFT, if any;</td>
</tr>
<tr>
<td>(f)</td>
<td>Matching of the personal data provided against other databases as may be required; and</td>
</tr>
<tr>
<td>(g)</td>
<td>Statistics and researches.</td>
</tr>
</tbody>
</table>

10.2 The personal data provided in the application, Undertaking and Deed of Indemnity, Student and Indemnifier Details Input Form and other supplementary documents provided upon the SFO’s request may be disclosed to other Government bureaux and departments or relevant non-Government organisations or bodies and your institution:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(a)</td>
<td>for the purpose mentioned in paragraph 10.1 above and where all the parties have given their consent to such disclose; or</td>
</tr>
<tr>
<td>(b)</td>
<td>where such disclosure is authorised or required by law.</td>
</tr>
</tbody>
</table>

10.3 If necessary, the SFO will contact your institution, other government departments and organisations (including the employers of your family members) to obtain any information for the purposes mentioned in paragraph 10.1 above. For reference and record purpose, the SFO may also notify your institution the application result.

10.4 If necessary, the SFO will contact you and your family members, indemnifier(s) and or witness(es) direct to verify the personal data concerned provided in your application for the purposes mentioned in paragraph 10.1 above.

10.5 In accordance with Sections 18 and 22 and Principle 6 of Schedule 1 of the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong), you have the right to request access to and correction of the personal data supplied in your application.

10.6 Once you have submitted the online application, no online amendments will be allowed. All subsequent amendments should be made in writing to the SFO. Besides, supporting documents, once submitted, are not returnable. You are advised to retain a paper or computer backup copy for your own reference.

10.7 Enquiries concerning the personal data provided in the applications and requests for the correction of such data may be made in writing to: Assistant Controller (Administration), Student Finance Office, Working Family and Student Financial Assistance Agency, 12/F., Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon (Fax No: 2519 3857).
10.8 Besides, once legal proceedings are instituted against a student loan defaulter with the issue of a claim form in the Small Claims Tribunal or a writ of summons in higher court, some cases information, e.g. name and address of the student loan defaulter, case nature, etc., will become public. Your special attention is drawn to the following clauses of the “Code of Practice on Consumer Credit Data” (the Code) issued by the Office of the Privacy Commissioner for Personal Data (PCPD) –

| (a) | According to clause 3.1.3A of the Code, a Credit Reference Agency (CRA) may, for the consumer credit reference service which it provides, collect public record and related data, being data in official records that are publicly available relating to any action for the recovery of a debt or judgements for monies owed entered against the individual, and any declaration or discharge of bankruptcy appearing on official records or as notified to the CRA by the individual pursuant to clauses 3.3.2 and 3.4B.2; and |
| (b) | According to clause 3.6.1 of the Code, where a CRA has collected any consumer credit data other than account data or mortgage account general data, it may thereafter retain such public record and related data under clause 3.1.3A (except data relating to a declaration or discharge of bankruptcy) for a period of 7 years from the date of the event shown in the official record. |


10.9 If you have previously applied for any financial assistance schemes for post-secondary studies from the SFO (including TSFS, NLSFT, Financial Assistance Scheme for Post-secondary Students (FASP), Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) and Student Travel Subsidy (STS) for Tertiary or Post-secondary Students), your correspondence address under the above mentioned financial assistance schemes will also be updated in accordance with the correspondence address provided in your latest application for financial assistance in the 2018/19 academic year.
### 11. ENQUIRIES

For enquiries, please contact the SFO as follows:

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Telephone Number (During office hours)</th>
<th>Fax Number</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tertiary Student Finance Scheme – Publicly-funded Programmes</td>
<td>2152 9000</td>
<td>2519 8512</td>
<td>11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon.</td>
</tr>
<tr>
<td>Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)</td>
<td>2150 6222</td>
<td>3101 1908</td>
<td>Room 1204, 12/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon.</td>
</tr>
<tr>
<td>Student Travel Subsidy Scheme</td>
<td>- 3616 6540 (Hong Kong Institute of Vocational Education Chinese Culinary Institute and International Culinary Institute, Hong Kong Design Institute and Maritime Services Training Institute of the Vocational Training Council); - 3575 3852 (City University of Hong Kong, Hong Kong Polytechnic University and Lingnan University); - 3616 6536 (Other Institutions).</td>
<td>3616 6461 / 3616 6531</td>
<td>Room 713, 7/F, Kwai Hing Government Offices, 166-174 Hing Fong Road, New Territories.</td>
</tr>
</tbody>
</table>

Office Hours: Mondays to Fridays
8:45 a.m. - 1:00 p.m.
2:00 p.m. - 5:45 p.m.
(Offices are closed during lunch hour from 1:00 p.m. to 2:00 p.m.)

24-hour automated enquiry hotline: 2802 2345


E-mail address: wg_sfo@wfsfaa.gov.hk
Part II – How to Complete and Submit the Online Application Form

Except for the parts specified below, this Part of Guidance Notes is applicable to all applicants.

Generally speaking, your current year's financial assistance is determined having regard to your family incomes and assets in the financial year from 1.4.2017 to 31.3.2018. However, the SFO may request you to provide information on family incomes and assets that fall beyond the 2017-18 financial year if we see a need to do so.

An Overview on TSFS Application

<table>
<thead>
<tr>
<th>Paragraph concerned below</th>
<th>Section of Online Application Form</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>–</td>
<td>Enter the webpage address directly or link to access the webpage of “SFO E-link - My Applications”, select new application and register / log in MyGovHK account</td>
</tr>
<tr>
<td>2</td>
<td>–</td>
<td>Read and agree the general notes</td>
</tr>
<tr>
<td>3</td>
<td>–</td>
<td>Select the scheme to apply</td>
</tr>
<tr>
<td>4.1</td>
<td>Step 1 - Important Notes and Major Steps</td>
<td>Read carefully the important notes and agreed to be bound by the contents</td>
</tr>
<tr>
<td>4.2.1</td>
<td>Step 2 of Simplified Version (only applicable to applicants using Simplified Version of Application)</td>
<td>The personal data of applicant's sibling who has submitted the Full Version of Application for TSFS or Financial Assistance Scheme for Post-Secondary Students</td>
</tr>
<tr>
<td>4.2.2</td>
<td>Step 2 – Personal Particulars of Applicant</td>
<td>Personal data of applicant</td>
</tr>
<tr>
<td>4.3</td>
<td>Step 3 – School Information</td>
<td>Course and tuition fee information of applicant</td>
</tr>
</tbody>
</table>
### Part II – How to Complete and Submit the Online Application Form

<table>
<thead>
<tr>
<th>Paragraph concerned below</th>
<th>Section of Online Application Form</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.4</td>
<td>Step 4 – Personal Particulars of Family Member(s) (only applicable to applicants using Full Version of Application or Simplified Version of Application for CSSA family)</td>
<td>Personal data of applicant’s family members:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Applicant and applicant’s parent(s) or spouse</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Applicant’s UNMARRIED sibling(s) residing with applicant and/or applicant’s parent(s) (for married applicant, his / her children residing with applicant)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Applicant’s grandparent(s) (excluding non-Hong Kong residents) who depended on applicant’s parent(s) (this part of family member(s) is only applicable to single applicants using the Full Version of Application)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Applicant’s other family members - Applicant’s sibling(s) living away from applicant and/or applicant’s parent(s) (including those living in the Mainland or overseas) and/or any other persons residing with applicant and/or applicant’s parent(s) (this part of family members is not applicable to applicants using the Simplified Version of Application for CSSA family)</td>
</tr>
<tr>
<td>4.5</td>
<td>Step 5 – Address</td>
<td>Applicant’s residential and corresponding address</td>
</tr>
<tr>
<td>4.6</td>
<td>Step 6 – Family Incomes and Medical Expenses (only applicable to applicants using Full Version of Application)</td>
<td>Incomes of applicant’s family members:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Applicant and applicant’s parent(s) or spouse</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Applicant’s UNMARRIED sibling(s) residing with applicant and/or applicant’s parent(s) (for married applicant, his / her children residing with applicant)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medical expenses</td>
</tr>
</tbody>
</table>
### Part II – How to Complete and Submit the Online Application Form

<table>
<thead>
<tr>
<th>Paragraph concerned below</th>
<th>Section of Online Application Form</th>
<th>Details</th>
</tr>
</thead>
</table>
| 4.7                       | Steps 7 to 11 – Assets (only applicable to applicants using Full or Simplified Version of Application) | Assets (including those in Hong Kong and outside Hong Kong)  
For Full Version of Application: wholly or partly owned by you and your parents (by you and your spouse if you are married).  
For Simplified Version of Application: wholly or partly owned by you.  
<p>| Step 7 Bank Deposits (including savings / time / current /integrated accounts / club deposits in local &amp; foreign currencies) | |
|                           | Step 8 Investments (quantity of shares / warrants / bonds / funds, etc) | |
|                           | Step 9 Insurance Policy (Savings / Investment-linked insurance policy(ies) with cash value &amp; dividends) | |
|                           | Step 10 Property / Land / Carpark (including that vacant, rented out or self-occupied), Vehicle / Vessel &amp; Taxi / Public Light Bus License, Business Undertakings (with &amp; without profit) | |
|                           | Step 11 Other Assets (including cash in hand, loan to others, assets held on behalf of others, assets belonging to you and/or your parent(s) but under others’ custody, gold, silver, cheque in transit, betting account balance, and other readily realizable assets and valuable, etc.) | |
| 4.8                       | Simplified Version (only applicable to applicants using Simplified Version of Application) | Basic personal particulars of applicant’s parents and applicant’s assets (including that in Hong Kong and outside Hong Kong) |
| 4.9                       | Simplified Version for CSSA family (only applicable to applicants using Simplified Version of Application for CSSA family) | The applicant’s bank account information for receiving payment of financial assistance |
| 4.10                      | Step 12 – Additional Information | Additional information by applicant |</p>
<table>
<thead>
<tr>
<th>Paragraph concerned below</th>
<th>Section of Online Application Form</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.11</td>
<td>Step 13 – Application Summary and Application Submission</td>
<td>Review the application summary carefully, declare whether or not you are bankrupt and/or have applied for individual voluntary arrangement, select the method of signing declaration, select the method of submitting supporting documents and submit the application</td>
</tr>
<tr>
<td>4.12</td>
<td>Step 14 – Acknowledgement and Supporting Documents Submission</td>
<td>Submit application and supporting documents</td>
</tr>
<tr>
<td>5</td>
<td>-</td>
<td>Declaration</td>
</tr>
<tr>
<td>6</td>
<td>-</td>
<td>Checklist of supporting documents</td>
</tr>
<tr>
<td>7</td>
<td>-</td>
<td>Declaration under the oaths &amp; declaration ordinance</td>
</tr>
</tbody>
</table>
Part II – How to Complete and Submit the Online Application Form

1. SFO E-link – The Webpage of Integrated Online Service of Student Financial Assistance

You must complete and submit the TSFS application online through SFO E-link.

1.1 You can enter the webpage address: [https://ess.wfsfaa.gov.hk](https://ess.wfsfaa.gov.hk) to access the page directly or link to access “SFO E-link – My Applications” through the following:

   (a) The Homepage of Student Finance Office
   
   (b) The Online Services of MyGovHK account

---

<table>
<thead>
<tr>
<th>First time users have to create or login to MyGovHK account and carry out the registration procedure. For details, please refer to Part III – Appendix I of these Guidance Notes.</th>
</tr>
</thead>
<tbody>
<tr>
<td>For users who have completed the registration procedure, they can proceed to application directly after choosing New Application and logging in to the MyGovHK account.</td>
</tr>
<tr>
<td>You can save and exit the application which is in progress and retrieve it here to continue the application. All incomplete application in the 2018/19 academic year would be kept until 31.12.2018 only. After that, all information would be deleted automatically. If you have selected the incorrect version of application form, you can delete relevant incomplete application and then start a new application to select the correct one. However, please note that you cannot delete or amend any submitted application. If you have to amend the submitted application, you should make the request in writing to the SFO.</td>
</tr>
<tr>
<td>You can use the Chinese or English version of application by changing the language preference. However, you would not be able to change the language of submitted application.</td>
</tr>
<tr>
<td>Here you can review information of your submitted online application in the past two academic years.</td>
</tr>
<tr>
<td>It links to some frequently used forms which you can download.</td>
</tr>
</tbody>
</table>
2. General Notes

You have to read the General Notes before you start the application. After that, you need to check the box to confirm you understand the content and agree to be bound by the statements.

### Reporting True and Complete Information

1. You MUST complete the application documents FULLY and TRUTHFULLY. Any misrepresentation or omission may lead to disqualification from application and/or full recovery of financial assistance already offered to you and/or your sibling(s), and court proceedings. You are reminded that it is an offence to obtain property or pecuniary advantage by deception. Any person who does so commits an offence and shall be liable on conviction upon indictment to imprisonment for 10 years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong). You are also reminded that if any person being required or authorised by law to make any statement on oath for any purpose and being lawfully sworn (otherwise than in a judicial proceeding) willfully makes a statement which is material for that purpose and which he knows to be false or does not believe to be true, he shall be guilty of an offence and shall be liable on conviction upon indictment to imprisonment for 7 years and to a fine under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).

2. The Government reserves the right to cancel, reduce or recover, in full or in part, any award that has been made or is to be made to you as the Government considers justified or when the Government discovers that incomplete or inaccurate information has been given by you in the application documents. Please make sure that the information provided in the online form, the Declaration Document, the Undertaking, the Deed and the Details Input Form, including all the related documents submitted mentioned in the Notice of Offer, are TRUE, CORRECT and COMPLETE. Legal action will also be taken against those suspected of obtaining or attempting to obtain money by deceit.

### Handling of Personal Information

3. Applicant is obliged to supply the information including his / her personal data and those of his / her family members as required in the application. If applicant fails to comply with these requirements, the Government may not be able to process the concerned application.

By submitting an application under SFO E-link – My Applications you are regarded to have agreed to, and to have obtained consent from each individual whose personal data is provided in the application for the disclosure, use and further disclosure by the Government of the personal data for the purposes mentioned below in paragraph 4.

4. The personal data provided by means of the Application Form, the Undertaking, the Deed of Indemnity and any supplementary information as required will be used by the Government (including its bureaux and departments, and / or disclosed to and / or used by their advisory bodies or agencies, or private bodies including but not limited to banks, financial institutions, schools and educational institutions where such disclosure is required for the following purposes:

(a) processing and counter-checking of applicant’s and his/ her siblings’ application(s) for financial assistance under the scheme(s) he / she / they applied.

(b) recovery of overdue repayment(s), overpayment(s) of assistance / loan and any cost arising therefrom;

(c) administration and maintenance of applicant’s grant and/or loan account(s) and recovery of debt;

(d) matching of the personal data provided against other databases as may be required; and

(e) preparation of statistical reports and conduct of researches.

Applicant consents to such use and disclosure.

5. For the collected personal data and purpose mentioned in paragraph 4 above, the Government will contact the applicant and his / her family members, indemnifier(s) and / or witness(es), the applicant’s institution, other government departments, organisations (including the employers of the applicant’s family members) and financial institutions to obtain and / or verify any information provided in the application. For reference and record purpose, the Government may notify the applicant’s institution the application result.

6. All documents submitted are not returnable.

7. Once legal proceedings are instituted against a student loan defaulter with the issue of a claim form in the Small Claims Tribunal or a writ of summons in higher court, some cases information, e.g. name and address of the student loan defaulter, case nature, etc., will become public. Your special attention is drawn to the following clauses of the “Code of Practice on Consumer Credit Data” (the Code) issued by the Office of the Privacy Commissioner for Personal Data (PCPD)

(a) According to clause 3.1.3A of the Code, a Credit Reference Agency (CRA) may, for the consumer credit reference service which it provides, collect public record and related data, being data in official records that are publicly available relating to any action for the recovery of a debt or judgments for monies owed entered against the individual, and any declaration or discharge of bankruptcy appearing on official records or as notified to the CRA by the individual pursuant to clauses 3.3.2 and 3.4B.2;

(b) According to clause 3.6.1 of the Code, where a CRA has collected any consumer credit data other than account data or mortgage account general data, it may thereafter retain such public record and related data under clause 3.1.3A (except data relating to a declaration or discharge of bankruptcy) for a period of 7 years from the date of the event shown in the official record.

For the full version of the Code, please visit the website of the PCPD at https://www.pcpd.org.hk/english/data_privacy_law/code_of_practices/files/CCDCode_2013_e.pdf.

8. Enquiries concerning the personal data provided in the applications and requests for the correction of such data may be made in writing to: Assistant Controller (Administration), Student Finance Office, Working Family and Student Financial Assistance Agency, 12/F., Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon (Email: ws_fso@wfsfpe.gov.hk, Fax No - 2519 3857).
### Part II – How to Complete and Submit the Online Application Form

| **Arrear of Financial Assistance** |  
|-----------------------------------|---|
| 9. The Government reserves the right to withhold processing of your application or release of financial assistance to you in the event you and/or your indemnifier has/have any arrears of grant and/or loan and/or student travel subsidy under any financial assistance/loan scheme administered by the Working Family and Student Financial Assistance Agency (this Agency), or you and/or your indemnifier has/have previously failed to comply with the terms and conditions of any financial assistance/loan scheme administered by this Agency. |  |

| **Overpayment due to Error of Calculation or Assessment** |  
|----------------------------------------------------------|---|
| 10. In the event that there is overpayment to you due to error of calculation or assessment, you are required to refund the amount overpaid (including amounts that may have been overpaid in previous academic year(s)) and, if necessary, forfeit the amount that may be payable. |  |

| **Terms and Conditions Subject to Alteration** |  
|-------------------------------------------------|---|
| 11. These General Notes and terms and conditions applicable to the financial assistance / loan may be altered and supplemented at any time by the Government and shall be deemed incorporated and form part of the terms and conditions. The altered version will be uploaded to this Agency’s Homepage and/or sent to your last address notified to this Agency. |  |

- I have read and agreed to be bound by the above statements.
Part II – How to Complete and Submit the Online Application Form

3. Select the Scheme to Apply

Please select the scheme to apply for and whether you have to apply for Student Travel Subsidy. For details of Student Travel Subsidy, please refer to Part III – Appendix II of these Guidance Notes.

To select and submit the application in Simplified Version, you must:

(a) be unmarried; and

(b) have an unmarried sibling residing with you and the sibling has submitted Full Version of Application for TSFS or Financial Assistance Scheme for Post-Secondary Students in 2018/19.
Part II – How to Complete and Submit the Online Application Form

4. Proceed to Application Pages

4.1 Step 1 – Important Notes and Major Steps

Please read the Important Notes carefully including the relevant document which you can access through the hyperlinks. After you read the notes, you have to check the box to confirm you have read and fully understand the contents.

Application Form for Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS)
Academic Year: 2018 / 19

Important Notes

1. You should read the TSFS Guidance Notes before filling in this online application form. To ensure smooth completion, please prepare well in advance the supporting documents required under the Guidance Notes and Checklist on Documentary Proofs Required.

2. Please make sure that you meet the eligibility criteria of the TSFS.

3. If you fail to report/submit the required information/ supporting document in/to the application, and the information/ supporting document is only reported/ provided upon the SFO’s enquiry, this may be treated as a misrepresentation and/or omission in the application and the SFO has the authority to reject the application. To know more, please read the Importance of Providing True and Complete Information.

Major Steps

The time required for completing this form may vary between applicants depending on their family circumstances. If you have all the necessary documents in hand, it normally takes less than 1 hour to complete the submission process.

Step 1
Read the TSFS Guidance Notes, Important Notes and prepare necessary supporting documents

Step 2 - Step 12
Enter family members’ personal, income and assets information

Step 13
• Review application summary
• Select method of signing the declaration
• Submit application and select method of submitting supporting documents

Step 14
• Print out or save the application form for record
• Download declaration document and checklist of supporting documents, etc.
• Submit signed declaration document (for paper signing) and supporting documents through online channel or in person/ by mail / through drop-in box

☐ I have read and fully understood the Important Notes.
4.2 Step 2 – Personal Particulars of Applicant

The part below is only available to applicants who have selected Simplified Version of Application.

4.2.1 If you select Simplified Version of Application, you should enter the personal data of the sibling who has submitted the Full Version of Application for TSFS or Financial Assistance Scheme for Post-Secondary Students (FASP) in 2018/19 and your own personal data to follow.

<table>
<thead>
<tr>
<th>Information of applicant’s unmarried sibling who has submitted a full version of application for TSFS or FASP in 2018/19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of sibling who has submitted full version of application: *</td>
</tr>
<tr>
<td>HKID Card No.: *</td>
</tr>
<tr>
<td>Scheme Applied: *</td>
</tr>
</tbody>
</table>

① Enter the name of sibling who has submitted or is submitting Full Version of Application of the TSFS or FASP.
② Enter the HKID No. of sibling who has submitted or is submitting Full Version of Application of the TSFS or FASP.
③ Enter the Scheme applied (TSFS / FASP) of the sibling who has submitted or is submitting Full Version of Application of the TSFS or FASP.
Part II – How to Complete and Submit the Online Application Form

The part below is applicable to all applicants.

4.2.2 Please enter personal particulars of the applicant. If you have the right of abode, the alphabet “A” after the stars “***” would be shown on the front side of your Hong Kong Permanent Identity Card.

Step 2
Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information/ supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

Please read the relevant parts of Guidance Notes before starting this step.

In this application, applicant refers to the student but NOT the student's parent.

Personal Particulars of Applicant

Title: Mr.

Name in English: YIU SUN CHING

Name in Chinese: 姚新芸

HKID Card No.: Z002405(9)

Have the right of abode in Hong Kong: Yes

The year in which you have started to reside or have had home continuously in Hong Kong: 2016

Month & Year of Birth: 09/1999

Ethnicity: Chinese

Mobile Phone No.: 98765432

Marital Status: Single

Email Address: YIUUSUNCHING@ABC.COM

Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2017 to 31.3.2018: Yes

Currently in receipt of Disability Allowance: Yes

Enter your name in Chinese and English as recorded in HKID card. When you enter the English name, please leave a space between each word. Punctuation marks are not necessary.

Please indicate whether you have the right of abode in Hong Kong. If you do not have the right of abode in Hong Kong, please enter the year in which you have started to reside or have had home continuously in the territory.

Enter your mobile phone no.

Please provide your personal email address. The student email address provided by the institution is not accepted.

If you received Comprehensive Social Security Assistance (CSSA) from the Social Welfare Department between 1.4.2017 and 31.3.2018 or are receiving it, please select “Yes”. Otherwise, please select “No”. If the answer is “Yes”, please provide the photocopies of the documents issued by the Social Welfare Department (medical expenses exemption certification and notification of successful application under the CSSA).
4.3 Step 3 - School Information

The part below is applicable to all applicants.

Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information/supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

Please read the relevant parts of Guidance Notes before starting this step.

To go back to the previous step, click the menu on the left.

Course Information

| Student Identity Card No.: * (If applicant cannot provide student ID card no., please fill in "0000") | 2018123456 |
| Institution Name: * | The University of Hong Kong |
| Study Level: * | Postgraduate |
| Class Level in 2018/19: * | Year 2 |
| Discipline of Studies: * | Master / Doctor of Philosophy |
| Institution Course Code and Name: * | B00 - Doctor of Philosophy |
| SFO Course Code: * | HP0000DP |
| SFO Course Description: * | Doctor of Philosophy |

For applicant on Postgraduate (by research) Course, please complete and submit the Additional Information on Postgraduate (by research) Course to the SFO together with other supporting documents.

Expected Graduation Date: *

A full-time student of the above institution in the previous year (i.e. in 2017/18): *

Month: June Year: 2019

Yes

If you do not have the Student Identity Card No. right now, please enter "0000". You should inform the SFO of the correct no. once available.

If you study postgraduate (by research) course, please download and complete the Additional Information on Postgraduate (by research) Course and submit it to the SFO together with other supporting documents.

4.3.1 If you do not need to attend whole year study or do not need to pay full amount of tuition fees in the 2018/19 academic year for reason(s) other than taking postgraduate (by research) course, you have to provide additional information on not paying full amount of tuition fee or not attending full year study.

Paying full amount of tuition fee AND attending whole year study in 2018/19: *

Yes

No (on postgraduate (by research) course or placement)

No (e.g. suspension, deferment of studies)

Additional Information on Not Paying Full Amount of Tuition Fee or Not Attending Full Year Study

Reason(s) (e.g. suspension / deferment of studies / repeating subjects): *

Period of Attendance: *

1st semester / term only

2nd semester / term only

Whole year

Others (Please specify)

Tuition Fee Payable for 2018/19: $
4.3.2 If you are not taking postgraduate (by research) course AND will receive studentship or incomes derived from appointments of institution in the 2018/19 academic year including the summer months of year 2018, you have to provide additional information on receiving studentship/ incomes.

Received / To receive studentship and income from institution in 2018/19 (including the summer months of 2018): ☐ Yes ☐ No

Additional Information on Receiving Studentship/ Income

Tenure of the Studentship / Income Covered:

From [DD/MM/YYYY] to [DD/MM/YYYY]

Studentship / income received / to be received:

$156000

4.4 Step 4 - Personal Particulars of Family Member(s)

The part below is applicable to applicants who fill in Full Version of Application or Simplified Version of Application for CSSA family. For applicants who fill in Simplified Version of Application, please skip this paragraph and go to paragraph 4.8 of these Guidance Notes.

4.4.1 For the purpose of determining your level of financial assistance, “Family Members” generally include the core-family members residing with the applicant.

(i) For example:
If you are not married – you, your parents, your unmarried siblings and grandparents who are residing with you and/or your parents.

Dependent unmarried siblings, who have left Hong Kong for studies (and his/her level of study is up to the first degree) or are attending one of the institutions covered by the TSFS / FASP or Hong Kong Shue Yan University and are residing at hostels / mini-halls will also be considered as family members.

In determining whether or not the unmarried siblings and grandparents are family members, the SFO apart from considering their place of residence, will also take into account whether or not they are dependent on your parents financially.

(ii) For example:
If you are married / separated / divorced / widowed – you, your spouse (for married applicant) and your dependent child(ren) as appropriate.

4.4.2 Applicant using the Simplified Version of Application for CSSA family is not required to provide information of grandparents and “Other Family Members”. 
4.4.3 Family members do not include non-Hong Kong residents or those who are in receipt of Comprehensive Social Security Assistance (i.e. CSSA) offered by the Social Welfare Department. However, for those who are in receipt of CSSA, the applicant is still required to provide their information in Step 4 except for those “Other Family Members”.

4.4.4 “Other Family Members” include:

(i) Any person who is not a family member but who has resided with you and/or your parents for 6 months or more in the year ending 31.3.2018.

(ii) Your siblings, regardless of their marital status, who are not residing with you and/or your parents.

4.4.5 “Family Members” or “Other Family Members” do not include those who have left Hong Kong permanently and no longer consider Hong Kong their home.

4.4.6 If any of the “Family Members” has passed away when you submit the application form, please state so in Step 12 “Additional Information” and provide the relevant documentary proof.

4.4.7 You should enter the information required on yourself and your parents, including that of your step-parents (if applicable) in Step 4.

If your parents are not residing with the family members, please provide details in Step 12 “Additional Information”.

If you are married, please provide information on the spouse and provide a copy of the marriage certificate whilst information on the parents should be provided in the section of “Other Family Members”.

If your parents have divorced and/or remarried, or you have divorced and/or remarried, please say so in Step 12 “Additional Information” and provide documentary proof. Please also report the alimony received by the parent residing with you during the period between 1.4.2017 and 31.3.2018 (or by yourself if you are divorced) at Step 6.

If you / the parent residing with you have remarried, please provide a copy of the relevant marriage certificate.
Part II – How to Complete and Submit the Online Application Form

The following screen would be displayed for unmarried applicants.

- **Step 4**: Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information/ supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

- **Please read the relevant parts of Guidance Notes before starting this step.**

- **To go back to the previous step, click the menu on the left.**

- **If you can only provide personal particulars of either your father or mother, please click the above hyperlink to read the Guidance Notes for input details.**

### Personal Particulars of Father

- **Name in English:** * YIU TAI CHI
- **Name in Chinese:** (This field must be input if a Chinese name is recorded in the HKID card.)
- **HKID Card No.:** *(if applicable)*
  - C 000098 A
- **Year of Birth:** *
  - 1960
- **Mobile Phone No.:**
  - 98761234
- **Marital Status:** *
  - Married

#### Question 1
- **Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2017 to 31.3.2018:**
  - Yes
  - No

### Personal Particulars of Mother

- **Name in English:** * WONG MEI MEI
- **Name in Chinese:** (This field must be input if a Chinese name is recorded in the HKID card.)
- **HKID Card No.:** *(if applicable)*
  - D 000081 B
- **Year of Birth:** *
  - 1962
- **Mobile Phone No.:**
  - 65432100
- **Marital Status:** *
  - Married

#### Question 2
- **Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2017 to 31.3.2018:**
  - Yes
  - No
Part II – How to Complete and Submit the Online Application Form

The following screen would be displayed for married / separated / divorced / widowed applicant.

Step 4. Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information/ supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

Please read the relevant parts of Guidance Notes before starting this step.

To go back to the previous step, click the menu on the left.

Personal Particulars of Spouse

Name in English: *
Name in Chinese: 
(This field must be input if a Chinese name is recorded in the HKID card.)
HKID Card No.: *
Year of Birth: *
Mobile Phone No.: 
Marital Status: *

Currently in receipt of CSSA or in receipt of CSSA throughout the assessment period
from 1.4.2017 to 31.3.2018: ○ Yes ○ No

Please enter your parents’ or spouse’s Hong Kong identity card numbers.

If any of your family members received Comprehensive Social Security Assistance (CSSA) from the Social Welfare Department between 1.4.2017 and 31.3.2018 or is / are receiving it, please select “Yes”. Otherwise, please select “No”. If the answer is “Yes”, please provide the photocopies of the documents issued by the Social Welfare Department (medical expenses exemption certification and notification of successful application under the CSSA).

4.4.8 You should provide information on your unmarried siblings who are residing with you and/or your parents, including those residing at hostels / mini-halls mentioned in Paragraph 4.4.1 above in Step 4. If you are married / separated / divorced / widowed, enter information on the child(ren) in Step 4 (please provide a HKID card copy of the child(ren); or a copy of the birth certificate if the child(ren) is not in possession of a HKID card).

Please provide the information on the unmarried siblings who have left Hong Kong for full-time studies and are dependent on your parents for living in Step 4. Such sibling(s) may be regarded as family member(s) if the level of study is up to the first-degree. If you are married, you are not required to provide information on your unmarried siblings who are residing with you and/or your parents.

The following screen would be displayed for unmarried applicants.

<table>
<thead>
<tr>
<th>UNMARRIED Sibling(s) (residing together/studying outside Hong Kong but excluding non-Hong Kong residents)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name</strong></td>
</tr>
<tr>
<td>☐ YIU KIN HONG</td>
</tr>
<tr>
<td>☐ YIU MEI LAI</td>
</tr>
<tr>
<td>☐ YIU SIU WAI</td>
</tr>
</tbody>
</table>

TSFS/1A(2018) 42
The following screen would be displayed after clicking the”Add” button.

### Add Information on Unmarried Sibling

<table>
<thead>
<tr>
<th>Name in English: *</th>
<th>YIU KIN HONG</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name in Chinese:</td>
<td>(This field must be input if a Chinese name is recorded in the HKID card.)</td>
</tr>
<tr>
<td>HKID Card No.: *</td>
<td>E 000081 (B)</td>
</tr>
<tr>
<td>Month &amp; Year of Birth: *</td>
<td>01/2000</td>
</tr>
<tr>
<td>Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2017 to 31.3.2018: *</td>
<td>Yes No</td>
</tr>
</tbody>
</table>

The following screen would be displayed for married / separated / divorced / widowed applicants.

### Children (residing together/studying outside Hong Kong but excluding non-Hong Kong residents)

<table>
<thead>
<tr>
<th>Name</th>
<th>Month &amp; Year of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td>To be added.</td>
<td></td>
</tr>
</tbody>
</table>

Remove Add

The following screen would be displayed after clicking the “Add” button.

### Add Child

Enter the information required on your unmarried siblings who are residing with you and/or your parents, including those who reside in hostels / mini-halls and attending one of the institutions covered by the Financial Assistance Scheme for Post-secondary Students and TSFS. Also enter the information on the unmarried siblings who have left Hong Kong for full-time studies and are dependent on your parents for living. Such sibling(s) may be regarded as family member(s) if the level of study is up to the first-degree. If you are married / separated / divorced / widowed, enter information on your children in this section.

### 4.4.9

You should provide the information of your paternal / maternal grandparents / great-grandparents (thereafter known as ‘grandparents’) in Step 4. If you are not married and the grandparents who are dependent on your parents are Hong Kong residents, if at the same time they:

(i) have resided with your family members during the period between 1.4.2017 and 31.3.2018 for an aggregate period of 6 months or more; and/or
(ii) have taken up permanent residence at another local premises owned or rented by your parents (please provide their residential address in Step 12 “Additional Information”); and/or

(iii) have resided in elderly homes with the expenses fully covered by your parents for an aggregate period of 6 months or more, they might be considered as family members. Please provide the information required and the supporting documents. In case the grandparents have resided in a premise of their own, they may still be regarded as family members. Please provide details in Step 12 “Additional Information” and submit documentary proof (e.g. tax assessment form of your parents) to substantiate the claim that they depend fully on your family for living. If you are married / separated / divorced / widowed, you do not have to complete this Section.

The following screen would be displayed for unmarried applicants using Full Version of Application. (This part of family member is not applicable to applicant using Simplified Version of Application for CSSA family.)

### Dependent Grandparent(s) (excluding non-Hong Kong residents) - Status between 1.4.2017 and 31.3.2018

<table>
<thead>
<tr>
<th>Name</th>
<th>Year of Birth</th>
<th>Residing with family</th>
</tr>
</thead>
<tbody>
<tr>
<td>WONG YING</td>
<td>1944</td>
<td>No</td>
</tr>
</tbody>
</table>

The following screen would be displayed after clicking the “Add” button.

### Add information on Dependent Grandparent - Status between 1.4.2017 and 31.3.2018

**Name in English:**  
WONG YING

**Name in Chinese:**  
黃英

**HKID Card No.:**  
F 000055 (4)

**Year of Birth:**  
1944

**At least 6 months during 1.4.2017 to 31.3.2018:**

- Resided with applicant or applicant’s parent(s): **Yes** *No*
- Resided in premises owned or rented by the applicant’s parent(s): **Yes** *No*
- Resided in an elderly home and the expenses were fully paid by the applicant’s parent(s) or totally supported by the applicant’s parent(s): **Yes** *No*
- Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2017 to 31.3.2018: **Yes** *No*

1. Enter the information of your grandparents who are dependent on your parents for living.

2. Please make sure that the grandparents did receive CSSA from the Social Welfare Department before selecting “Yes”. If they only received Old Age Allowance or Disability Allowance, please select “No”.

### 4.4.10 Other Family Members of Applicant:

Please provide information on all your siblings who are not residing with you and/or your parents and any other persons who reside with the family. State whether the persons included in this section contribute any incomes to you and/or your parents and/or the unmarried siblings resided with you and/or the dependent grandparents and whether or not they are financially dependent on your parents. If they are financially dependent on your parents, please explain in Step 12 “Additional Information”.
Part II – How to Complete and Submit the Online Application Form

Information”. If you are married / separated / divorced / widowed, please use this Section to report the information on your parents. If the unmarried sibling who was residing with you and/or your parents originally had got married after 1.4.2017, please provide a copy of the relevant marriage certificate.

This part of family member is not applicable to applicant using Simplified Version of Application for CSSA family.

The following screen would be displayed after clicking the “Add” button.

For example, if your married brother gave $2,000/month to your mother, you should enter $24,000 as annual contribution here.
### Part II – How to Complete and Submit the Online Application Form

#### 4.5 Step 5 – Address

The part below is applicable to all applicants.

**Please read the relevant parts of Guidance Notes before starting this step.**

**To go back to the previous step, click the menu on the left.**

You must input in English

<table>
<thead>
<tr>
<th>Residential Address and Telephone No.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flat: 886</td>
</tr>
<tr>
<td>Name of Building:</td>
</tr>
<tr>
<td>Estate / Village:</td>
</tr>
<tr>
<td>No. &amp; Name of Street / Lot No.:</td>
</tr>
<tr>
<td>District: *</td>
</tr>
<tr>
<td>Area: *</td>
</tr>
<tr>
<td>Residential Telephone No.:</td>
</tr>
</tbody>
</table>

Correspondence address is the same as residential address: *  
(Students engaged in overseas exchange programme, please provide correspondence address in Hong Kong.)

<table>
<thead>
<tr>
<th>Correspondence Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Flat:</td>
</tr>
<tr>
<td>Name of Building:</td>
</tr>
<tr>
<td>Estate / Village:</td>
</tr>
<tr>
<td>No. &amp; Name of Street / Lot No.:</td>
</tr>
<tr>
<td>District: *</td>
</tr>
<tr>
<td>Area: *</td>
</tr>
</tbody>
</table>

Please leave a space between each word. Punctuation marks are not necessary.

If your correspondence address is different from your residential address or if there is no postal service at your residential address, please put down your correspondence address here.

**The following screen would only be displayed for applicants who have selected to apply for Student Travel Subsidy**

**Please enter the term-time residential address in English fully and completely for the purpose of calculating the subsidy. False information may lead to rejection of your application and recovery in full of subsidy granted.**
Part II – How to Complete and Submit the Online Application Form

4.6 Step 6 - Family Incomes

The part below is applicable to applicants who fill in Full Version of Application only.

4.6.1 Please state in Step 6 of your parents and unmarried siblings’ actual incomes during the period between 1.4.2017 and 31.3.2018. If a family member is a full-time student, please enter the name of his / her school and his / her year of study for the academic year 2017/18.

4.6.2 Please note that the “incomes” of each family member means his / her total incomes, including those earned in part-time employment. However, the part-time incomes of family members who are full-time students do not have to be reported.

Salaries received by family members in 2017/18 academic year during their study leave or the various allowances that they drew during their research and study should also be reported. This includes incomes earned in the form of studentship or incomes derived from appointment by institution. Please declare in Step 12 “Additional Information” whether the family members concerned will continue to receive the incomes / studentship in the 2018/19 academic year.

Besides, if you have regular incomes earned from a full-time job, you are required to report it in Step 12 “Additional Information” whether or not you will continue to receive such incomes in the 2018/19 academic year.

At the same time, you should include contributions received by your family and any fees paid by any person(s) (including “Other Family Members” in Step 4 and siblings living away from the applicant, divorced parents, relatives, friends, etc.) on behalf of your family under the Section of “Contribution from any person(s) to you and/or your family” in Step 6. Please note that, regardless of the amounts involved, any remittance, family expenses, alimony, mortgage payment, rental expenses, insurance payment, loan repayment, etc. received by your family in the period from 1.4.2017 to 31.3.2018 should be reported.

Other sources of support not mentioned in these Guidance Notes but received by the family should be specified at the Section of “Other incomes” or “Contribution from any person(s) to you and/or your family” in Step 6.

Please note except medical expenses of family members in Step 4 (exclude “Other Family Members”) who are chronically ill or permanently incapacitated, other family expenses are all non-deductible. For details, please see 4.6.7 below. Therefore, please do not deduct expenses from the incomes, including housing expenses, various loan repayments (e.g. repayments for student loan and mortgage loan, etc.), food expenses, travel expenses, remittances to other places, contributions to relatives, taxes, insurance premiums, retirement fund or trade union membership fees, etc.

4.6.3 If you receive a studentship or incomes derived from appointment by institution in 2018/19 academic year, the amount will be considered as part of your family’s incomes. You have to report relevant information in Step 3 “School Information” of the application. If you have not yet applied for such studentship or that the result is not available when the application is submitted, you are required to inform the SFO once you are offered the studentship for re-assessment of your level of financial assistance. You may be required to make a refund if there is any overpayment. If you fail to inform the SFO the receipt of studentship / incomes from appointment by institution, you may be required to refund in full the assistance offered to you. If there is any change to the amount of studentship or incomes received, you should inform the SFO immediately for re-assessment of your level of financial assistance.

4.6.4 Please supply any of the following documents to substantiate the incomes of your parents and your unmarried siblings who are residing with the family during the period between 1.4.2017 and 31.3.2018.
Part II – How to Complete and Submit the Online Application Form

For employees:

(i) A photocopy of the Tax Assessment and Demand Note [IRC6401] for the year ending 31.3.2018 issued by the Inland Revenue Department;
(ii) A photocopy of Hong Kong Inland Revenue Department’s Employer’s Return of Remuneration and Pensions [IR56B] / Notification by an employer of an employee who is about to cease to be employed [IR56F] / Return of payroll emoluments for civil servant [IR56C];
(iii) Photocopies of salary statements for the whole year;
(iv) A photocopy of the passbook(s) indicating salary payments by autopay (please remarks the entries);
(v) Photocopies of salary envelopes for the whole year;
(vi) Return of Employee’s Remuneration [TSFS/4(2018)] for the year ending 31.3.2018 which can be obtained from the applicant’s institution. The applicant may also download the form from the SFO’s homepage at http://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/forms.htm.

For business operators:

(i) A profit and loss account verified by a Certified Public Accountant.
(ii) If such a document is not available, you may prepare one on your own (some samples are at Appendix V of Part III) for the SFO’s consideration.

For self-employed persons or persons in temporary and short-term employment:

(i) If incomes proof is not available, you may list in writing the various incomes or prepare on your own a profit and loss account or an incomes statement (some samples are at Appendix V of Part III) for the SFO’s consideration.
(ii) Notification of remuneration paid to persons other than employees [IR56M].

For studentship or incomes derived from appointment by institution received / to be received by you in 2018/19 academic year, including the summer months of 2018:

(i) A photocopy of your employment letter / contract, certification letter from the employer, written proof issued by your institution or other incomes proof.

4.6.5 If any family member has been unemployed between 1.4.2017 and 31.3.2018, please state in the self-prepared incomes statement or Step 12 “Additional Information” the period(s) of and the reason(s) for unemployment (e.g. injuries whilst at work, illness, close down of business, etc.). At the same time, please provide information on previous employment of the family member (including position, rank, salary and date leaving the former employer), and documentary proof of unemployment. The following documents might be considered as documentary proof of unemployment - termination letter, Notification by an employer of an employee who is about to cease to be employed [IR56F], medical proof, proof of looking for jobs, proof of studying full-time courses, etc.. You can also provide other information / documents to support the unemployment status of a family member. Please note that the SFO will take into account the individual circumstances of each case in determining whether to accept the information / documents produced as proof of employment and in assessing the incomes of a family member based on paragraph 5.6 in Part I of these Guidance Notes or on his / her particular circumstances.
Part II – How to Complete and Submit the Online Application Form

The screen would display section of parents’ incomes for unmarried applicants to fill in. For married applicants, section of spouse’s incomes would be displayed instead.

Step 6

Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information/supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

Please read the relevant parts of Guidance Notes before starting this step.

To go back to the previous step, click the menu on the left.

You MUST provide the actual income of each family member in whole year during the assessment period from 1.4.2017 to 31.3.2018. You have to input ‘0’ if a family member does not have any income under that category.

If the monetary unit of reported income is not in Hong Kong dollar, please state in Step 12 as additional information.

### Income Information of Father (YIU TAI CHI)

<table>
<thead>
<tr>
<th>Mode of Employment:</th>
<th>*</th>
</tr>
</thead>
<tbody>
<tr>
<td>In Employment</td>
<td></td>
</tr>
<tr>
<td>Part-time Working</td>
<td></td>
</tr>
<tr>
<td>Full-time Working</td>
<td>✔</td>
</tr>
<tr>
<td>Self-employed</td>
<td></td>
</tr>
<tr>
<td>Unemployment</td>
<td></td>
</tr>
<tr>
<td>Retired</td>
<td></td>
</tr>
<tr>
<td>Others (e.g. taking care of family)</td>
<td></td>
</tr>
</tbody>
</table>

**Occupation / Employment:** BUSINESSMAN

**Name of Employer / Firm:** D $C COMPANY

**Actual annual income between 1.4.2017 and 31.3.2018**

- **Salary / Wage / Bonus / Allowance / Part-time income (excluding Employee’s Contribution to MPF / Provident Fund):** $120000 (Whole Year)
- **Business Profit:** $50000 (Whole Year)
- **Alimony (Applicable to divorced person and the amount received for children should also be included):** $0 (Whole Year)
- **Rental Income of Property / Land / Carpark / Vehicle / Vessel:** $78000 (Whole Year)
- **Pension & Other Income (please specify):** $0 (Whole Year)

Please tick the appropriate information according to the employment status of your family member during the period 1.4.2017 – 31.3.2018. If your family member is now being unemployed, you should still fill in his / her incomes from the period 1.4.2017 – 31.3.2018. In addition, you should state in Step 12 “Additional Information” the period(s) of and reason for unemployment. Please provide documentary proof on unemployment, e.g. termination letter, medical proof, proof of looking for jobs, proof of studying full-time courses, etc.

1. Enter the total salary or wages received during the year 2017-18. The total annual incomes for the period should also include bonuses, cash awards, commission, tips and allowances, (including allowances for overtime work, living allowances, housing or rent allowances, travel allowances, food allowances, and back pay, etc.).
2. Enter total annual business profits or other incomes earned during the year 2017-18 by means of self-employment, such as hawking, driving taxis / minibuses, and fees for services rendered, etc..
3. Enter the total annual alimony received during the year 2017-18 (including amount to the children).
4. Enter the total annual rent received during the year 2017-18 from property, land, carpark, vehicle and vessel owned by family members. Enter the total annual incomes from subletting the property occupied by the family.
5. Enter the total annual sum of pension received in the year 2017-18 by each member of the family who has retired, with the exception of once-and-for-all lump sum gratuities on retirement. If there are any other incomes received during the year 2017-18, please specify and enter the amount.
Part II – How to Complete and Submit the Online Application Form

The following section would only be displayed when the “Mode of Employment” of a family member is reported as “Retired”.

4.6.6 Please enter the retirement date of your retired parent. Besides, the total amount of pension received between 1.4.2017 and 31.3.2018 should be given in the Section of “Pension & Other Incomes” and relevant documentary proof should be provided. If your parents are employed after retirement, their incomes should be reported in the Section of “Salary/ Wage/ Bonus/ Allowance/ Part-time Incomes”.

<table>
<thead>
<tr>
<th>Retirement Information for Father</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement Date:</td>
</tr>
<tr>
<td>Lump Sum Gratuity:</td>
</tr>
<tr>
<td>Present Monthly Pension:</td>
</tr>
</tbody>
</table>

1 If your parents have retired, enter your parents’ once-and-for-all the amounts of lump sum gratuity received upon retirement and the pensions that they now receive each month.

The screen would display section of unmarried siblings’ incomes/study information for unmarried applicants to fill in. For married applicants, section of children’s incomes/study information would be displayed instead.

Income / Study Information of UNMARRIED sibling(s)

<table>
<thead>
<tr>
<th>Name</th>
<th>Edit</th>
</tr>
</thead>
<tbody>
<tr>
<td>YIU KIN HONG</td>
<td></td>
</tr>
<tr>
<td>YIU MEI LAI</td>
<td></td>
</tr>
<tr>
<td>YIU SIU WAI</td>
<td></td>
</tr>
</tbody>
</table>
Part II – How to Complete and Submit the Online Application Form

The following screen would be displayed after clicking the “Edit” button.

<table>
<thead>
<tr>
<th>Edit Income / Study Details of UNMARRIED Sibling</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name in English: YIU KIN HONG</td>
</tr>
<tr>
<td>Mode of Employment / Study: *</td>
</tr>
<tr>
<td>Full-time student</td>
</tr>
<tr>
<td>Pursuing full-time Studies Locally</td>
</tr>
<tr>
<td>Pursuing full-time Studies Abroad</td>
</tr>
<tr>
<td>In Employment</td>
</tr>
<tr>
<td>Part-time Working</td>
</tr>
<tr>
<td>Full-time Working</td>
</tr>
<tr>
<td>Self-employed</td>
</tr>
<tr>
<td>Unemployment</td>
</tr>
<tr>
<td>Others</td>
</tr>
<tr>
<td>Name of Institution: *</td>
</tr>
<tr>
<td>ABC SECONDARY SCHOOL</td>
</tr>
<tr>
<td>Year of Study: *</td>
</tr>
<tr>
<td>55</td>
</tr>
<tr>
<td>Occupation / Employment:</td>
</tr>
<tr>
<td>CASIERH</td>
</tr>
<tr>
<td>Name of Employer / Firm:</td>
</tr>
<tr>
<td>ABC SUPERMARKET</td>
</tr>
<tr>
<td>Actual annual income between 1.4.2017 and 31.3.2018</td>
</tr>
<tr>
<td>Salary / Wage / Bonus / Allowance / Part-time Income / Studentship (excluding Employee's Contribution to MPF / Provident Fund): *</td>
</tr>
<tr>
<td>$23456 (Whole Year)</td>
</tr>
<tr>
<td>Business Profit: *</td>
</tr>
<tr>
<td>$0 (Whole Year)</td>
</tr>
<tr>
<td>$0 (Whole Year)</td>
</tr>
<tr>
<td>Rental Income of Property / Land / Carpark / Vehicle / Vessel: *</td>
</tr>
<tr>
<td>$0 (Whole Year)</td>
</tr>
<tr>
<td>$0 (Whole Year)</td>
</tr>
<tr>
<td>Other Income (please specify): *</td>
</tr>
<tr>
<td>$0 × (Whole Year)</td>
</tr>
</tbody>
</table>

1. Please tick the appropriate information according to the study or employment status of your family member during the period 1.4.2017 – 31.3.2018.

Contribution from Any Person(s) to You and / or Your Family

You MUST input the amount of contribution provided by any person(s) to you or your family during the assessment period from 1.4.2017 to 31.3.2018. You have to input “0” if you or your family did not receive any contribution during the period.

Contribution refers to any remittance, family expenses, alimony, mortgage payment, rental expenses, insurance payment, loan repayment, etc. provided by others (e.g. sibling living away from applicant, divorced parent, relative, friend, etc.)

Total Amount of Contributions (including the amount reported in Step 4): *

$24000 (Whole Year)

1. Enter the total annual amount of contributions received (e.g. family expenses / living expenses / fees paid for family member) in the year 2017-18 from other family members (such as those reported in Step 4 as “Other Family Members”) and relatives or friends.
Part II – How to Complete and Submit the Online Application Form

4.6.7 Please give full details of the medical expenses of the member(s) who is / are permanently incapacitated or chronically ill for which deduction of medical expenses may be allowed upon the production of receipts for the period 1.4.2017 to 31.3.2018. The 2018/19 maximum amount of deductible medical expenses is $20,530.

The following screen would be displayed after clicking the “Add” button

<table>
<thead>
<tr>
<th>Name</th>
<th>Nature of Chronic Illness</th>
<th>Medical Expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>WONG MEI MEI</td>
<td>KIDNEY DISEASE</td>
<td>$9800</td>
</tr>
<tr>
<td>YIU TAI CHI</td>
<td>DIABETES</td>
<td>$10800</td>
</tr>
</tbody>
</table>

Add Medical Expenses Incurred by Family Member(s) with Chronic Illness

Name of Family Member: YIU TAI CHI
Nature of Incapacity or Chronic Illness: DIABETES
Medical Expenses Incurred between 1.4.2017 and 31.3.2018: $10800

Please give full details of the medical expenses of the member who is permanently incapacitated or chronically ill for which deduction of medical expenses may be allowed upon the production of receipts for the period between 1.4.2017 and 31.3.2018.
4.7 Assets (including those in Hong Kong and outside Hong Kong, wholly or partly owned by you and your parents (or you and your spouse, if you are married))

For applicants who fill in Full Version of Application, you are required to fill in assets wholly or partly owned by you and your parents (or you and your spouse, if you are married). For applicants who fill in Simplified Version of Application, you are required to fill in assets wholly or partly owned by you.

4.7.1 You and your parents (or you and your spouse, if you are married) are required to declare the total assets whether in Hong Kong, the Mainland or overseas, in your / their possession (partly or wholly) in the form of landed properties including both residential and non-residential properties at current market value (after deducting outstanding mortgage amount, if any), land including lease agreements and Letters A or B entitlements, stocks and shares at current value, vehicles including private and commercial vehicles, transferable vehicle licences including taxi and public light bus licences, bank deposits, insurance policy(ies) (savings / investment linked insurance policy(ies) with cash value and dividends), unit trust funds, estate, and for those engaged in business, all categories of assets owned by the companies operating such business and other assets owned, etc.. You are also required to declare full details of all assets which are held under the name of you and your parents (or you and your spouse, if you are married), including assets held on behalf of others. You should also report all assets of you and your parents (or you and your spouse, if you are married) which are under the custody of others (for example, other family members).

4.7.2 Step 7 Family Assets – Bank Deposits

4.7.2.1 Please be reminded to report fixed/ time deposits.

4.7.2.2 Please provide photocopies of documents that can identify the name of the holder of the account and the account number (for instance, the first page of a savings passbook) and photocopies of all bank accounts or monthly statements that can show all transactions taken place between 1.4.2017 and 31.3.2018.

For time deposits, if the receipts / documents do not show the balance as at 31.3.2018, please state the balance at the nearest date to 31.3.2018. If the maturity date is beyond 31.3.2018, you should still write down the principal amount and provide copies of the notice of the time deposit with the deposit period covering 31.3.2018. For example, if a time deposit covers the period 1.2.2018 to 30.4.2018, as the deposit period covers 31.3.2018, the principal amount should also be provided. If the money deposited is transferred from a savings account to a time deposit account, it is insufficient if only the savings account is reported without reporting the concerned time deposit account.

If the account was closed between 1.4.2017 and 31.3.2018, you still have to report the account and provide the transaction records up to the closing date; you should also report in Step 12 “Additional Information” on how the savings were disposed of.

If you have lost the documents concerned, please ask the bank to reproduce one. If you fail to do so, your application will not be considered.
If that account was opened on or after 1.4.2018, then please state in Step 12 “Additional Information” of Full or Simplified Version of Application.

If the bank account reported was opened after 1.4.2018, you will need to photocopy the first page of the passbook / first set of bank statement to identify the account holder's name and the account number and the first inner page of the passbook to show the opening date.

4.7.2.3 To ensure that the financial circumstances as reported in the application are true and complete, the SFO will make enquiries on transactions shown in bank statements. To speed up the processing of the application, it is advised that you should give explanations beside the following transactions:

(i) an amount of $100,000 or more (which may be fixed deposits);
(ii) any other deposits of odd cents (which may be interest from time deposits or dividends from stocks and shares);
(iii) other regular cash / cheque deposits (which may be contributions / remittance from relatives or incomes from part-time job), and provide documentary proof as far as possible.

If situation warrants, the SFO may still have to ask you for clarifications and documentary proof on the bank transactions.

4.7.2.4 For the bank account for payment of financial assistance, you must be the sole holder of the account. The account should be a Hong Kong Dollar savings or current account (time deposit account, credit card account and foreign currency account will not be accepted for payment purpose).

4.7.2.5 If you do not have a valid bank account of your own, please open one before submitting the online application. If you have already applied for the NLSFT separately, please make sure that the bank account number inserted here is consistent with the one already provided. If you have reasons to use a new bank account number, please correct the original one by filling in the change request form TSF/C/18A (which can be downloaded from the SFO's Homepage) and submit it with supporting documents (e.g. photocopy of the first page of the bank passbook showing the name of the account holder and the account number) to this application.

4.7.2.6 If you are under the age of 18 and do not have a valid bank account of your own, please note that not all banks currently provide bank account service to persons under the age of 18. You should make your own decision in choosing which bank / which kind of bank service to open your valid bank account. You should make your own enquiries with individual banks on their service provided and the related terms and conditions, service charge required (if any) and/or processing time required. Not being able to open a bank account on time before submitting the application will not be accepted as the reason for you to request late submission of application.

4.7.2.7 You must fill in your bank account number in the application with care and ensure that the account number is accurate.
### Part II – How to Complete and Submit the Online Application Form

#### Bank Account(s) of Applicant

**Step 7**

Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information/ supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

Please read the relevant parts of Guidance Notes before starting this step.

To go back to the previous step, click the menu on the left.

Assets include those in Hong Kong and outside Hong Kong as at 31.3.2018

#### Bank Deposits (balance as at 31.3.2018)

Including savings / time / current / integrated accounts / club deposits in local and foreign currencies which are being held in individual / joint accounts. Time deposits with mature date beyond 31.3.2018 also need to be included.

#### Bank Account(s) of Applicant (YIU SUN CHING)

<table>
<thead>
<tr>
<th>Name of Bank / Financial Institution</th>
<th>Account No.</th>
<th>Account for Payment of Assistance</th>
<th>Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>012 - Bank of China (HK) Limited</td>
<td>9876543210</td>
<td>No</td>
<td>HKD</td>
</tr>
<tr>
<td>024 - Hang Seng Bank Limited</td>
<td>1234567890</td>
<td>Yes</td>
<td>HKD</td>
</tr>
</tbody>
</table>

#### Add Bank Account Information (balance as at 31.3.2018)

1. Select the bank name from the drop down menu. If you cannot find the required bank name from the menu, you can select "Others" and enter the bank name by yourself.
2. If you select the bank name from the drop down menu, the bank code would be displayed automatically. Otherwise, you have to enter the bank code by yourself. You can refer to the bank code list in the SFO's homepage or consult your banker if necessary.
3. If you select this account for payment of financial assistance, please check the box. For attention, you can only select one account for payment of financial assistance. Please ensure accuracy of the bank account number to avoid wrong or delay payment of financial assistance.
Part II – How to Complete and Submit the Online Application Form

Bank Account(s) of Parents

<table>
<thead>
<tr>
<th>Name of Bank / Financial Institution</th>
<th>Account No.</th>
<th>Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>024 - Hang Seng Bank Limited</td>
<td>5560000000</td>
<td>HKD</td>
</tr>
<tr>
<td>004 - The Hongkong and Shanghai Banking Corporation Limited</td>
<td>4580000000</td>
<td>HKD</td>
</tr>
</tbody>
</table>

The following screen would be displayed after clicking the “Add” button.

Add Bank Account Information (balance as at 31.3.2018)

- Name of Bank / Financial Institution: Hang Seng Bank Limited
- Bank Code: 024 - Hang Seng Bank Limited
- Account Number: 5560000000
- Payroll Account: No
- Currency & Balance (as at 31.3.2018): HKD 65400
- Type of Account: Savings

Joint Accounts

<table>
<thead>
<tr>
<th>Name of Account Holders</th>
<th>Name of Bank / Financial Institution</th>
<th>Account No.</th>
<th>Currency</th>
</tr>
</thead>
<tbody>
<tr>
<td>WONG MEI MEI AND WONG YING</td>
<td>024 - Hang Seng Bank Limited</td>
<td>11233445566</td>
<td>HKD</td>
</tr>
</tbody>
</table>

The following screen would be displayed after clicking the “Add” button.

Joint Accounts
Part II – How to Complete and Submit the Online Application Form

The following screen would be displayed after clicking the “Add” button.

<table>
<thead>
<tr>
<th>Field</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Account Holders</td>
<td>WONG MEI MEI AND WONG YING</td>
</tr>
<tr>
<td>Name of Bank / Financial Institution</td>
<td>Hang Seng Bank Limited</td>
</tr>
<tr>
<td>Bank Code</td>
<td>024 - Hang Seng Bank Limited</td>
</tr>
<tr>
<td>Account Number</td>
<td>112233445566</td>
</tr>
<tr>
<td>Payroll Account</td>
<td>☑ Yes</td>
</tr>
<tr>
<td>Currency &amp; Balance (as at 31.3.2018)</td>
<td>HKD 36245</td>
</tr>
<tr>
<td>Type of Account</td>
<td>Savings</td>
</tr>
</tbody>
</table>

1. Please report all deposits in banks, financial companies, or other financial institutions, including Hong Kong dollar and foreign currency savings, current account deposits, club deposits, and fixed / time deposits. Please report all account balance as at 31.3.2018.

2. Please report all deposits in banks, financial companies, or other financial institutions, including Hong Kong dollar and foreign currency savings, current account deposits, club deposits, and fixed / time deposits. Please report all account balance as at 31.3.2018.

4.7.3 Step 8 - Family Assets - Investments

4.7.3.1 Please report the various investments (such as stocks, warrants, bonds and funds, etc.) held as at 31.3.2018.

Investment Account(s)

Please read the relevant parts of Guidance Notes before starting this step.

To go back to the previous step, click the menu on the left.

Assets include those in Hong Kong and outside Hong Kong as at 31.3.2018

Investment Accounts possessed as at 31.3.2018

- Investment account(s) in bank / securities company (including margin account) AND the value of investment items (e.g. shares, warrants, bonds, funds, unit trusts) and the cash balance of the account(s) possessed as at 31.3.2018.

<table>
<thead>
<tr>
<th>Name of Owner</th>
<th>Name of Bank / Securities Company</th>
<th>Account No.</th>
<th>Types of Investment Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>YIU TAI CHI</td>
<td>HK SECURITIES</td>
<td>812888</td>
<td>Shares</td>
</tr>
</tbody>
</table>
Part II – How to Complete and Submit the Online Application Form

The following screen would be displayed after clicking the “Add” button.

**Add Investment Account Information as at 31.3.2018**

- **Name of Owner:** YIU TAI CHI
- **Name of Bank / Securities Company:** HK SECURITIES
- **Account Number:** 812888
- **Types of Investment Items:** Shares
- **Value / Cash Balance (as at 31.3.2018):** HKD 123024

1. Please enter the information of investment account owned by you and your parents (or you and your spouse, if you are married).
2. Please select the types of investments items (such as shares, warrants, bonds, funds etc.) or account cash balance.
3. Please provide documents to certify the value of investment items and account cash balance as at 31.3.2018.

**Physical Shares/ Warrants**

**Physical Shares / Warrants possessed as at 31.3.2018**

For shares/warrants included in investment accounts which you have already reported above, it is not required to state in the below again.

<table>
<thead>
<tr>
<th>Name of Owner</th>
<th>Code and Name of Physical Shares / Warrants</th>
</tr>
</thead>
<tbody>
<tr>
<td>WONG MEI MEI</td>
<td>3988 - Bank of China Ltd. - H Shares</td>
</tr>
<tr>
<td>YIU TAI CHI</td>
<td>66 - MTR Corporation Ltd.</td>
</tr>
</tbody>
</table>

The following screen would be displayed after clicking the “Add” button.

**Add Physical Shares / Warrants Information possessed as at 31.03.2018**

- **Name of Owner:** YIU TAI CHI
- **Code of Physical Shares / Warrants:** 00066
- **Name of Physical Shares / Warrants:** MTR Corporation Ltd
- **Quantity (as at 31.03.2018):** 500
- **Date of Purchase:** 05/06/2004

1. Please enter the physical shares and warrants owned by you and your parents (or you and your spouse, if you are married).
2. Please provide documents to certify the quantity of investments owned as at 31.3.2018.
**Part II – How to Complete and Submit the Online Application Form**

### 4.7.4 Step 9 - Family Assets - Insurance Policies

**4.7.4.1 Please enter the insurance policy(ies) (savings / investment-linked insurance policy(ies) with cash value and dividends) held by your family members and the policy value / dividend amount as at 31.3.2018 in this Step.**

#### Insurance Policies

Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information / supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

Please read the relevant parts of Guidance Notes before starting this step.

To go back to the previous step, click the menu on the left.

<table>
<thead>
<tr>
<th>Insurance Policies (value as at 31.3.2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Policy Holder</td>
</tr>
<tr>
<td>-----------------------</td>
</tr>
<tr>
<td>YIU TAI CHI</td>
</tr>
</tbody>
</table>

Add Insurance Policy Information (value as at 31.3.2018)

- Name of Policy Holder: [YIU TAI CHI]
- Name of Insurance Company: [ABC INSURANCE]
- Insurance Policy Code: [688975]
- Purchase Date: [05/05/2006]
- Currency & Value (as at 31.3.2018): [HKD 12345]

Please enter all the savings / investment-linked insurance policy(ies) with cash value and dividends of you and your parents (or you and your spouse, if you are married) as at 31.3.2018.
4.7.5 Step 10 - Family Assets - Property / Land/ Carpark, Vehicle /Vessel and Business Undertakings

4.7.5.1 All properties owned by you and your parents (or you and your spouse, if you are married) as at 31.3.2018 should be reported. Apart from the first home occupied by your parents (whether it is owned or rented) or the first home occupied by you and your spouse if you are married, the net value of all other properties are counted as family assets (see 4.7.5.6 below). If you and/or your parent(s) has / have the right to live in a public housing unit or own(s) a flat under Home Ownership Scheme (HOS) / Tenants Purchase Scheme (TPS) without payment of the premium, the SFO will treat the public housing unit or the HOS / TPS flat as the first home of your family.

4.7.5.2 Please note that the net asset value of each item will be assessed separately.

Property / Land / Carpark (including that vacant, rented out or self-occupied.)

4.7.5.3 If the property is self-occupied, please fill in the name(s) of the family members concerned or the name(s) of those relatives or friends residing in the premises.

4.7.5.4 Properties include completed premises and premises sold before completion, commercial and industrial properties, parking spaces, and properties on which transactions have been agreed.

4.7.5.5 It is possible to obtain an estimated market value of the property from real estate agencies or banks. If the land / property / parking space was bought between 1.1.2018 and 31.3.2018, you may use the purchase prices concerned.

4.7.5.6 Other than the first home, please provide the following documentary proofs for properties as mentioned in paragraph 4.7.5.1 above:

(i) Documents certifying the ownership of the land / property / parking space such as purchases and sales agreements, assignments and deeds, etc..

(ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2018.

(iii) Any one copy of the "Demand for Rates" between 1.4.2017 and 31.3.2018 of each land / property / parking space concerned. If there is no “Demand for Rates”, please explain in Step 12 “Additional Information” of the application.

(iv) If a family member's interest in the land / property / parking space is less than 100%, please furnish the relevant proof.
4.7.5.7 If your father, mother, or spouse was still listed in the tenancy of a public housing unit as at 31.3.2018, the address of that unit should be reported in Step 12 “Additional Information”.

**Property / Land / Carpark (including that vacant, rented out or self-occupied)**

The following screen would be displayed after clicking the “Add” button.

1. Enter the purpose of use, type (including domestic, shop, factory, office, “Home Ownership Scheme” flats, “Sandwich Class Housing Scheme” flat or “Tenants Purchase Scheme” flat, area of land (except for parking spaces), saleable area of land and location of the land, properties [(including first home (irrespective of rented or self-owned) occupied by you and your parent(s) or you and your spouse if you are married) and parking spaces.]

2. Except for the first home, please estimate the market value of all the properties / land / parking spaces concerned as at 31.3.2018.
Part II – How to Complete and Submit the Online Application Form

Vehicle / Vessel and Taxi / Public Light Bus License

4.7.5.8 Please provide the following documentary proofs:

(i) Vehicle / Vessel registration documents.
(ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2018.
(iii) The relevant proof, if a family member’s interest in that asset is less than 100%.

Vehicle / Vessel and Taxi / Public Light Bus License

The following screen would be displayed after clicking the “Add” button

Add Vehicle / Vessel and Taxi / Public Light Bus License Information (value as at 31.3.2018)

- Name of Owner(s): YIU TAI CHI
- Type: PRIVATE CAR
- Registration No.: DA1234
- Date of Purchase: 04/08/1998
- Purchase Price: $96000
- Estimated Market Value as at 31.3.2018: $2000
- Outstanding Mortgage as at 31.3.2018: $0
- Percentage of Ownership: 100%

1. Enter the type of vessel or vehicle, such as private car, taxi, minibus, lorry or van owned by you and your parents (or you and your spouse, if you are married). In case of taxis, please state whether they are urban, New Territories, or Lantau Island taxis.
2. Specify when the vehicle / vessel concerned was purchased and the purchase price at that time.
3. Estimate the vehicle’s / vessel’s market value as at 31.3.2018. If it is a taxi or a public light bus, please give the market value of the license as well. If the vehicle, vessel and/or license were bought between 1.1.2018 and 31.3.2018, you may use the purchase price concerned. If the number of vehicle, vessel and/or license owned is more than two, please enter them separately.

Business Undertakings (with and without profit)

4.7.5.9 If the business premises is self-owned by you and/or your parents (or you and your spouse, if you are married), please report it in the Section of “Property/ Land/ Carpark” as well.
4.7.5.10 Please provide the following documentary proofs:

(i) The company's Balance Sheet as at 31.3.2018 to indicate its net asset value (i.e. assets minus liabilities). If the company account closing date is not on 31 March (for example, on 31 December), you could also submit information for that accounting year.

(ii) Generally speaking, balance sheets verified by a Certified Public Accountant are acceptable. If such certifications are not available, a self-prepared balance sheet may be provided. A sample is at Appendix VI of Part III. If you have any reason for not providing a balance sheet (for instance, the company is very small and does not have any asset), please explain in Step 12 “Additional Information”

(iii) The Business Registration Certificate of the company.

### Business Undertakings (with and without profit)

<table>
<thead>
<tr>
<th>Name of Owner(s)</th>
<th>Name of Business</th>
<th>Nature of Business</th>
</tr>
</thead>
<tbody>
<tr>
<td>YIU TAI CHI</td>
<td>D &amp; D COMPANY</td>
<td>TRADING</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Name of Owner(s):</th>
<th>YIU TAI CHI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Business:</td>
<td>D &amp; D COMPANY</td>
</tr>
<tr>
<td>Address of Business:</td>
<td>FLAT A, 2/F., 96 WELL STREET, HONG KONG</td>
</tr>
<tr>
<td>Ownership of Business Premises:</td>
<td>Self-owned</td>
</tr>
<tr>
<td>Nature of Business:</td>
<td>TRADING</td>
</tr>
<tr>
<td>Business Registration No.:</td>
<td>123456-2123-10</td>
</tr>
<tr>
<td>Estimated Net Asset Value as at 31.3.2018:</td>
<td>$35600</td>
</tr>
<tr>
<td>Percentage of Ownership:</td>
<td>50 %</td>
</tr>
</tbody>
</table>

Give the name and address of the company owned by you and your parents (or you and your spouse, if you are married) and specify if the premises is rented or self-owned. Please also state the nature of the business.
4.7.6 Step 11 - Family Assets - Other Assets

4.7.6.1 Please enter in this Step all other assets as at 31.3.2018 (such as cash in hand, loan to others, assets held on behalf of others, assets belonging to you and/or your parents (you and/or your spouse, if you are married) but under others’ custody, gold, silver, cheques in transit, betting account balance, and other readily realizable assets and valuables, etc.).

Other types of assets not enumerated in these Guidance Notes but owned by the family should be specified in this step.

4.7.6.2 Cash in hand as at 31.3.2018 with an amount less than HK$5,000 may be disregarded.

4.7.6.3 In the Section of “Loan to Others”, please enter the loan made to others on or before 31.3.2018 and not fully repaid as at 31.3.2018, including the amounts due to directors on the balance sheet of the business owned by family members. Even if the loan might already have been reported in previous applications, it should still be reported as long as it had not been fully repaid by 31.3.2018. If the total amount is less than HK$5,000, it may be disregarded.

Other Assets

Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information/ supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

Please read the relevant parts of Guidance Notes before starting this step.

To go back to the previous step, click the menu on the left.

Other Assets include those in Hong Kong and outside Hong Kong as at 31.3.2018

Other Assets (balance as at 31.3.2018)

<table>
<thead>
<tr>
<th>Name of Owner</th>
<th>Cash in Hand</th>
<th>Loan to Others</th>
<th>Asset Held in Trust for Others</th>
<th>Asset Entrusted to Others</th>
<th>Gold or Silver</th>
<th>Other Assets (including betting account balance, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>WONG MEI MEI</td>
<td>HK$ 10000</td>
<td>HK$ 60000</td>
<td>HK$ 12800</td>
<td>-</td>
<td>Gold: 1 Tael</td>
<td>-</td>
</tr>
</tbody>
</table>

Add
Remove
Edit
The following screen would be displayed after clicking the “Add” button.

**Add Other Assets Information (balance as at 31.3.2018)**

<table>
<thead>
<tr>
<th>Name of Owner:</th>
<th>WONG MEI MEI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in Hand:</td>
<td>HK$ 10000</td>
</tr>
<tr>
<td>Loan to Others:</td>
<td>HK$ 60000</td>
</tr>
<tr>
<td>Asset Held in Trust for Others:</td>
<td>HK$ 12800</td>
</tr>
<tr>
<td>Asset Entrusted to Others:</td>
<td>HK$</td>
</tr>
<tr>
<td>Gold or Silver:</td>
<td>✓ Gold 1</td>
</tr>
<tr>
<td></td>
<td>☐ Tael</td>
</tr>
<tr>
<td></td>
<td>☐ Ounce</td>
</tr>
<tr>
<td></td>
<td>☐ Silver</td>
</tr>
<tr>
<td>Other Assets (including betting account balance, etc.):</td>
<td>HK$</td>
</tr>
</tbody>
</table>

(Please specify the nature and value)

1. Please report the balance as at 31.3.2018 of all loans lent to others on or before 31.3.2018 by you and your parents (or you and your spouse, if you are married).
2. Please give details of asset held in trust for others / assets entrusted to others in Step 12 “Additional Information”.
3. Enter the gold, silver and any other assets owned by you and your parents (or you and your spouse, if you are married) as at 31.3.2018.
4.8 Simplified Version of Application

4.8.1 When you fill in following information, please refer to relevant Paragraph of Part II in these Guidance Notes:

(i) Step 2 - Personal Particulars of Applicant - refer to Paragraph 4.2
(ii) Step 3 - School Information - refer to Paragraph 4.3
(iii) Step 5 - Address - refer to Paragraph 4.5
(iv) Steps 7 to 11 - Assets - refer to Paragraph 4.7
(v) Step 12 - Additional Information - refer to Paragraph 4.10

4.8.2 You only need to enter your parents’ name in Chinese & English and their HKID card no. in Step 4.

Personal Particulars of Family Member(s)

Please read the relevant parts of Guidance Notes before starting this step.

To go back to the previous step, click the menu on the left.

If you can only provide personal particulars of either your father or mother, please click the above hyperlink to read the Guidance Notes for input details.

Step 4

Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information/s supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

Personal Particulars of Father

Name in English: *

Name in Chinese:
(This field must be input if a Chinese name is recorded in the HKID card.)

HKID Card No.: *

Personal Particulars of Mother

Name in English: *

Name in Chinese:
(This field must be input if a Chinese name is recorded in the HKID card.)

HKID Card No.: *

4.8.3 Step 6 - the step of family incomes would be skipped and input of information is not required.

4.8.4 For the details on how to report incomes of applicant, please refer to Paragraph 4.6.2 to 4.6.3 of Part II in these Guidance Notes.
4.9 Simplified Version of Application for CSSA family

4.9.1 When you fill in following information, please refer to relevant Paragraph of Part II in these Guidance Notes:

(i) Step 2 - Personal Particulars of Applicant - refer to Paragraph 4.2
(ii) Step 3 - School Information - refer to Paragraph 4.3
(iii) Step 4 - Personal Particulars of Family Member - refer to Paragraph 4.4
(iv) Step 5 - Address - refer to Paragraph 4.5
(v) Step 12 - Additional Information - refer to Paragraph 4.10

4.9.2 Step 6 and Step 8 – Step 11 would be skipped. Input of family’s incomes and assets information is not required.

4.9.3 If the applicant has regular incomes earned from a full-time job or receive of studentship, please refer to Paragraph 4.6.2 to 4.6.3 of Part II in these Guidance Notes.

4.9.4 Input your bank account information for receiving payment of financial assistance in Step 7. Please refer to Paragraph 4.7.2.4 to 4.7.2.7 of Part II for the Notes to input this information.

The applicant's bank account information for receiving payment of financial assistance

To go back to the previous step, click the menu on the left.

The following screen would be displayed after clicking the “Add” button.

Select the bank name from the drop down menu. If you cannot find the required bank name from the menu, you can select “Others” and enter the bank name by yourself.

If you select the bank name from the drop down menu, the bank code would be displayed automatically. Otherwise, you have to enter the bank code by yourself. You can refer to the bank code list in the SFO’s homepage or consult your banker if necessary.

You can only provide one account for payment of financial assistance. Please ensure accuracy of the bank account number to avoid wrong or delay payment of financial assistance.
Part II – How to Complete and Submit the Online Application Form

4.10 Step 12 - Additional Information

The part below is applicable to applicants who fill in Full or Simplified Version of Application.

4.10.1 Please list out and give reasons for the documents that you cannot be able to submit at the moment and state when they will be available. However, you must take the initiative to submit them once available. Otherwise, the SFO will treat them as omissions and may reject the application.

4.10.2 If there has been substantial change of your family financial position which you think will affect the level of financial support that you may obtain from your family after the submission of Full Version of Application by your sibling, you should list out the changes in Step 12 “Additional Information” of Simplified Version of Application and submit the supporting documents.

4.10.3 If necessary and to avoid loss of the additional documents when you submit them by fax / mail / in person, please enter on every page of the additional documents your name and identity card number.

4.10.4 Should there be substantial change in your current family financial position or any special circumstances that may not be reflected in Steps 2 to 11 OR additional information and documents that are deemed useful for the SFO to process the application, please provide details in Step 12 “Additional Information” of Full or Simplified Version of Application and submit relevant supporting documents. The SFO will consider each case on its individual merits.

- Please provide the details in this table for the information/ situation you have reported in Steps 2 to 11. For example: unemployment of a family member, assets held in trust for others, etc. Please also state any special circumstances or information of your family that may not be reflected in Steps 2 to 11. You are required to submit supporting documents for the SFO’s consideration.

- The supporting document(s) that is / are not yet available should be stated here.
4.11 Step 13- Application Summary and Application Submission

4.11.1 The Application Summary list out the information you have entered in Steps 2 to 12. You have to review carefully and ensure you have provided complete and true information.

Application Summary

<table>
<thead>
<tr>
<th>Step 1</th>
<th>Important Note</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 2</td>
<td>Personal Particulars of Applicant</td>
</tr>
<tr>
<td>Step 3</td>
<td>Course Information</td>
</tr>
<tr>
<td>Step 4</td>
<td>Personal Particulars of Family Member(s)</td>
</tr>
<tr>
<td>Step 5</td>
<td>Address</td>
</tr>
<tr>
<td>Step 6</td>
<td>Family Income</td>
</tr>
<tr>
<td>Step 7</td>
<td>Family Assets – Bank Deposits</td>
</tr>
<tr>
<td>Step 8</td>
<td>Family Assets – Investments</td>
</tr>
<tr>
<td>Step 9</td>
<td>Family Assets – Insurance Policies</td>
</tr>
<tr>
<td>Step 10</td>
<td>Family Assets – Property / Land / Carpark, Vehicle / Vessel and Business Undertakings</td>
</tr>
<tr>
<td>Step 11</td>
<td>Family Assets – Other Assets</td>
</tr>
<tr>
<td>Step 12</td>
<td>Additional</td>
</tr>
</tbody>
</table>

4.11.2 After you read the application summary and are sure that the information provided is correct and complete, then you have to select the method to sign the declaration.

4.11.3 If you select to sign the declaration on paper, you have to download and print the declaration in Step 14. You and your parents or spouse (if you are married)/ your sibling (if you submit Simplified Version of Application) have to sign on the declaration. You then need to submit the signed declaration together with all other supporting documents to the SFO.

If you select to sign the declaration with digital certificate(s), you and your parents or spouse (if you are married)/ your sibling (if you submit Simplified Version of Application) should use valid electronic certificate(s) to proceed. If the electronic certificate(s) are not ready at this moment, you and your parents / spouse / sibling may digitally sign the declaration later by accessing the “Retrieve Incomplete Application(s)” page or can opt to sign on the paper form of the declaration.
Part II – How to Complete and Submit the Online Application Form

Select the Method of Signing the Declaration

Information/ Supporting Document(s) Not Yet Available

THE INCOME PROOF OF MY FATHER

Declaration *

I understand the SFO will regard me as applicant of the application; and I declare that as at the date of the application:-

- I am NOT a bankrupt and have NOT applied for Individual Voluntary Arrangement [i.e. the Court has not approved any repayment proposal by me in my capacity as a debtor on how I will repay my creditors] and I am NOT aware of any legal proceedings which have been started or are pending or being threatened against me for my bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets.

- I am a bankrupt; and / or I have applied for Individual Voluntary Arrangement [i.e. the Court is considering or has approved a repayment proposal by me in my capacity as a debtor on how I will repay my creditors] and / or I am aware that legal proceeding(s) has / have been started or are pending or being threatened against me for my bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets. I have set out the full details in relation to the above in “ADDITIONAL INFORMATION” Section through the application.

Select your signing method

1. You have to download and print the declaration in Step 14. You and your parents or spouse (if you are married) / sibling (if you submit simplified version application) have to sign on the declaration. You need to submit the signed declaration together with all other supporting documents to the SFO.

2. You and your parents or spouse (if you are married) / sibling (if you submit simplified version application) should use valid electronic certificate(s) to proceed. If the electronic certificate(s) are not ready at this moment, you AND your parents / spouse / sibling may digitally sign the declaration later by accessing the “Retrieve / Delete Incomplete Application(s)” page or can opt to sign on the paper form of the declaration.

3. You are required to declare whether or not you are bankrupt, have applied for IVA and is aware that legal proceedings(s) has/have been started (or are pending or being threatened) against you for your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets.

4. Select to sign the declaration on paper or with digital certificate(s).

5. You can print or save the application form in PDF version. The document is password protected. The password is composed of the first 6 character of your HKID Card No. For example, if your HKID Card No. is A123456(7), the password should be "A12345".

4.11.4 After you have selected the method of signing the declaration, you have to choose the method to submit the supporting documents. If you have selected to sign the declaration on paper, your application will be submitted at the same time when you choose the method to submit the supporting documents. Once you have submitted the online application, no online amendments will be allowed. All subsequent amendments should be made in writing to the SFO. If you have selected to sign the declaration with digital certificate, you will be directed to the page to proceed to the digital signing and no online amendments will be allowed on your application.

4.11.5 If you choose to submit the supporting documents online, you have to take note of the following:
Part II – How to Complete and Submit the Online Application Form

(i) You should submit the signed declaration (except for those signed with digital certificate(s)) and supporting documents via online upload within 7 days from the submission date of your application. The upload function will be suspended after the above deadline. Upon suspension of the upload function, any uploaded documents which are not yet submitted will be removed from the system. You then have to submit your signed declaration and/or supporting documents together with the reply slip to the SFO by mail or by hand.

(ii) The following file formats are accepted for uploading supporting documents:
   (a) File Types : PDF or JPEG
   (b) File Size : 5Mbytes or below for each file
   (c) Total File Upload Limit : 20MB(Approximately equivalent to 50 pages of A4 black / white papers).

(iii) Please use the bundled software and standard resolution of your scanner and do not edit the image by image editing software as it may change the original image resolution.

(iv) If there is any information you need to highlight for the SFO’s reference (for example: incomes transaction in the bank passbook), please circle or underline the transaction/ information and do not use fluorescent pen to do the highlight.

4.11.6 If you select to submit the supporting documents by mail or by hand, you have to download and print the reply slip in Step 14. You should then submit the signed declaration (except for those signed with digital certificate(s)) and all supporting documents with the reply slip to the SFO within 7 days from the submission date of your application.

The following screen would be displayed if “Sign on Paper” is selected.

---

Select your signing method

- You have to download and print the declaration in Step 14. You and your parents or spouse (if you are married)/ sibling (if you submit simplified version application) have to sign on the declaration. You need to submit the signed declaration together with all other supporting documents to the SFO.

- You and your parents or spouse (if you are married)/ sibling (if you submit simplified version application) should use valid electronic certificate(s) to proceed. If the electronic certificate(s) are not ready at this moment, you AND your parents / spouse / sibling may digitally sign the declaration later by accessing the ”Retrieve / Delete Incomplete Application(s)” page or can opt to sign on the paper form of the declaration.

Submit application and select method of submitting supporting documents

- Once you have submitted this online application form, no online amendments will be allowed. Any subsequent amendments can only be made in writing to the SFO.

- If you plan to submit ALL supporting documents via online upload, please click this button

  From 2017/18 academic year, the maximum file upload size limit has been increased to 20MB, i.e. approximately equivalent to 50 pages of black and white papers at A4 size.

- If you plan to submit ALL documents by mail or by hand, please click this button

Select the method to submit the supporting documents and click the corresponding “Submit” button, your application will then be submitted. Please note that once you have submitted the online application form, no online amendments will be allowed. Any subsequent amendments can only be made in writing to the SFO.
The following screen would be displayed if “Sign with Digital Certificate(s)” is selected.

**Select your signing method**

- You have to download and print the declaration in Step 14. You and your parents or spouse (if you are married)/sibling (if you submit simplified version application) have to sign on the declaration. You need to submit the signed declaration together with all other supporting documents to the SFO.

- You and your parents or spouse (if you are married)/sibling (if you submit simplified version application) should use valid electronic certificate(s) to proceed. If the electronic certificate(s) are not ready at this moment, you AND your parents / spouse / sibling may digitally sign the declaration later by accessing the “Retrieve / Delete Incomplete Application(s)” page or can opt to sign on the paper form of the declaration.

**Submit application and select method of submitting supporting documents**

- Once you have submitted this online application form, no online amendments will be allowed. Any subsequent amendments can only be made in writing to the SFO.

- If you plan to submit ALL supporting documents via online upload, please click this button.

  From 2017/18 academic year, the maximum file upload size limit has been increased to 20MB, i.e. approximately equivalent to 50 pages of black and white papers at A4 size.

- If you plan to submit ALL documents by mail or by hand, please click this button.

**Select the method to submit the supporting documents and click the corresponding “Proceed to Signing” button, you will then be directed to proceed to the digital signing and no online amendments will be allowed. Any subsequent amendments can only be made in writing to the SFO.**

4.11.7 After you submitted the application, you will proceed to Step 14 if you have selected to sign the declaration on paper. If you have selected to sign the declaration with digital certificate(s), you will be directed to the step of performing the digital signing.
Part II – How to Complete and Submit the Online Application Form

The Page of Proceeding Digital Signing

Step 13

Fields with * are mandatory. You should also fill in fields without * if they are applicable to you. All unavailable information/ supporting documents should be stated in Step 12 and you should take the initiative to submit to SFO once available.

Sign by Digital Signature

This would require valid electronic certificate(s) of you AND your parents / spouse / sibling

If the electronic certificate(s) are not ready at this moment, you AND your parents / spouse / sibling may digitally sign the declaration later by accessing the "Retrieve / Delete Incomplete Application(s)" page or can opt to sign on the paper form of the declaration.

Important Note: Your application will not be processed unless you have digitally signed the declaration or signed the declaration in paper form and submitted the relevant supporting documents to the SFO.

Declaration


I / We have read the Guidance Notes on Application for Tertiary Student Finance Scheme–Publicly-funded Programmes (TSFS). I / We fully understand and agree to the arrangements stated therein in relation to this application (hereafter referred as application). I / We undertake and warrant that I / we shall comply with all requirements and specifications set out in the Guidance Notes in making the application and such other requirements and directions as specified from time to time by the Hong Kong Special Administrative Region (HKSAR) Government. I / We hereby declare that:

(a) I / We have read the whole and complete set of the application form and declare that the information provided in the application for TSFS (which shall include any documents submitted to the SFO in support of the application such as simplified version of online application for TSFS and simplified version of online application for Financial Assistance Scheme for Post-secondary Students (FASPs)), including all the related documents provided, is true, complete and accurate. I / We understand and consent that (i) the SFO will assess the eligibility and assistance level of the applicant under the TSFS and applicant’s sibling(s), (if any, and if any should submit an application for financial assistance to the SFO) under the TSFS or the FASP based on the information provided. I / We also understand that any person who by any deception dishonestly obtains for himself or another any pecuniary advantage shall be guilty of an offence and shall be liable on conviction upon indictment to imprisonment for 10 years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong); (ii) the SFO is authorised to review / conduct authentication of the application, including but not limited to conducting home visits, bank search and random checking by other ways, to verify whether the information provided by me / us is true, complete and accurate. I / We and my / our family members will fully cooperate with staff of the SFO, and (iii) the SFO may make adjustment to the assistance level / amount of financial assistance disbursed based on the findings of review / authentication. Any misrepresentation, concealment of facts, providing misleading or false information or intentional obstruction of SFO staff in his / her / their course of review / authentication will lead to disqualification, restitution in full of assistance disbursed, where appropriate and possible legal proceeding / prosecution. I / We commit to refund the HKSAR Government any overpayment of financial assistance disbursed under any financial assistance scheme(s) administered by the SFO immediately upon request.

(b) I / We give consent to the SFO and its authorised bodies to process the application; to administer the application including repayment of assistance, if applicable. I / We also consent, and confirm that each of the family members and other persons in respect of which personal data or other information is provided in the application (including during the course of consideration of such application), if any, consents to disclose and / or use the personal data provided to the SFO in connection with the application, declaration documents and the supporting documents in accordance with Paragraph 10 of Part I of the Guidance Notes to liaise with related parties to verify and disclose the information on me / us / such family member / such person. I / We further give my / our consent and / or give consent on their behalf to any Government Bureaux and Departments or private bodies including but not limited to banks, financial institutions, schools and educational institutes, kindergartens / child care centres and the institutions which employed me / us / my family members and such persons to release my / our / their personal data to the SFO for the purpose of processing the application and administering the application including repayment of assistance, if applicable. I / We also authorise the SFO to release results of the application to the student-applicant's institution as mentioned in paragraph 10.3 of Part I of the Guidance Notes.
Part II – How to Complete and Submit the Online Application Form

1. The system would prefill the option you have chosen in Step 13 in the declaration form.
2. Check the box to indicate you agree with the content of the declaration.
3. Import your PFX file, enter the password and confirm signing.
4. Use the card reader to access the information of digital certificate in your HKID card, enter the password and confirm signing.
5. If the electronic certificate(s) are not ready at this moment, you and your parents or spouse (if you are married) or your sibling (if you submit Simplified Version of Application) may digitally sign the declaration later by accessing the "Retrieve Incomplete Application(s)" page or can change to sign on the paper form of the declaration. When you click the "Confirm Signing" or "Change to Sign on Paper" button, your application will be submitted.
4.12 Step 14 - Acknowledgement and Supporting Documents Submission

4.12.1 After you have submitted your online application successfully, you have to submit the signed declaration (except those have completed the digital signing) and supporting documents to the SFO. Otherwise, your application will not be processed.

4.12.2 If you have selected to submit the supporting documents via online upload in Step 13, the upload function would be available in Step 14. You have to follow the steps below to submit the supporting documents:

(i) Download and print out the cover letter, declaration (if sign on paper is selected), checklist of supporting documents, etc.
(ii) You and your parents or spouse (if you are married)/ your sibling (if you submit Simplified Version of Application) to read, complete and sign the declaration.
(iii) Prepare supporting documents according to your application and the checklist of supporting documents.
(iv) Prepare the scanner and click the “Proceed Upload” button to go into the page of online upload and submission of supporting documents.
(v) Scan, upload and submit the signed declaration and supporting documents.

If the declaration and supporting documents are not ready at the moment, you may upload and submit them within 7 days from the submission date of your application by retrieving the online upload function in the page of “Application Form(s) Submitted”. However, the upload function will be suspended after the above deadline. Upon suspension of the upload function, any uploaded documents which are not yet submitted will be removed from the system. You then have to submit your signed declaration and/or supporting documents together with the reply slip to the SFO by mail or by hand.

4.12.3 If you have selected to submit the supporting documents by mail or by hand in Step 13, the upload function would not be available in Step 14. You have to follow the steps below to submit the supporting documents:

(i) Download and print out the cover letter, declaration (if sign on paper is selected), checklist of supporting documents, etc.
(ii) You and your parents or spouse (if you are married)/ your sibling (if you submit Simplified Version of Application) to read, complete and sign the declaration.
(iii) Prepare supporting documents according to your application and the checklist of supporting documents.
(iv) Submit the signed declaration and supporting documents with the reply slip to the SFO by mail or by hand. (Please refer to paragraph 3 of Part I for details.)
Part II – How to Complete and Submit the Online Application Form

The following screen would be displayed if submission of supporting documents via online upload is selected.

Step 14 – Acknowledgment

Your online application form has been submitted successfully.

IMPORTANT NOTE: Your application will not be processed until you submit the declaration and supporting documents required.

Submission Details

Applicant Name: YIU SUN CHING
HKID Card No.: Z002405(9)
Scheme: Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS)
Application Reference No.: 18FSG-0H0017
Submission Date and Time: 30/01/2018 17:37:22

Print Application

1. You may print out the completed application form for reference. However, please do not submit the printed application form to SFO. If you have to amend your submitted application, you should write to SFO with supporting document.

Download the Declaration (if sign on paper is selected) and Checklist of Supporting Documents

Step 1: Download and print out the cover letter, declaration, checklist of supporting documents, etc.
Step 2: The applicant and applicant’s parents/spouse/sibling to read, complete and sign the declaration.
Step 3: Prepare supporting documents according to your application and the checklist.

Upload and Submit the Signed Declaration (if sign on paper is selected) and Supporting Documents

1. Click the “Proceed Upload” button to access the page for uploading documents. If your declaration and supporting documents are not ready at this moment, you may upload and submit them within 7 days by retrieving the “Application Form(s) Submitted” in the SFO E-link – My Applications home page. After the deadline, the upload function will be suspended and all documents should be submitted by mail or by hand instead.

IMPORTANT NOTE: Your application will not be processed unless the SFO has received your declaration and supporting documents.

Thank you for using SFO E-link – My Applications

Please be reminded to upload and submit the declaration and supporting documents by 06/02/2018.

Submission details with your application reference number and the submission date and time are shown for reference.

You can print or save the application form in PDF version. The document is password protected. The password is composed of the first 6 character of your HKID Card No. For example, if your HKID Card No. is A123456(7), the password should be "A12345".

Download and print out the cover letter, declaration, checklist of supporting documents, etc. The document is password protected and the password is the same with the one to open the application form.

This upload function would only be available if you have selected to submit the supporting documents via online upload in Step 13.

You have to submit the signed declaration and supporting documents to the SFO within 7 days from the submission date of your online application.
Part II – How to Complete and Submit the Online Application Form

The Screen of Online Upload and Submission of Supporting Documents

Deadline for Online Upload and Submission of Supporting Documents
16/03/2018 23:59:59
DD/MM/YYYY HH:MM:SS

View Application Summary

Notes for Submitting Signed Declaration and Supporting Documents Online

1. You should submit the signed declaration and supporting documents via online upload within 7 days from the submission date of your application, i.e. on or before 23:59:59 on 16/03/2018. The upload function will be suspended after the above deadline. Upon suspension of the upload function, any uploaded documents which are not yet submitted will be removed from the system. You then have to submit your signed declaration and/or supporting documents together with the reply slip to the SFO by mail or by hand or through drop-in boxes set up by individual institution during specified timeframe. You should refer to the announcement of your institution for the individual arrangement.

2. Once you click the radio button “Online Submission” and select “Submit”:
   a. all the uploaded documents will be submitted to the SFO and the upload function will be suspended. For other additional documents, you have to submit them together with the reply slip by mail or by hand to the SFO.
   b. If you prefer submitting the documents by mail or by hand at this stage, you do not need to upload any documents. Please click the radio button “By Mail or by Hand” and select “Submit”. The online upload function will then be suspended.

3. The following file formats are accepted for uploading supporting documents:
   - File Type: PDF or JPEG
   - File Size: 5 Mbytes or below for each file
   - Total File Upload Limit: 20 MB (Approximately equivalent to 50 black and white pages at A4 size)

4. Here are some points to note in preparing the image file:
   - Use the bundled software and standard resolution of your scanner;
   - Do not edit the image by image editing software as it may change the original image resolution; and
   - Scan one image on each page only with the magnitude of the original copy being kept. If the images submitted online are blurred, SFO would request the applicant to re-submit a set of supporting documents in hard copy which is clear and readable.
   - If there are any information you need to highlight for the SFO’s reference (For example: income transaction in the bank passbook), please circle or underline the transaction/ information and do not use fluorescent pen to do the highlight.

List of Supporting Documents Required

<table>
<thead>
<tr>
<th>Document Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Signed Declaration (if “Sign on Paper” is selected)</td>
</tr>
<tr>
<td>Identity Proof</td>
</tr>
<tr>
<td>Income Proof</td>
</tr>
<tr>
<td>Asset / Residence Proof</td>
</tr>
<tr>
<td>Other Proof</td>
</tr>
</tbody>
</table>

Upload Supporting Documents

Document Type: *
File: *

Cancel  Upload File
Part II – How to Complete and Submit the Online Application Form

5. Declaration

5.1 If you are unmarried, you and your parents (if you are married, you and your spouse) will have to sign the declaration on paper or with digital certificate.

5.2 For Simplified Version of Application, your sibling who has already submitted / is submitting an application in Full Version of Application for TSFS or FASP in 2018/19 will also have to sign the declaration.

5.3 Each signature should be provided by relevant family member personally. Any person signing the declaration on behalf of you / your parent(s) / sibling / spouse will not only lead to the application being rejected, but will also constitute an offence of forgery, which on conviction, holds the offender liable for imprisonment for 14 years under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).

5.4 You are required to declare in Part B Item (c) of the declaration whether or not you are bankrupt, have applied for IVA and is aware that legal proceeding(s) has / have been started (or are pending or being threatened) against you for your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets. The system would prefill the option you have chosen in Step 13 in the declaration form.
6. Downloadable Checklist of Supporting Documents

6.1 Please refer to the items on the checklist and check carefully to see if all copies of the supporting documents have been prepared.

6.2 Supporting documents, once submitted, are not returnable. You are advised to retain a paper or computer backup copy for your own reference.

Please prepare copies of all supporting documents according to the checklist.
7. Declaration under the Oaths and Declaration Ordinance

7.1 After the SFO has received the application, arrangements may be made for you and your parents to be interviewed by our staff (for details, please refer to Paragraph 5.7 of Part I of the Guidance Notes). Before the interview, your father or mother will have to declare at the SFO, according to the Oaths and Declarations Ordinance (Chapter 11 of the Laws of Hong Kong), that the information given in the application is true and complete.
**Appendix I**

**Registration Guidelines**

These guidelines provide step-by-step instructions on how to register for the online service of SFO E-link - My Applications:

**Step 1. Register or login your MyGovHK Account**

To create or login a MyGovHK account, please visit MyGovHK.

View the demo for registration if necessary.
Part III – Appendices

Appendix I

Step 2. Add the service of "SFO E-link - My Applications to Submit Online Applications"

Click "Add more services" in the Online Services.

Then, search "Access SFO E-link - My Applications to Submit Online Applications" under "Education & Training".

Select and add the service.

Click "Close" after complete.
Part III – Appendices

Appendix I

Step 3. Link up with the service
Click the hyperlink of "Access SFO E-link - My Applications to Submit Online Applications" to link up with the service and proceed to registration.

Step 4. Input your HKID Card No.
After you click "Link Up", you will be redirected to the registration page. Input your HKID Card no. and click "Next".

TSFS/1A(2018) 83
Part III – Appendices

Step 5. Review of information and agree terms of use

1. You need to check the information of your MyGovHK Account & HKID and ensure that they are correct. You can click “Previous” to edit.
2. Read the Terms of Use.
3. Check the box “I have read, understood and agreed with the Terms of User above” after reading.
4. Click “Next” to complete the registration.

Step 6. Registration Complete

You may save or print the registration details for future reference.
Part III – Appendices

Appendix I

Click "Proceed to Application" and you will be redirected to the webpage of New Application(s) of SFO E-link - My Applications. You can start a new application now.

Why does the system request me to input reactivation code and how can I get this code?

The system requests you to input reactivation code if the SFO E-link – My Applications has once been delinked with your MyGovHK account. To get the reactivation code, you have to complete the Reactivation Code Request Form to apply for a reactivation code for link-up of the service again.

I have once used a MyGovHK account to link up the service of SFO E-link – My Applications. However, I have forgotten the original MyGovHK ID or password. What should I do?

You can try to retrieve the ID or password of your original MyGovHK account from MyGovHK. In case you are unable to recover the MyGovHK ID or password, please complete the Account Delink Request Form to request the SFO to delink the original link-up so as to establish a fresh link-up.
Appendix II

Student Travel Subsidy Scheme (STS)

1. If you are eligible to apply for assistance under the Tertiary Student Finance Scheme (TSFS) and wish to apply for student travel subsidy at the same time, you should do so through the TSFS application. You may indicate your wish to apply for the STS along with the TSFS application and fill in your term-time residential address at Step 5.

2. If you are a student of an exclusively University Grants Committee-funded or exclusively publicly-funded programme up to first degree level, are successful in your application for assistance under the TSFS, reside (at home/in hostel) beyond 10 minutes’ walking distance from your normal place of study and require the use of public transport for travelling to school, you may be eligible for travel subsidy. Please note that students undertaking the following programmes will not be eligible for the STS:

   • distance-learning programmes, on-line programmes or programmes outside Hong Kong;
   • term-day placement with allowance of any kinds; or
   • period for exchange/placement programme outside Hong Kong.

3. There are two levels of subsidy, namely full-level and half-level. If you are entitled to maximum financial assistance under the TSFS, you will be eligible for full level travel subsidy. If you are entitled to assistance below the maximum level, you will be eligible for travel subsidy at half level.

4. The amount of travel subsidy is calculated on the basis of the average unit fare between the district in which you reside during term-time and the district in which you study. If you change your residential address during term-time, you should inform the SFO by filling in the form on notification of change of personal data (TSF/C/18A).

5. If you have not applied for travel subsidy at the time of application for assistance under the TSFS but wish to re-apply for the STS thereafter, you should submit in writing to the SFO for consideration by completing Form (TSFS/STS/18C) with the residential address proof.

   Under normal circumstances, the SFO will not accept any application for STS for tertiary student submitted on or after 1.4.2019. Late application under exceptional circumstances must be accompanied by a recommendation letter from the institution in support of the case.

6. Payment procedures and Application result:

   (a) STS will normally be released 2 months after the TSFS assistance is released. Payment of the travel subsidy for the school year will be made by autopay by instalments or in one lump sum and credited into the bank account specified in the application form.

      (i) For institutions with hostel accommodation/exchange programme/placement

      As the residence/study status of the applicant will directly affect whether and how the SFO will disburse the travel subsidy to the applicant, it is necessary for the SFO to confirm whether the applicants are hostel/exchange/placement students in the first semester before the disbursement of the first instalment of STS subsidy. The remaining balance can only be released to applicants after the list of hostel/exchange/placement students for the whole school year is received from the institutions.

      (ii) For institutions without hostel accommodation/exchange programme/placement

      It is necessary for the SFO to confirm the course information before the disbursement of the STS payment. If the institutions concerned provide the course information before our disbursement of the STS payment, the applicants will be paid in one lump sum. Otherwise, we may need to arrange payment to the applicants by instalments.

   (b) The SFO bears no responsibility for any erroneous entry made by the applicants. Any such errors may cause delay in receipt of payment. Any bank charges incurred due to such error will have to be borne by the applicants.
(c) List of institutions with payment made to their students will be posted onto the SFO’s Homepage from time to time. The SFO will send SMS message to the successful applicants in accordance with the mobile phone number provided by the applicants to notify them that the payment of subsidy has been made by auto transfer.

(d) In case the institutions update any information provided that affects the payment of travel subsidy, the SFO will recalculate the subsidy accordingly. The applicants may be required to refund any overpaid subsidy.

(e) If your payment has been rejected by the Autopay System due to incorrect information on the application form, you will be notified to approach the Student Travel Subsidy Section for rectification of incorrect data.

(f) In case your application is unsuccessful, you will be notified separately.
Appendix III

Ready Reckoner under the “Adjusted Family Incomes” (AFI) Formula 2018/19

The Adjusted Family Incomes Calculation Formula will be used as the first tier of the means test under the Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS). The following ready reckoner sets out the percentage of the maximum amount of grant / loan in relation to respective adjusted family incomes groups for the TSFS in 2018/19. The amount of grant / loan calculated on the basis of the ready reckoner will be subject to the second tier of the means test (i.e. the asset test at Appendix IV).

<table>
<thead>
<tr>
<th>AFI Groups Between (HK$)</th>
<th>% of Maximum Grant</th>
<th>% of Maximum Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 to 39,182</td>
<td>100%*</td>
<td>100%*</td>
</tr>
<tr>
<td>39,183 to 47,996</td>
<td>75%</td>
<td>75%</td>
</tr>
<tr>
<td>47,997 to 56,653</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>56,654 to 65,329</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td>65,330 to 75,764</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>&gt; 75,764</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

* AFI thresholds for full level of assistance for 3-member and 4-member families are $47,434 and $43,640 respectively. For 2-member single-parent families and 3-member single-parent families, they are regarded as 3-member families and 4-member families respectively for determining the AFI thresholds for full level of assistance and calculation of AFI.
Part III – Appendices

Appendix IV

Sliding Scale of Asset Value for Discounting Grant and Loan Assistance 2018/19

Asset Test

The asset test is the second tier of the means test under the Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS). The following sliding scale sets out the discount factor to be applied to the grant / loan level calculated under the Adjusted Family Incomes ready reckoner (at Appendix III) for the TSFS in 2018/19.

<table>
<thead>
<tr>
<th>Net Asset Value per Family Member (HK$)</th>
<th>Discount Factor of Grant/Loan Assistance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Over $738,000</td>
<td>-100% (i.e. no assistance)</td>
</tr>
<tr>
<td>$620,001 to $738,000</td>
<td>-80%</td>
</tr>
<tr>
<td>$499,001 to $620,000</td>
<td>-60%</td>
</tr>
<tr>
<td>$397,001 to $499,000</td>
<td>-40%</td>
</tr>
<tr>
<td>$263,001 to $397,000</td>
<td>-20%</td>
</tr>
<tr>
<td>$263,000 or below</td>
<td>-0% (i.e. no reduction of assistance)</td>
</tr>
</tbody>
</table>

Example (For an unmarried applicant):

Parents’ annual incomes $184,000
Annual incomes of unmarried sibling $0
Deductible medical expenses Nil
Family size 4
Net asset value of applicant and parents (not counting the first home) $1,250,000

AFI ($184,000) ÷ (4 members + 1) $36,800

Per capita asset value ($1,250,000 ÷ 4) $312,500

Maximum grant (assumed) $50,000
(i.e. tuition fee + academic expenses + compulsory union fee)

Maximum loan $49,430*

Incomes test (First tier)

Entitled grant ($50,000 × 100%) $50,000
Entitled loan ($49,430* × 100%) $49,430*

Asset test (Second tier)

Entitled grant ($50,000 × 80%) $40,000
Entitled loan ($49,430* × 80%) $39,544

*This is the maximum loan amount for 2017/18. The maximum loan amount for 2018/19 will be promulgated later.
Appendix V

Samples of Self-prepared Incomes Breakdown / Profit and Loss Account

For casual workers, persons occupied in short-term employment, hawkers, self-employed persons or proprietors, applicants may refer to the following examples and give full and clear details. If that member has been unemployed during the period 1.4.2017 - 31.3.2018, please state the period of and reason for unemployment in the statement.

Example 1: Hawker

Name of family member: LAM Ngan
Hawker Licence Number: 123456
Location of Hawking: Wong Tai Sin Market
Type of goods selling: Fruits
Between 1.4.2017 and 31.3.2018
Average working days per month: ________ days

Method of calculating average monthly incomes:

<table>
<thead>
<tr>
<th>Expenditure</th>
<th>Type</th>
<th>Quantity</th>
<th>Cost ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly purchase of goods:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Orange ( ) boxes ( )</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Apples ( ) boxes ( )</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Peers ( ) boxes ( )</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total ( ) boxes</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Other expenditures: Rent ( ), Electricity charges ( ), Licence fees ( )

Total: ($ A )

Incomes
Monthly incomes = ($B)
Monthly net profit = $B (incomes) - $A (expenditures) =

Details of incomes for the whole year: Please refer to Example 4

Signature: ______________ Date: ______________

Example 2: Self-employed business

Name of family member: LAM Tai-fat
Company Name: Garment manufacture
Nature of business: Garment manufacture
Place of work: 6 Ng Fong Street, 3/F., San Po Kong, Kln.
Capital: HK$

Sole proprietorship or partnership: Sole proprietorship (if it is a partnership, please specify the share ratio)

Profit and Loss Account (From 1.4.2017 to 31.3.2018)

Gross sales

Expenditures
Water charges
Electricity charges
Gas charges
Telephone charges
Rent and rates
Salary of family member (i.e. LAM Tai-fat)$
Transportation expenses
Travelling expenses
Insurance premium
Fees for the repair and maintenance of machinery
Other expenditures (please specify)

Total Expenditures =

Net profit (net profit = gross sales – expenditures)$

Example 3: Taxi driver (applicable to lorry drivers & minibus drivers, etc.)

Name of family member: LAM Tai-wing
Licence Number: 1234
Between 1.4.2017 and 31.3.2018

Income Details

Salary (Including payment in lieu of notice, but excluding MPF contribution and severance payment)

4/2017 5/2017 6/2018
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : 
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : 

# If you receive salary by Direct Credit to your account, please specify the Bank and Account No.:
If you have other income, please specify: Double pay/Bonus/Subsidy* : HK$ Total Annual Income (From 1.4.2017 to 31.3.2018) : HK$

Total Annual Income

Signature of family member: ______________ Date: ______________

Example 4: Construction worker / Renovator / Causal worker

Name of family member: LAM Tai-man
Job post (Full/Part-time): Construction worker
Employer: No fixed employer
Place of work: No fixed place of work
Working period: 1 April 2017 to 31 March 2018

Income Details

Salary (Including payment in lieu of notice, but excluding MPF contribution and severance payment)

4/2017 5/2017 6/2018
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash :$
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash :$
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash :$
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash :$
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash :$
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash :$
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash :$
Cheque : $ Direct Direct Direct $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash : $ $ $ Cash :$

# If you receive salary by Direct Credit to your account, please specify the Bank and Account No.:
If you have other income, please specify: Double pay/Bonus/Subsidy* : HK$ Total Annual Income (From 1.4.2017 to 31.3.2018) : HK$

Total Annual Income

Signature of family member: ______________ Date: ______________

TSFS/1A(2018) 90
### Sample of Balance Sheet

**The Balance Sheet of XX Company**  
as at 31.3.2018

<table>
<thead>
<tr>
<th>Assets</th>
<th>$</th>
<th>$</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in hand</td>
<td>1,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bank Balance</td>
<td>2,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accounts receivable</td>
<td>120,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less: Provision for bad debts</td>
<td>10,000.00</td>
<td></td>
<td>110,000.00</td>
</tr>
<tr>
<td>Inventory</td>
<td>122,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advance payment</td>
<td>1,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td>2,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property</td>
<td>125,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less: Accumulated depreciation</td>
<td>35,000.00</td>
<td></td>
<td>90,000.00</td>
</tr>
<tr>
<td>Appliances</td>
<td>50,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less: Accumulated depreciation</td>
<td>10,000.00</td>
<td></td>
<td>40,000.00</td>
</tr>
<tr>
<td>Goodwill</td>
<td>20,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td>388,000.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable</td>
<td>30,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans from others</td>
<td>5,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overdraft</td>
<td>10,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Invoices payable</td>
<td>5,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long-term mortgage loan</td>
<td>15,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Long-term loan</td>
<td>20,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>85,000.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Net capital

| Registered capital           | 200,000.00|       |         |
| Net profit for the year ending 31.3.2018 | 103,000.00|     |         |
| **Total Net Capital**        | 303,000.00|       |         |
| **Total Liabilities and Net Capital** | 388,000.00|     |         |
### Reference Table on Repayment of TSFS Loan

Interest Rate: 1% (Note 1)

A comparison of repayment amounts in 60, 120, 180 monthly instalments

<table>
<thead>
<tr>
<th>Principal (Total amount borrowed upon graduation)</th>
<th>Monthly Repayment Amount (60 instalments)</th>
<th>Monthly Repayment Amount (120 instalments)</th>
<th>Monthly Repayment Amount (180 instalments)</th>
</tr>
</thead>
<tbody>
<tr>
<td>$</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>$10,000</td>
<td>$171.0</td>
<td>$88.0</td>
<td>$60.0</td>
</tr>
<tr>
<td>$20,000</td>
<td>$342.0</td>
<td>$176.0</td>
<td>$120.0</td>
</tr>
<tr>
<td>$30,000</td>
<td>$513.0</td>
<td>$263.0</td>
<td>$180.0</td>
</tr>
<tr>
<td>$40,000</td>
<td>$684.0</td>
<td>$351.0</td>
<td>$240.0</td>
</tr>
<tr>
<td>$50,000</td>
<td>$855.0</td>
<td>$439.0</td>
<td>$300.0</td>
</tr>
<tr>
<td>$60,000</td>
<td>$1,026.0</td>
<td>$526.0</td>
<td>$360.0</td>
</tr>
<tr>
<td>$70,000</td>
<td>$1,197.0</td>
<td>$614.0</td>
<td>$419.0</td>
</tr>
<tr>
<td>$80,000</td>
<td>$1,368.0</td>
<td>$701.0</td>
<td>$479.0</td>
</tr>
<tr>
<td>$90,000</td>
<td>$1,539.0</td>
<td>$789.0</td>
<td>$539.0</td>
</tr>
<tr>
<td>$100,000</td>
<td>$1,710.0</td>
<td>$877.0</td>
<td>$599.0</td>
</tr>
<tr>
<td>$110,000</td>
<td>$1,881.0</td>
<td>$964.0</td>
<td>$659.0</td>
</tr>
<tr>
<td>$120,000</td>
<td>$2,052.0</td>
<td>$1,052.0</td>
<td>$719.0</td>
</tr>
<tr>
<td>$130,000</td>
<td>$2,223.0</td>
<td>$1,139.0</td>
<td>$779.0</td>
</tr>
<tr>
<td>$140,000</td>
<td>$2,394.0</td>
<td>$1,227.0</td>
<td>$838.0</td>
</tr>
<tr>
<td>$150,000</td>
<td>$2,565.0</td>
<td>$1,315.0</td>
<td>$898.0</td>
</tr>
</tbody>
</table>

Note 1: Under the TSFS, interest is not charged during the study period. Thus, the fixed interest rate of 1% p.a. is nominal only. The effective interest rate over the entire loan period depends on the length of the study period as well as the period of repayment. Assuming the borrowers pursue a 4-year programme, they take out a loan of the same amount annually, the effective interest rate for repayment over a 5-year, 10-year and 15-year period is 0.48%, 0.64% and 0.73% p.a. respectively.
Information Notes on Repayment of Loan under the TSFS

1. You are required to repay your loan, which shall normally commence on 1 December of the year of your graduation or when the course has officially ended, until it is repaid in full. The first instalment of loan repayment will normally fall due on 1 January or 1 July of the following year of your graduation. If you have not received the notice of commencement of repayment and/or demand of repayment within 6 months after your graduation or the course has officially ended, you should notify the SFO in writing immediately.

2. The loan borrowed by you and the interest accrued thereon are repayable in 15 years (‘Repayment Period’) by 180 equal monthly instalments, or in a shorter Repayment Period by equal monthly instalments as agreed by the SFO. Whereas if as determined appropriate by the SFO, the loan borrowed and the interest accrued thereon are repayable within the Repayment Period by equal quarterly instalments.

3. If you cease to be registered as a full-time student or withdraw or are suspended from or defer your studies in the course or you have not completed the course for any reason, you are required to notify the SFO in writing immediately and repay the loan in one lump sum or by equal instalments, and if by instalments over a revised Repayment Period, its commencement date, and repayment arrangements shall be decided by the SFO.

4. Monthly repayment instalments will normally fall due on 1st of each calendar month each year. Monthly demand note will be issued 14 days before each due date as far as practicable in electronic form. If you do not receive demand note 7 days before each due date, you should contact the SFO without delay.

5. Non-receipt of demand notes or electronic notifications for repayment does not exempt you from the obligation to repay the instalment due on or before the due date; if the repayment is not made on or before the date the instalment becomes due, you will be required to repay with the Government of the Hong Kong Special Administrative Region (‘Government’) the amount of the overdue instalment together with a surcharge as set out in paragraph 10 below.

6. Within the Repayment Period, you can put up request to change the Repayment Period. The request should be put up 14 days before the due date of the upcoming instalment 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 loan is currently under deferment, the effective date of your requested extension or shortening of Repayment Period will be postponed accordingly. Request could be made in writing by post, fax or email. Verbal request will not be accepted. 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 fax or email received by the SFO will be regarded as the date of request. You have to repay your instalments according to the original repayment schedule until the revised repayment schedule takes effect.

7. Interest at a rate of 1% per annum shall be charged on the loan borrowed by you from the commencement date of the loan Repayment Period. You may have a rough estimation on the repayment amount by referring to the repayment calculator made available in the “SFO E-link” at https://e-link.wfsfaa.gov.hk.

8. Interest of each monthly instalment is the interest accrued for the month immediately preceding the instalment due date.

9. Each instalment amount (instalment loan principal and instalment interest) shall not be less than $100.

10. If you fail to repay the loan or interest or any part thereof when it becomes due, you will be required to repay with the Government the overdue amount together with a surcharge at the rate of 5%.
Part III – Appendices

11. With a view to facilitating better financial management of loan borrowers, loan borrowers who have obtained TSFS loans and without any loan accounts repaying with quarterly repayment arrangement under different financial assistance/loan schemes administered by the SFO are required to repay their TSFS loans by monthly instalments. In case you have loan accounts repaying with quarterly repayment arrangement under different financial assistance/loan schemes, the above monthly repayment arrangement will not be applicable until further announcement by the SFO. Meanwhile, the quarterly repayment arrangement will be applicable to all of your loan accounts under different financial assistance/loan schemes.

12. If you wish to make early repayment of the loan, a request should be put up in writing by post, fax, email or via the “SFO E-link” (https://e-link.wfsfaa.gov.hk). Verbal request will not be accepted. 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, email or via the “SFO E-link”, the date received by the SFO will be regarded as the date of request. Normally you have to settle the early lump sum or partial repayment demand note in full within 14 days from the issue date of the concerned demand note. If you fail to repay the early lump sum or partial repayment demand note when it becomes due, surcharge incurred due to such late repayment shall be calculated in the same way as set out in paragraph 10 above.

(i) For early lump sum repayment of the loan, the repayment amount shall include all outstanding principal, interest and surcharge (if any).

(ii) For early partial repayment of the loan, the repayment amount shall not be less than an amount decided by the SFO (currently set at HK$5,000) or the total of one repayment instalment, whichever is greater.

(iii) Interest of early repayment is calculated as follows:

<table>
<thead>
<tr>
<th>Loan Account Status</th>
<th>Early lump sum repayment</th>
<th>Early partial repayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before commencement of repayment</td>
<td>Interest will not be charged</td>
<td>Interest will not be charged</td>
</tr>
<tr>
<td>During the repayment period</td>
<td>Interest will be charged up to the preceding day of the date of request</td>
<td>Interest will be charged up to the preceding day of the due date of the forthcoming instalment</td>
</tr>
</tbody>
</table>

13. Any partial repayment made by you which does not discharge in full any amount due and payable shall be applied in or toward the discharge of: firstly the surcharge, secondly (any balance thereof) the interest, thirdly (any balance thereof) the overdue principal portion of the loan and finally all costs incurred by the Government for the recovery of the overdue amount.

14. For repayment by post, the postmark date will be regarded as the repayment date for the purpose of charging the surcharge. Underpaid mail items will not be accepted. Please ensure your mail items bear sufficient postage before posting. For repayment via internet online banking payment services, the actual date the bank effects its payment will be regarded as the repayment date for the purpose of charging surcharge.

15. Any repayment or overpayment made by you before the instalment due date will be applied to repay the forthcoming instalment(s) according to the repayment schedule until the amount is exhausted. Interest payable for those instalments will not be reduced or exempted.

16. Loan borrowers are required to make repayments on time. If you plan to leave Hong Kong on or before the repayment due date, you are required to make prior repayment arrangement before leaving Hong Kong. If you intend to leave Hong Kong for a period longer than 3 months or to emigrate, you are required to notify the SFO immediately. Upon receipt of such notification, unless the SFO has otherwise come to an agreement with you concerning the repayment schedule of the loan or unless the SFO is satisfied that you shall be able to continue to repay the loan based on the original repayment schedule, the SFO could demand your immediate repayment of all outstanding balance of the loan, interest, surcharge (if any) and recovery expenses. Under whatever circumstances, you have to repay the instalment due on or before the due date; if the repayment is not made before the instalment becomes due, surcharge incurred due to such late repayment shall be calculated in the same way as set out in paragraph 10 above.
Part III – Appendices

Appendix VIII

17. If you are bankrupt, and/or have applied for IVA, and/or are aware that legal proceeding(s) has/have been started (or are pending or being threatened) against you for your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets, your are obliged to notify the SFO in writing immediately.

18. You and your indemnifier are required to notify the SFO immediately in writing of any change of your or your Indemnifier’s residential address or other contact information, including mobile number, email address or fax number. You should use the amendment form [TSFS/IDM/INFO/E] for change of indemnifier’s personal particulars. The amendment form can be downloaded from the SFO website at http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/TSFS_IDM_INFO_E.pdf.

19. You are required to procure immediately or otherwise upon the first repayment notification of the SFO another alternative Indemnifier located in Hong Kong and acceptable to the Government to execute the Indemnity in favour of the Government in the event that your Indemnifier intends to leave or has already left Hong Kong for a period longer than 3 months or to emigrate or has already emigrated failing which the SFO has the power to demand you to repay all outstanding balance of the loan, interest and surcharge (if any).

20. If your Indemnifier after signing the Deed becomes incapable of fulfilling the obligations required under the Deed; or deceased; or if you are aware that a bankruptcy petition is filed by or presented against him / her or a bankruptcy order is made against him / her; or your Indemnifier applies for IVA; or you are aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of your Indemnifier’s assets; or your Indemnifier is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or if there is any claim (whether inside or outside Hong Kong) against him / her or any of his / her assets after he / she signs the Deed; you and/or your Indemnifier is/are obliged to notify the SFO in writing immediately. You are also required to procure and provide full particulars of an alternative qualified Indemnifier located in Hong Kong and acceptable to the SFO to replace the original one upon occurrence of the above circumstances. The alternative Indemnifier (if accepted by the Government) shall act in substitution and shall execute similar Deed.

21. If you have obtained loans for different courses, or for the same Course under different loan schemes administered by the SFO, separate loan accounts will be created under the respective loan scheme. Interest and administrative fee (if applicable) will be calculated separately for each account. Request for merging loan accounts will not be accepted.

22. In case of any breach of any of the terms and conditions of loan or late repayment of any instalment due, the SFO has the power to demand you and/or your Indemnifier(s) to repay all outstanding balance of the loan, interest and surcharge (if any) and any recovery costs (including legal costs and related expenses in the course of legal recovery actions). The SFO also has the power to withhold the consideration and processing of your other financial assistance applications and/ or repayment applications under different financial assistance schemes administered by the SFO.

23. Terms and conditions applicable to the repayment of TSFS grant and/or loan may be altered and supplemented at any time by the SFO and shall be deemed incorporated and form part of the terms and conditions. The altered version will be uploaded to the website of the SFO and/or sent to your last address notified to the SFO.
Appendix IX

Frequently Asked Questions and Answers

In general, this part is applicable to applicants using Full Version of Application. For applicants using Simplified Version of Application, they may make reference to this part for providing additional personal information or updated information on changes in incomes, assets, family members or any other matters subsequent to the submission of Full Version of Application by their siblings. For applicants using the Simplified Version of Application for CSSA family, they may also make reference to this part of information apart from those related to reporting of family incomes and assets.

Incomes

(1) What is incomes proof?

If the family members are employees, they may submit any of the following documents:
- A copy of the Tax Assessment and Demand Note for the financial year 2017-18 issued by the Inland Revenue Department [IRC6401];
- A copy of Hong Kong Inland Revenue Department's Employer's Return of Remuneration and Pensions [IR56B] / Notification by an employer of an employee who is about to cease to be employed [IR56F] / Return of payroll emoluments for civil servant [IR56C];
- Photocopies of salary statements for the whole year;
- A photocopy of the passbook(s) indicating salary payments by autopay (please remarks the entries);
- Photocopies of salary envelopes for the whole year;

If the family members are business operators, they may submit the following document:
- A profit and loss account verified by a Certified Public Accountant. If such a document is not available, a self-prepared profit and loss account (some samples are at Appendix V of Part III) for the SFO’s consideration.

If the family members are self-employed persons or persons in temporary and short-term employment, they may submit the following document:
- If incomes proof is not available, a list of the various incomes or a self-prepared profit and loss account or an incomes statement (some samples are at Appendix V of Part III) for the SFO’s consideration;
- Notification of Remuneration paid to persons other than employees [IR56M]

If the applicant will receive studentship or incomes derived from appointment by institution in 2018/19 academic year, he / she may submit the following document:
- A photocopy of employment letter / contract, certification letter from the employer, written proof issued by the institution or other incomes proof.

(2) An applicant’s father drives a taxi which is rented from a vehicle company. He has no employer. What should the applicant do?

If the applicant’s family members do not have an employer, they are regarded as self-employed or operating their own business. They will have to furnish a profit and loss account for the year 2017-18, either prepared by a Certified Public Accountant or prepared by themselves for the SFO’s consideration.

(3) An applicant had a full-time job last year. Does he have to declare such incomes and submit proof?

After the applicant commences full-time study in 2018/19 with no full-time job, he/she is not required to report the information. However, if the applicant continues to have a full-time job, please state in Step 12 “Additional Information” his / her full-time job in the 2018/19 academic year, his / her total full-time income for the whole 2017-18 financial year and provide the relevant income proof. The SFO will then take into account the applicant’s incomes received in the preceding financial year when assessing his / her 2018/19 application.
(4) The parents of an applicant are currently in receipt of the CSSA. Does the applicant still have to submit the incomes proof of the parents?

No. For an applicant whose family received CSSA throughout the assessment period from 1.4.2017 to 31.3.2018 or is currently in receipt of the CSSA, it is sufficient for him / her to provide the following documents together with his / her online application –

- photocopies of the HKID Cards of the applicant and his / her family members;
- a photocopy of his / her student identity card issued by the tertiary institution;
- a photocopy of his / her bank passbook or statement showing his / her full name and the number of his / her bank account for receiving the payment of financial assistance; and
- a photocopy of the valid Certificate of CSSA (for Medical Waivers) OR the Social Welfare Department Notification Letter which advised the amount of CSSA approved for his / her family throughout the assessment period from 1.4.2017 to 31.3.2018 or for the current time.

If the parents of an applicant have once received the CSSA but they neither received CSSA throughout the assessment period nor are currently in receipt of the CSSA, the applicant is still required to report the information of the parents’ incomes and assets and provide relevant documentary proofs.

(5) The parents of an applicant are not formally divorced, but they have separated for more than 10 years. At present, the applicant is residing with his father, rarely gets in touch with the mother and has no details on her incomes. What should the applicant do?

Details of the applicant's parents not residing with him (except when the applicant is residing at a hostel) should be provided in Step 12 “Additional Information” of Full Version of Application. If possible, please submit copies of the supporting documents.

(6) An applicant’s elder sister has changed a few jobs. How should the sister’s incomes and information on her employers be reported?

If the applicant’s elder sister is single and residing with the applicant’s family, please enter her personal particulars in the Section of “Unmarried Sibling(s)” in Step 4 of Full Version of Application. For details of employment, please enter her total incomes received from all of her employers in the year ending 31.3.2016 and the employers’ information in Step 6 of the Full Version of Application and list out her incomes under her different employments in Step 12 “Additional Information”. As far as possible, please submit copies of incomes proofs as mentioned in question (1) above.

(7) An applicant is a recipient of the Disability Allowance issued by the Social Welfare Department (SWD). Does he have to declare it?

The SFO will consider providing additional financial assistance to applicants who are receiving Disability Allowance. Please indicate in Step 2 of Full or Simplified Version of Application and submit certifications.

(8) An applicant’s father has made contribution to Mandatory Provident Fund (MPF) during 1.4.2017 to 31.3.2018. Does the applicant need to include his father’s contribution made to MPF in the reported incomes?

No. The applicant does not need to include the amount of contribution made to MPF in Full version of Application. If the incomes proof provided does not contain breakdown of the amount of MPF contribution, the applicant may provide the annual MPF contribution statement to the SFO for calculation.

(9) An applicant’s parents have divorced, does the applicant need to report the alimonies / contributions given by the father / mother to the applicant’s family in 2017-18?

Yes. If the applicant’s parents have divorced, the alimonies / contributions given by the father / mother to the applicant’s family in 2017-18 should be reported.
(10) An applicant's uncle has paid rental expenses and insurance premiums of family member on behalf of applicant's family. Does the applicant have to declare it?

Yes. If others (including the other family members reported in Step 4) have paid any payment, such as mortgage payment, rental expenses, insurance premiums and/or loan repayments, etc. on behalf of the applicant's family, the applicant should fill in the amount in the Section of "Contribution from Any Person(s) to You and/or Your Family" in Step 6, and provide copy of documentary proof.

(11) An applicant's father is operating his own business. What kind of supporting documents should be submitted?

If the family member is operating a business, the following documents should be submitted:

- The Business Registration Certificate of the company;
- The company's Profit and Loss Account and Balance Sheet verified by a Certificate Public Accountant as at 31.3.2018 to indicate its profit and net asset value. If the company's account closing date is earlier than 31 March, you can submit a Balance Sheet on an earlier date;
- Generally speaking, Profit and Loss Account and Balance Sheets verified by a Certified Public Accountant are acceptable. If such documents are not available, a self-prepared Profit and Loss Account and Balance Sheet should be provided. The samples are available at Appendices V and VI of Part III of the Guidance Notes respectively for reference. For any reasons that you could not provide these documents, please explain at Step 12 “Additional Information” of the Application Form.

(12) An applicant's siblings, who are residing with the applicant and had received studentship in 2016/17 academic year. Is the applicant required to report such incomes and submit the respective proof?

Applicant should report in the Section of “Incomes/ Study Information of Unmarried Sibling(s)” in Step 6 of the Application and submit relevant documentary proof if his / her sibling, who is residing with the applicant and had received studentship Note or incomes / various allowances derived from appointments by institution in 2017/18 academic year. Please also report at Step 12 “Additional Information” of the Application whether the family member concerned will continue to receive such incomes / studentship in the 2018/19 academic year. He / She may submit photocopy of employment letter / contract, certification letter from the employer, written proof issued by the institution or other incomes proof.

Note: Studentship includes Postgraduate Studentship; any award / incomes / assistantship derived from appointments as Teaching Assistant, Research Assistant, Research Fellow, Graduate Assistant, Demonstrator, Instructor, Student Research Assistant, etc.; incomes derived from teaching company associate scheme / any form of scheme run by the institution exclusively or in collaboration with other parties.

Assets

(13) An applicant's mother has a joint account with his maternal grandmother. How should this be reported?

If the applicant or his / her parents (if you are married, you or your spouse) have a joint account with other members of the family or with other persons, he / she should report at the Section of “Joint Accounts” in Step 7 and fill in the name of the family members or the names of those other persons. Please also input the total balance of the account as at 31.3.2018.
Part III – Appendices

(14) Some of the monthly bank statements were lost when an applicant moved house. What should he do?

The production of bank statements is important to the vetting process. The applicant will have to apply for copies from the bank if he/she has lost them and hand them in to the SFO as soon as possible. All applicants are required to submit photocopies of all current/savings/bank-in-one/club/time/Hong Kong dollar and foreign currency deposits as supporting documents, and the photocopies must bear the name, account number and transaction records between 1.4.2017 and 31.3.2018. Please do not photocopy two passbooks on the same piece of paper in order to avoid confusion.

(15) The lorry of an applicant's father was sold after 1.4.2018. Does the applicant still have to declare it in the assets column?

Yes, assets in possession as at 31.3.2018 have to be declared in Steps 7 to 11.

(16) The land owned by an applicant's parent(s) was his grandfather's legacy more than 10 years ago, and its current market price is unknown. How should the applicant declare it?

Generally speaking, the applicant should be able to obtain an estimate of the price from banks or real estate agencies.

(17) An applicant's parents are divorced, and the court granted his custody to his father. However, the applicant is residing with his mother. How should the applicant declare their assets?

The applicant should explain the situation of his relationship with the parents in Step 12 “Additional Information” of Full or Simplified Version of Application and state whether or not that he is financially dependent on them. Depending on individual circumstances, the SFO will decide on how the family incomes and assets should be assessed.

(18) Does an applicant have to declare the assets of his/her siblings or grandparents?

No. If the applicant is single, he/she will only have to declare his/her own assets and those of his/her parents in Full Version of Application. If the applicant is married, he/she will have to declare his/her own assets and those of the spouse in Full Version of Application.

(19) An applicant's mother owns an insurance policy. However, neither she or the applicant is the beneficiary of such insurance policy. Does the applicant still need to declare such insurance policy?

Yes, any insurance policy(ies) (savings/investment-linked insurance policy(ies) with cash value and dividends) held by you and your family members as at 31.3.2018 should be reported at Step 9.

Family Members

(20) An applicant is married, but he and his wife are still residing with his parents. How should he declare it?

A married applicant is normally only required to provide information about his/her spouse and children. The spouse's incomes should be declared in Step 6, and the assets owned by the applicant and his spouse should be declared in accordance with Steps 7 to 11. If he has any other contributions/support from others, please report this in the Section of “Contribution from Any Person(s) to You and/or Your Family” in Step 6.

(21) An applicant is not residing with her parents but with her elder brother and his wife. Does she have to provide information on her parents? How can she provide the information required on her elder brother and his wife?

If the applicant is not residing with her parents, she should explain the reasons in Step 12 “Additional Information” of Full or Simplified Version of Application. Unless she is not dependent on her parents for living, she should still give the personal particulars on her parents in Step 4 and their incomes & assets details in Steps 6 to 11 of Full Version of Application. Information about her elder brother and his wife should be given in the Section of "Other Family Members" in Step 4 of Full Version of Application.
(22) An applicant's grandfather is residing at a home for the elderly, with all his expenses being paid by the applicant's parents. How should this be reported?

If the applicant’s paternal / maternal grandparents resided in a home for the elderly between 1.4.2017 and 31.3.2018 and the expenses are wholly covered by the applicant’s parents for an aggregate period of 6 months or more, please provide the information in the Section of "Dependent Grandparent(s)" in Step 4 of Full Version of Application. The applicant is required to submit all the receipts issued by the home for the elderly in that financial year.

(23) An applicant's elder sister and brother-in-law are residing with the applicant's family. Are they members of the applicant's family?

Simply speaking, only the applicant, his / her parents, and his / her unmarried siblings who are residing with the family are considered to be family members. Other family members are classified as "Other Family Members" in Step 4 of Full Version of Application. The applicant should, therefore, provide information on his / her elder sister and brother-in-law in the Section of "Other Family Members" in Step 4 of Full Version of Application.

(24) An applicant’s mother and other siblings are still residing in Mainland China. How should the applicant provide the information required?

The applicant should report their information in the Section of "Other Family Members" in Step 4 of Full Version of Application. However, if his / her parents are staying outside Hong Kong for employment only, he / she still has to provide their personal particulars in Step 4 and their information on incomes & assets in Steps 6 to 11 of Full Version of Application. Please also state their place of work in Step 12 “Additional Information” of Full Version of Application.

(25) An applicant's parents have taken up residence in another country. How should the applicant provide the information required?

The applicant should give following details in Step 12 “Additional Information” of Full or Simplified Version of Application:

- when and in what manner (for instance, migration by means of investment or family reunion) they migrated and to which country, and whether they still have properties / assets in Hong Kong;
- when did the applicant return to Hong Kong (if applicable) and how does he / she sustain his / her livelihood in Hong Kong;
- whether or not the parents or other family members / relatives and friends provide the applicant with any assistance.

Please state the current amount of assistance receiving and the amount received from 1.4.2017 to 31.3.2018.

(26) An applicant's unmarried sister studying abroad has returned to Hong Kong in January 2018 and was gainfully employed since February 2018. How should the applicant report her information?

If the applicant's sister returned to Hong Kong before 31.3.2018, her information should be reported in Step 4 and her incomes earned for the period from 1.4.2017 to 31.3.2018 should be reported in Step 6 of Full Version of Application. The applicant should also provide documentary proof to illustrate the period that his sister was studying abroad.

(27) An applicant is unmarried but not residing with his parent(s) (e.g. applicant is residing in hostel / mini-hall), while his unmarried sibling(s) is / are residing with his parent(s). How should he report the information on his unmarried sibling(s) residing with his parent(s)?

The applicant should report the information of the unmarried sibling(s) residing with the applicant's parent(s) in the Section of "Unmarried Sibling(s)" in Step 4 and the Section of "Incomes/Study Information of Unmarried Sibling(s)" in Step 6 of Full Version of Application.
Part III – Appendices

Medical Expenses

(28) An applicant's mother suffers from rheumatic arthritis and often buys medicines from herbalists and pharmacies. Is she considered chronically ill?

Generally Speaking, if any of the applicant's family members are receiving Disability Allowance provided by the Social Welfare Department, their medical expenses are deductible. As for other illnesses, it depends on the type and seriousness. The applicant should obtain a medical certification from a hospital / clinic / registered medical practitioner and provided all the relevant receipts on expense for the period from 1.4.2017 to 31.3.2018 in Full Version of Application.

Other Matters

(29) An applicant is residing at a hostel and returns home only occasionally. What should he put in the address column?

To enable the SFO's staff to communicate with the applicant, the applicant may give the hostel's address in the Section of “Correspondence Address” in Step 5. However, please put the parents' address in the Section of “Residential Address” in Step 5 of Full or Simplified Version of Application.

(30) An applicant has submitted an application but has been subsequently admitted to another institution covered by the TSFS to attend Year 1 in October. Does he have to submit another application?

If the applicant has already submitted his application, he should notify the SFO by completing Form TSF/C/18B which can be downloaded from the SFO's Homepage. The SFO will take note of the changes upon receipt of the notification. He does not have to submit another application form.

(31) An applicant has married, but still has to support the living of his parents. Is he required to provide this piece of information?

If an applicant is married / separated / divorced / widowed and has to support the living of his parents, he may give the details (e.g. monthly contribution) in Step 12 “Additional Information” of Full Version of Application for the SFO to consider if there are special hardship elements that warrant special treatment.

(32) An applicant had received the notification of result for more than 3 weeks and his father had recently been injured and would not be able to work in the next few months. Could the applicant still apply for review?

Under normal circumstances, applicant should apply for review within 3 weeks from the date of issue of notification of result. However, if there is a substantial change to the family and financial circumstances after the submission of the application form, which the applicant considers may significantly affect the support that he / she may obtain from the family, he / she may seek for a review of the amount of assistance that he / she has already obtained. However, the application for review must be submitted within the following deadline:

- within 3 weeks from the date of issue of the notification of result; or
- on or before 31.3.2019, whichever is later.

Relevant supporting documents should be provided at the time of application for review.
(33) An applicant's father has to look after her mother and siblings who are still residing in the Mainland. Where should she put their information?

They should be included in the Section of “Other Family Members” in Step 4 of Full Version of Application. Family members who are not Hong Kong residents cannot be regarded as family members. However, if applicant's family has to support the living of the family members in the Mainland or any other places, they may give the details (such as their age, employment, your parents' monthly contribution, etc.) in Step 12 “Additional Information” of Full Version of Application. The SFO will consider if special treatment is warranted on a case-by-case basis.

(34) An applicant's father is not in Hong Kong and works in the Mainland. How should the applicant complete the Declaration?

The applicant should print the application form and declaration and arrange the delivery of the documents to his / her father for signature. Otherwise, the application will not be accepted. However, if the applicant cannot obtain his / her parents' signature because of other special reasons (such as bad relationship, parents have divorced), he / she should explain in details the reasons in Step 12 “Additional Information” of Full Version of Application. The SFO will consider the reason on a case-by-case basis. If the applicant fails to give reason, the SFO may have to return the declaration to the applicant for completion and re-submission. This will delay the processing of his application.

(35) If the number of family members in an applicant's family changed after 31.3.2018, should he report this to the SFO?

If the number of family members including parents, unmarried sibling(s) residing with you and/or your parents and dependent grandparents changed after 31.3.2018 (e.g. an unmarried sibling residing with the family moved away / got married or a family member passed away), the applicant should state it in either Step 12 “Additional Information” of Full or Simplified Version of Application and provide the SFO with the relevant document(s). If the number of family members of his family changed after submission of the application, he should inform the SFO in writing immediately, and forward the relevant supporting document(s) to the SFO. The SFO will consider if special treatment is warranted on a case-by-case basis.

(36) An applicant is a recipient of CSSA disbursed by the SWD. Will the applicant be excluded from the CSSA Scheme if he receives financial assistance from the SFO? The applicant may have financial difficulties in the period between cessation of CSSA and disbursement of financial assistance from the SFO. What can he do?

Full-time students pursuing recognised post-secondary education programmes may apply for financial assistance under the TSFS. If an applicant is eligible to apply for financial assistance under the TSFS, he will generally be excluded from the CSSA Scheme. The SWD will include post-secondary students in CSSA families in the calculation of rent allowance with effect from April 2014, so that the amount of special grant to cover rent for the CSSA families will not be affected if they have members receiving post-secondary education. If an applicant has financial difficulties in the period between cessation of CSSA and disbursement of financial assistance from the SFO, he / she may approach staff of the concerned Social Security Field Unit under the SWD for assistance. Under the special arrangement, CSSA can continue to be paid to the student in need on a “loan” basis. In other words, the applicant has to refund the CSSA payment for that period once he / she receives financial assistance from the SFO.
(37) My father has a personal loan of $60,000 and has been making monthly repayment to the bank. Can the amount for repayment of loan be deducted from family’s incomes? Can the loan incurred by my father be deducted from the total amount of family’s asset as well?

Only the medical expenses incurred by the applicant or his / her family member who is chronically ill are deductible. Other expenses, such as repayment of loan, cannot be deducted. The loan incurred by any family member cannot be deducted from total amount of family’s asset either. However, you can inform the SFO in Step 12 “Additional Information” of Full Version of Application that your family member has secured a loan and submit documentary proof.

(38) An applicant’s father has got some deposits, which are not his incomes, in his bank account. Does the applicant need to provide information about those deposits and how to report the information?

To ensure that the financial circumstances as reported in the application are true and complete, the SFO will make enquiries on transactions shown in bank statements. To speed up the processing of the application, it is advised that you should give explanations beside the transactions and provide documentary proof as far as possible, in particular for an amount of $100,000 or more (which may be fixed deposits); any other deposits of odd cents (which may be interest from time deposits or dividends from stocks and shares); and other regular cash / cheque deposits (which may be contributions / remittance from relatives or incomes from part-time jobs). If situation warrants, the SFO may still have to ask you for clarifications and documentary proof on the bank transactions.

- The End -