

2025/26 Academic Year

TSFS

Tertiary Student Finance Scheme – Publicly-funded Programmes

Guidance Notes

TSFS/1B(2025)



**Student Finance Office
Working Family and Student Financial
Assistance Agency**

Important Notice

An applicant has the responsibility to complete his / her application in an accurate and timely manner. He / she should pay particular attention to paragraphs 4.1 to 4.3 “Points to Note” in Part I of the Guidance Notes and ensure that the information provided in the application form as well as the supporting documents submitted are true and complete. Student Finance Office (“SFO”) will accord priority to those applications with complete information and supporting documents upon submission. Any misrepresentation, omission or not-properly-filled-in information in the application form may lead to rejection of the application and refund of all student financial assistance disbursed. The applicant and his / her family members may also be liable to prosecution.

It is an offence to obtain property and / or pecuniary advantage by deception. Any person who does so commits an offence and shall be liable on conviction upon indictment to imprisonment for ten years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong).

Applicants, their family members or agents must not offer an advantage, including money or gifts, to any government officer in connection with their applications or while having dealings of any kind with Government bureaux / departments; or else, they may commit an offence under section 4(1) and / or section 8 of the Prevention of Bribery Ordinance (Chapter 201 of the Laws of Hong Kong), and be liable to a maximum penalty of a fine of \$500,000 and imprisonment for seven years.

Financial assistance recipients have an obligation to inform SFO in writing immediately of the cessation as a registered full-time student or the decision to withdraw from, suspend / defer studies or any circumstances leading to a change of the payable tuition fee. If applicants fail to inform SFO immediately of the above situation, interest may be charged on the overpaid assistance amount with retrospective effect from the date of their withdrawal / suspension of studies. SFO reserves the right to recover all or part of the grant and / or loan disbursed to the applicants in the case of incomplete studies for any reason.

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1. The Tertiary Student Finance Scheme – Publicly-funded Programmes

- 1.1** The Tertiary Student Finance Scheme – Publicly-funded Programmes (“TSFS”), which is administered by SFO of the Working Family and Student Financial Assistance Agency (“WFSFAA”), is a means-tested financial assistance scheme which provides financial assistance to eligible full-time post-secondary students who passed a means test comprising an income test and an assets test. Its aim is to ensure that no eligible student will be denied access to post-secondary education because of a lack of means. Financial assistance is provided in the form of grant and / or loan. The grant is to assist an applicant to pay his / her tuition fee, academic expenses and the compulsory union fees. The loan is to assist an applicant to meet his / her living expenses which is interest bearing at 1% per annum chargeable from the commencement date of the loan repayment. In addition, eligible undergraduate students would be provided with hostel subsidy, and students with special educational needs would be provided with additional academic expenses grant.
- 1.2** Eligibility for financial assistance depends on the financial position of applicants’ family. The entitled level of assistance will be determined by an income test and an assets test (please refer to [paragraph 5](#) below for details).

2. Eligibility

2.1 You are eligible to apply for TSFS in the 2025/26 academic year if you -

- (i) are registered as a full-time student of a recognised post-secondary programme at one of the following institutions in the 2025/26 academic year, taking up an exclusively publicly-funded student place -
 - a. City University of Hong Kong (“CityU”)
 - b. Hong Kong Baptist University (“HKBU”)
 - c. Lingnan University (“LU”)
 - d. The Chinese University of Hong Kong (“CUHK”)
 - e. The Education University of Hong Kong (“EdUHK”)
 - f. The Hong Kong Polytechnic University (“PolyU”)
 - g. The Hong Kong University of Science and Technology (“HKUST”)
 - h. The University of Hong Kong (“HKU”)
 - i. The Hong Kong Academy for Performing Arts (“HKAPA”)
 - j. The Prince Philip Dental Hospital (“PPDH”)
 - k. Hong Kong Institute of Vocational Education (“IVE”), Hong Kong Institute of Information Technology (“HKIIT”), 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

and

- (ii) have the right of abode in the Hong Kong Special Administrative Region (“Hong Kong”); or alternatively, you or your family must have resided in Hong Kong continuously for three complete years prior to the commencement of the programme *.

(Remarks: This does not cover non-local students holding -

- a. student visas / entry permits;
- b. visas / entry permits under the Immigration Arrangements for Non-local Graduates; or
- c. dependant visas / entry permits which were issued by the Director of Immigration when the relevant students have reached 18 years old.)

* Applicants without the right of abode in Hong Kong (i.e. without the alphabet “A” beneath the Date of Birth field of the Hong Kong Identity Card) should provide a copy of their entry permits to Hong Kong, e.g. “Permit for Proceeding to Hong Kong and Macao” (commonly known as the “One-way Permit”), dependant visa, etc., with their applications.

2.2 You may apply for financial assistance for only **one** recognised full-time programme in any **one** academic year. If you have applied for the Financial Assistance Scheme for Post-secondary Students (“FASP”), you cannot apply for TSFS simultaneously in the same academic year.

2.3 If you are eligible to apply for assistance under TSFS, and enrol in a full-time programme up to first degree level, you may also apply for subsidy under the Student Travel Subsidy (“STS”) Scheme. Please refer to Appendix II in Part III of the Guidance Notes for details.

2.4 If you are eligible to apply for assistance under TSFS, you are also eligible to apply for a loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”). NLSFT provides non-means-tested loan to assist eligible students to settle their tuition fees. The maximum level of loan amount is equal to the total annual tuition fees payable in the academic year covered by the application. You will be informed of your TSFS and NLSFT (if any) entitlement simultaneously in the TSFS Notification of Result if you do not apply for NLSFT separately. However, if you wish to apply for and be offered with the NLSFT loan earlier, you are required to submit a separate NLSFT application for processing. For details of NLSFT, please refer to the following link - <https://www.wfsfaa.gov.hk/en/sfo/postsecondary/nlsft/overview.php>.

2.5 If you are going to join an overseas exchange programme in the 2025/26 academic year, you are still eligible to apply for assistance under TSFS provided that you have fulfilled the requirements in paragraph 2.1 above.

3. How to Apply

1. Submit TSFS application form through “eWFSFAA” Platform

“eWFSFAA” – <https://ewfsfaa.gov.hk>



2. Complete and submit the signed Declaration and copies of supporting documents

Submit the signed Declaration (in writing or signed by “iAM Smart+”) and copies of supporting documents to SFO **within seven days** from the date of submission of your application. Please refer to the [Checklist of Documentary Proofs Required \(TSFS RM \(2025\)\)](#) for examples of documentary proofs.

You can submit the required documents through the following means -

- online upload through the link at “Application Form(s) Submitted” section under Financial Assistance Schemes at Post-secondary and Tertiary Levels at “eWFSFAA”
- by mail¹ to or through SFO’s drop-in boxes located at 12/F, One Mong Kok Commercial Centre, 1 Mong Kok Road, Kowloon (Attention: Applications Team (TSFS)). You are advised to print the required documents on blank A4 white paper and should ensure that all copies are clear and readable. Documents printed in reduced size or on used paper will not be accepted.



3. Provide clarifications / supplementary information to SFO upon request

If you fail to report true and complete information in the application form / provide supporting document(s) at the time of submitting your application, and the required information / supporting document(s) is only reported / provided upon SFO’s enquiry, this would be treated as a misrepresentation or omission in the application and SFO has the authority to reject your application.



4. Receive the application result

SFO will issue the Notification of Result informing you of the amounts of grant and / or living expenses loan offered under TSFS, and loan offered under NLSFT (if any). The grant (if any) will be credited to your designated bank account by autopay. For details of loan undertaking and repayment, please refer to [paragraph 6](#) in Part I of the Guidance Notes.

You may apply to SFO for a review of the level of financial assistance offered. Please refer to [paragraph 7](#) in Part I of the Guidance Notes for details.

If your application is rejected due to misrepresentation or omission and you consider that there is sufficient ground to appeal against the decision, you may apply for a review upon receipt of the Rejection Letter. Please refer to [paragraph 7](#) in Part I of the Guidance Notes for details.

¹ SFO will not accept underpaid mail items. If you submit your supporting documents by post, you must ensure sufficient postage is paid and provide a return address on the back of the envelope. Otherwise your mail may not be delivered to SFO. For details and calculation of postage rates, please visit the Hongkong Post’s website - https://www.hongkongpost.hk/en/postage_calculator/index.html.

- 3.1** There are three versions of the application form. Please use the appropriate application form applicable to you -

| Full Version Application Form (“Full Version”) | |
|--|--|
| Applicable to | The general application form for use by all applicants. |
| Points to Note | Please refer to Part II of the Guidance Notes on how to complete the application form. |

| Simplified Version Application Form (“Simplified Version”) | |
|--|---|
| Applicable to | You may choose to submit the Simplified Version instead of the Full Version if - (i) you have an unmarried sibling residing with you and he / she has submitted or is submitting the Full Version under TSFS or FASP for the 2025/26 academic year ; and (ii) you are not married. |
| Points to Note | SFO will process your Simplified Version application with your sibling’s Full Version application in one go. Both you and your sibling submitting Full Version application must sign on the Declaration of your Simplified Version application. If there are any errors or omissions relating to the financial information reported in the Full Version submitted by your sibling, they will also be taken as errors / omissions in your application. Any action taken by SFO as a result of the errors / omissions (including adjustment to the assistance level, warning, rejection of the application, etc.) will also be applicable to your application. If you are eligible to use the Simplified Version but would like to provide a full set of information on yourself and your family members separately, you may choose to submit the Full Version instead of the Simplified Version. |

| Simplified Version Application Form for Comprehensive Social Security Assistance (“CSSA”) Families (“Simplified Version for CSSA Families”) | |
|---|--|
| Applicable to | If your family received CSSA throughout the assessment period from 1.4.2024 to 31.3.2025 or is receiving CSSA when submitting the application form and meets one of the following criteria, you can submit your application by using the Simplified Version for CSSA Families - (i) both your father and mother are CSSA recipients. If you do not come from a single-parent family and only one of your parents is a CSSA recipient, the Simplified Version for CSSA Families is not applicable to you; (ii) you come from a single-parent family and the parent who resides with you and supports your living is a CSSA recipient. You need to provide the relevant supporting document based on your family situation according to Paragraph 2.4 in Part II of the Guidance Notes. SFO may request you to provide the residential address proof of the parent who resides with you and supports your living if required; (iii) you are an independent CSSA recipient; or (iv) you are married and your spouse is a CSSA recipient. |
| Points to Note | You are not required to provide income and assets information of your family in the Simplified Version for CSSA Families. SFO will ascertain whether you meet the above criteria for using the Simplified Version for CSSA Families based on the data matching results with the Social Welfare Department (“SWD”). If SFO verifies that you do not meet the criteria or considers it necessary, SFO will request you to supplement income and assets information of your family (including re-submitting the Full Version, re-signing the Declaration and providing all the supporting documents). Attention - SFO will ascertain whether you or your family was in receipt of CSSA at the time |

| Simplified Version Application Form for Comprehensive Social Security Assistance (“CSSA”) Families (“Simplified Version for CSSA Families”) | |
|---|--|
| | <p>of the submission of your application or received CSSA throughout the relevant assessment period (“CSSA status”) based on the data matching results with SWD to assess your application. If it comes to the knowledge of SFO that you and your family has obtained CSSA by misrepresentation, provision of false information, omission of information, withholding any information or deceptive means, your application will be rejected. As a result, you will be required to refund all student financial assistance you have received. You and / or your family members may also be liable to prosecution.</p> |

3.2 Application submission

- (i) You should submit your application as early as practicable to facilitate prompt application processing and early disbursement of financial assistance as appropriate. Recommended application submission schedule for continuing students and new students of respective institutions are / will be promulgated on WFSFAA website - <https://www.wfsfaa.gov.hk/en/sfo/postsecondary/tsfs/deadlines.php>.
- (ii) Applications should be submitted in accordance with the announced schedule available on the website specified above. In any case, applications should reach SFO no later than 31.12.2025. Late applications beyond 31.12.2025 would only be processed for circumstances that are beyond your control, for instance, the commencement date of your study programme falls after 31.12.2025 or you experienced serious financial hardship as a result of drastic change in your family's financial situation after 31.12.2025. You have to provide documentary proofs to substantiate your claim if you would like to submit a late application due to such circumstances.
- (iii) SFO will not handle 2025/26 applications received after 31.3.2026.

3.3 If you attend a postgraduate programme that commences between March 2025 and February 2026, you should apply for financial assistance for the 2025/26 academic year. The deadline for application is one month following the commencement of the programme and in any case **not** later than 31.3.2026.

3.4 You are required to declare in the Declaration if -

- (i) a bankruptcy petition is filed by or presented against you or a bankruptcy order is made against you;
- (ii) you have applied / are applying for an Individual Voluntary Arrangement (“IVA”) under the Bankruptcy Ordinance; or
- (iii) a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of your assets,

as at the date of the application. If the above situation(s) arise(s) subsequent to the signing of the Declaration, you are obliged to notify SFO in writing immediately.

4. Points to Note

- 4.1** It is your responsibility to **complete the application form fully and truthfully and submit all the supporting documents in a timely manner**. SFO will rely on the information and documentary proofs provided in your 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. During the course of vetting your current year's application, SFO may 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). Nevertheless, if the relevant information is still valid, you will need to report such information in your current application form. **Any misrepresentation, omission or not-properly-filled-in information in the application form in any one of the said application(s) may lead to rejection and / or full recovery of financial assistance already disbursed to you and / or your sibling(s) and you and / or your family members may also be liable to prosecution.** If you noted any error(s) / omission(s) in your previous application(s), you should take the initiative to contact SFO staff immediately and provide the details in your current application form. You may also be requested to provide information about your family members, incomes and assets beyond the assessment period of the current application if the information is considered to be relevant for the purpose of determining your eligibility for and level of financial assistance.
- 4.2** 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).
- 4.3** You have the responsibility to report true and complete information in your application form and provide all supporting documents. If you fail to report the required information in the application form / provide the required supporting document(s) at the time of submitting your application, and the information / supporting document(s) is only reported / provided upon SFO's enquiry, this would be treated as misrepresentation or omission in the application. If supporting document(s) is / are provided but the relevant information of family income / assets is not reported in the application form, this would be treated as not-properly-filled-in information. SFO has the authority to reject your application with misrepresentation / omission / not-properly-filled-in information.
- 4.4** In the event of overpayment of assistance and / or loans due to error in calculation or assessment, you are required to refund the overpaid amount (including the amounts that may have been overpaid in previous academic years). If necessary, the amount that may be payable to you will be deducted.
- 4.5** Please check the personal data and course data contained in the Acknowledgement of Receipt and the Notification of Result which will be issued to you upon receipt of your application and upon completion of the assessment of your application respectively. Should there be any discrepancies in the institution, programme of study, tuition fees paid / payable in the 2025/26 academic year, correspondence address or the number of bank account for receipt of financial assistance, you should **immediately** notify SFO by submitting the duly completed Forms TSF/C/18A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)) or TSF/C/18B Notification of Change of Institution / Course Data ([Online Form](#) / [Paper Form](#)). Late notification will result in delay in processing of your application and disbursement of financial assistance.
- 4.6** 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 loan, etc.) after you have drawn down your loan(s), you should **immediately** notify SFO by submitting the duly completed Form SFO297_E Notification of Change of Study Status ([Online Form](#) / [Paper Form](#)). Provision of updated information in a timely manner is important as it may affect the activation date of your loan repayment and interest to be incurred.
- 4.7** You are also required to notify SFO in writing **immediately** once you are offered or there is any change to the studentship / appointment by institution for the 2025/26 academic year (including the summer months of year 2025) or during the study period covered by the tuition fees paid / payable.

- 4.8** As a measure to verify the truthfulness and completeness of the information submitted, SFO has a mechanism to authenticate successful applications, which may be in the form of home visits, bank searches or other means. During the authentication, 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 years. Therefore, you and your family members **must keep all related application documents submitted in the current and previous academic years and to cooperate with SFO staff in their investigations.** Intentional obstruction to our staff in the course of their verification, concealment of information, refusal or failure to provide the information / clarification as required may lead to full recovery of the financial assistance already disbursed. If, after completion of the authentication, you and your family members are found to have seriously omitted / understated your family income and / or assets, SFO will demand you to partially / fully refund the financial assistance already disbursed to you. You and / or your family members may also be liable to prosecution.
- 4.9** During the course of vetting / authentication / reviewing of your application(s) (including the current and previous academic years), SFO may immediately withhold the disbursement of assistance if irregularity is suspected or omitted information is spotted. Disbursement of assistance would only resume after the vetting / authentication / reviewing procedures have completed and all irregularities / omitted information have been clarified / rectified.
- 4.10** If you have any arrears of grant and / or loan and / or subsidy under any financial assistance / loan schemes administered by WFSFAA, your application for financial assistance / loan will be considered by Head, WFSFAA on individual merits.

5. Level and Calculation of Financial Assistance

5.1 Financial assistance under TSFS comprises the following components -

- (i) grant for assisting to settle the tuition fee² (excluding continuation fee) payable to the concerned local institution;
- (ii) grant for assisting to settle the academic expenses for the concerned discipline of study;
- (iii) grant for assisting to settle compulsory union fees;
- (iv) loan for living expenses;
- (v) hostel subsidy (for eligible undergraduate students only); and
- (vi) additional academic expenses grant for students with special educational needs.

Please refer to the WFSFAA [website](#) for details.

5.2 Your eligibility for financial assistance depends on the financial position of your family. Your entitled level of assistance will be determined by a two-tier means test comprising an income test and an assets test. Details are as follows -

(i) First tier: Income test

First, your Adjusted Family Income (“AFI”)³ is calculated and compared with the AFI groups shown in the [“Ready Reckoner under the AFI Formula”](#). The level of financial assistance to be offered will then be calculated by applying the corresponding percentage of maximum grant and loan.

(ii) Second tier: Assets test

Second, the level of financial assistance calculated from the income test will be adjusted based on the Net Asset Value per Family Member⁴ of your family by applying the corresponding discount factor of the asset group shown in the [“Sliding Scale of Asset Value for Discounting Financial Assistance”](#).

5.3 The “Ready Reckoner under the AFI Formula” and the “Sliding Scale of Asset Value for Discounting Financial Assistance” for the 2025/26 academic year are at Appendix III and Appendix IV in Part III of the Guidance Notes respectively. If you would like to have a rough idea of your level of assistance, you may try the Calculator on the following website - <https://www.wfsfaa.gov.hk/sfo/eng/schemes/tsfs/calculator/calculator.htm>.

5.4 SFO will assess your family income and assets, and verify the number of family members based on the information reported in your TSFS application form and information reported in the TSFS and / or FASP application(s) of your sibling(s), if any, before determining your eligibility for and level of financial assistance. SFO will normally accept reported information which is supported by documentary proof(s). If proper documentary proof(s) cannot be provided or the documents provided cannot substantiate the reported income / asset information of the family concerned (e.g. claim for prolonged unemployment or only self-prepared income proof is provided), SFO may

² The financial assistance is calculated on the basis of the tuition fee payable by local students. SFO will deduct the tuition fee grant you are entitled under TSFS if your institution will not charge you for any tuition fee during the period of your overseas exchange programme.

³ AFI = (Gross annual family income – deductible medical expenses) ÷ (number of family members + 1). For single-parent families of 2 to 3 members, the “plus-1 factor” in the divisor of the AFI formula will be increased to “plus-2”. All the annual income of the applicant’s parent(s) (spouse if the applicant is married) and 30% of the annual income of the applicant’s unmarried sibling(s) residing with the applicant’s family (child(ren) if the applicant is married) is counted towards the gross annual family income. Only the medical expenses incurred by the applicant and / or his / her family members who are chronically ill or permanently incapacitated are deductible from family income. The ceiling of deduction for the 2025/26 academic year is \$23,800 for each family member who is chronically ill or permanently incapacitated.

⁴ The “Net Asset Value per Family Member” is the total net value of the fixed assets and liquid assets possessed by the applicant and his / her parents (spouse if the applicant is married) divided by the number of family members. You need to report the value of your family’s assets as at 31.3.2025 in the application form. Debts of family members are not deductible from the total value of family assets.

need to make adjustments and apply benchmark figures based on the statistical information provided by other Government departments., to assess the income and / or net value of the assets held by the family members concerned. SFO may apply projected figures in the assessment of family income if necessary.

- 5.5** You and your father or mother may be invited to attend an interview with SFO staff where necessary. You will be required to bring to the interview for our examination all the **originals** of the supporting documents, such as all passbooks / bank statements and receipts for medical expenses. During interview, SFO staff may need to seek clarifications / additional information on the information already provided.

6. Notification of Result, Disbursement / Recovery Arrangements and Undertaking of Loan

- 6.1** In general, if the information and supporting documents you provided when you submitted your application is **complete**, you will be notified of the TSFS application result within about two months from the date of SFO's acknowledgement of receipt of your application. **However, the processing time will vary or be lengthened, depending on the particular circumstances of individual applications, which may include the following -**
- (i) If the information provided is incomplete or inconsistent and SFO required you to give an explanation for the discrepancy and provide supplementary information;
 - (ii) If your or your sibling's previous application(s) under TSFS / FASP has / have been selected for authentication (including home visits, bank searches or other means) and the processing of your current year's application has been withheld pending the outcome of the authentication;
 - (iii) If SFO has to seek additional information (e.g. the actual amount of tuition fees payable for repeaters) from your institution.
- 6.2** You should check the information printed on the Notification of Result including but not limited to your personal particulars, institution and programme of study, tuition fee payable and your bank account number. Should there be any discrepancies, you should **immediately** notify SFO by submitting the duly completed Form TSF/C/18A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)) or TSF/C/18B Notification of Change of Institution / Course Data ([Online Form](#) / [Paper Form](#)).
- 6.3** The amount of grant / subsidy / loan offered under TSFS, if any, is calculated by multiplying the percentage of assistance based on the vetting result and the maximum amount of the financial assistance components as described in paragraph 5.1 above. Unless you notify SFO in writing that you do NOT wish to accept it, the grant, if any, will be credited to your designated bank account by autopay. For acceptance of the loan offered, please refer to paragraphs 6.10 to 6.14 below.
- 6.4** Disbursement of financial assistance is subject to you being or becoming a registered full-time student enrolling in a recognised publicly-funded post-secondary programme in the 2025/26 academic year. The grant offered and / or the loan accepted will normally be disbursed in two equal instalments⁵.

| | |
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| The first instalment of the grant | Will normally be disbursed to your designated bank account within two weeks from the date of the Notification of Result. |
| The first instalment of the accepted loan | If you successfully submitted the full set of loan documents and other related supporting documents on or before the specified deadline, SFO will normally credit the first instalment of the loan payment to your designated bank account within three weeks from the deadline for return of documents. If you missed the deadline, disbursement will normally be made within three weeks from the successful submission of the full set of loan documents and other related supporting documents. |
| The second instalment of the grant and / or the accepted loan | Will normally be disbursed between December of the application year and February in the year after. |

- 6.5** 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 WFSFAA, 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 WFSFAA, WFSFAA reserves the right to withhold the processing of your application or disbursement of financial assistance / loan and set-off the overpaid amount from the financial assistance / loan to which you are entitled in the academic year, even after processing of the applications.

⁵ After February in the year following the application year, depending on the date of Notification of Result and the date of submitting the full set of loan documents, the financial assistance may be credited to your designated bank account in a single instalment.

6.6 Financial assistance will be credited to your designated bank account. You must be the **sole holder** of the account. **Only a Hong Kong dollar savings or current account** is accepted.

- (i) You must **accurately fill in the valid number of the bank account solely owned by you** in the application form. You have to provide a copy of documentary proof of the bank account (e.g. the first page of the bank passbook, a bank ATM card or a bank statement). Such proof should bear your name and bank account number.
- (ii) If you do not have a valid bank account of your own, you must open one before submitting your application. 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 enquiries with individual banks on their services provided and the related terms and conditions, including service charge, if any, and processing time required, and make your own decision in choosing which bank to open your own valid bank account. Not being able to open a bank account on time before submitting the application will not be accepted as the reason for requesting late submission of application.
- (iii) If you need to change your bank account for receiving financial assistance, please notify SFO of your new account number **immediately** by submitting the duly completed Form TSF/C/18A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)) together with a copy of the first page of the bank passbook, a bank ATM card or a bank statement which should bear your name and bank account number.

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

- (i) You are reminded that **not all overseas field trip(s) arranged by your institution constitute(s) the compulsory or essential part of the course / programme**. Generally speaking, if a field trip is only compulsory for an elective course / subject, it will not be eligible for additional financial assistance. Upon the beginning of the academic year, 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.**
- (ii) Provision of additional grant for the participation in 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 receipt of the information about the expenses of compulsory field trip(s) from your institution, SFO will re-assess your entitled financial assistance and inform you of the revised offer of financial assistance, if any, accordingly. SFO will disburse the grant according to the actual expenses incurred on a **reimbursement** basis, and there is **no discretion** for early disbursement before completion of the field trip(s).

6.8 Under the following circumstances, you must notify SFO in writing **immediately** for follow-up actions, which include but not limited to withholding the disbursement of or demanding refund of the disbursed financial assistance -

- (i) you ceased to be a registered full-time student before graduation;
- (ii) you decided to withdraw from, suspend or defer studies;
- (iii) you changed programme / institution; or
- (iv) you are not required to pay full amount of tuition fee or there is a change of payable tuition fee in the 2025/26 academic year.

6.9 SFO will review the application and adjust your entitlement 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 ceased to be a registered full-time student or withdrew from / suspended / deferred studies, SFO would request you to refund the overpaid amount based on the timing of the change in your study status as verified by your institution. If the change in your study status takes effect -

- (i) **before commencement of the first school term** of the academic year, you will be required to refund all of the financial assistance disbursed to you for that academic year;

- (ii) during the first school term of the academic year, you will be required to refund (i) all the academic expenses grant and the loan disbursed to you for that academic year; and (ii) the overpaid tuition fee grant, which is the difference between (a) the tuition fee grant disbursed to you, and (b) the tuition fee paid by you (capped at the amount of the actual tuition fee payable based on the information provided by your institution); or
- (iii) before commencement or during other school term(s) of the academic year, you will be required to refund (i) the academic expenses grant and the loan for the concerned school term(s) of that academic year, if disbursed to you; and (ii) the overpaid tuition fee grant, which is the difference between (a) the tuition fee grant disbursed to you and; (b) the tuition fee paid by you (capped at the amount of the actual tuition fee payable based on the information provided by your institution).

6.10 If you have not applied for NLSFT separately, you will be informed of the loan you are entitled under NLSFT (if any) simultaneously in the Notification of Result. If you wish to accept the NLSFT loan offered, you may download the full set of loan documents from WFSFAA website at <https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloandocuments.pdf> and you must submit the full set of duly completed loan documents, other required supporting documents and the original copy of administrative fee payment proof to SFO by mail (address: 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)⁶ or through SFO's drop-in boxes⁷ on or before the deadline as specified in your TSFS Notification of Result. Please refer to the NLSFT Guidance Notes (<https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLSFT111B.pdf>) for details.

6.11 To accept the TSFS loan offered, you must submit the full set of duly completed loan documents (including the "Undertaking", the "Deed of Indemnity" and the "Student, Indemnifier and Witness Details Input Forms (Forms A and B)") and other required supporting documents listed on the "Checklist for Submission of Loan Documents" by mail⁶ or through SFO's drop-in boxes⁷ on or before the deadline as specified in the Notification of Result. Loan documents submitted before the issuance of the relevant notification, or by fax or email are **not** acceptable. The full set of loan documents and other related documents (including the "Checklist for Submission of Loan Documents") can be downloaded at WFSFAA website (<https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/tsfsloandocuments.pdf>).

6.12 **You can choose to accept the loan offered either in full or in part.** In completing the "Undertaking", the "Deed of Indemnity" and the "Student, Indemnifier and Witness Details Input Form (Form A)", you are required to specify the exact total amount of loan that you wish to accept for the whole academic year (i.e. the sum of the first and second instalments). Before accepting any loan offered, you may have a rough estimation on the repayment amount by using the Calculator available on the "eWFSFAA" online platform at <https://ewfsfaa.gov.hk>. You should consider carefully your need and repayment ability. Please refer to Appendix VII in Part III of the Guidance Notes for details of repayment of loan.

6.13 If you do not submit the duly completed and signed loan documents to SFO for the acceptance of loan offered under TSFS within (i) **two calendar months** from the issuance date of the Notification of Result, (ii) **four weeks** from the issuance date of the Notification of Adjusted Result, or (iii) **on or before 30.6.2026** (whichever is the latest), SFO will assume that you do not wish to accept the loan, and the loan offered will be **automatically cancelled**.

6.14 To be acceptable as an indemnifier or a witness, a person must meet the relevant criteria as set out in paragraphs 14 to 21 in the "Notice of Offer of Financial Assistance / Loan" which can be downloaded from WFSFAA website - <https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/tsfsloandocuments.pdf>.

⁶ For proper delivery of mail items to SFO, and to avoid unnecessary delivery delay or unsuccessful delivery, please ensure that the mail items bear sufficient postage with return address before mailing. Underpaid mail items will be returned to the senders (with return address) or disposed of (without return address) by the Hongkong Post.

⁷ There are drop-in boxes for submission of documents on 11/F (during office hours) and G/F lift lobby (outside office hours), Cheung Sha Wan Government Offices ("CSWGOs"), 303 Cheung Sha Wan Road, Kowloon. SFO's office hours are 8:45 a.m. to 1:00 p.m. and 2:00 p.m. to 5:45 p.m. from Monday to Friday, except public holidays. For submission outside office hours, please enter the CSWGOs through the side entrance near the security counter and use the drop-in box in G/F lift lobby.

7. Review Mechanism

Application for Review of Financial Assistance

7.1 If there is a substantial change in the family's financial condition after you received the Notification of Result for the 2025/26 TSFS application, which you consider may **significantly affect the financial support that you may obtain from the family; and / or you have sufficient grounds / justifications for adjusting the amount of financial assistance offered, you may apply to SFO for a review of the level of financial assistance by the following deadline. Each applicant may only request a review once for each academic year -**

(i) within three weeks from the date of issue of the Notification of Result; or

(ii) **on or before 31 March 2026,**

whichever is later.

The completed Form of "TSFS – Application for Review of Financial Assistance" (online submission via [eWFSFAA](#) / [Paper Form](#)), together with detailed justifications and relevant supporting documents, should be submitted to the Appeal Registry of TSFS of SFO.

7.2 In general, you will be notified of the review result within 10 weeks from the date of SFO's acknowledging receipt of the application for review. Nevertheless, the processing time of the application for review will be longer if the information provided is incomplete and SFO requires you to give an explanation or provide supplementary information.

Application for Review against Rejection

7.3 Paragraph 4.3 in Part I of the TSFS Guidance Notes has clearly stipulated that if an applicant fails to report the required information in the application form / provide the required supporting document(s) at the time of submitting the application, and the information / supporting document(s) is only reported / provided upon SFO's enquiry, this would be treated as a misrepresentation or an omission in the application. If supporting document(s) is / are provided but the relevant information of family income / assets is not reported in the application form, this would be treated as not-properly-filled-in information. Any misrepresentation, omission or not-properly-filled-in information in the application form may lead to rejection of the application.

7.4 If your application has been rejected due to misrepresentation, omission or not-properly-filling-in of information, you may lodge an application for review by submitting the duly completed Form "TSFS – Application for Review Against Rejection" (online submission via [eWFSFAA](#) / [Paper Form](#)) within three weeks from the date of the Rejection Letter. Please state clearly the justifiable reasons (e.g. the reasons for the omission / understatement, any special family hardship) in the form with proof if applicable. The application for review will be considered by the Review Sub-Committee if necessary.

Contact details of the Appeal Registry -

 Telephone number: 2150 6024

 Email address: rscsect_sfo@wfsfaa.gov.hk

8. Handling of Information

8.1 The personal data provided in the application and loan documents as well as any supplementary information provided on the request of WFSFAA will be used by WFSFAA and the Education Bureau (“EDB”) / disclosed to the agents of WFSFAA / EDB, the schools / institutions concerned and relevant Government bureaux / departments for the following purposes -

- (i) Activities relating to the processing and counter-checking of applications / nominations under schemes listed below and notification of application results;
 - a. Grant for School-related Expenses for Kindergarten Students (“Grant-KG”)
 - b. Kindergarten & Child Care Centre Fee Remission Scheme (“KCFRS”)
 - c. School Textbook Assistance Scheme (“STAS”)
 - d. Student Travel Subsidy Scheme (“STSS”)
 - e. Subsidy for Internet Access Charges (“SIA”)
 - f. Diploma of Applied Education Fee Reimbursement (“DAEFR”) / Diploma Yi Jin Fee Reimbursement (“DYJFR”)
 - g. Financial Assistance Scheme for Designated Evening Adult Education Courses (“FAEAEC”)
 - h. Tertiary Student Finance Scheme – Publicly-funded Programmes (“TSFS”)
 - i. Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”)
 - j. Financial Assistance Scheme for Post-secondary Students (“FASP”)
 - k. Non-means-tested Loan Scheme for Post-secondary Students (“NLSPS”)
 - l. Extended Non-means-tested Loan Scheme (“ENLS”)
 - m. Student Travel Subsidy for Tertiary or Post-secondary Students
 - n. Continuing Education Fund (“CEF”)
 - o. Working Family Allowance (“WFA”) Scheme
 - p. Scholarships, grants and other loan schemes administered by SFO
- (ii) Activities relating to authentication of applications / nominations under schemes listed in paragraph 8.1(i) above against other databases of WFSFAA, and the databases of other Government bureaux / departments and schools / institutions in association with the financial assistance received by the applicants and their family members so as to prevent double subsidies, avoid and detect fraudulence, and to recover overpayment(s), overdue repayment(s) or any outstanding amount and any cost arising therefrom;
- (iii) Activities relating to the matching of the personal data of the student-applicants and their family members (if applicable) with the databases of other Government bureaux / departments including but not limited to the EDB and the Immigration Department in association with processing and counter-checking of the applications / nominations under schemes listed in 8.1(i) above and the granting of other financial assistance by WFSFAA so as to verify / update records of WFSFAA and confirm eligibility for individual schemes;
- (iv) Activities relating to the matching of the personal data of the applicants and their family members with other databases of WFSFAA and the databases of the Social Welfare Department in association with processing and counter-checking of the applications / nominations under schemes listed in 8.1(i) above and the granting of other financial assistance by WFSFAA so as to prevent double subsidies (in case the applicant's family was in receipt of Comprehensive Social Security Assistance (“CSSA”) during the relevant assessment period or is currently in receipt of CSSA) and recover overpayment(s);
- (v) Administration and maintenance of loan accounts and repayment of loans;
- (vi) Statistics and research purposes;
- (vii) Activities / matters relating to the communication or exchange of views with applicants for the purpose of scheme administration; and

(viii) Processing and counter-checking of other applications / nominations relating to financial assistance / scholarships and / or selection of students for award of other financial assistance / scholarships administered by WFSFAA, EDB, the Hong Kong Examinations and Assessment Authority, other relevant Government bureaux / departments / organisations and the schools / institutions concerned.

8.2 The personal data of the applicants and those of their family members provided by the applicants may be disclosed to other Government bureaux / departments / organisations and the schools / institutions concerned for the purposes stated in paragraph 8.1 above; or where the applicants have given consent to such disclosure; or where such disclosure is authorised or required by law. The provision of personal data to WFSFAA by the applicants is voluntary, but if the applicants fail to provide the personal data required, WFSFAA may not be able to process their applications.

8.3 If necessary, WFSFAA will contact the respective institutions, other relevant Government bureaux / departments and organisations (including the employers of the applicant's family members) to obtain any information of the applicants and their family members for the purposes mentioned in paragraph 8.1 above. The applicants consent that WFSFAA may inform schools / institutions of the result of the applications, including assistance level, subsidy amount, date of payment of assistance and the loans offered / disbursed.

8.4 If necessary, WFSFAA will contact the applicants, the applicants' parents (or spouse, if applicable), other family members, the applicants' indemnifiers and / or witnesses direct to verify the personal data provided in the application, the "Undertaking", the "Deed of Indemnity", the "Student, Indemnifier and Witness Details Input Forms", and any other documents as required by WFSFAA for the purposes mentioned in paragraph 8.1 above.

8.5 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), the applicants, their indemnifiers and witnesses have the right to request access to and correction of the personal data provided by them in the application, the "Undertaking", the "Deed of Indemnity", the "Student, Indemnifier and Witness Details Input Forms", and any other documents as required by WFSFAA which is / are retained by WFSFAA.

8.6 Once the application is submitted, no online amendments will be allowed. Should there be any changes in personal data, the applicants should notify SFO by submitting the duly completed Form TSF/C/18A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)). Besides, all documents submitted are not returnable. Applicants are advised to retain a paper copy or computer backup for own reference.


8.7 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. Applicants' 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") –


- (i) 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;
- (ii) 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 seven years from the date of the event shown in the official record.


The full version of the Code is available on the website of the PCPD at https://www.pcpd.org.hk/english/data_privacy_law/code_of_practices/files/CCDCode_2013_e.pdf.

8.8 If you have previously applied for any financial assistance schemes at post-secondary and tertiary level as administered by WFSFAA, your correspondence address under these financial assistance schemes will also be updated in accordance with the correspondence address provided in your latest application for financial assistance in the 2025/26 academic year.


8.9 Enquiries concerning the personal data provided in the applications and / or loan documents may be made in writing to the Access to Information Officer of WFSFAA –

 Address: General Administration Section
Working Family and Student Financial Assistance Agency
19/F, 181 Hoi Bun Road, Kwun Tong, Kowloon


 Fax No.: 3897 1902


 Email address: aio@wfsfaa.gov.hk


9. Enquiries

 **Office hours: Mondays to Fridays 8:45 a.m. – 1:00 p.m.
2:00 p.m. – 5:45 p.m.**


TSFS


 Enquiry number (Office hours): **2152 9000**

 Fax number: 2519 8512

 Address: TSFS Application Processing Unit, 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon


NLSFT

 Enquiry number (Office hours): **2150 6222**


 Fax number: 3101 1908

 Address: Room 1204, 12/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon


STSS

 Enquiry number (Office hours): **3616 6540**


- Hong Kong Institute of Vocational Education
- Chinese Culinary Institute and International Culinary Institute
- Hong Kong Design Institute
- Maritime Services Training Institute
- Hong Kong Institute of Information Technology


 Enquiry number (Office hours): **3575 3852**


- City University of Hong Kong
- Hong Kong Polytechnic University
- Lingnan University


 Enquiry number (Office hours): **3616 6536**


- The University of Hong Kong
- The Chinese University of Hong Kong
- Hong Kong Baptist University
- The Hong Kong University of Science and Technology
- The Education University of Hong Kong
- The Hong Kong Academy for Performing Arts
- The Prince Philip Dental Hospital

 Fax number: 3616 6461 / 3616 6531

 Address: 12/F, One Mong Kok Commercial Centre, 1 Mong Kok Road, Kowloon

 **24-hour automated enquiry hotline: 2802 2345**

 **Website:** <https://www.wfsfaa.gov.hk/en/sfo/index.htm>

 **E-mail address:** wg_sfo@wfsfaa.gov.hk

Part II - Overview on How to Complete the Application Form and Points to Note When Filling in Individual Steps

1. Key Points to Note on Completion of the Application Form

- You must create an “eWFSFAA” account to complete and submit the TSFS application through the “[SFO E-link – My Applications \(Financial Assistance Schemes at Post-secondary and Tertiary Levels\)](#)”. For first-time applicant or users with no “eWFSFAA” account, please refer to “eWFSFAA” Service Registration Guidelines – https://www.wfsfaa.gov.hk/ewfsfaa/en/online_demonstration.html
- In general, your eligibility for and level of financial assistance in the current academic year is determined having regard to your family income and assets in the period from 1.4.2024 to 31.3.2025 (known as the “assessment period”) as well as the number of family members as at 31.3.2025. **However, SFO may request you to provide information on your family members, and / or income and assets of your family that fall outside the above assessment period if the information is relevant for the purpose of assessing your family’s financial position.**
- All items in the TSFS application form are mandatory except those specified otherwise. If you fail to provide the required information without valid reasons, your application will not be processed.
- The following is an overview on How to Complete TSFS Application Form. Please click on individual step(s) for details. You can also visit “SFO E-link – My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)” via “eWFSFAA” for an online demonstration of all the application procedures.

Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS)

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

- You can review information of your submitted application in the past two academic years from “SFO E-link – My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)”. You can save your unfinished application and retrieve your saved application afterwards to continue the application process. All incomplete applications in the 2025/26 academic year would be kept until 31.12.2025 only. After that, all information would be deleted automatically. If you have selected the incorrect version of application form, you can delete the incomplete application and then start a new application by selecting the correct one. However, please note that you cannot delete or amend any submitted application. If you have to amend the submitted application, you must make the request in writing to SFO or notify SFO by the specified data amendment forms.

Part II - Overview on How to Complete the Application Form and Points to Note When Filling in Individual Steps

2. How to Complete the Application Form

| Step | Application Form | | |
|------|---|--|--|
| | Full Version | Simplified Version | Simplified Version for CSSA Families |
| 1 | Important Note | See Paragraph 2.1 below. | |
| 2 | Personal Particulars of Applicant | See Paragraph 2.2 below. | |
| 3 | Course Information | See Paragraph 2.3 below. | |
| 4 | Personal Particulars of Family Member(s) | See Paragraph 2.4 below. | You only need to enter your parents' names in Chinese and English and their HKID Card numbers in <i>Step 4</i> . See Paragraph 2.4 below. |
| 5 | Address(es) | See Paragraph 2.5 below | |
| 6 | Family Income | See Paragraph 2.6 below and Appendix (IX) for details | The online system will automatically skip this step. Input of family's income information is not required for these versions. |
| 7 | Family Assets - Bank Deposits | See Paragraph 2.7 below and Appendix (IX) for details. | Only the applicant's bank account information is required for this version. |
| 8 | Family Assets - Investments | See Paragraph 2.8 below and Appendix (IX) for details. | The online system will automatically skip these steps. Input of family's assets information is not required for this version. |
| 9 | Family Assets - Insurance Policies | See Paragraph 2.9 below and Appendix (IX) for details. | |
| 10 | Family Assets - Properties / Lands / Carparks, Vehicles / Vessels and Business Undertakings | See Paragraph 2.10 below and Appendix (IX) for details. | |
| 11 | Family Assets - Other Assets | See Paragraph 2.11 below and Appendix (IX) for details. | |
| 12 | Additional Information | See Paragraph 2.12 below and Appendix (IX) for details. | |
| 13 | Application Summary and Application Submission | See Paragraph 2.13 below (for signing the Declaration in writing or by "iAM Smart+"). | |
| 14 | Supporting Documents Submission | See Paragraph 2.14 below (for submitting supporting documents online, by post or through drop-in boxes). | |

Part II - Overview on How to Complete the Application Form and Points to Note When Filling in Individual Steps

Step 1 Important Note

- 2.1 Applicants should read the Guidance Notes and Important Notice carefully and get all required documents ready before completing the application form.

Step 2 Personal Particulars of Applicant

- 2.2.1 Fields with “*” are mandatory. Besides, you are required to fill in fields without “*” if they are applicable to you. Please note that **all unavailable information / supporting documents at the time of submitting the application form should be stated in Step 12 “Additional Information”** and you should take the initiative to prepare and submit it / them to SFO as soon as practicable. If you do not state in Step 12 “Additional information” any unavailable information / supporting documents at the time of submitting the application form or submit it / them with your application, this would be treated as a misrepresentation or omission in the application. SFO has the authority to reject your application.

For Applicants Using Simplified Version

- 2.2.2 You must enter the personal data of the sibling who has submitted the Full Version for TSFS or FASP in 2025/26 before entering your own personal particulars.

Information of applicant's unmarried sibling who has submitted a Full Version Application Form for TSFS or FASP in 2025/26

| | |
|--|---|
| Name of sibling who has submitted a Full Version Application Form: * | <input type="text" value="YIU SUN SUN"/> |
| HKID Card No.: * | <input type="text" value="Y"/> <input type="text" value="123456"/> <input type="text" value="(7)"/> |
| Scheme Applied: * | <input type="text" value="Tertiary Student Finance Scheme - Publicly-funded Program..."/> |

For All Applicants

- 2.2.3 You have to fill in all of your personal particulars. In respect of the fields of “HKID Card No.”, “Mobile Phone No.” and “Email Address”, please note the following points -

Personal Particulars of Applicant

| | |
|--|---|
| Title: | <input type="text" value="Mr."/> |
| Name in English: * <small>(Input the English name as recorded in HKID card including the space between each word. Punctuation marks are not necessary.)</small> | <input type="text" value="YIU SUN CHING"/> |
| Name in Chinese: <small>(This field must be input if a Chinese name is recorded in the HKID card.)</small> | <input type="text" value="姚新青"/> |
| HKID Card No.: | <input type="text" value="CC317223(0)"/> |
| Have the right of abode in Hong Kong: * | <input type="radio"/> Yes <input checked="" type="radio"/> No |
| The year in which you or your family have started to reside continuously in Hong Kong: * | <input type="text" value="2014"/> |
| Currently holding any of the following visa(s) or entry permit(s) issued by the Director of Immigration: * (i) Student (ii) Immigration Arrangements for Non-local Graduates (iii) Dependant | <input checked="" type="radio"/> Yes <input type="radio"/> No |
| Type of visa / entry permit you are currently holding: * | <input type="text" value="Dependant"/> |
| Had you reached 18 years old when you were issued dependant visa / entry permit by the Director of Immigration: * <small>(If "No" is selected, please provide the copy of the dependant visa / entry permit.)</small> | <input type="radio"/> Yes <input checked="" type="radio"/> No |
| Month & Year of Birth: * | <input type="text" value="09"/> / <input type="text" value="1993"/> MM/YYYY |
| Ethnicity: <small>(The collection of information about the ethnicity is for statistical and research purpose and will not affect the processing of the TSFS application.)</small> | <input checked="" type="radio"/> Chinese <input type="radio"/> Pakistani <input type="radio"/> Nepalese <input type="radio"/> Indian <input type="radio"/> Others (please specify) <input type="text"/> |
| Mobile Phone No.: * <small>(Please input a valid mobile phone number which can receive text messages sent from Hong Kong.)</small> | <input type="text" value="98765432"/> |

If you have the right of abode in Hong Kong, an alphabet “A” should be shown below the Date of Birth field on the front side of your Hong Kong Identity Card. If you do not have the right of abode in Hong Kong, you should provide a copy of your entry permit to Hong Kong, e.g. “Permit for Proceeding to Hong Kong and Macao” (commonly known as the “One-way Permit”) / dependant visa, etc. with your application.

Please input a valid mobile phone number which can receive text messages sent from Hong Kong.

Part II - Overview on How to Complete the Application Form and Points to Note When Filling in Individual Steps

Email Address: *
(Please input your personal email address. The student email address provided by the institution is not accepted.)

yiusunching@abc.com

Re-enter Email Address : *

yiusunching@abc.com

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

Step 3 Course Information

- 2.3 Please provide the information of the course / programme you study in the 2025/26 academic year. You shall refer to TSFS Course Coding Sheet available on WFSFAA website for your Institution Course Code and Institution Course / Programme Name. If you are a new student, please ensure that you have secured an official offer from the relevant institution for the concerned course / programme when submitting the application. Otherwise, your application may be treated as ineligible.

Step 4 Personal Particulars of Family Member(s)

[This part is applicable to applicants using either (a) Full Version or (b) Simplified Version for CSSA Families]

- 2.4 You are required to fill in the particulars of your family member(s) as at 31.3.2025 in Step 4. Family Member(s) generally include your parents (if you are unmarried) / spouse (if you are married) and other core family member(s) residing with you and / or your parents (if you are unmarried) / your spouse (if you are married). Family Member(s) and Other Family Member(s), if applicable, do not include non-Hong Kong residents, and those who have left Hong Kong permanently and no longer consider Hong Kong as their home.

(Remarks - If the number of family members changed after 31.3.2025 (e.g. an unmarried sibling residing with the family moved out / got married or a family member passed away), you should state it in "Step 12: Additional Information" of the application form and provide SFO with the relevant supporting document(s). If the number of your family members changed after submission of the application, you should inform SFO in writing immediately, and forward the relevant supporting document(s) to SFO. SFO will consider if any special treatment is warranted on a case-by-case basis.)

(i) For "Full Version Applications"

| Applicant's Marital Status | Not married |
|----------------------------|--|
| Core Family Members | Yourself, your parent(s) (including step-parent(s)), your unmarried sibling(s) residing with you and / or your parent(s) and dependent grandparent(s) and / or great-grandparent(s) (hereafter referred to as "grandparents"), if applicable. |
| Other Family Members | <p>a. Any person who is not a core family member but residing with you and / or your parent(s).</p> <p>b. Your sibling(s), regardless of his / her / their marital status, who is / are not residing with you and / or your parent(s).</p> |
| Important Notes | <p>a. If you declared that you and / or your parent(s) received CSSA throughout the assessment period from 1.4.2024 to 31.3.2025 or is / are receiving CSSA when your application is submitted, SFO will ascertain such information based on the data matching results with SWD to assess your application.</p> <p>b. In determining whether or not the unmarried sibling(s) and / or grandparent(s) is / are family member(s), SFO will, apart from considering his / her / their place(s) of residence, take into account whether or not he / she / they is / are dependent on your parents financially.</p> <p>c. For unmarried sibling(s) who is / are attending a full-time programme up to the bachelor's degree level outside Hong Kong, or studying at one of the institutions covered by TSFS / FASP and residing in a hostel / rented premises, he / she / they will be considered as family members so long as he / she / they is / are dependent on your parents for a living.</p> <p>d. For grandparent(s) who is / are Hong Kong residents, if he / she / they -</p> |

Part II - Overview on How to Complete the Application Form and Points to Note When Filling in Individual Steps

| Applicant's Marital Status | Not married |
|----------------------------|---|
| | <ol style="list-style-type: none"> has / have resided with your core family member(s) for an aggregate period of six months or more; has / have taken up permanent residence in (an) other local premises owned or rented by your parents (please provide the residential address in <i>Step 12 "Additional Information"</i>); has / have resided in elderly homes with the expenses fully covered by your parent(s) for an aggregate period of six months or more; or has / have been totally supported by your parent(s) financially for an aggregate period of six months or more, during the period from 1.4.2024 to 31.3.2025, they might be considered as family member(s). Please provide the information required and supporting documents. In case the grandparent(s) has / have resided in premises of his / her / their own, he / she / they may still be regarded as family member(s). Please provide details in <i>Step 12 "Additional Information"</i> and submit documentary proof (e.g. tax assessment form of your parents) to substantiate the claim that he / she / they depend fully on your family for a living. If the grandparent(s) neither reside(s) with your family nor be dependent on your parents for a living when you submit the application, you are not required to provide the information of the grandparent concerned. |

| Applicant's Marital Status | Married / Separated / Divorced / Widowed |
|----------------------------|--|
| Core Family Members | Yourself, your spouse (applicable to married applicants only) and your dependent child(ren) (if applicable) |
| Other Family Members | Your parents |
| Important Notes | If you declared that you and / or your spouse (for married applicants only) received CSSA throughout the assessment period from 1.4.2024 to 31.3.2025 or is / are receiving CSSA when your application is submitted, SFO will ascertain such information based on the data matching results with SWD to assess your application. |

(ii) For "Simplified Version Applications for CSSA families"

| Applicant's Marital Status | Not married |
|----------------------------|--|
| Core Family Members | You, your parent(s) (including step-parent(s)) and your unmarried sibling(s) residing with you and / or your parent(s), if applicable. |
| Other Family Members | Not required to be reported |

| Applicant's Marital Status | Married / Separated / Divorced / Widowed |
|----------------------------|--|
| Core Family Members | You, your spouse (applicable to married applicants only) and your dependent child(ren) (if applicable) |
| Other Family Members | Not required to be reported |

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For the following family circumstances, please state the situation in *Step 12 “Additional Information”* and provide documentary proof(s) –

| Family circumstances | Information to be provided and documents to be submitted |
|--|---|
| If any of the “Family Member(s)” has / have passed away when you submit the application form | Please state so in <i>Step 12 “Additional Information”</i> and provide the relevant documentary proof(s) (e.g. the death certificate). |
| If your parents / spouse are not residing with you | Please provide details in <i>Step 12 “Additional Information”</i> . |
| If you / the parent residing with you have remarried | Please provide a copy of the relevant marriage certificate. |
| If your parents / you have divorced | Please state so in <i>Step 12 “Additional Information”</i> and provide documentary proof. Please also report the alimony received by the parent residing with you during the period from 1.4.2024 to 31.3.2025 (or received by yourself if you are divorced) in <i>Step 6</i> . |
| If the previously unmarried sibling residing with you and / or your parents got married on or after 1.4.2025 | Please provide a copy of the relevant marriage certificate and report in <i>Step 12 “Additional Information”</i> if the sibling had provided any contribution to the family during the period from 1.4.2024 to 31.3.2025. |

You may click the “Add” button in *Step 4* to add the following family member(s) -

| Applicant’s Marital Status | Family member(s) to be added through the system |
|--|--|
| Not married | Unmarried sibling(s) / dependent grandparent(s) / other family member(s) (including sibling(s) who is / are not residing with you and / or your parent(s) / any other persons who reside with the family but are not mentioned above). |
| Married / Separated / divorced / widowed | Child(ren) / other family member(s) (including parents, any other persons who reside with the family but are not mentioned above). |

Adding Family Member(s) Through System

(i) *Unmarried Siblings (applicable to Unmarried Applicant only)*

Add Information on UNMARRIED Sibling(s) residing with the family

Name in English: *
(Input the English name as recorded in HKID card including the space between each word. Punctuation marks are not necessary.)

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

HKID Card No.: *

Month & Year of Birth: *
 /
MM/YYYY

Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2024 to 31.3.2025: *
☐ Yes ☒ No

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(ii) Dependent Grandparents (applicable to Unmarried Applicant only)

Add Information on Dependent Grandparent



Including dependent grandparent(s) and / or great-grandparent(s) (hereafter referred to as "grandparents").

If the grandparent neither resides with your family nor be dependent on your parents for living when you submit this application, you should not report the information of the grandparent concerned in the application form.

Name in English: *
(Input the English name as recorded in HKID card including the space between each word. Punctuation marks are not necessary.)

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

HKID Card No.: *

Year of Birth: *

At least 6 months during 1.4.2024 to 31.3.2025-

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 1.4.2024 to 31.3.2025: * ☐ Yes ☒ No

If the grandparent is a Hong Kong resident and fulfils the specific criteria, he / she may be treated as a family member. You may be required to provide the relevant supporting documents.

In case the grandparent has resided in premises of his / her own, he / she may still be regarded as family member. 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 he / she is fully depending on your parents for a living.

(iii) Dependent Unmarried Children (applicable to Married Applicant only)

Add Dependent Unmarried Child

Name in English: *

(Input the English name as recorded in HKID card including the space between each word. Punctuation marks are not necessary.)

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

HKID Card No. / Birth Certificate No.: *

Month & Year of Birth: * / MM/YYYY

Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2024 to 31.3.2025: * ☐ Yes ☐ No

Please provide a copy of the birth certificate if the child does not possess a HKID card.

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(iv) Other Family Members

Add Information on Other Family Member - Status between 1.4.2024 and 31.3.2025

| | |
|--------------------------------|------------------|
| Name of Family Member: * | YIU HO YIN |
| Relationship with Applicant: * | SISTER |
| Year of Birth: | 1990 ▼ |
| Marital Status: | Married ▼ |
| Residential Address: * | FLAT A, 10/F., |
| | GOODVIEW BLDG., |
| | 28 GOODVIEW RD., |
| | MONGKOK, KLN. |
| Telephone No.: | 96543211 |
| Occupation: | TEACHER |
| Annual Contribution: | \$ 240000 |

Information: Contribution refers to any remittance, family expenses, alimony, downpayment / mortgage payment of property, land, carpark, vehicle and vessel, etc., rental expenses, insurance premium, loan repayment, etc. received by your family and any fees paid by any person(s) (including siblings living away, divorced parents, relatives, friends, etc.) on behalf of your family.

Dependent on applicant: * ☐ Yes ☒ No

You should enter the **annual** contribution given to you or your family members by the newly-added "Other family member". If he / she gives \$20,000 per month to you and / or your family member, you must input \$240,000 as the total annual contribution.

Step 5 Address(es)

- 2.5 Please fill in the residential address. If the correspondence address is different from the residential address, please provide your correspondence address as well. Please note that post office box numbers, public letter boxes, care of addresses or student hostels will not be accepted as valid residential address.

Step 6 Family Income [Illustration on pages 1-5 at Appendix (IX)]

- 2.6.1 Please state in *Step 6* family members' employment information and actual total incomes during the period from 1.4.2024 to 31.3.2025, including incomes earned during the period but received in April 2025 or subsequent months. If a family member has more than one job during the period, total incomes earned from each of the jobs should be reported. 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 2025/26 academic year. Please also attach a copy of his / her student card.
- 2.6.2 For filling in incomes of family members, please refer to the following paragraphs of Appendix (IX) for details –
- (i) Employees: paragraph 1.1
 - (ii) Self-Employed Persons: paragraph 1.2
 - (iii) Business Operators: paragraph 1.3
 - (iv) Retired Persons: paragraph 1.4

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- 2.6.3 Please note that the “incomes” of each family member means his / her total annual incomes, including salaries, leave pay, bonuses, cash awards, commission, tips, allowances, payment in lieu of notice, income earned from part-time employment, etc. Allowances include overtime work allowances, living allowances, housing or rent allowances, travel allowances, food allowances, education allowances, etc. In general, salary of the month will be credited to your bank account by the end of the month or early next month. Therefore, salary credited in early May should be salary for April. You should carefully check the salary records in your bank account and in other documents when filling in the application form to avoid misrepresentation / omission of information. Part-time incomes of family members who are full-time students need not be reported.

Salaries Received by Family Members during Study Leave or the Various Allowances that They Drew during Their Research and Studies

- 2.6.4 Salaries received by family members in the 2024/25 academic year during their study leave or the various allowances that they drew during their research and studies 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 income / studentship in the 2025/26 academic year.

Applicant’s Full-time Employment Income

- 2.6.5 If you continue to have a full-time job after your commencement of full-time study in the 2025/26 academic year, please state in *Step 12 “Additional Information”* your full-time job in the 2025/26 academic year, your total full-time incomes for the whole 2024-25 financial year, and provide the relevant income proof.

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

- 2.6.6 You should report in *Step 6* under the section of “Contribution from any person(s) to you and / or your family” the contribution received by you and / or your family and any fees paid by any person(s) (including “Other Family Members” in *Step 4*, siblings living away, divorced parents, parents who are non-Hong Kong residents, relatives, friends, etc.) on behalf of your family. **Please note that regardless of the amounts involved, any contribution, monetary gifts, remittance, family expenses, alimony, down payment / mortgage payment of property, land, carpark, vehicle and vessel, etc., rental expenses, insurance premium, loan repayment, etc. given to your family by others in the period from 1.4.2024 to 31.3.2025 should be reported.** Please refer to Paragraph 1.5 of Appendix (IX) for details. Other sources of support not mentioned in these Guidance Notes but received by the family should be specified in the sections of “Other income” or “Contribution from any person(s) to you and / or your family”.

Deductible Medical Expenses

- 2.6.7 Except for the medical expenses incurred by the family members listed in *Step 4* (excluding “Other Family Members”) who are chronically ill or permanently incapacitated, all other family expenses are non-deductible. Please do not deduct any other expenses from the income.

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

Name of Family Member: * WONG YING

Type(s) of Chronic Illness / Permanent Incapacity: * DIABETES

Medical Expenses Incurred between 1.4.2024 and 31.3.2025: \$ 10800

Cancel

Save and Add

The deduction of medical expenses may be allowed upon the production of receipts for the period from 1.4.2024 to 31.3.2025. In the 2025/26 academic year, the maximum amount of deductible medical expenses for each family member who are chronically ill or permanently incapacitated is \$23,800.

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- 2.6.8 Please provide any of the following documents to substantiate the incomes from 1.4.2024 to 31.3.2025 of your parents and your unmarried siblings who are residing with the family (if you are unmarried) / spouse (if you are married).

For employees -

- (i) A copy of the “Tax Assessment and Demand Note” [IRC 6401] for the 2024-25 financial year issued by the Inland Revenue Department;
- (ii) A copy of the “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) Copies of salary statements / envelopes for the whole 2024-25 financial year; and
- (iv) A copy of the passbook(s) indicating salary payments by autopay (please circle the entries and remark them as income).

For business operators -

- (i) A Profit and Loss account for the 2024-25 financial year verified by a Certified Public Accountant.
- (ii) If such a document is not available, you may prepare one on your own [Examples are at *Appendix (V)*] for SFO’s consideration. Please note that this arrangement is not applicable to limited companies.

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

- (i) If incomes are paid by bank transfer, please provide a copy of the passbook(s) and remark the entries as income.
- (ii) If income proof is not available, you may list in writing the various incomes or prepare on your own a Profit and Loss account / Self-written Income Statement [Examples are at *Appendix (V)*] for SFO’s consideration.
- (iii) “Notification of Remuneration Paid to Persons Other Than Employees” [IR56M].

For studentship or income derived from appointment by institution received / to be received by you and / or your family member in the 2025/26 academic year, including the summer months of 2025 -

- (i) A copy of the employment letter, contract, certification letter from the employer, written proof issued by the institution or other income proof.

- 2.6.9 If any family member has been unemployed between 1.4.2024 and 31.3.2025, please state in the Self-written Income 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 of previous employment of the family member (including position, rank, salary and date of 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.

- 2.6.10 Please note that SFO will take into account the individual circumstances of each case in determining whether to accept the information / documents produced as proof of income / unemployment when assessing the income of a family member. Your parents and / or spouse may be requested by SFO to provide further information / documents (e.g. income records issued by the Inland Revenue Department) for assessment.

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Example for Filling in Unmarried Siblings' Income / Study Information

Income / Study Information of UNMARRIED Sibling(s) residing with the family

| Name | |
|--------------|----------------------|
| YIU KIN HONG | Edit |
| YIU MEI LAI | Edit |
| YIU SIU WAI | Edit |

Click "Edit" button to input unmarried sibling(s)' information

Edit Income / Study Details of UNMARRIED Sibling

Name in English: YIU KIN HONG

Mode of Employment / Study: *

- ☒ Full-time student
 - ☒ Pursuing full-time studies in Hong Kong
 - ☐ Pursuing full-time studies outside Hong Kong
- ☒ In Employment
 - ☒ Part-time Working
 - ☐ Full-time Working
- ☐ Self-employed
- ☐ Unemployment
- ☐ Others

Name of Institution: *

Year of Study: *

Occupation / Employment:

Name of Employer / Firm:

Please tick the appropriate box according to the study or employment status of your family member during the period from 1.4.2024 to 31.3.2025.

Steps 7 to 11 Family Assets

- 2.7 You are required to fill in all assets in Hong Kong and outside Hong Kong wholly or partly owned by the following family member(s) between 1.4.2024 and 31.3.2025, together with the value of the assets as at 31.3.2025, in *Steps 7 to 11*. If the value of a particular asset as at 31.3.2025 is not available, please report the value during the assessment period, or specify the details in *Step 12 "Additional Information"*. The latest value of assets reported in applications of previous years should still be reported in the current application.

| | Full Version | | Simplified Version |
|---------------------|--|---|---|
| | Unmarried Applicant | Married Applicant | |
| Core Family Members | <ul style="list-style-type: none"> ● Applicant ● Applicant's parents | <ul style="list-style-type: none"> ● Applicant ● Applicant's spouse | <ul style="list-style-type: none"> ● Applicant |

Step 7 Family Assets - Bank Deposits [Illustration on pages 6-9 at Appendix (IX)]

- 2.7.1 All types of bank deposits in savings accounts, current accounts, fixed / time-deposits, club deposits, integrated accounts, joint accounts, etc. in local or foreign currencies of yourself and your family members in all banks (including digital banks) should be reported.
- 2.7.2 Please provide copies 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 account passbook) and copies of passbooks or monthly statements of all bank accounts that can show all transactions between 1.4.2024 and 31.3.2025. If the remarks "Net Back Items" / "CONSOL" / "CBC" / "CBD" / "CNB" / "NCR" / "NDR" are shown on the bank

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passbooks indicating that some of the transactions are consolidated and shown as one transaction, you are required to apply to your bank for a detailed breakdown of the transaction records covering the missing period for assessment.

- 2.7.3 If an account was closed between 1.4.2024 and 31.3.2025, 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.
- 2.7.4 If you have lost the documents concerned, please ask the bank to reproduce such and provide the copy to SFO. If you fail to do so, your application will not be considered.
- 2.7.5 For bank account which was opened on or after 1.4.2024, please state in *Step 12 “Additional Information”*. Please provide the first page of the passbook / first set of bank statement which can show the name of the account holder and the account number. For passbook, the first inner page is also required to show the opening date of the account.
- 2.7.6 **Please be reminded to report fixed / time-deposits including those with auto-renewal instructions.** If the time-deposit confirmation statement / receipts / documents do not show the time-deposit balance as at 31.3.2025, please state the balance at the nearest date to 31.3.2025. If a time-deposit has been set up with the maturity date beyond 31.3.2025, you should still report the principal amount and provide a copy of the notice of the time-deposit. **For example, if a time-deposit is set up for the period from 1.2.2025 to 30.4.2025 (i.e. 31.3.2025 is within the time-deposit period), the principal amount of the time-deposit should be reported. If the money used for setting up a time-deposit is transferred from a savings account to a time-deposit account, it is insufficient if only the savings account is reported. The concerned time-deposit account has to be reported as well.**
- 2.7.7 To ensure that the financial circumstances reported in the application are true and complete, SFO will make enquiries about the purposes of individual withdrawals / deposits in the bank transaction records. To speed up the processing of the application, you should make remarks besides the following withdrawals / deposits shown on the copies of passbooks or monthly statements and provide documentary proof (as appropriate) -
- (i) with an amount of \$100,000 or more (which may be fixed / time-deposits);
 - (ii) any other deposits of odd cents (which may be interest from time-deposits or dividends from stocks and shares); and
 - (iii) other regular cash / cheque deposits (which may be contributions / remittance from relatives or income from part-time jobs).
- 2.7.8 If situation warrants, SFO may contact you for clarifications and documentary proof of the bank transactions.
- 2.7.9 ***Applicant’s Bank Account:*** You must be the sole holder of the bank account for receipt of financial assistance. 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.
- 2.7.10 If you do not have a valid bank account of your own, you should open one before submitting your application. If you need to change to a new bank account for receiving financial assistance after submitting the application, please notify SFO by submitting the duly completed Form TSF/C/18A Notification of Change of Applicant’s Personal Particulars ([Online Form](#) / [Paper Form](#)) with a copy of documentary proof bearing your name and bank account number (e.g. the first page of the bank passbook, a bank ATM card or a bank statement). Please note that the newly provided bank account will replace all the bank account(s) for receiving financial assistance provided by you previously under other financial assistance schemes for post-secondary students administered by SFO.

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Add Bank Account Information (balance as at 31.3.2025)

Name of Bank / Financial Institution: *

Bank Code: 024 - Hang Seng Bank Limited

Account Number: *
(Please skip "-" and bank code for input of account number.)

Currency & Balance (as at 31.3.2025) : *

Type of Account: *

☒ Account for Receipt of Financial Assistance



Financial assistance will be credited to the applicant's designated bank account. The applicant must be the sole holder of the account. Only a Hong Kong dollar savings or current account is accepted. Please ensure the accuracy of the bank account number to avoid wrong or delayed disbursement of financial assistance.

You can only select **one** account for receipt of financial assistance from SFO. The account must be a Hong Kong Dollar savings account or Hong Kong Dollar current account with the applicant as the sole account holder.

Step 8 **Family Assets – Investments** [Illustration on pages 10-11 at Appendix (IX)]

- 2.8 Please report all kinds of investments (including investment accounts, margin accounts, stocks, warrants, bonds and funds, special voluntary contributions to MPF account, etc.) held by you and your family members. Please provide documents to certify the value of investment items and account cash balance as at 31.3.2025.

Step 9 **Family Assets - Insurance Policies** [Illustration on page 12 at Appendix (IX)]

- 2.9 Please input all insurance policies with cash value or dividend (including savings, investment-linked and annuity policies, etc.) owned by you and your family members (i.e., as policy holders) and the cash values and / or dividend amount of the policies as at 31.3.2025 in this step. All such insurance policies owned by you and your family members as policy holders, irrespective of whether you or your family members are the insured individuals or not, must be reported.

Step 10 **Family Assets – Properties / Lands / Carparks, Vehicles / Vessels and Business Undertakings** [Illustration on pages 13-15 at Appendix (IX)]

Properties / Lands / Carparks

- 2.10.1 All properties / lands / carparks owned by you and your family members, including those that were vacant, rented out or self-occupied, as at 31.3.2025 should be reported. Apart from the first home occupied by you and your family members, all other properties owned by your family are counted as family assets.
- 2.10.2 Properties include completed premises, premises sold before completion, commercial and industrial properties, parking spaces, and properties on which transactions have been agreed. If your family had sold properties such as residential flats, lands, parking space, etc. during the period from 1.4.2024 to 31.3.2025, you should report the transaction in *Step 12 "Additional Information"* and report the selling price of the property and the bank account to which the proceeds were deposited.
- 2.10.3 It is possible to obtain an estimated market value of the property from real estate agents or banks. If the property / land / carpark was bought between 1.1.2025 and 31.3.2025, you may report the purchase price.
- 2.10.4 Except for your family's first home, please provide the following documentary proof for all other properties / lands / carparks -
- (i) Documents certifying the ownership of the property / land / carpark such as agreement for sale and purchase, assignments and deeds, etc.;
 - (ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2025;
 - (iii) Any one copy of the "Demand for Rates" between 1.4.2024 and 31.3.2025 of each property / land / carpark

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- concerned. If there is no “Demand for Rates”, please explain in *Step 12 “Additional Information”*; and
- (iv) If a family member's share of ownership is less than 100%, please furnish the relevant proof.

Vehicles / Vessels and Taxi / Public Light Bus Licences

- 2.10.5 Please fill in the information (if applicable) and provide the following documentary proofs -
- (i) Vehicle Registration Document / Certificate of Ownership (for vessels);
 - (ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2025; and
 - (iii) The relevant proof, if a family member's share of ownership is less than 100%.

Business Undertakings (including business with or without profit)

- 2.10.6 For Business Undertakings, including those with or without profit, please provide the name and address of the business owned by you or your family members and specify if the premises used by the business is rented or self-owned. Please also state the nature of the business and provide the following documentary proof(s) -
- (i) The business' Balance Sheet as at 31.3.2025 verified by a Certified Public Accountant to indicate its net asset value (i.e. assets minus liabilities). If the business account closing date is not on 31 March (for example, on 31 December), you may also submit information for that accounting year;
 - (ii) If such document is not available, a self-prepared Balance Sheet may be provided (Example is at *Appendix (VI)*) for SFO's consideration. Please note that this arrangement is **not** applicable to limited companies. If you have special reason for not providing a Balance Sheet verified by a Certified Public Accountant for a limited company, please explain in *Step 12 “Additional Information”*; and
 - (iii) The Business Registration Certificate of the business undertaking.

Step 11 Family Assets - Other Assets [Illustration on page 16 at Appendix (IX)]

- 2.11.1 Please fill in all other assets as at 31.3.2025 (such as cash in hand, loan to others, assets held on behalf of others, assets belonging to you and your family members but under others' custody, gold, silver, cheques in transit, betting account and e-wallets balance, other readily realisable assets and valuables, etc.).
- 2.11.2 Other types of assets not mentioned in these Guidance Notes but owned by you and your family should be reported in this step. If you are not sure about whether or not an asset should be reported in the application, you should provide the information of such asset in this step for SFO's assessment. Cash held by you and your family members as at 31.3.2025, if less than HK\$5,000, is not required to be reported.
- 2.11.3 Under the item “Loan to Others”, please report any loan made to others which was not fully repaid as at 31.3.2025, including the amounts due to directors on the balance sheet of the business owned by you and family members. **Even if the loan might have already been reported in previous applications, the outstanding amount should still be reported as long as the loan had not been fully repaid by 31.3.2025.** If the total amount is less than HK\$5,000, it is not required to be reported.

Step 12 Additional Information

- 2.12 Information or family situation that could not be reported in *Steps 1 to 11* of the application form should be reported here. Please read paragraph 3 of Appendix (IX) for details.

Part II - Overview on How to Complete the Application Form and Points to Note When Filling in Individual Steps

Step 13 Application Summary and Application Submission

- 2.13.1 If you are unmarried, you and your parents (if you are married, you and your spouse) will have to sign the **Declaration** in writing or by “iAM Smart+”.
- 2.13.2 If you submit / are submitting a Simplified Version Application Form, your sibling who has submitted / is submitting a Full Version Application Form for TSFS or FASP in 2025/26 will have to sign the Declaration of your application.
- 2.13.3 Each signature should be provided by the relevant family member personally. Any person (including you and your family members) signing the Declaration on behalf of you / your parent(s) / spouse / sibling(s) will not only lead to rejection of the application, 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).
- 2.13.4 You are required to declare in Item (c) of Part B of the Declaration whether or not you are bankrupt, has applied for Individual Voluntary Arrangement (IVA) and 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. The online system would prefill the option you have chosen in *Step 13* in the Declaration.

Step 14 Supporting Documents Submission

- 2.14.1 Please refer to the items on the Checklist of Documentary Proofs Required available on the online application platform and check carefully to see if the application form has been filled in properly and if copies of all the supporting documents have been provided. Please ensure that the information shown on the copies is legible.
- 2.14.2 If necessary, you and / or your family member(s) may be required to submit a copy of identity documents.
- 2.14.3 Supporting documents, once submitted, are not returnable. You should retain a copy for your own reference.
- 2.14.4 You are advised to print the required documents on blank A4 white paper and ensure that all copies are clear and readable. Documents printed in reduced size or on used paper will not be accepted.

Part II - Overview on How to Complete the Application Form and Points to Note When Filling in Individual Steps

3. Tips for Complete and Accurate Reporting in Application Form

- 3.1 Every year, a considerable number of applications were rejected due to misrepresentation and / or omission of family income and / or assets in the application forms. Among the applicants with their applications rejected, some of them were demanded to refund the overpaid amount of assistance and even subject to legal proceedings.
- 3.2 **It is very important for you to ensure that the application form reports all the information, including family members, family incomes and assets, fully and accurately.** Below are the tips for complete and accurate reporting in application form.

(I) Make good use of *Step 12 “Additional Information”*

- 3.3 For any special family circumstances or any family income and / or asset items you cannot ascertain when you submit the application form (e.g. exact amount of parents' / spouse's total income, details of asset item(s) possessed by your family), you –
- **SHOULD** report those income / assets in *Step 12* of the application form and state when such information and supporting documents will be available.
 - **SHOULD NOT** omit such items in the application form and wait to provide upon request by SFO to avoid rejection of applications.

(II) Communicate in advance with your parents / spouse and family members

- 3.4 You should inform your parents / spouse and family members in advance that you are going to apply for financial assistance and that you need to fully report **all of their income and assets** in the application form. By signing the Declaration, they have the responsibility to ensure their income and assets are fully and truthfully reported.
- 3.5 On family incomes, please confirm with your parents / spouse and family members, before submitting the application form, whether –
- they have more than one job; and
 - they have received any contribution from relatives and / or others.
- 3.6 On family assets, please remind your parents / spouse, before submitting the application form, to report –
- all bank accounts (including digital bank accounts), investments, insurance policies, properties, lands, carparks, vehicles / vessels and business undertakings;
 - all cash in hand and valuables (unless the total amount is less than \$5,000);
 - all loan to others not yet repaid (unless the total amount is less than \$5,000); and
 - all assets held in trust for others / entrusted to others.

(III) Countercheck the information reported in the application form against previous application(s)

- 3.7 If you and / or your sibling(s) has / have submitted TSFS and / or FASP application(s) in previous academic year(s), you should countercheck the information reported in the application form against the following –
- information reported in your previous application form(s);
 - information reported in your sibling's previous application form(s), if you have not submitted a TSFS / FASP application before or submitted the application using Simplified Version Application Form; and
 - omitted / understated / not-properly-filled-in family income and asset items presented in SFO's reminder / warning / rejection letter(s) issued to you and your sibling(s).

Part II - Overview on How to Complete the Application Form and Points to Note When Filling in Individual Steps

(IV) Countercheck the information reported in the application form and presented in supporting documents

3.8 You should take the initiative to countercheck the information reported in the application form and the details presented, including the information and supporting documents provided by your family members –

- *Checking of items reported in the application form against the supporting documents*
 - whether supporting documents (e.g. pay slips and bank account statements) are provided for all incomes and assets reported in the application form;
 - whether all items presented in supporting documents are correctly reported in the application form; and
 - whether all accounts (e.g. foreign currency, securities, time-deposit accounts) present in the integrated account bank statements are correctly reported in the application form.
- *Examining transactions in bank accounts and making relevant remarks beside them -*
 - For deposit transactions -
 - ✧ Regular cash / cheque deposits: Are they salary or contributions?
 - ✧ Deposits of odd cents: Are they dividends from stocks and shares? Do they come from time-deposits?
 - ✧ Deposits of considerable amount: Do they come from other asset items (e.g. bonds, annuity plan, securities) of your family?
 - For withdrawal transactions -
 - ✧ Regular withdrawals: Are they premium of insurance policies? Are they mortgage repayments?
 - ✧ Withdrawals with considerable amount: What are their “destinations”? Are they loans to others or time deposits? Are they other asset items of your family?
 - Making remarks beside transactions -
 - ✧ To provide explanation on transactions with substantial amount and unclear source.
 - ✧ It helps avoid omissions of incomes / assets and helps expedite the application processing.
- *Asking yourself and your family members questions on incomes / assets to avoid omissions -*
 - Have I reported all my family members in the application form?
 - Is the family income (i.e. sum of the incomes reported in *Step 6*) able to cover my family’s expenses in the past year?
 - By considering the income of the family, do your family members remember to report all the bank accounts used to receive / deposit salary and contribution?
 - By considering the daily expenses of the family, do you and your parents / spouse remember to report all the bank accounts used for withdrawing money for daily expenses and paying rents, bills, premium of insurance policies, mortgage, loan repayment, etc.?

Part II - Overview on How to Complete the Application Form and Points to Note When Filling in Individual Steps

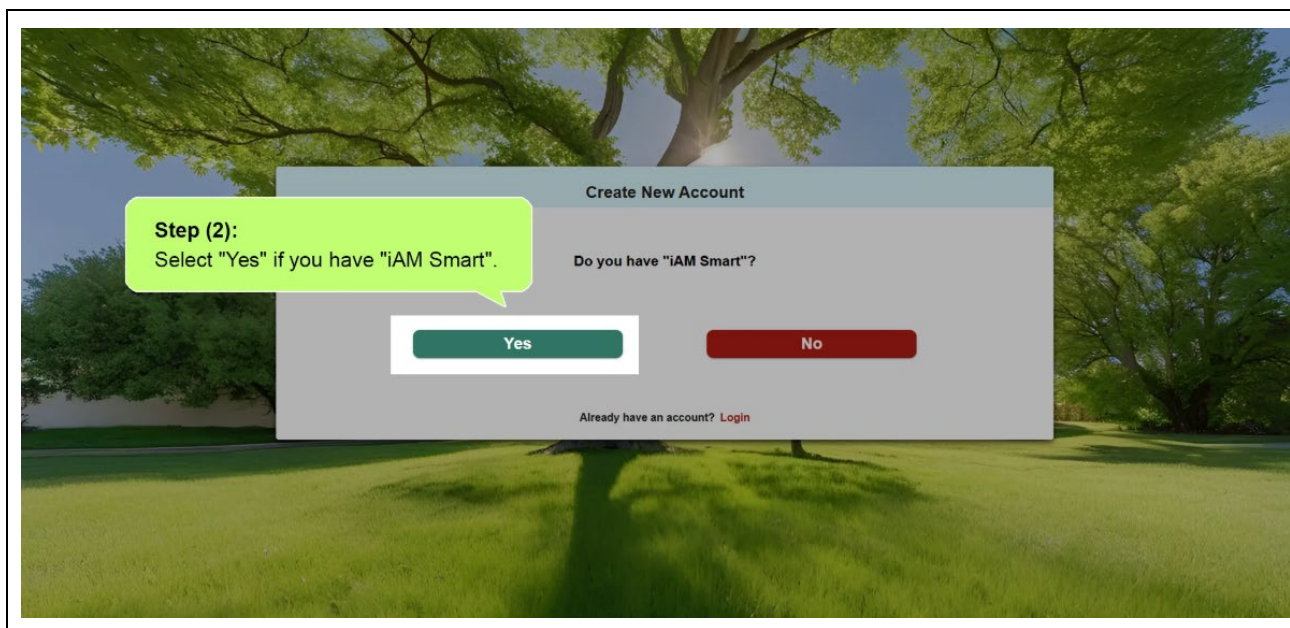
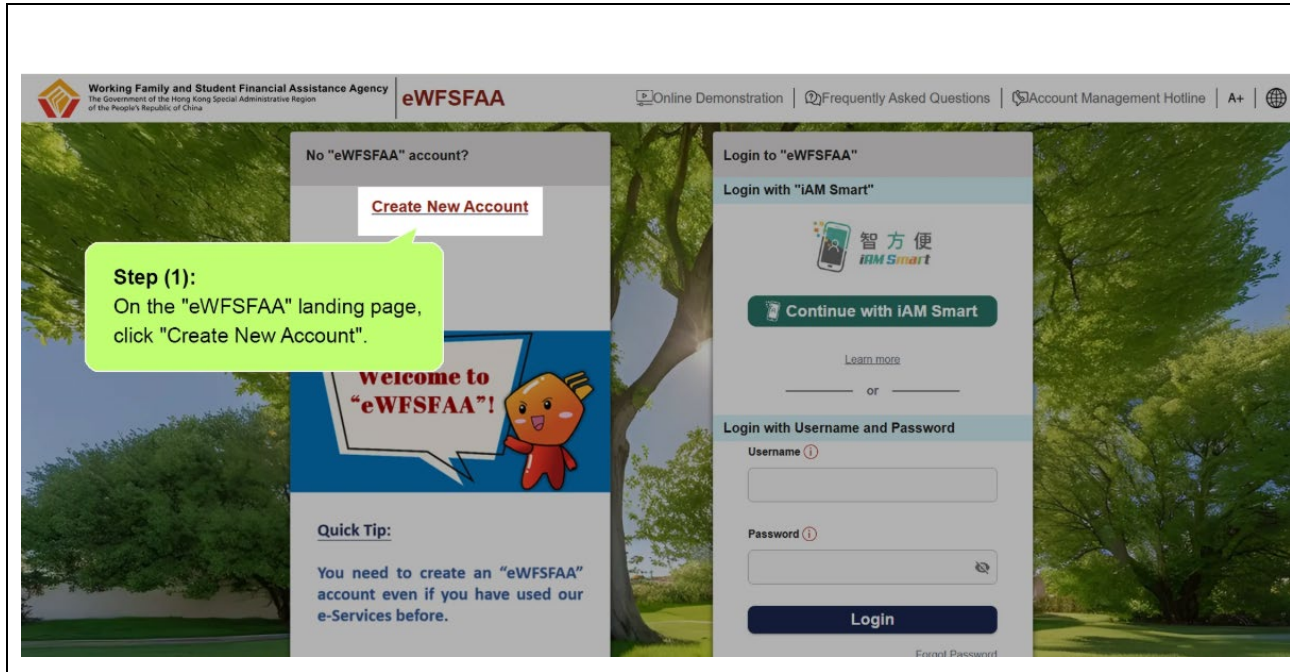
(V) Learn from Common Mistakes

- 3.9 Please refer to our pamphlet on “Common Mistakes in Completing Application Forms” on our website (https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/Common_Mistakes_E.pdf).

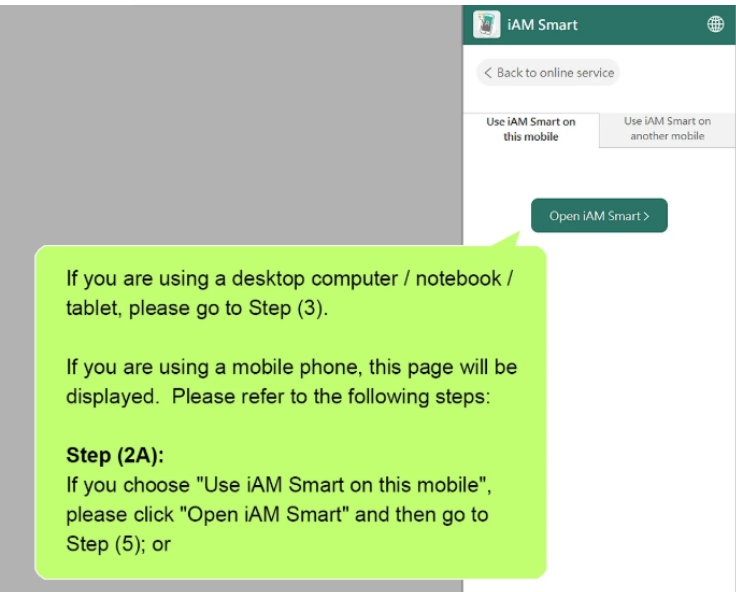


“eWFSFAA” Account Creation Demonstration

Create Account via “iAM Smart”



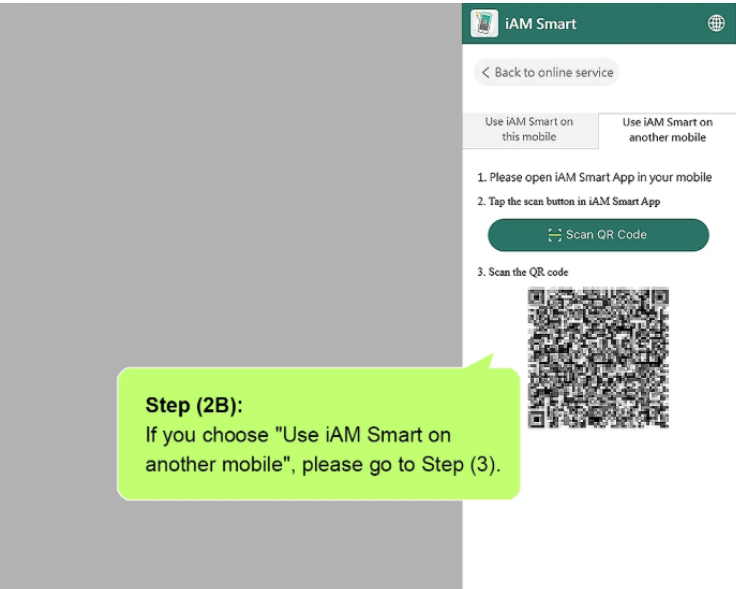
Part III - Appendices



If you are using a desktop computer / notebook / tablet, please go to Step (3).

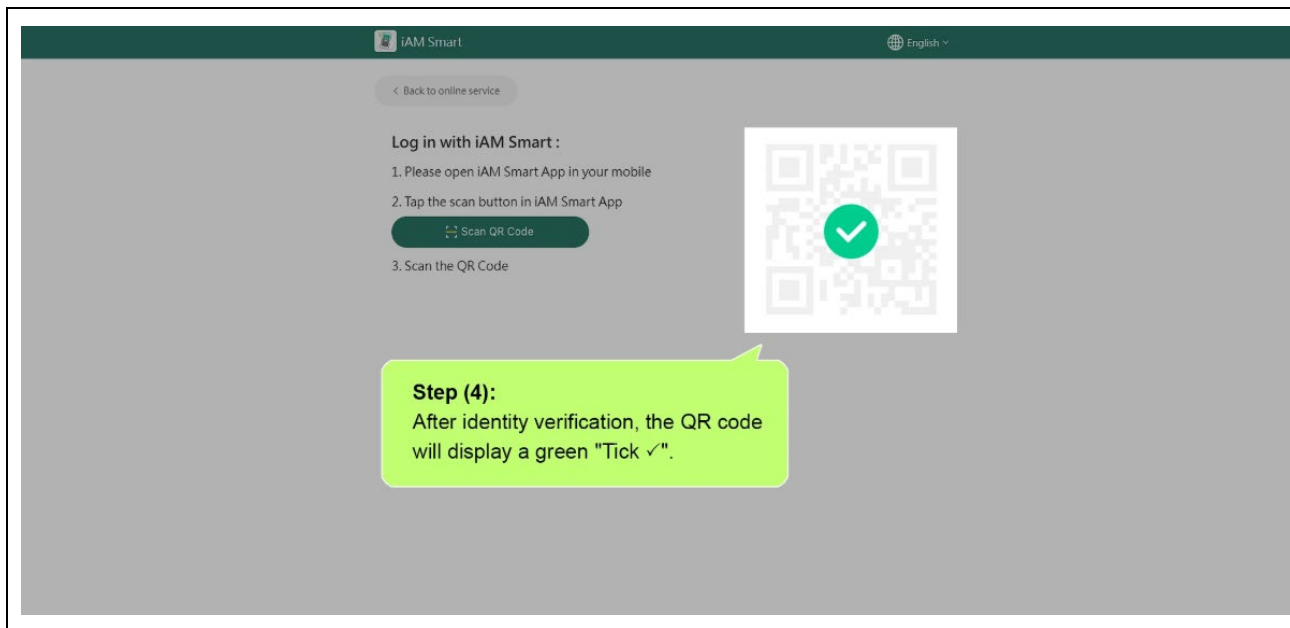
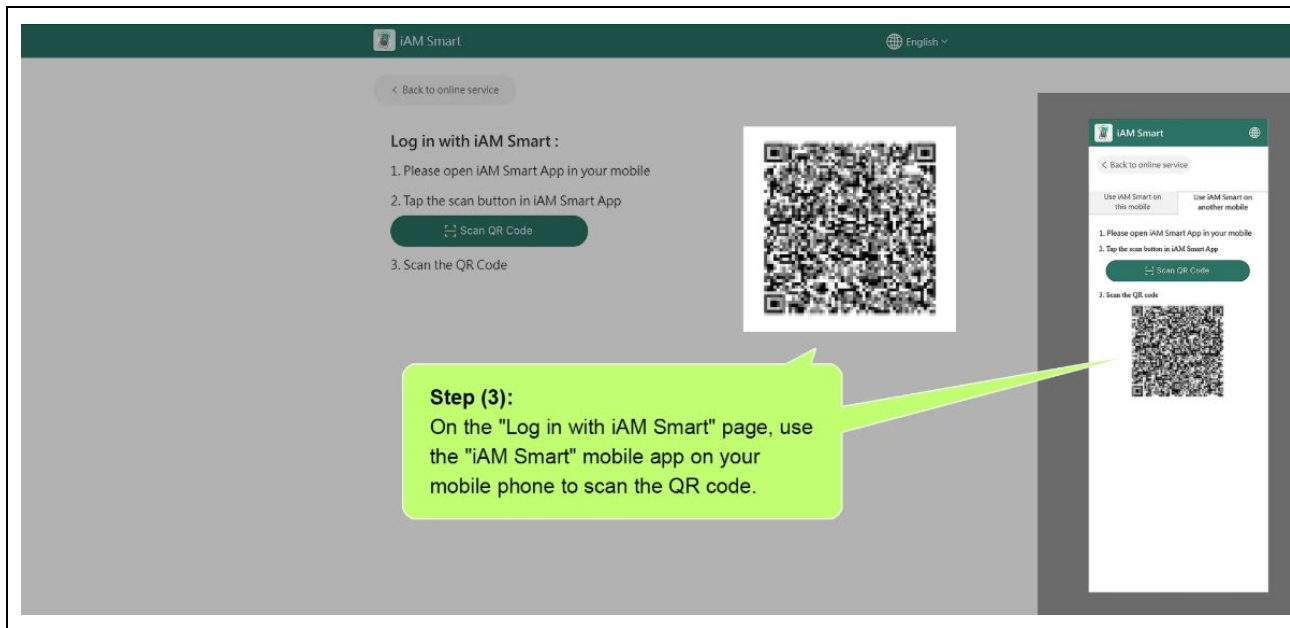
If you are using a mobile phone, this page will be displayed. Please refer to the following steps:

Step (2A):
If you choose "Use iAM Smart on this mobile", please click "Open iAM Smart" and then go to Step (5); or

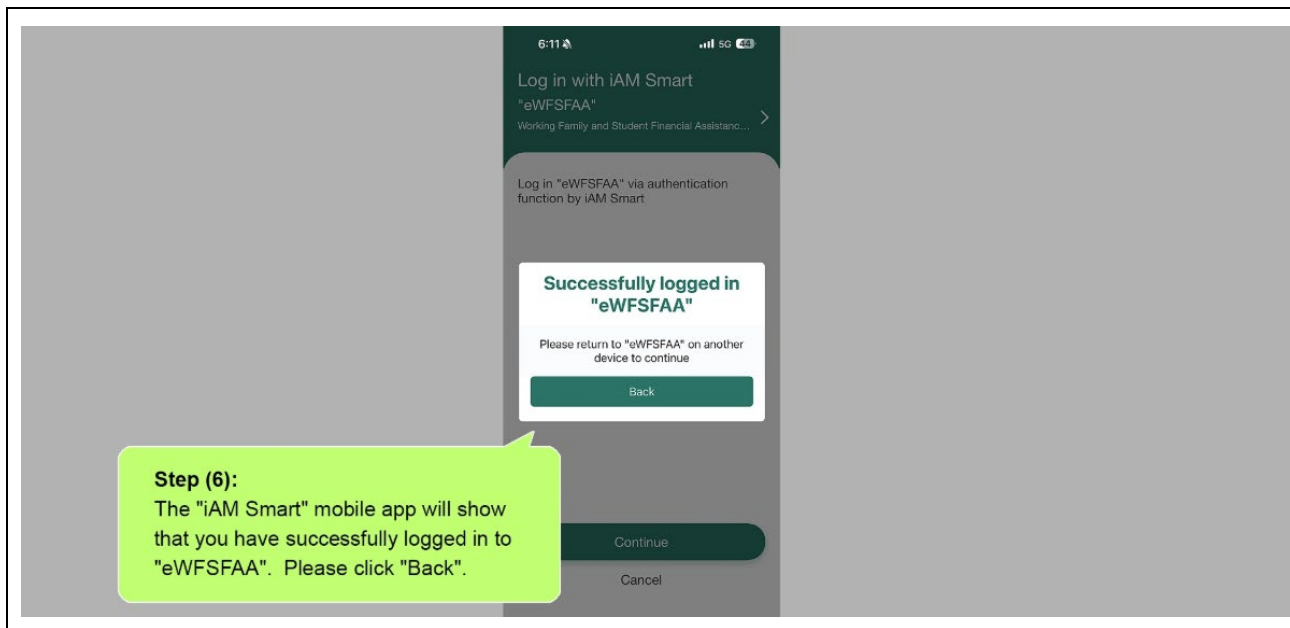
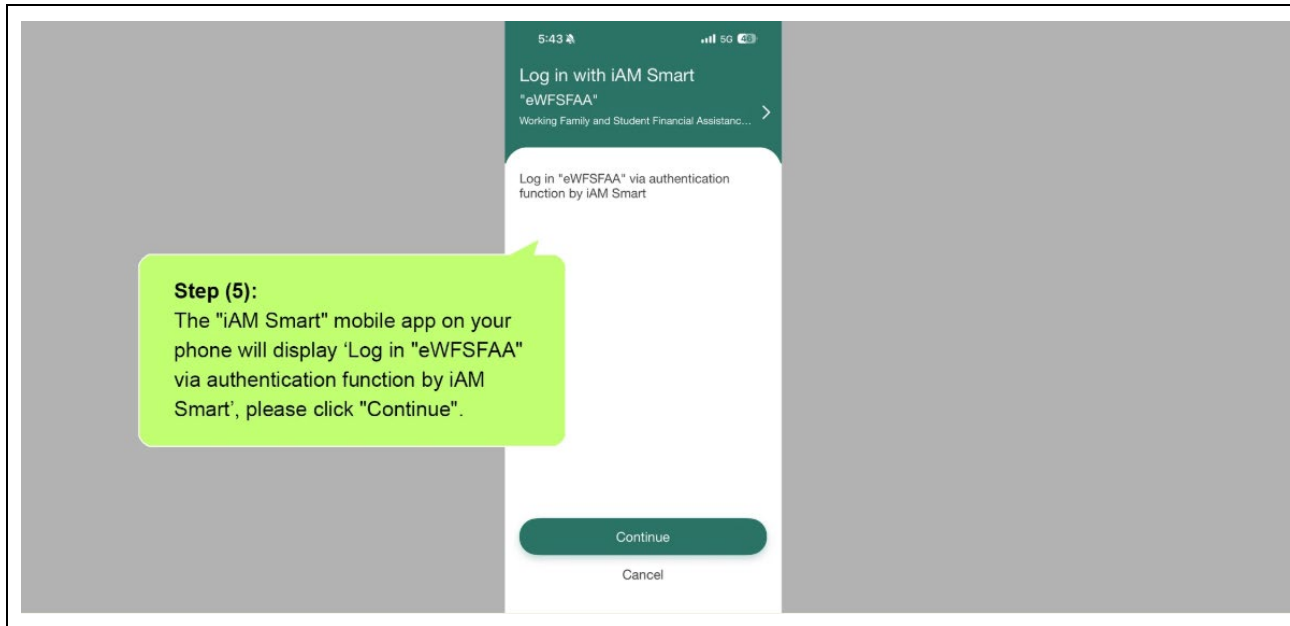


Step (2B):
If you choose "Use iAM Smart on another mobile", please go to Step (3).

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Part III - Appendices



Part III - Appendices

Step (7):

You will be redirected back to the "eWFSFAA" to continue the new account creation process.

Step (8):

Please set a new username. The username format should consist of 5 to 20 alphanumeric characters without blank character or symbols, except full stop (.) and hyphen (-).

Create New Account

Username ^①

Password ^①

Confirm Password

Cancel Submit

Step (9):

Please set a new password. The password format should be at least 10 characters long, and contain at least one uppercase letter (A to Z), one lowercase letter (a to z), one number (0 to 9) and one symbol (@, #, \$, %, ^, & and*).

Step (10):

Please confirm the password.

Step (11):

Click "Submit".

Step (12):

Please fill in your mobile phone number.

Step (13):

Please fill in your email address.

Step (14):

Please select the "Main Communication Channel".

Step (15):

Please select "Language Setting".

Step (16):

Click "Submit".

Create User Profile

*** Mandatory fields**

Name in English *

Name in English must be the same as shown on the identity document.

Name in Chinese *

Name in Chinese must be the same as shown on the identity document.

Identity Document No. *

Identity Document Type: Identity Document No.:

Mobile Phone No. *

Country/Region: Mobile Phone No.:

Please input a valid mobile phone number which can receive text messages sent from Hong Kong.

Main Communication Channel *

Date of Birth (DD/MM/YYYY) *

Date of birth must be the same as shown on the identity document. If the identity document shows year of birth only, you should choose the first of January of the year as the date of birth.

Email Address *

Language Setting *

Cancel Submit

Part III - Appendices

Step (17):

Input a six-digit one-time password (OTP) received via email for verification, then click "Submit".

One-time Password

(sent via email)

has been sent to example@state.gov (valid for 3 minutes). Please check and input here.

Re-send One-time Password in 00:19

Cancel

Submit

Step (18):

Input a six-digit OTP received by your mobile phone for verification, then click "Submit".

One-time Password

(sent via SMS message)

has been sent to +1555 753-4567 (valid for 3 minutes). Please check and input here.

Re-send One-time Password in 00:54

Cancel

Submit

Part III - Appendices

Step (19):

Please scroll down to read all the terms of use.

Step (20):

Please tick the check box to confirm that you have read and agreed to the terms of use.

Step (21):

Click "Confirm".

Terms of Use

Read and Accept Terms of Use

authorise any other person to login and use your "eWFSFAA" account or "IAM Smart" account password to communicate with "the WFSFAA" on your behalf.

6.1.3 Any access to "the WFSFAA" services with your "eWFSFAA" account or "IAM Smart" account shall be deemed to be the use of "the WFSFAA" services by yourself, unless you can adduce evidence to prove the contrary.

6.1.4 If you notice or suspect that your "eWFSFAA" account or "IAM Smart" account password is known by any other person or that there is actual or possible unauthorised use of the "eWFSFAA" services, you shall change your "eWFSFAA" account password and "IAM Smart" account password immediately through "eWFSFAA" or "IAM Smart" and notify "the WFSFAA" as soon as practicable.

6.2 Security

6.2.1 You must take necessary security precautions and measures to protect your personal data, including but not limited to your username and password of your "eWFSFAA" and "IAM Smart" accounts.

6.2.2 You must log out your "eWFSFAA" account and close all browser windows after use to prevent misuse of your "eWFSFAA" account by third parties.

6.2.3 You must refer to the information security best practices as stipulated in the "Infosec website" of "the Government" (<http://www.infosec.gov.hk>) to keep your information, software and equipment secured from misuse by third parties.

6.3 Messages Delivered through Different Communication Channels


6.3.1 Messages from "the WFSFAA" may be sent to:



(a) the correspondence inbox of your "eWFSFAA" account;


(b) "My notifications" of your "IAM Smart" account.


☒ I have read, understood and agreed to the above terms and conditions of use of the "eWFSFAA", and shall be bound by them.


Cancel Confirm


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


eWFSFAA A+ |  


 **Home**





 Correspondence


 User Profile

 Useful Tools

 More...


 **Scheme Directory** [More](#)


 **Working Family Allowance Scheme** +  **Continuing Education Fund** +  **Post-secondary and Tertiary Level** +  **Pre-primary, Primary and Secondary Level** +

 **Application Status** 🔍

After creating an account, you will be redirected to the dashboard of the "eWFSFAA".

No Record is Available

 **My Favourite Links (Maximum 6 links)**

• You can click  at the Scheme Directory to add your frequently visited hyperlinks here.

Part III - Appendices

Create Account – Existing E-service Users

Identity Verification

Please log in to verify your identity.

Log in to one of your past account(s):

SFO E-link - My Applications
(Financial Assistance Schemes for Post-secondary and Tertiary Levels)

SFO E-link - My Bills

or

You can still use "eWFSFAA" without logging in to the above. However, you will not be able to access your past records or use the "pre-filled form".

Use "eWFSFAA" directly

Cancel

Step (1):
For users of tertiary level and loan repayment, please select the green button for an e-service that you have registered before (i.e. "SFO E-link – My Applications (Financial Assistance Schemes for Post-Secondary and Tertiary Levels)" or "SFO E-link – My Bills") on the "Identity Verification" page. Then, you will be redirected to "MyGovHK" for one-off identity verification.

(Only applicable to the existing e-services users)
During account creation*, you will be redirected to the "Identity Verification" page. This page will list out all your past e-service(s). You can log in to the past e-service account(s) through the hyperlink(s) provided on this page to verify your identity and link up the relevant account.

* If necessary, please refer to the online demonstration of "Other Users - Steps (1) to (8)" to learn how to enter the "Identity Verification" page.

Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region

SFO E-link

Verification
Please use the following login method to verify your account:

Verify with MyGovHK

1. If you forgot your username and / or password of your original MyGovHK account, please click "Verify with MyGovHK", and choose "Can't log in?" to retrieve the information.
2. If you already have an iAM Smart account / would like to register an iAM Smart account to create a new "eWFSFAA" account, please click the "Back to eWFSFAA" button and choose "Create New Account" in the bottom right corner of the Login page.

Back to "eWFSFAA"

Step (2): On the "Verification" page, click "Verify with MyGovHK".

Part III - Appendices

Step (3):
On the "MyGovHK" login page, please enter your "MyGovHK" username.


* If you forgot the username of your MyGovHK account, please click "Can't log in?" on this page to retrieve your username.

MYGOVHK 我的政府一站通

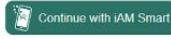
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Welcome to MyGovHK

Log into MyGovHK

**One-stop access**
Use "IAM Smart" instead of username and password to access multiple government online services all in one go.

[Learn more](#)

Continue with IAM Smart

OR


Please enter your username.

[Can't log in?](#)

[Cancel login](#)


New to MyGovHK?

[Activate account](#)

**Stay alert against suspicious emails, SMS messages and fraudulent websites!**

There have been recent reports of phishing emails which pretend to be sent by government e-service platform "MyGovHK" and lure the public to click the links.

Please note that MyGovHK will never ask you to provide sensitive personal data (e.g. bank account information and passwords) via email or SMS.

 Enquiry hotline: (852) 183 5500


Step (4):
Enter your "MyGovHK" password.

* If you forgot the password of your MyGovHK account, please click "Can't log in?" on this page to reset your password.

MYGOVHK 我的政府一站通

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Log into MyGovHK

Hi,  **Not Your Account?**

Please enter your password

[Can't log in?](#)



[Cancel login](#)


[About MyGovHK](#)

[FAQs](#)

[Terms of Use](#)

[Demo](#)

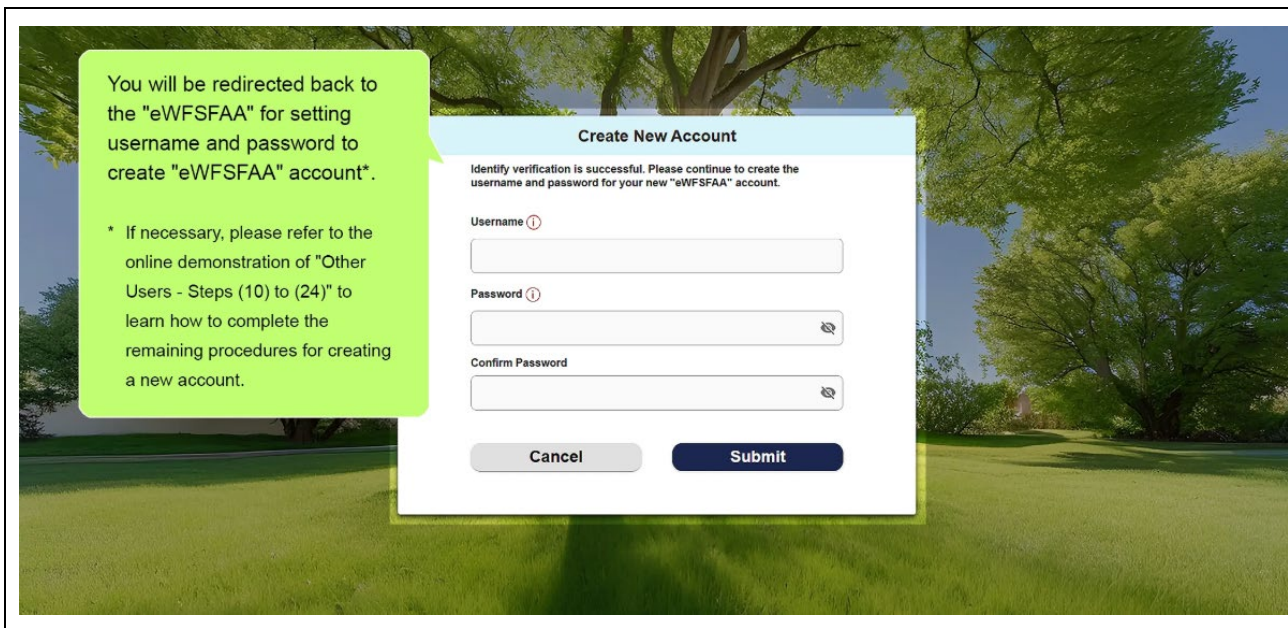
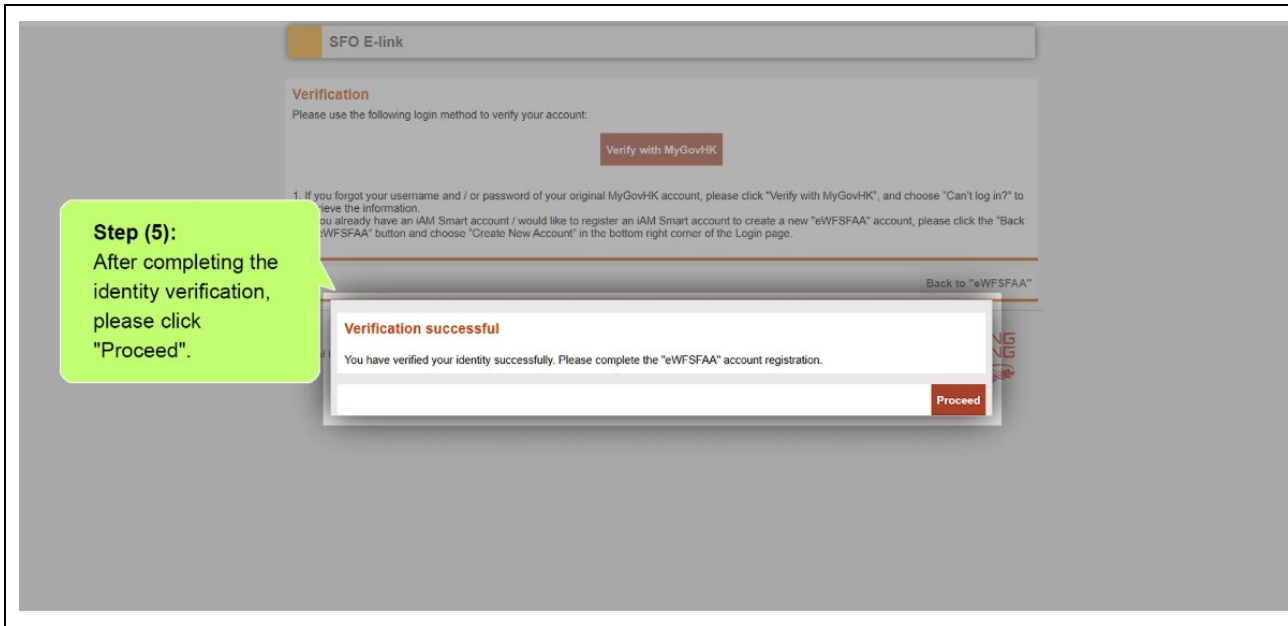


TSFS/1B(2025)

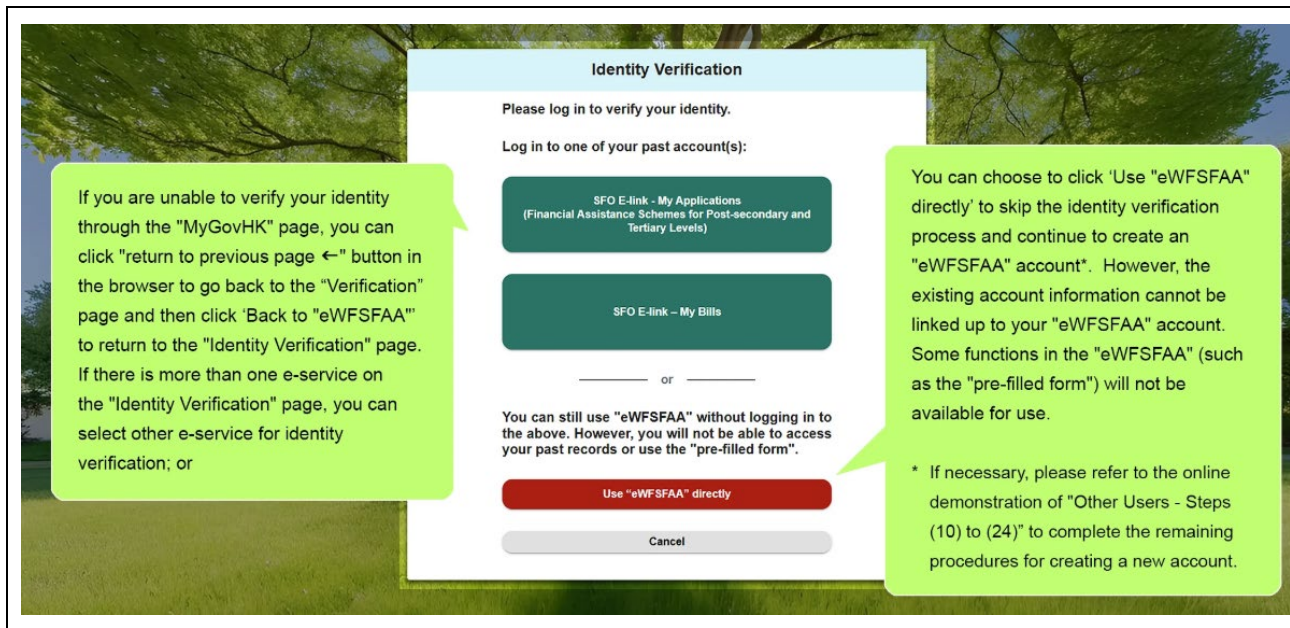
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Part III - Appendices



Part III - Appendices



Student Travel Subsidy (“STS”) Scheme

1. STS for tertiary or post-secondary students under TSFS provides travel subsidy to needy students who attend a full-time programme up to first degree level in a recognised institution, reside beyond 10 minutes’ walking distance from their normal place of study and need to travel to school by public transport. To be eligible for STS, an applicant must be successful in his / her application for assistance under TSFS.
2. Students taking the following programmes or periods covered by the following study arrangements will NOT be eligible for STS -
 - (i) distance-learning programmes, on-line programmes or programmes outside Hong Kong,
 - (ii) term-time placement with allowance of any kinds; or
 - (iii) exchange / placement programme outside Hong Kong.
3. The amount of travel subsidy is calculated on the basis of the average fare on public transport between the districts in which the student studies and resides during term-time.
4. There are two levels of subsidy, namely full-level and half-level. If you are eligible for maximum financial assistance under 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.
5. Applicant must indicate the wish to apply for STS when submitting the application for assistance under TSFS.
6. If you have not applied for STS at the time of application for assistance under TSFS but wish to re-apply for STS thereafter, you should submit in writing to SFO for consideration by completing Re-application Form (TSFS/STS/18C) with the residential address proof.
7. The deadline for tertiary and post-secondary students to apply for the 2025/ 26 STS under TSFS is 31.3.2026. An applicant who wishes to make a late application under exceptional circumstances is required to submit a completed Re-application Form with the residential address proof and a recommendation letter from the institution in support of the case to SFO for consideration.
8. STS will normally be released two months after the TSFS assistance is released. Disbursement 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 SFO will disburse the travel subsidy to the applicant, it is necessary for SFO to confirm whether the applicants are hostel / exchange / placement students in the first semester before the disbursement of partial STS. 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**
If the institutions concerned provide the programme information before our disbursement of STS, the applicants will be paid in one lump sum. Otherwise, we may need to arrange disbursement of STS to the applicants by instalments.
9. List of institutions with STS disbursement will be posted onto the “Student Travel Subsidy (STS) for Tertiary or Post-secondary Students” webpage under the WFSFAA website from time to time.

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Separately, 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 disbursement of subsidy has been made by autopay.

10. In case the institutions update any information provided that affects the payment of travel subsidy, SFO will recalculate the subsidy accordingly. The applicants may be required to refund any overpaid subsidy.
11. SFO bears no responsibility for any erroneous entry made by the applicants. Any such errors may cause delay in receipt of the subsidy. Any bank charges incurred due to such error will have to be borne by the applicant.
12. If the disbursement to an applicant by autopay has been rejected due to incorrect bank account information on the application form, SFO will contact the applicant concerned to update the bank account information.
13. SFO will separately notify applicants of unsuccessful application for STS.

2025/26 Tertiary Student Finance Scheme – Publicly-funded Programmes Ready Reckoner under the “Adjusted Family Income” (“AFI”) Formula

| AFI Groups Between (HK\$) | % of Maximum Grant | % of Maximum Loan |
|------------------------------|--------------------|-------------------|
| 0 to 45,429 | 100%* | 100%* |
| 45,430 to 55,650 | 75% | 75% |
| 55,651 to 65,687 | 50% | 50% |
| 65,688 to 75,747 | 25% | 25% |
| 75,748 to 87,846 | 15% | 15% |
| > 87,846 | 0% | 0% |

* The upper limit of AFI for full level of assistance for 3-member and 4-member families are \$54,999 and \$50,600 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 upper limits for full level of assistance and calculation of AFI.

2025/26 Tertiary Student Finance Scheme – Publicly-funded Programmes
Sliding Scale of Asset Value for Discounting Financial Assistance

| Net Asset Value per Family Member (HK\$) | Discount Factor of Grant / Loan |
|--|---------------------------------------|
| Over 857,000 | -100% (i.e. no assistance) |
| 720,001 to 857,000 | -80% |
| 578,001 to 720,000 | -60% |
| 459,001 to 578,000 | -40% |
| 305,001 to 459,000 | -20% |
| 305,000 or below | -0% (i.e. no reduction of assistance) |

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) | \$60,000 |
| (i.e. tuition fee + academic expenses + compulsory union fee) | |
| Maximum loan | \$59,540 |

| | |
|----------------------------------|----------|
| Income test (First-tier) | |
| Entitled grant (\$60,000 × 100%) | \$60,000 |
| Entitled loan (\$59,540 × 100%) | \$59,540 |
| Assets test (Second-tier) | |
| Entitled grant (\$60,000 × 80%) | \$48,000 |
| Entitled loan (\$59,540 × 80%) | \$47,632 |

2025/26 Tertiary Student Finance Scheme – Publicly-funded Programmes

Self-written Income Statement

If you worked for more than one job from 1.4.2024 to 31.3.2025, please specify the job post, employer, working place and working period of each job separately.

Name of family member: _____
 Job post : _____
 Full / Part-time : _____
 Employer: _____
 Working place: _____
 Working period: _____

Income Details

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

- Please fill “\$0” or indicate unemployed if you do not have income (including full-time and part-time jobs) for the month.
- In general, salary of the month will be credited to your bank account by the end of the month or early next month. Hence, salary credited in early May should be salary for April. Please carefully check the salary records in your bank account or in other documents when completing the form.

| | | |
|---|---|---|
| 4/2024 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$ | 5/2024 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$ | 6/2024 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$ |
| 7/2024 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$ | 8/2024 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$ | 9/2024 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$ |
| 10/2024 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$ | 11/2024 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$ | 12/2024 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$ |
| 1/2025 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$ | 2/2025 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$ | 3/2025 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$ |

If you receive salary by Direct Credit / Cheque to account, please specify your Bank and Account No.: _____

If you have other income, please specify: Double pay / Bonus / Subsidy* : **HK\$** _____

Total Annual Income (from 1.4.2024 to 31.3.2025) : **HK\$** _____

* Please delete as appropriate

Signature of the family member : _____ Date : _____

2025/26 Tertiary Student Finance Scheme – Publicly-funded Programmes

Self-written Income Statement

If you worked for more than one job from 1.4.2024 to 31.3.2025,
please specify the job post, employer, working place and working period of each job separately.

Name of family member: TIN Biu-yi

| | | | |
|--------------------|--------------------------------|---|---|
| Job post : | A : Shop Assistant | B : Cleaner | C : Post-natal Care Worker |
| Full / Part-time : | A : FT | B : PT | C : FT |
| Employer: | A : Ka Lok Building | B : Shing Kung Building Owners' Corporation | C : Mrs FONG |
| Working place: | A : Sai Yeung Choi Shop | B : 1000 Mongkok Road, Shing Kung Building, Mongkok, KLN | C : Fu Kwai Building, Yue Man Square, Kwun Tong, KLN |
| Working period: | A : 1/4/2024-20/10/2024 | B : 8/6/2024-31/10/2024 | C : 6/12/2024-31/3/2025 |

Income Details

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

- Please fill "\$0" or indicate unemployed if you do not have income (including full-time and part-time jobs) for the month.
- In general, salary of the month will be credited to your bank account by the end of the month or early next month. Hence, salary credited in early May should be salary for April. Please carefully check the salary records in your bank account or in other documents when completing the form.

| | | |
|--|--|--|
| 4/2024 Cash : \$ Direct Credit# : \$5,335.2 (A) Cheque / Cash Cheque# : \$ | 5/2024 Cash : \$ Direct Credit# : \$5,335.2 (A) Cheque / Cash Cheque# : \$ | 6/2024 Cash : \$850 (B) Direct Credit# : \$5,335.2 (A) Cheque / Cash Cheque# : \$ |
| 7/2024 Cash : \$1,000 (B) Direct Credit# : \$5,745.6 (A) Cheque / Cash Cheque# : \$ | 8/2024 Cash : \$1,000 (B) Direct Credit# : \$5,745.6 (A) Cheque / Cash Cheque# : \$ | 9/2024 Cash : \$1,000 (B) Direct Credit# : \$5,130 (A) Cheque / Cash Cheque# : \$ |
| 10/2024 Cash : \$1,000 (B) Direct Credit# : \$3,888 (A) Cheque / Cash Cheque# : \$ | 11/2024 Cash : \$0 Direct Credit# : unemployed Cheque / Cash Cheque# : \$0 | 12/2024 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$6,980 (C) |
| 1/2025 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$7,095 (C) | 2/2025 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$5,750 (C) | 3/2025 Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque# : \$6,980 (C) |

If you receive salary by Direct Credit / Cheque to account, please specify your Bank and Account No.:

BOC a/c : 0123066501988

If you have other income, please specify: Double pay / Bonus / Subsidy* :

HK\$ \$1,500 (meal allowances)

Total Annual Income (from 1.4.2024 to 31.3.2025) :

HK\$ 69,669.8 (A)+(B)+(C)+ (meal allowances)

* Please delete as appropriate

Signature of the family member :

Tin

Date :

17.7.2025

2025/26 Tertiary Student Finance Scheme – Publicly-funded Programmes Profit & Loss Account (from 1.4.2024 to 31.3.2025)

For self-employed driver of taxi / lorry / minibus / other commercial vehicle

Name of family member engaged in the following business : _____

Type of driver * : ☐ Taxi driver ☐ Lorry driver ☐ Minibus driver
☐ Other commercial vehicle driver
(Please specify: _____)

Vehicle Owner / Vehicle Lessee * : ☐ Vehicle Owner
(Vehicle Registration Mark: _____)
☐ Vehicle Lessee

* Please tick as appropriate

Income (HK\$)

| | | |
|-----|---|----------|
| 1. | Rent (for vehicle owner only) | \$ _____ |
| 2. | Profit from operating business | \$ _____ |
| 3. | Others (please specify all items & breakdown of amounts^) | \$ _____ |
| (A) | Total Income (HK\$) | \$ _____ |

Expenditure (excluding vehicle mortgages) (HK\$)

(Items 1 & 2 are applicable to vehicle lessee; items 2 to 5 are applicable to vehicle owner)

| | | |
|-----|---|----------|
| 1. | Vehicle rental fee | \$ _____ |
| 2. | Fuel charges | \$ _____ |
| 3. | Insurance premium | \$ _____ |
| 4. | Maintenance fee | \$ _____ |
| 5. | Licence fees | \$ _____ |
| 6. | Others (please specify all items & breakdown of amounts^) | \$ _____ |
| (B) | Total Expenditure (HK\$) | \$ _____ |
| (C) | Net Profit [(A) - (B)] (HK\$) | \$ _____ |

Signature of the family member engaged in the above business: _____

Date: _____

^ Please add separate sheet(s) if necessary.

Appendix V

2025/26 Tertiary Student Finance Scheme – Publicly-funded Programmes) Profit & Loss Account (from 1.4.2024 to 31.3.2025) For self-employed driver of taxi / lorry / minibus / other commercial vehicle

Name of family member engaged in the following business : Tin Biu Yi

Type of driver * : ☒ Taxi driver ☐ Lorry driver ☐ Minibus driver

☐ Other commercial vehicle driver

(Please specify: _____)

Vehicle Owner / Vehicle Lessee * : ☐ Vehicle Owner

(Vehicle Registration Mark: _____)

☒ Vehicle Lessee

* Please tick as appropriate

Income (HK\$)

| | | |
|--|----|---------|
| 1. Rent (for vehicle owner only) | \$ | 0 |
| 2. Profit from operating business | \$ | 400,000 |
| 3. Others (please specify all items & breakdown of amounts^) | \$ | 0 |
| (A) Total Income (HK\$) | \$ | 400,000 |

Expenditure (excluding vehicle mortgages) (HK\$)

(Items 1 & 2 are applicable to vehicle lessee; items 2 to 5 are applicable to vehicle owner)

| | | |
|--|----|---------|
| 1. Vehicle rental fee | \$ | 150,000 |
| 2. Fuel charges | \$ | 80,000 |
| 3. Insurance premium | \$ | 0 |
| 4. Maintenance fee | \$ | 0 |
| 5. Licence fees | \$ | 0 |
| 6. Others (please specify all items & breakdown of amounts^) | \$ | 0 |
| (B) Total Expenditure (HK\$) | \$ | 230,000 |
| (C) Net Profit [(A) - (B)] (HK\$) | \$ | 170,000 |

Signature of the family member engaged in the above business:

Tin

Date: 17.7.2025

^Please add separate sheet(s) if necessary.

Appendix V

2025/26 Tertiary Student Finance Scheme – Publicly-funded Programmes

Profit & Loss Account (from 1.4.2024 to 31.3.2025)

For person running business (including sole proprietorship / partnership business)

Name of family member running the following business [Owner] : _____

Business name : _____

Nature of business : _____

Business address : _____

Business Registration Certificate No. (if applicable) : _____

Sole proprietorship / Partnership : ☐ Sole proprietorship
(please tick as appropriate) : ☐ Partnership (Percentage of ownership : _____%)

(A) Gross Income / Sales (HK\$) \$ _____

Expenditure* (HK\$)

(*The following is the running cost of the business and should not cover any household expenses)

1. Cost on purchasing merchandise \$ _____

2. Business registration fee \$ _____

3. Water charges \$ _____

4. Electricity charges \$ _____

5. Gas charges \$ _____

6. Telephone charges \$ _____

7. Rent and rates \$ _____

8. Salary of employees other than those marked '#' below \$ _____

9. Transportation costs \$ _____

10. Travelling expenses \$ _____

11. Insurance premium \$ _____

12. Fees for repair and maintenance of machinery \$ _____

13. Others (please specify all items & breakdown of amounts^) \$ _____

14. Other Expenditure _____

Salary of owner paid by this business \$ _____

Salary of other family member(s)^ paid by this business
(Name of family member(s) : _____) \$ _____

(B) Total Expenditure (HK\$) \$ _____

(C) Net Profit [(A) - (B)] (HK\$) \$ _____

Signature of Owner: _____

Date : _____

^ Please add separate sheet(s) if necessary.

2025/26 Tertiary Student Finance Scheme – Publicly-funded Programmes

Profit & Loss Account (from 1.4.2024 to 31.3.2025)

For person running business (including sole proprietorship / partnership business)

Name of family member running the following business [Owner] : Tin Biu Yi

Business name : XX Company

Nature of business : Garment manufacture

Business address : Rm 6A, 123 Street, Kwun Tong, Kowloon

Business Registration Certificate No. (if applicable) : XXX

Sole proprietorship / Partnership : ☐ Sole proprietorship
(please tick as appropriate) : ☒ Partnership (Percentage of ownership : 50 %)

(A) Gross Income / Sales (HK\$) \$ 2,000,000

Expenditure* (HK\$)

(*The following is the running cost of the business and should not cover any household expenses)

| | |
|---|--------------|
| 1. Cost on purchasing merchandise | \$ 200,000 |
| 2. Business registration fee | \$ 1,500 |
| 3. Water charges | \$ 30,000 |
| 4. Electricity charges | \$ 30,000 |
| 5. Gas charges | \$ 10,000 |
| 6. Telephone charges | \$ 6,000 |
| 7. Rent and rates | \$ 100,000 |
| 8. Salary of employees other than those marked '#' below | \$ 150,000 |
| 9. Transportation costs | \$ 40,000 |
| 10. Travelling expenses | \$ 10,000 |
| 11. Insurance premium | \$ 60,000 |
| 12. Fees for repair and maintenance of machinery | \$ 80,000 |
| 13. Others (please specify all items & breakdown of amounts^) | \$ 0 |
| 14. Other Expenditure | |
| # Salary of owner paid by this business | \$ 150,000 |
| # Salary of other family member(s)^ paid by this business | |
| (Name of family member(s) : <u>Wong Mei Mei</u>) | \$ 150,000 |
| (B) Total Expenditure (HK\$) | \$ 1,017,500 |
| (C) Net Profit [(A) - (B)] (HK\$) | \$ 982,500 |

Signature of Owner: Tin

Date : 17.7.2025

^ Please add separate sheet(s) if necessary.

2025/26 Tertiary Student Finance Scheme – Publicly-funded Programmes
(Name of Business)
Balance Sheet
as at 31.3.2025

| | HK\$ | HK\$ | HK\$ |
|--|------|------|------|
| <u>Assets</u> | | | |
| 1. Cash in hand | | | |
| 2. Bank balance | | | |
| 3. Accounts receivable | | | |
| Less: Provision for bad debts | | | |
| 4. Inventory | | | |
| 5. Advance payment | | | |
| 6. Utilities | | | |
| 7. Property | | | |
| Less: Accumulated depreciation | | | |
| 8. Appliances | | | |
| Less: Accumulated depreciation | | | |
| 9. Goodwill | | | |
| Total Assets | | | |
| <u>Liabilities</u> | | | |
| 1. Accounts payable | | | |
| 2. Loans from others | | | |
| 3. Overdraft | | | |
| 4. Invoices payable | | | |
| 5. Long-term mortgage loan | | | |
| 6. Long-term loan | | | |
| Total liabilities | | | |
| <u>Net Capital</u> | | | |
| Registered capital | | | |
| Net profit for the year ending 31.3.2025 | | | |
| Total Net Capital | | | |
| Total Liabilities and Net Capital | | | |

2025/26 Tertiary Student Finance Scheme – Publicly-funded Programmes

Sample of Balance Sheet

The Balance Sheet of XX Company

as at 31.3.2025

| Asset | HK\$ | HK\$ | HK\$ |
|--|-----------------------------------|------------|-------------------|
| 1. Cash in hand | | 1,000.00 | |
| 2. Bank balance | | 2,000.00 | |
| 3. Accounts receivable | 120,000.00 | | |
| Less: Provision for bad debts | <u>10,000.00</u> | | |
| | | 110,000.00 | |
| 4. Inventory | | 122,000.00 | |
| 5. Advance payment | | 1,000.00 | |
| 6. Utilities | | 2,000.00 | |
| 7. Property | 125,000.00 | | |
| Less: Accumulated depreciation | <u>35,000.00</u> | | |
| | | 90,000.00 | |
| 8. Appliances | 50,000.00 | | |
| Less: Accumulated depreciation | <u>10,000.00</u> | | |
| | | 40,000.00 | |
| 9. Goodwill | | 20,000.00 | |
| | Total Assets | | <u>388,000.00</u> |
| <u>Liabilities</u> | | | |
| 1. Accounts payable | | 30,000.00 | |
| 2. Loans from others | | 5,000.00 | |
| 3. Overdraft | | 10,000.00 | |
| 4. Invoices payable | | 5,000.00 | |
| 5. Long-term mortgage loan | | 15,000.00 | |
| 6. Long-term loan | | 20,000.00 | |
| | Total Liabilities | | 85,000.00 |
| <u>Net Capital</u> | | | |
| Registered capital | | 200,000.00 | |
| Net profit for the year ending 31.3.2025 | | 103,000.00 | |
| | Total Net Capital | | 303,000.00 |
| | Total Liabilities and Net Capital | | <u>388,000.00</u> |

Information Notes on Repayment and Deferment of Loan under TSFS

1. Loan borrowers are required to repay TSFS loan, which shall normally commence on 1 December of the year of graduation or when the programme has officially ended, until TSFS loan and interest accrued thereon are fully repaid. The first instalment of loan repayment will normally fall due on 1 January or 1 July (if opted for deferred activation of loan repayment) of the following year of graduation. If loan borrowers have not received the “Notice of Commencement of Repayment” or “Demand of Repayment” within six months after their graduation or the programme has officially ended, they should notify SFO in writing immediately.
2. 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 other financial assistance / loan schemes administered by SFO are required to repay TSFS loans and the interest accrued in full by monthly instalments. TSFS loan borrowed 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 SFO.
3. If loan borrowers -
 - (i) cease to be registered full-time students of the recognised programme;
 - (ii) withdraw or are suspended from or cease or defer studies in the recognised programme;
 - (iii) transfer from the institution where loan borrowers have borrowed TSFS loans to another institution; or
 - (iv) have not completed the programme for any reasons,

they are required to notify SFO in writing **immediately** and repay TSFS loan in a lump sum or by equal instalments; and if by instalments over a revised Repayment Period, also interest accrued at the rate of 1% per annum. The length of the Repayment Period, its commencement date, and any repayment arrangements shall be decided by SFO.

4. Arrangement of demand notes and notifications are as follows -
 - (i) Instalments will normally fall due on 1st of each calendar month for monthly repayment; while on 1 January, 1 April, 1 July and 1 October each year for quarterly repayment. Demand notes will be issued 14 days before each due date as far as practicable. If loan borrowers do not receive the demand note seven days before each due date, they should contact SFO immediately. Non-receipt of demand note does not exempt them from the obligation to repay the instalment due on or before the due date. If repayment has not been made duly, loan borrowers will be required to repay the Government the overdue amount together with a surcharge as set out in paragraph 9 below.
 - (ii) For environmentally friendly reason and to avoid possible non-receipt of postal demand notes, monthly demand notes would be uploaded to the “SFO E-link – My Bills” (<https://e-link.wfsfaa.gov.hk>) (login through “eWFSFAA” online platform) for viewing, printing and downloading. Loan borrowers need to safekeep their “eWFSFAA” account login username and password to receive demand notes through the “SFO E-link – My Bills” service. Electronic demand notes shall be deemed to have been duly given by SFO and have been duly received by loan borrowers regardless of whether they have actually accessed the electronic demand notes and whether they have actually noticed the availability of those electronic demand notes. Requests for receiving demand notes by other means will not be accepted. SFO may contact loan borrowers by mail, telephone, fax, email or other forms of electronic notifications (e.g. SMS) for any repayment matters. Should loan borrowers wish to save a copy of the latest instalment demand note, they are reminded to download and / or print it out on or before the due date.
 - (iii) Failure to visit the “SFO E-link – My Bills” service to receive any repayment schedule or demand note(s) does not exempt loan borrowers from the obligation to repay the instalment due on or before the due date. Otherwise, loan borrowers will be regarded as breaching the terms in the “Undertaking”.
5. Within the Repayment Period, loan borrowers can put up a request to restructure the period. The request should be put up 14 days before the due date of the demand note so that the revised repayment schedule will take effect in the upcoming instalment. If loan borrowers fail to put up the request by the above mentioned deadline, or

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their TSFS loan is currently under deferment, the effective date of their requested revision will be postponed accordingly. Request could only be made in writing. Verbal request will not be accepted. Loan borrowers have to repay their instalments according to the original repayment schedule until the revised Repayment Period takes effect.

6. Interest at a rate of 1% per annum shall be charged on TSFS loan borrowed from the commencement date of the Repayment Period. Loan borrowers may have a rough estimation on the repayment amount by using the Calculator available online (https://www.wfsfaa.gov.hk/calculator_e.htm).
7. Interest of each monthly instalment is the interest accrued for the month preceding the instalment due date.
8. Each instalment (instalment loan principal and interest) shall not be less than HK\$100.
9. If loan borrowers fail to repay the loan or interest or any part thereof when it becomes due, they will be required to repay with the Government the overdue amount together with a surcharge at the rate of 5%.
10. Any partial repayment 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 and enforcement of the "Undertaking" and the "Deed of Indemnity".
11. Any repayment before the instalment due date or overpayment 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.
12. If loan borrowers and / or their indemnifiers wish to make early lump sum or partial repayment of TSFS loan, a request should be put up in writing by the specified form. Verbal request will not be accepted. The relevant application form is available on the WFSFAA website (<https://www.wfsfaa.gov.hk/en/resources/loanrepayment/forms.htm>). Normally loan borrowers and / or their indemnifiers have to settle the "Early Partial / Lump Sum Repayment Demand Note" in full within 14 days from its issue date. If loan borrowers fail to repay on time, surcharge incurred shall be calculated in the same way as set out in paragraph 9 above.
 - (i) For early lump sum repayment, the repayment amount shall include all outstanding principal, interest and surcharge (if any)
 - (ii) For early partial repayment, the repayment amount shall not be less than an amount decided by SFO (currently set at HK\$5,000) or the amount of one repayment instalment, whichever is greater.
 - (iii) Interest of early repayment is calculated as follows -

| Loan Account Status | Early Lump Sum Repayment Interest Cut-off Date | Early Partial Repayment Interest Cut-off Date |
|----------------------------------|--|---|
| Before commencement of repayment | Interest will not be charged | Interest will not be charged |
| During the repayment period | Preceding day of the date of request | Preceding day of the due date of the forthcoming instalment |

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- (iv) Loan borrowers and / or their indemnifiers should consider carefully before submitting an early repayment request. If loan borrowers cancel and make another request within the same month, SFO may consider not accepting the second / revised application. If loan borrowers and / or their indemnifiers have fully settled the “Early Partial / Lump Sum Repayment Demand Note”, cancellation request to ask for refund of the repayment will not be accepted.
13. For request and / or repayment by mail, the postmark date will be regarded as the request and / or repayment date. For proper delivery of the mail items to SFO, and to avoid unnecessary delivery delay or unsuccessful delivery, please ensure that the mail items bear sufficient postage with return address before mailing. Underpaid mail items will be returned to the senders (with return address) or disposed of (without return address) by the Hongkong Post. For repayment via internet online banking payment services, the actual date the bank effects its payment will be regarded as the repayment date. Repayment date will determine the charging of surcharge. For request by fax, email or online form, the date received by SFO will be regarded as the date of request.
14. Loan borrowers are obliged to repay the instalment due on or before the due date. If loan borrowers plan to leave Hong Kong, they are required to make prior repayment arrangements. If loan borrowers intend to leave Hong Kong for a period longer than three months or to emigrate, they are obliged to notify SFO in writing immediately. Upon receipt of such notification, unless SFO has otherwise come to an agreement with loan borrowers concerning the repayment arrangement or unless SFO is satisfied that they shall be able to continue to repay the loan based on the original repayment schedule, SFO could demand their immediate repayment of all outstanding balance of the loan, interest and surcharge (if any) and any recovery expenses.
15. If loan borrowers have obtained loans for different programmes, or for the same programme under different financial assistance / loan schemes administered by SFO, separate loan accounts will be created. Interest and administrative fee (if applicable) will be calculated separately for each loan account. Request for merging loan accounts will not be accepted.
16. Loan borrowers and / or their indemnifiers are obliged to notify SFO immediately in writing of any change of their correspondence / residential address or other contact information, including mobile phone number, email address or fax number. **Failure to serve timely notification of changes of information may cause delay in processing the applications and disbursing the loan(s), and extra interest expenses due to failure in communication. SFO accepts no responsibility for any loss, charge or expense so caused.** For any changes in correspondence / residential address, loan borrowers and / or their indemnifiers are required to provide a copy of documentary evidence showing the new address in the past three months. Post Office Box numbers, Public Letter Boxes, care of addresses or student hostels will not be accepted as valid residential address. Documentary evidence of address should be letters issued by Government bureaux / departments, public organisations / utilities or commercial organisations. If necessary, loan borrowers and / or their indemnifiers may be required to produce the documentary evidence in originals. The relevant forms for change of information are available on the WFSFAA website (<https://www.wfsfaa.gov.hk/en/sfo/postsecondary/tsfs/forms.php>).
17. If after the indemnifier signed the “Deed of Indemnity”, the loan borrower is aware that -
- (i) the indemnifier is deceased;
 - (ii) a bankruptcy petition is filed by or presented against the indemnifier or a bankruptcy order is made against the indemnifier;
 - (iii) the indemnifier has applied / is applying for an IVA under the Bankruptcy Ordinance;
 - (iv) a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of the indemnifier’s assets;
 - (v) the indemnifier is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong);
 - (vi) there is any claim (whether inside or outside Hong Kong) against the indemnifier or any of his / her assets;
 - (vii) the indemnifier intends to leave / has left Hong Kong for a period longer than three months or to emigrate; or
 - (viii) the indemnifier for other reasons becomes incapable of fulfilling the obligations under the “Deed of Indemnity”,

the loan borrower should notify SFO in writing immediately and to procure **immediately**, or otherwise upon the first written demand of SFO, an alternative indemnifier located in Hong Kong and acceptable to the Government

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to execute the “Deed of Indemnity” in favour of the Government, failing which SFO has the power to demand the loan borrower to make immediate repayment of all outstanding balance of TSFS loan, interest, surcharge (if any) and any recovery expenses.

18. If any of the circumstances as set out in (ii) to (viii) of paragraph 17 above occur after the indemnifier signed the “Deed of Indemnity”, the indemnifier is required to notify SFO in writing **immediately**. If after examining the relevant supporting documents, SFO decides that the indemnifier is incapable of fulfilling the obligations required under the “Deed of Indemnity”, the loan borrower will be required to procure another alternative indemnifier located in Hong Kong and acceptable to the Government to execute the “Deed of Indemnity” in favour of the Government, failing which SFO has the power to demand the loan borrower to make immediate repayment of all outstanding balance of TSFS loan, interest, surcharge (if any) and any recovery expenses. Before the successful procurement of an alternative indemnifier acceptable to the Government by the loan borrower, the existing indemnifier remains obliged to continue to fulfill the obligations under the “Deed of Indemnity”.
19. In case of any breach of any of the terms and conditions of TSFS loan, or late repayment of any instalment due, SFO has the power to demand loan borrowers and / or their indemnifiers to make immediate repayment of all outstanding balance of the loan, interest, surcharge (if any) and any recovery expenses (including legal costs and related expenses in the course of legal recovery actions). SFO also has the power to withhold the consideration and processing of loan borrowers’ other financial assistance / loan applications and / or various applications relating to loan repayment under different financial assistance / loan schemes administered by SFO; and to demand loan borrowers and / or their indemnifiers to make immediate repayment of all outstanding balance of loan(s), interest (if any), overdue interest (if any), surcharge (if any), administrative fee (if any) and any recovery expenses in relation to loan(s) taken up by loan borrowers for study of other course(s), regardless of whether or not such loan(s) have already become due for repayment under the terms of such loan(s).
20. If loan borrowers have proven difficulties in repaying TSFS loan(s) due to further full-time study, financial hardship or serious illness, they may apply for deferment of loan repayment. SFO will consider each application on its own merits. In case loan borrowers have not opted for the standard repayment period of 15 years, SFO will extend the repayment period of the loan account(s) of the loan borrower to 15 years irrespective of the application result. Application for deferment of loan repayment should be submitted in writing, by the specified form together with the necessary documentary proof, to 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 regarded as the date of application. For application by mail, the postmark date on the envelope will be regarded as the date of application. The application form concerned is available on the WFSFAA website (<https://www.wfsfaa.gov.hk/en/resources/loanrepayment/forms.htm>). Application for deferment of loan repayment is only applicable to the total amount due for repayment, which may comprise interest(s) and outstanding principal(s). Application for deferment of only a part of the repayment amount will not be acceded to.
21. To alleviate the financial burden of loan borrowers with proven repayment difficulties, loan borrowers whose application for deferment has been approved may be eligible for interest-free deferment and extension of the entire loan repayment period, subject 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. The deferred loan may be repaid on a revised repayment schedule with fewer numbers of instalments and at a larger amount or on any other terms as decided by SFO.

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Appendix (VIII) - Frequently Asked Questions and Answers

<https://www.wfsfaa.gov.hk/en/sfo/postsecondary/tsfs/faq.php>

Appendix (IX) – Illustration of Reporting Income & Assets

<https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/TSFS2B.pdf>