

STUDENT FINANCE OFFICE
WORKING FAMILY AND STUDENT FINANCIAL ASSISTANCE AGENCY

Dear Sir/Madam,

NOTICE OF OFFER OF FINANCIAL ASSISTANCE
UNDER THE TERTIARY STUDENT FINANCE SCHEME – PUBLICLY-FUNDED PROGRAMMES
FOR 2022/23

(The Notice is a legal document. Please read carefully and retain the Notice for reference.)

I refer to your application for financial assistance and am pleased to advise you that the Government of the Hong Kong Special Administrative Region ('Government') has approved your application and decided to offer you grant and/or loan under the Tertiary Student Finance Scheme – Publicly-funded Programmes ('TSFS') as shown on the 'TSFS Notification of Result'. This 'Notice of Offer' forms part of the legal documents and sets out the terms and conditions applicable to the TSFS grant and/or loan.

2. Terms and conditions applicable to the TSFS grant and/or loan may be altered and supplemented at any time by the Student Finance Office ('SFO') under the Working Family and Student Financial Assistance Agency ('WFSFAA') and shall be deemed incorporated and form part of the terms and conditions. The altered version will be uploaded to the website of WFSFAA and/or sent to your last address notified to SFO.

3. This offer is subject to your being or becoming a registered full-time student taking up an exclusively University Grants Committee-funded or exclusively publicly-funded student place of a recognised full-time course ('Course') at one of the institutions covered by the TSFS ('Institution') for the 2022/23 academic year.

4. SFO reserves the right to cancel, reduce or recover, in full or in part, any award of financial assistance that has been made or is to be made to you as SFO considers justified or when SFO discovers that incomplete or inaccurate information has been given by you in the application form. Please make sure that the information provided in the 'Undertaking' and the 'Student, Indemnifier and Witness Details Input Forms', including all the related documents submitted as mentioned in paragraph 10, are true, correct and complete. Legal action will also be taken against those suspected of obtaining or attempting to obtain money by deceit.

5. Any overpayment of financial assistance (including grant and/or loan and/or subsidy administered and disbursed by SFO) made to you shall be refunded immediately upon demand.

6. You are required to notify SFO in writing immediately if a bankruptcy petition is filed by you or presented against you or a bankruptcy order is made against you or you have applied/are applying for an Individual Voluntary Arrangement ('IVA') or legal proceedings have been commenced (or are pending or being threatened) against you or any of your assets or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets. SFO reserves the right to require you to submit supplementary documents/information other than those mentioned in paragraph 10 below as necessary. SFO reserves the right to the final decision on the loan offer in relation to your TSFS application.

7. You must immediately check the information printed on the 'TSFS Notification of Result', especially your personal particulars, institution, course of study, tuition fee payable and your bank account number. Please refer to paragraphs 42 and 45 below on change of information if needed.

Provision of TSFS Grant

8. SFO assumes that you will accept a grant, if offered, and hence you do not have to reply to the grant offer. If for any reason you do not wish to accept it, you should inform SFO in writing. If SFO does not receive your written notification to this effect, your tuition fee grant together with your academic expenses grant, if any, will be credited to your bank account. **Not all recipients of this 'Notice of Offer' will be offered a grant.**

9. The grant offered, if any, under the TSFS is calculated in accordance with the result of vetting in same effect to all parts contributing to the maximum grant (i.e. tuition fee payable, academic expenses for the course plus compulsory union fee) as described in paragraph 5.1 of the Guidance Notes on maximum level of financial assistance.

Acceptance of TSFS Loan

10. This loan offer is conditional upon your submission of the documents set out below to SFO by **mail or through SFO's drop-in boxes** on or before the deadline as specified in the 'TSFS Notification of Result'. Loan documents submitted by fax or email are **not** acceptable. You are also required to register with 'SFO E-link – My Bills' service successfully on or before the same deadline if such requirement has been stated in the 'TSFS Notification of Result' :

- (a) The 'Undertaking' duly completed and signed by you and attested;
- (b) The 'Deed of Indemnity' ('Deed') duly completed and signed by your Indemnifier and attested;
- (c) All documentary evidence provided by the Indemnifier as specified in paragraph 14 below;
- (d) The duly completed 'Student, Indemnifier and Witness Details Input Forms (Forms A and B)'; and
- (e) Photocopies of Hong Kong Identity ('HKID') Cards of yourself, your Indemnifier and your Witness(es)^{Note} (The photocopies should be made on separate A4 size white paper which is blank on both sides. Computer scanned copies, photocopies made by facsimile machine, enlarged or reduced photocopies, duplicates of the photocopies, unclear or incomplete photocopies of the respective HKID Cards are not acceptable.).

Documents (a), (b) and (d) can be downloaded from the WFSFAA website at <https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/tsfsloandocuments.pdf>. If you are required to register with 'SFO E-link – My Bills' service as stated in the 'TSFS Notification of Result' issued to you by SFO, you are required to click 'SFO E-link – My Bills' at 'SFO E-link' at <https://e-link.wfsfaa.gov.hk> and log in your 'iAM Smart' and/or 'MyGovHK' account(s), and then proceed to register with 'SFO E-link – My Bills' service. You can view the registration guidelines in the 'SFO E-link' at https://e-link.wfsfaa.gov.hk/EBILLPRD/docs/E_link_Registration_Guidelines_sla_EN.pdf.

11. Before you submit your documents for the acceptance of loan, please read carefully the 'Tertiary Student Finance Scheme – Publicly-funded Programmes 2022/23 Checklist for Submission of Loan Documents' (TSFS 148 (Rev. 2022)) which is included in the downloaded documents mentioned in paragraph 10. For more details about submission of loan documents, please refer to paragraphs 46 and 47 below.

12. SFO may request you to produce documentary evidence showing your residential and correspondence addresses. Post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address. If being requested, you are only required to submit the photocopies of such documentary evidence. No original copy is required.

Amount of TSFS Loan Accepted

13. You can choose to accept the loan offered either in full or in part. Before you accept any loan offered, you may have a rough estimation on the repayment amount by using the repayment calculator available in 'SFO E-link' at <https://e-link.wfsfaa.gov.hk>. Please consider carefully about your need and repayment ability. In completing the 'Undertaking', the 'Deed' and the 'Student, Indemnifier and Witness Details Input Form (Form A)', you are required to specify, among other things, the exact amount of TSFS loan accepted for the whole academic year. If you do not submit the duly completed and signed loan documents to SFO for the acceptance of loan offered under the TSFS within (i) two calendar months from the date of issuance of the 'TSFS Notification of Result'; (ii) four weeks from the date of issuance of the 'Notification of Adjusted Result'; or (iii) on or before 30 June 2023 (whichever is the latest), **SFO will assume that you do not wish to accept the loan, and the loan offered to you will be automatically cancelled.**

Qualifications of an Indemnifier

14. To be acceptable as an Indemnifier, a person must be :

- (a) a Hong Kong resident holding a **Hong Kong Permanent Identity Card**;
- (b) at or over 21 years of age;
- (c) gainfully employed in Hong Kong and financially sound. Persons who are not gainfully employed (e.g.

^{Note} If you (i.e. the applicant) and/or your Indemnifier and/or Witness(es) meet the following requirements, you / they are not required to submit the relevant Hong Kong Permanent Identity ('HKPID') Card copy(ies):-

Applicant

- (i) You have a successful application over the past three academic years ('AYs') under the Tertiary Student Finance Scheme - Publicly-funded Programmes ('TSFS')/ Non-means-tested Loan Scheme for Full-time Tertiary Students ('NLSFT')/ Financial Assistance Scheme for Post-secondary Students ('FASP')/ Non-means-tested Loan Scheme for Post-secondary Students ('NLSPS')/ Extended Non-means-tested Loan Scheme ('ENLS'); **and**
- (ii) You have submitted a copy of your HKPID Card together with the above application and there is no change in personal particulars on your HKPID Card.

Applicant's Indemnifier and/or Witness(es)

- (i) Your Indemnifier and/or Witness(es) have acted as a qualified Indemnifier or Witness for a successful application over the past three AYs under TSFS/ NLSFT/ FASP/ NLSPS/ ENLS; **and**
- (ii) Your Indemnifier and/or Witness(es) have submitted a copy of their HKPID Card(s) together with the above application(s) and there is no change in personal particulars on their HKPID Card(s).

If necessary, you may be required to resubmit the relevant HKPID Card copy(ies). In case of any dispute, the decision of the SFO will be final. TSFS 12 (Rev. 2022)

retired persons, housewives, etc.), those without regular income and/or income proof (e.g. casual workers, etc.) and students are **not** acceptable;

- (d) able to produce (i) documentary evidence showing that he/she has a regular income such as a copy of his/her latest **complete** demand note on tax issued by the Inland Revenue Department, and (ii) **valid** Business Registration Certificate and/or **valid** Certificate of Incorporation issued by the Companies Registry, if the Indemnifier is self-employed;
- (e) able to produce documentary evidence showing his/her **current employment status** in Hong Kong (e.g. written certification from employer with company chop, Indemnifier's business name card or staff card, etc.);
- (f) able to produce his/her recent and consecutive three months' **salary records** (e.g. the latest **complete** individual demand note on tax issued by the Inland Revenue Department, written certification of his/her job title and wages from employer with company chop or a copy of his/her bank statements/passbook showing the income (with the relevant page of his/her bank passbook or account statement showing his/her name and account number), etc.);
- (g) able to produce documentary evidence showing his/her **residential address** in Hong Kong in the past three months. Documentary evidence of residential address should be letter issued by government bureaux/departments, public organisations/utilities or commercial organisations. Post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address;
- (h) able to produce documentary evidence showing his/her **office/employer's business address** in Hong Kong (e.g. his/her business name card or letter issued to him/her by his/her employer, etc.); and
- (i) able to produce documentary evidence showing his/her financial position upon request by SFO.

15. A person who is an undischarged bankrupt; or is aware that a bankruptcy petition will be filed by him/her or presented against him/her; or has applied/is applying for an IVA; or is aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets; or is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or if there is any claim (whether inside or outside Hong Kong) presently in progress or pending or being threatened against him/her or any of his/her assets at the time when he/she signs the 'Deed' is **not** acceptable to act as an Indemnifier. Besides, if a person has any arrears (including but not limited to grant(s), loan(s), interest, surcharge, overdue interest, administrative fee and any recovery costs (including legal costs and related expenses in the course of legal recovery action), etc.) under any financial assistance/loan scheme(s) administered by SFO, or has previously failed to comply with the terms and conditions of any financial assistance/loan scheme(s) administered by SFO, he/she is not acceptable to act as an Indemnifier.

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

17. You are **not** acceptable to act as the Indemnifier for your own application.

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

Indemnifier-related Applications & Loan Documents Management Unit (TSFS/NLSFT)
Student Finance Office
Working Family and Student Financial Assistance Agency
12/F., Cheung Sha Wan Government Offices
303 Cheung Sha Wan Road, Kowloon
(Fax : 2116 5161 / Email : nlsft_tsfs_idm_sfo@wfsfaa.gov.hk / Enquiry : 2110 5030 / 2155 3059)

Qualifications of a Witness

19. To be acceptable as a Witness, a person must be :

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

20. You are **not** acceptable to act as the Witness of your 'Undertaking' and the corresponding 'Deed'. The Indemnifier is **not** acceptable to act as the Witness of his/her 'Deed' and the corresponding 'Undertaking'.

21. SFO may request a Witness to produce documentary evidence showing his/her residential address. Post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address.

Offsetting Arrangements

22. If you concurrently receive any loan(s) provided by the Government under the Non-means-tested Loan Scheme for Full-time Tertiary Students ('NLSFT') for the Course for the same academic year ('NLSFT Loan'), you shall be liable to repay to the Government the amount of overpaid NLSFT Loan which is equal to the difference between (a) the amount of the NLSFT Loan paid and (b) the revised NLSFT Loan offer (provided the amount of (a) is higher than the amount of (b)) ('Overpaid NLSFT Loan'). The amount of Overpaid NLSFT Loan shall be repaid through deduction of the same amount from the TSFS financial assistance in the order firstly from the grant portion of the TSFS financial assistance, and if the grant portion is insufficient to fully offset the Overpaid NLSFT Loan, the balance will be offset by deducting from the loan portion of the TSFS financial assistance.

23. Even if your NLSFT Loan has been fully offset by your TSFS grant and/or loan and the revised loan balance is HK\$0, NLSFT interest would still accrue for the Overpaid NLSFT Loan for the period from the NLSFT Loan first drawdown date to the date of offsetting. **You are advised to submit an early repayment request of the NLSFT interest immediately after the offsetting to the Student Loan Unit of SFO.** Otherwise, an administrative fee will be accrued on this NLSFT Loan account on an academic year basis in the same manner as ordinary loan accounts. The accrued interest and/or administrative fee will be demanded upon your commencement of loan repayment. The administrative fee is chargeable on 1 December each year. You are required to repay the accrued interest and the administrative fee until the NLSFT Loan and the interest accrued thereon are fully repaid. In addition, the loan portion of the TSFS financial assistance applied to offset the NLSFT loan will be deemed to have been borrowed by you under the terms and conditions of the TSFS at an interest rate of 1% per annum chargeable from the commencement date of the loan repayment period under the TSFS.

24. If your NLSFT Loan has been partially offset by your TSFS grant and/or loan and there is remaining loan balance, NLSFT interest would still accrue for the Overpaid NLSFT Loan for the period from the NLSFT Loan first drawdown date to the date of adjustment. Your obligations in relation to the NLSFT interest so accrued and the amount of the NLSFT Loan remaining after the partial offsetting shall remain unchanged and shall continue according to the terms and conditions as set out in this 'Notice of Offer', in the 'Undertaking' signed by you, in the NLSFT Application Guidance Notes and including the terms and conditions subsequently amended and supplemented by SFO. In addition, the loan portion of the TSFS financial assistance applied to offset the NLSFT loan will be deemed to have been borrowed by you under the terms and conditions of the TSFS at an interest rate of 1% per annum chargeable from the commencement date of the loan repayment period under the TSFS.

25. If you have accepted the offer of NLSFT Loan but not yet received it prior to the receipt of the 'TSFS Notification of Result', and subsequently being offered financial assistance under the TSFS, arrangements will then be made to reduce your NLSFT Loan offer and the NLSFT Loan payable (if any) to reflect the adjustment of NLSFT Loan in direct relation to the financial assistance offered under the TSFS.

26. Your NLSFT Loan will not be offset by your TSFS grant and/or loan automatically as above mentioned if your NLSFT Loan does not exceed the difference between your maximum level of financial assistance under the TSFS and the financial assistance you should receive under the TSFS. Under such circumstances, if you wish to offset your NLSFT Loan already paid to your Institution by the TSFS grant and/or loan credited/to be credited to your designated bank account, you need to make an early repayment of the NLSFT Loan; or apply for a cancellation of the NLSFT Loan if the disbursement of the NLSFT Loan to your institution has not yet been arranged.

Payment

27. Payment of financial assistance will be made by crediting the amounts to your designated bank account. The actual amount of financial assistance to be paid, however, will depend upon whether any offsetting is required in respect of any overpaid grant and/or loan that has/have been made to you under the TSFS and/or the NLSFT. The first

instalment of the grant will normally be paid within two weeks from the date of the issuance of the 'TSFS Notification of Result'. The first instalment of loan will be paid, subject to your successful submission of the full set of acceptable 'Undertaking', 'Deed', 'Student, Indemnifier and Witness Details Input Forms', documentary proofs mentioned in paragraph 10 above and the required photocopies of HKID Cards, normally within three weeks from the deadline of returning the mentioned documents as specified in the 'TSFS Notification of Result'.

28. The grant offered and/or the loan accepted by you under the TSFS will normally be paid to you in two equal instalments. The first instalment will be credited to your designated bank account according to the schedule as detailed in the 'TSFS Notification of Result'. The second instalment (covering the remaining balance) will be credited to your designated bank account during December 2022 to February 2023. In completing the 'Undertaking', the 'Deed' and the 'Student, Indemnifier and Witness Details Input Form (Form A)', you will have to state the full amount of loan you wish to accept for the whole academic year (i.e. the sum of the first and second instalments).

29. Should you be notified of the result of your application for financial assistance under the TSFS only in or after February 2023, the financial assistance will be credited to your designated bank account in one single instalment.

30. During the course of vetting/counter-checking/reviewing your application(s) (including application(s) of the current and previous academic years), SFO may withhold payment of assistance if irregularity or omitted information is spotted. Payment of assistance (if any) would only resume after vetting/counter-checking/reviewing processes have been completed and all irregularities or omitted information have been rectified/clarified.

31. 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 SFO, SFO reserves the right to withhold the payment of financial assistance to you and set-off the overpaid amount from the financial assistance (including grant and/or loan and/or subsidy administered and disbursed by SFO) to which you are entitled to in the academic year. The balance of the financial assistance after such set-off, if any, will be released to you. In addition or as an alternative, SFO shall require you to refund the overpaid amount immediately upon the request of SFO.

Cessation of being Registered Full-time Student/Withdrawal from/Suspension/Deferment of Study

32. Payment of financial assistance is subject to your being or becoming a registered full-time student taking up an exclusively University Grants Committee-funded or exclusively publicly-funded student place of a recognised Course at one of the Institutions for the 2022/23 academic year. If you cease to be a registered full-time student; or decide to withdraw/suspend from/defer studies; or have not completed the Course for any reasons; or change your Course/Institution; or are not required to pay the full amount of tuition fee in the respective academic year, you must **immediately** notify SFO in writing. SFO will review the application and adjust your entitlements of financial assistance, if necessary. In the event that there is any overpayment of financial assistance, you will be required to refund in one lump sum the overpaid amount. If you cease to be a registered full-time student or withdraw/suspend from/defer study or have not completed the Course for any reasons :

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

33. If you fail to inform SFO immediately on your cessation to be a registered full-time student or decision to withdraw, suspend from or defer study or failure to complete the Course for any reasons, interest will be charged with retrospective effect from the date that you cease to be a registered full-time student, or the date of your withdrawal/suspension of study, where applicable.

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

Loan Repayment, Electronic Demand Note and Notification

35. (a) You are required to repay your loan, which shall normally commence on 1 December of the year of your graduation or when the Course has officially ended, until it is repaid in full. The first instalment of loan repayment will normally fall due on 1 January or 1 July (if opted for deferred activation of loan repayment) of the following year of your graduation. **If you have not received the notice of commencement of repayment or demand of repayment within six months after your graduation or the Course has officially ended, you should notify SFO in writing immediately.**
- (b) 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 their TSFS loans by monthly instalments. The loan borrowed by you and the interest accrued thereon are repayable in 15 years ('Repayment Period') by 180 equal monthly instalments, or in a shorter Repayment Period by equal monthly instalments as agreed by SFO.
- (c) If you cease to be a registered full-time student of a recognised Course; or withdraw or are suspended from or defer your studies in the recognised Course; or transfer from the Institution where you have borrowed the TSFS loan to another; or have not completed the Course for any reason, you are required to notify SFO in writing immediately and repay the loan in a lump sum or by equal instalments; and if by instalments over a revised Repayment Period, also the interest accrued at the rate of 1% per annum. The length of the loan Repayment Period, its commencement date, and any repayment arrangements shall be decided by SFO.
- (d) 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 and/or notifications will be issued 14 days before each due date as far as practicable. If you do not receive the demand note and/or notification seven days before each due date, you should contact SFO without delay. Non-receipt of demand note does not exempt you from the obligation to repay the instalment due on or before the due date. If repayment has not been made duly, you will be required to repay the Government the overdue amount together with a surcharge as set out in paragraph 35(i).
- (ii) For environmentally friendly reason and to avoid possible non-receipt of postal demand notes, monthly demand notes would be uploaded to 'SFO E-link' (<https://e-link.wfsfaa.gov.hk>) and notifications would be sent to 'MyGovHK' and/or 'iAM Smart' online platforms for your viewing, printing and downloading. You need to safekeep your 'MyGovHK' and/or 'iAM Smart' account login username and password to receive repayment notifications and demand notes through 'SFO E-link – My Bills' service. If you have not logged into 'MyGovHK' for a period of 36 months, your account will be terminated. Electronic demand notes and/or notifications shall be deemed to have been duly given by SFO and have been duly received by you regardless of whether you have actually accessed the demand notes or notifications and whether you have actual notice of their availability. Requests for receiving demand notes and/or notifications by other means will not be accepted. SFO may contact you by mail, telephone, fax, email or other forms of electronic notifications (e.g. SMS) for any repayment matters. Should you wish to save a copy of the latest instalment demand note, you are reminded to download and/or print it out on or before the due date.
- (iii) Your failure to visit 'MyGovHK', 'iAM Smart' and/or 'SFO E-link – My Bills' service online platform(s) to receive any repayment schedule or demand note(s) does not exempt you from the obligation to repay the instalment due on or before the due date. Otherwise, you will be regarded as breaching of the terms in the 'Undertaking'.
- (e) Within the Repayment Period, you can put up a request to change its duration. 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 you fail to put up your request by the above-mentioned deadline, or your loan is currently under deferment, the effective date of your requested revision will be postponed accordingly. Request could only be made in writing. Verbal request will not be accepted. You have to repay your instalments according to the original repayment schedule until the revised Repayment Period takes effect.

- (f) Interest at a rate of 1% per annum shall be charged on the loan borrowed by you from the commencement date of the loan Repayment Period. You may have a rough estimation on the repayment amount by using the repayment calculator available in the 'SFO E-link' at <https://e-link.wfsfaa.gov.hk>.
- (g) Interest of each monthly instalment is the interest accrued for the month preceding the instalment due date.
- (h) Each instalment (instalment loan principal and interest) shall not be less than HK\$100.
- (i) If you fail to repay the loan or interest or any part thereof when it becomes due, you will be required to repay the Government the overdue amount together with a surcharge at the rate of 5%.
- (j) Any partial repayment made by you which does not discharge in full any amount due and payable shall be applied in or toward the discharge of: firstly the surcharge, secondly (any balance thereof) the interest accrued, 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'.
- (k) Any repayment or overpayment made by you before the instalment due date will be applied to repay the forthcoming instalment(s) according to the repayment schedule until the amount is exhausted. Interest payable for those instalments will not be reduced or exempted.
- (l) If you wish to make early lump sum or partial repayment of the loan, a request should be put up in writing. Verbal request will not be accepted. You may download the application form from the WFSFAA website at <https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/sl/SFO185E.pdf>. Normally you have to settle the early lump sum or partial repayment demand note in full within 14 days from its issue date. If you fail to repay the early lump sum or partial repayment demand note on time, surcharge incurred shall be calculated in the same way as set out in paragraph 35(i) 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 date of the due date of the forthcoming instalment

- (iv) You are advised to consider carefully before submitting an early repayment request. If you cancel and make another request within the same month, SFO may consider not accepting the second/revised application. If you have fully settled the early lump sum/partial repayment demand note, cancellation request to ask for refund of the repayment will not be accepted.
- (m) For request and/or repayment by mail, the postmark date will be regarded as the request and/or repayment date. Underpaid mail items will not be accepted. Please ensure sufficient mailing time and postage to make delivery in order. Underpaid mail items will be returned to the sender (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 via the 'SFO E-link', the date received by SFO will be regarded as the date of request.
- (n) Loan borrowers are required to make repayments on time. If you plan to leave Hong Kong, you are required to make prior repayment arrangement. If you intend to leave Hong Kong for a period longer than three months or emigrate, you are required to notify SFO immediately in writing. Upon receipt of such notification, unless SFO has otherwise come to an agreement with you concerning the

repayment arrangement or unless SFO is satisfied that you shall be able to continue to repay the loan based on the original repayment schedule, SFO could demand your immediate repayment of all outstanding balance of the loan, interest, surcharge (if any) and any recovery expenses.

- (o) If you have obtained loans for different courses, or for the same course 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 account. Request for merging loan accounts will not be accepted.
- (p) You and/or your Indemnifier are required to notify SFO immediately in writing of any change of your and/or your Indemnifier's correspondence/residential address or other contact information, including mobile phone number, email address or fax number. For any changes in correspondence/residential address, you and/or your Indemnifier are required to provide a photocopy of documentary evidence showing the updated 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, you and/or your Indemnifier may be required to produce the documentary evidence in originals. The amendment forms can be downloaded from the WFSFAA website at <https://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/forms.htm>.
- (q) You are required to procure immediately or otherwise upon the first repayment notification of SFO, an alternative Indemnifier located in Hong Kong and acceptable to the Government to execute the Indemnity in favour of the Government in the event that your Indemnifier intends to leave or has already left Hong Kong for a period longer than three months or to emigrate or has already emigrated, failing which SFO has the power to demand your immediate repayment of all outstanding balance of the loan, interest, surcharge (if any) and any recovery expenses.
- (r) If your Indemnifier after signing the 'Deed' becomes incapable of fulfilling the obligations required under the 'Deed'; or is deceased; or if you are aware that a bankruptcy petition is filed by or presented against him/her or a bankruptcy order is made against him/her; or your Indemnifier applies for an IVA; or you are aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of your Indemnifier's assets; or your Indemnifier is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or if there is any claim (whether inside or outside Hong Kong) against him/her or any of his/her assets; you and/or your Indemnifier is/are obliged to notify SFO in writing immediately. You are also required to procure and provide full particulars of an alternative qualified Indemnifier located in Hong Kong and acceptable to the Government to replace the original one upon occurrence of any of the above circumstances. The alternative Indemnifier (if accepted by the Government) shall act in substitution and shall execute a similar 'Deed'.
- (s) In case of any breach of any of the terms and conditions of loan or late repayment of any instalment due, SFO has the power to demand you and/or your Indemnifier(s) 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 your 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 you and/or your Indemnifier(s) to make immediate repayment of all outstanding balance of loan(s), interest (if any), surcharge (if any), overdue interest (if any), administrative fee (if any) and any recovery expenses in relation to other course(s) taken by you notwithstanding that they have not become due under the terms of such loan(s).

Deferment of Loan Repayment

36. (a) If you have difficulties in repaying the loan due to further full-time study, financial hardship or serious illness, you may apply for deferment of loan repayment. For deferment of loan repayment on the grounds of financial hardship or serious illness, in case you have not opted for the standard repayment period of 15 years, the repayment period of your loan will initially be extended to 15 years for calculation when your application is being processed. SFO will consider each application on its own merits. Application for deferment of loan repayment should be submitted in writing, together with the necessary documentary proof, to SFO before the due date(s) of the instalment(s) under application. For application by fax or by email, the date of receipt of the fax or email will be considered to be the date of application. For application by mail, the postmark date on the envelope will be regarded as the date of application. You may also download the application form concerned from the WFSFAA

website

at

<https://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/loanrepayment/difficulties/forms.htm>.

Application for deferment of loan repayment is only applicable to the **total** amount due for repayment, which may comprise interest(s) and outstanding principal(s). Application for deferment of only a part of the repayment amount will not be acceded to.

- (b) 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 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, which is from the month immediately preceding the start date of the approved deferment to the month immediately preceding the date of resumption of repayment. The deferred loan may be repaid on a revised repayment schedule with fewer numbers of instalments and at a larger amount or on any other terms as decided by SFO.

Handling of Personal Data

37. The personal data provided by you under paragraph 10 hereof, and any supplementary information provided on the request of the WFSFAA will be used by the WFSFAA and the Education Bureau ('EDB')/disclosed to the agents of the WFSFAA/EDB, the schools/institutions concerned and relevant government bureaux/departments for the following purposes :

- (a) Activities relating to the processing and counter-checking of application listed below and notification of application result;
 - (i) Grant for School-related Expenses for Kindergarten Students (Grant-KG)
 - (ii) Kindergarten & Child Care Centre Fee Remission Scheme (KCFRS)
 - (iii) School Textbook Assistance Scheme (STAS)
 - (iv) Student Travel Subsidy Scheme (STSS)
 - (v) Subsidy for Internet Access Charges (SIA)
 - (vi) Diploma Yi Jin Fee Reimbursement (DYJFR)
 - (vii) Fee Reimbursement (Financial Assistance Scheme for Designated Evening Adult Education Courses) [FR(FAEAEC)]
 - (viii) Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)
 - (ix) Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)
 - (x) Financial Assistance Scheme for Post-secondary Students (FASP)
 - (xi) Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)
 - (xii) Extended Non-means-tested Loan Scheme (ENLS)
 - (xiii) Student Travel Subsidy for Tertiary or Post-secondary Students
 - (xiv) Continuing Education Fund (CEF)
 - (xv) Working Family Allowance (WFA) Scheme
- (b) Activities relating to authentication of application listed in (a) against other database of the WFSFAA and the database of other relevant government bureaux/departments and schools/institutions in association with the financial assistance received by the applicant/applicant's family members to prevent double subsidies, detect fraudulence, recover overpayment(s), overdue repayment(s) or any outstanding amount, and any cost arising therefrom;
- (c) Activities relating to the matching of the personal data of the student-applicant (where applicable) with the database of EDB in association with processing and counter-checking of the application for the financial assistance schemes listed in (a) and the granting of other financial assistance by the WFSFAA, so as to verify / update records of the WFSFAA and confirm eligibility for individual scheme;
- (d) Activities relating to the matching of the personal data of the applicant and applicant's family members with other database of the WFSFAA and the database of the Social Welfare Department in association with processing and counter-checking of the application listed in (a) and the granting of other financial assistance by the WFSFAA 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);
- (e) Activities relating to the matching of the personal data of the applicant and applicant's family members with other database of the WFSFAA and the database of the Immigration Department in association with processing and counter-checking of the application listed in (a) and the granting of other financial

assistance by the WFSFAA, so as to verify/update the records of applicant and applicant's family members and confirm their eligibility for individual scheme;

- (f) Administration and maintenance of your loan account(s) and repayment of loans;
- (g) Statistics and research purposes;
- (h) Activities/matters related to the communication or exchange of views with applicants for the purpose of scheme administration; and
- (i) Processing and counter-checking of applications/selection of needy students for award of other student financial assistance administered by the WFSFAA, the EDB, the Hong Kong Examinations and Assessment Authority, other relevant government departments/organizations and the schools/institutions concerned.

38. The personal data of the applicant and those of his/her family members provided by the applicant may be disclosed to government bureaux/departments/organisations and the schools/institutions concerned for the purposes stated in paragraph 37 above; or where the applicant has given consent to such disclosure; or where such disclosure is authorized or required by law. The provision of personal data to the WFSFAA by the applicant is voluntary, but if the applicant fails to provide the personal data required, the WFSFAA may not be able to process his/her application.

39. If necessary, the WFSFAA will contact the applicant's Institution, other Government departments and organisations to obtain any information of the applicant for the purposes mentioned in paragraph 37 above. The applicant consents that the WFSFAA may inform schools/institutions of the result of the application, including assistance level, subsidy amount and date of payment of assistance.

40. If necessary, the WFSFAA will contact you, your Indemnifier(s) and/or Witness(es) direct to verify the personal data provided in the 'Undertaking', the 'Deed', the 'Student, Indemnifier and Witness Details Input Forms', and any other documents as required by the WFSFAA for the purposes mentioned in paragraph 37 above.

41. In accordance with Sections 18 and 22 and Principle 6 of Schedule 1 of the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong), you, your Indemnifier(s) and your Witness(es) have the right to request access to and correction of the personal data provided by them in the 'Undertaking', the 'Deed', the 'Student, Indemnifier and Witness Details Input Forms', and any other documents as required by the WFSFAA which is/are retained by the WFSFAA.

42. Enquiries concerning the personal data provided in the 'Undertaking', the 'Deed', the 'Student, Indemnifier and Witness Details Input Forms', and any other documents as required by the WFSFAA, and requests for the access and/or the correction of such data shall be made in writing to :

Deputy Departmental Secretary (General)
Working Family and Student Financial Assistance Agency
19/F, 181 Hoi Bun Road,
Kwun Tong, Kowloon
(Fax No.: 3897 1902)

43. 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 case information, e.g. name and address of the student loan defaulter, case nature, etc., will become public. Your special attention is drawn to the following clauses of the 'Code of Practice on Consumer Credit Data' (the Code) issued by the Office of the Privacy Commissioner for Personal Data (PCPD) –

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

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

Change of Personal Particulars

45. You are required to inform SFO immediately of the following changes (if any) by the specified amendment forms. The forms are available on the website of WFSFAA at <https://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/forms.htm>.

‘Notification of Change of Applicant’s Personal Particulars’ (TSF/C/18A(E))	‘Notification of Change of Institution / Course Data’ (TSF/C/18B)
Type of Information	Type of Information
<ul style="list-style-type: none">➤ Name➤ Correspondence Address➤ Residential Address➤ Residential Telephone Number➤ Other Contact Telephone Number➤ Bank Account Number (for payment of financial assistance)	<ul style="list-style-type: none">➤ Institution➤ Course➤ Year of study➤ Tuition Fee paid/payable

Submission of Loan Documents

46. Please submit your loan documents and other related documents to SFO by mail or through SFO’s drop-in boxes. If you submit the required documents by mail, 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 are subject to surcharge by the Hongkong Post, and will be returned to the sender (with return address) or disposed of (without return address) by the Hongkong Post.

Mailing 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

47. If you submit the required documents through SFO’s drop-in boxes, during office hours (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)), please use the drop-in boxes located inside the Reception Hall on 11/F of the Cheung Sha Wan Government Offices (CSWGOs). For submission outside office hours, you may enter the CSWGOs through the side entrance near the security counter and use the drop-in box in the G/F lift lobby.

Enquiries

48. For enquiries, please contact :

Automated Telephone Enquiry Hotline (24-hour)	: 2802 2345
	: 2152 9000 (Application Processing)
Other Enquiry Telephone Numbers (office hours)	: 2152 9307 (Submission of Loan Documents)
	: 3102 3026 / 3102 3027 (Payment Matters)
	: 2150 6226 (Repayment Matters)

Head,
Working Family and Student Financial Assistance Agency

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UNDERTAKING
UNDER THE TERTIARY STUDENT FINANCE SCHEME – PUBLICLY-FUNDED PROGRAMMES (TSFS) 2022/23
(Signed by a Student Receiving Loan)

1. In consideration of the Government of the Hong Kong Special Administrative Region ('Government') agreeing to offer me a loan in the sum as specified below ('Loan') with interest payable thereon to accrue at a rate of 1% per annum under the Tertiary Student Finance Scheme – Publicly-funded Programmes ('TSFS'), subject to my being a registered student at an institution covered by the TSFS ('Institution') for an approved full-time course ('Course') for the 2022/23 academic year, I, the undersigned, (hereinafter also referred as 'I' or 'Student') do hereby undertake to repay the Government in full the Loan and the aforesaid interest accruing thereon in 15 years ('Repayment Period') by 180 equal monthly instalments or in a shorter Repayment Period by equal monthly instalments as agreed by the Student Finance Office ('SFO') under the Working Family and Student Financial Assistance Agency ('WFSFAA'). Whereas if as determined appropriate by SFO, I undertake to repay the Government in full the Loan and the aforesaid interest accruing thereon within the Repayment Period by equal quarterly instalments. The Repayment Period shall normally commence on 1 December of the year of graduation or when the Course has officially ended and the interest shall accrue on the Loan when the Repayment Period commences until the Loan is repaid in full. I also undertake to notify SFO in writing immediately if I have not received the notice of commencement of repayment or demand of repayment from SFO within 6 months after my graduation or the Course has officially ended.
2. Notwithstanding Clause 1 above, if I cease to be a registered full-time student of the Course, or if I withdraw or am suspended from the Course, or defer my study in the Course, or transfer from Institution where I borrowed Loans to another, or I have not completed the Course for any reason, I hereby undertake to notify SFO in writing immediately and repay the Loan whether in a lump sum or by equal instalments as determined by SFO, and if by instalment over a revised Repayment Period as determined by SFO, also the interest accrued at the rate of 1% per annum with effect from the revised Repayment Period. I accept that under any of the aforesaid situations as mentioned in this Clause 2, SFO shall have the sole discretion to decide the date of repayment of the Loan (if it is to be repaid in a lump sum), or the revised Repayment Period for the Loan (if it and its accrued interest are to be repaid by instalments) and the amount of each such instalment, and other applicable repayment arrangements.
3. I undertake to indemnify the Government against all and any losses, costs and expenses which the Government may incur in relation to, resulting from or arising out of my failure to comply with or observe any terms or conditions of this Undertaking.
4. I undertake that if I fail to repay the Loan or interest or any part thereof when it becomes due, I shall pay a surcharge for the overdue amount at the rate of 5%. Any partial payment made by me 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 accrued, thirdly (any balance thereof) the overdue principal portion of the Loan and finally all costs (including legal costs and related expenses in the course of legal recovery actions) incurred by the Government for the recovery of the overdue amount and enforcement of this Undertaking and the Deed of Indemnity ('Expenses').
5. I undertake to notify SFO immediately in writing if I intend to leave the Hong Kong Special Administrative Region ('Hong Kong') for a period longer than 3 months or to emigrate. Upon receipt of such notification, unless SFO has otherwise come to an agreement with me concerning the repayment arrangement or unless SFO is satisfied that I shall be able to continue to repay the Loan based on the original repayment schedule, SFO could demand my immediate repayment of all outstanding balance of the Loan, interest, surcharge (if any) and Expenses.
6. I undertake to notify SFO immediately in writing of any change of my or my Indemnifier's correspondence/residential address or my or my Indemnifier's other contact information, including mobile phone number, email address or fax number.
7. I undertake to procure immediately, or otherwise upon the first repayment notification of SFO, an alternative Indemnifier located in Hong Kong and acceptable to the Government to execute the Indemnity in favour of the Government in the event that my Indemnifier intends to leave or has already left Hong Kong for a period longer than 3 months or to emigrate or has already emigrated, failing which SFO has the power to demand my immediate repayment of all outstanding balance of the Loan, interest, surcharge (if any) and Expenses.
8. I hereby give my consent to SFO to check with other Government bureaux and departments and the Institution my updated address or any of my other personal data for the purpose of recovering the Loan or any other overdue amount from me or for other purposes as stated in the Notice of Offer of Financial Assistance under the Tertiary Student Finance Scheme – Publicly-funded Programmes for 2022/23 ('Notice of Offer'). I agree that the personal data provided by me can be used by SFO and disclosed to the relevant parties as specified in the Notice of Offer by SFO; and give consent to SFO to request from these relevant parties my personal data.
9. I undertake to notify SFO in writing immediately if a bankruptcy petition is filed by me or presented against me or a bankruptcy order is made against me or I have applied/am applying for an Individual Voluntary Arrangement or legal proceedings have been commenced (or are pending or being threatened) against me or any of my assets or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets. I agree that SFO has the right to require me to submit supplementary documents/information as necessary and SFO reserves the power to make the final decision on the Loan of my TSFS application.
10. I undertake to write to SFO immediately if for any reason my Indemnifier becomes incapable of fulfilling the obligations required under the Deed of Indemnity; or is deceased; or if I am aware that a bankruptcy petition is filed by or presented against him/her or a bankruptcy order is made against him/her; or my Indemnifier applies for an Individual Voluntary Arrangement; or if I am aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of my Indemnifier's assets; or my Indemnifier is a party to any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or if there is any claim (whether inside or outside Hong Kong) against him/her or any of his/her assets after he/she signs the Deed of Indemnity. I further undertake to procure immediately, or otherwise upon the first repayment notification of SFO, an alternative Indemnifier located in Hong Kong and acceptable to the Government to execute the Indemnity in favour of the Government in light of the occurrence of any of the above circumstances, failing which SFO has the power to demand my immediate repayment of all outstanding balance of the Loan, interest, surcharge (if any) and Expenses.
11. All of the terms and conditions set out in the Notice of Offer may from time to time be amended and supplemented by SFO and shall be deemed incorporated herein and form part of the terms and conditions for the Loan and I agree to be bound by them. In the event of any inconsistency between the two documents, this Undertaking shall prevail.
12. I agree that SFO has the power to consolidate all loans granted to me under the TSFS in relation to the Course or any other course, and after such consolidation, references to 'Loan' in this Undertaking shall mean the Loan as consolidated by SFO and all terms and conditions set out herein shall apply to the Loan as consolidated. In the event that different Indemnifiers have executed Deed of Indemnity in relation to different parts of the Loan (i.e. the Loan after consolidation), and if any amount received by SFO from me in relation to the Loan is insufficient to cover any sum due and payable, without prejudice to the order of priority specified in Clause 4 above, SFO shall have the power to determine how such amount should be apportioned in respect of the different portions of the Loan as guaranteed by each such Indemnifier and the interest, surcharge (if any) and Expenses.
13. I understand and agree that should I fail to comply with or observe any terms or conditions of this Undertaking, or if any statement made in my application for the Loan is found to be false or incomplete or misleading or if I fail to repay the Loan or interest or surcharge (if any) or any part thereof when due, the Government has the power to demand my immediate repayment of all outstanding amount of the Loan, interest, surcharge (if any) and Expenses. SFO has the power to withhold the consideration and processing of my other financial assistance/loan applications and/or various applications relating to loan repayment under different financial assistance/loan schemes administered by SFO.

SFO also has the power to demand me and/or my Indemnifier(s) to make immediate repayment of all outstanding balance of loan(s), interest (if any), overdue interest (if any)/surcharge (if any), administrative fees (if any) and Expenses in relation to other course(s) taken by me notwithstanding that they have not become due under the terms of such loan(s).

14. I agree that SFO has the sole discretion to give notice or demand to me through Internet online platform(s). When applying for a TSFS loan, I undertake to register with the Internet online platform(s) by creating such account and subscribing to such service as stipulated by SFO in the notification in order to receive electronic notices and demands from SFO on such platform(s) including demands of each monthly instalment or any overdue portion of the Loan or interest. I understand and agree that my failure to visit the Internet online platform(s) to receive any notice or demand will not exempt me from my obligation to repay the Loan or any part thereof in accordance with the repayment schedule stipulated by SFO pursuant to Clause 1 or 2 above.

15. Any notice or demand to be given under this Undertaking in writing shall be deemed to have been duly given to me: if sent by mail or by hand to my correspondence/residential address; or by fax to my fax number; or by SMS to my mobile phone number; or by email to my email address (each of which number or address as last provided to SFO or as last revised by no less than 10 working days' written notice). In addition, any notice or demand may also be given in electronic form via the Internet online platform(s) in the manner as mentioned in Clause 14 above and shall be deemed to have been duly received by me as soon as it is available to me for viewing, printing or downloading on the Internet online platform(s), regardless of whether I have actually accessed the demand notes and/or notifications and whether I have actual notice of their availability. I further agree that any notice or demand available to me via Internet online platform(s) shall not be denied its validity on the ground that it is an electronic notice or demand.

16. A certificate, notice or letter issued by SFO as to the amount of the outstanding balance of the Loan, interest and/or surcharge from time to time shall be conclusive evidence against me for all purposes.

17. The Government's rights under this Undertaking may be exercised as often as the Government deems fit. Exercising or failing to exercise a right under this Undertaking shall not prevent the Government from exercising any other right under this Undertaking. Exercising part of a right under this Undertaking shall not prevent the Government from subsequently exercising that right to the fullest extent. A delay in exercising or the non-exercise of a right under this Undertaking shall not prevent the Government from exercising that right subsequently. The Government's rights under this Undertaking shall be in addition to other rights which the Government may have under the law.

18. If at any time, any provision of this Undertaking is or becomes invalid, illegal or unenforceable under the law of any jurisdiction, this shall not affect its validity, legality or enforceability under the law of any other jurisdiction nor the validity, legality or enforceability of any other provision of this Undertaking.

19. I may not terminate this Undertaking until and unless all the Loan, interest, surcharge and Expenses have been fully repaid.

20. This Undertaking shall be governed by and construed in accordance with the Laws of Hong Kong. I agree that the courts of Hong Kong shall have jurisdiction over any dispute arising from or in connection with this Undertaking but the Government may also bring proceedings in any jurisdiction where I or my assets may be located.

21. I hereby confirm that this Undertaking as executed by me was either obtained from SFO offices or downloaded from WFSFAA website without any modification whatsoever to the original text. This Undertaking is available in Chinese and English languages. I have chosen the English language version for execution and in the event of any inconsistency between the two language versions, the English language version shall prevail.

22. I confirm that I have read the contents of this Undertaking in 2 pages and I am satisfied that I fully understand its contents and effect before executing this Undertaking. I declare that the information provided in this Undertaking and in the Details Input Forms, including all the related documents submitted, is true, correct and complete.

This Undertaking is signed on the _____ day of _____ (month) _____ (year).

Signed by:

Name: _____

(Name of Student in Block Capitals)

(Name of Student in Chinese Characters) (if applicable)

Hong Kong Identity Card No.: _____ (_____) (Student)

Amount of Loan: HK\$ _____

Signature: _____

(Student)

In the presence of *Witness*:

(Name of Witness in Block Capitals)

(Name of Witness in Chinese Characters) (if applicable)

Hong Kong Permanent Identity Card No.: _____ (_____) (Witness)

Declaration: I acknowledge and agree that the personal data and related documents provided by me in connection with this Undertaking and in the Details Input Forms are true, correct and complete. It can be used by SFO and disclosed to the relevant parties by SFO; and give consent for SFO to request the relevant parties for personal data.

Signature: _____

(Witness)

Notes:

1. A person who makes a false instrument, with the intention that he/she or another shall use it to induce somebody to accept it as genuine, and by reason of so accepting it to do or not to do some act to his/her own or any other person's prejudice, commits a criminal offence.
2. Student should read this Undertaking in conjunction with the Notice of Offer of Financial Assistance under the Tertiary Student Finance Scheme – Publicly-funded Programmes for 2022/23.
3. This Undertaking and Deed of Indemnity should be completed and signed respectively by the Student and the Indemnifier in the presence of a Witness. Neither the Student himself/herself nor the Indemnifier can act as Witness.
4. The names of the Student and the Witness in Chinese (if applicable) and English should be the same as those recorded in the respective Hong Kong Identity Cards.
5. Any amendment to the information completed by the Student or the Witness (including addition, deletion and alteration) must be counter-signed by the Student or the Witness, whoever has made the amendments, using the same signature(s). SFO will not accept documents with amendments made by means of correction fluid or correction tape.
6. Should the Witness use a name chop, he/she should mark a '+' next to the chop.
7. SFO has the sole discretion to determine whether the Undertaking is properly completed or not. SFO has the sole power not to accept the Undertaking if it is considered not properly completed.

DEED OF INDEMNITY

UNDER THE TERTIARY STUDENT FINANCE SCHEME – PUBLICLY-FUNDED PROGRAMMES (TSFS) 2022/23

THIS DEED OF INDEMNITY is made by the undersigned ('Indemnifier') in favour of the Government of the Hong Kong Special Administrative Region ('Government').

2. WHEREAS the Government has agreed to offer a loan of HK\$ _____ ('Loan') with interest chargeable at a rate of 1% per annum under the Tertiary Student Finance Scheme – Publicly-funded Programmes ('TSFS') to Mr./Mrs./Miss/Ms* _____ ('Student') (Name of Student in Block Capitals) (* Delete whichever is not applicable) bearing Hong Kong Identity Card No. : _____ () in accordance with the Undertaking signed by him/her on the _____ day of _____ (month) _____ (year) and on conditions, inter alia, that this Deed of Indemnity be executed.

NOW THIS DEED OF INDEMNITY WITNESSES as follows:

3. In consideration of the Loan, the Indemnifier hereby agrees to be liable to the Government as if he/she were the principal debtor for the whole amount of the Loan, all interest and surcharge from time to time accruing thereon and all costs and expenses payable by the Student under the Undertaking (collectively, 'Debt'). The Indemnifier hereby guarantees that the Debt shall be paid when it becomes due and payable by the Student under the Undertaking. The Indemnifier hereby covenants with the Government that he/she will immediately pay to the Government as a principal debtor on demand from the Government whenever the Debt has become due and payable by the Student.

4. The Indemnifier further undertakes to pay all expenses and costs (including legal costs and related expenses in the course of legal recovery actions) which the Government may incur for the enforcement of this Deed of Indemnity and the Undertaking signed by the Student ('Expenses').

5. The Indemnifier agrees that before the Government demands payment of the Debt or the Expenses from him/her, the Government does not need to demand payment from the Student first or to take any other action to obtain payment.

6. This Deed of Indemnity shall be independent of, and in addition to, any Deed of Indemnity which the Government holds from time to time in relation to the Debt. If the Government has any other Deed of Indemnity in relation to the Debt, the Government shall be entitled to choose which Deed of Indemnity it wishes to enforce and the order of enforcement. The Government shall not be obliged to enforce any other Deed of Indemnity or to take any other steps or proceedings before it enforces this Deed of Indemnity.

7. From time to time, the Indemnifier acknowledges and agrees that the Government may revise the terms and conditions applicable to or in relation to the Loan (including revising the repayment schedule for the Loan and interest accruing thereon); (or) make any other arrangement, compromise or settlement with the Student or any other indemnifier. If the Government does carry out any of the above acts in this Clause 7, or do or fail to do anything else, this shall not affect the Government's rights or the Indemnifier's liability under this Deed of Indemnity.

8. This Deed of Indemnity shall continue until the full payment of the Debt and the Expenses. This means that the Indemnifier's obligations under this Deed of Indemnity shall not be discharged even if the Debt becomes for any reason not recoverable from the Student.

9. If the Student becomes bankrupt or enters into Individual Voluntary Arrangement or has a receiver appointed over his/her business or assets, the Government shall be entitled to make a claim against the Student's assets for the outstanding balance of the Debt even if the Indemnifier has already made a part payment of the Debt to the Government under this Deed of Indemnity. Any payment which the Government may receive from the Student or his/her estate or any other person shall not affect the Government's right to recover the remaining balance of the Debt and Expenses from the Indemnifier under this Deed of Indemnity.

10. Any payment received by the Government under this Deed of Indemnity shall be applied in the following order towards payment of firstly the surcharge (i.e. the default interest on the Loan), secondly (any balance thereof) the interest accrued on the Loan, thirdly (any balance thereof) the overdue principal portion of the Loan, and finally all Expenses, or otherwise in such order deems fit by the Student Finance Office ('SFO') under the Working Family and Student Financial Assistance Agency ('WFSFAA').

11. A certificate, notice or letter issued by SFO as to the amount of the outstanding balance of the Debt or Expenses from time to time shall be conclusive evidence against the Indemnifier for all purposes.

12. The Indemnifier agrees that the Government may disclose information and personal data concerning the Indemnifier to any Government bureaux or departments, or non-government organisations for the purposes the Government deems necessary in relation to the administration of the loan and repayment matters, including but not limited to the processing and counter-checking of the application for Loan, verification of the personal data he/she has provided in this Deed of Indemnity and in the Details Input Forms and other related documents, administration and maintenance of loan account information, recovery of overdue repayments or overpayments or expenses, other usages as stated in the Notice of Offer of Financial Assistance under the Tertiary Student Finance Scheme – Publicly-funded Programmes for 2022/23, and for the purposes authorised or required by law. The Indemnifier hereby gives consent for SFO to request for his/her personal data from the parties and for the purposes mentioned in this Clause 12.

13. The Indemnifier also agrees to inform SFO in writing immediately if he/she intends to leave the Hong Kong Special Administrative Region ('Hong Kong') for a period longer than 3 months or to emigrate; or if there is any change of his/her correspondence / residential address, or his/her other contact information, including mobile phone number, email address or fax number from time to time.

14. The Indemnifier declares that as at the date of this Deed of Indemnity, he/she is not an undischarged bankrupt, is not aware that there is any bankruptcy petition filed by him/her or presented against him/her and he/she has not applied/is not applying for any Individual Voluntary Arrangement, and no receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets, and he/she is not involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) and no claim (whether inside or outside Hong Kong) is presently in progress or pending or threatened against him/her or any of his/her assets.

15. The Indemnifier also agrees to inform SFO in writing immediately if any time after the date of this Deed of Indemnity and whilst the Debt still remains outstanding, a bankruptcy petition is filed by him/her or presented against him/her or a bankruptcy order is made against him/her; or he/she applies for Individual Voluntary Arrangement; or he/she is aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets; or if he/she is involved in any litigation, arbitration or

administrative proceedings (whether inside or outside Hong Kong) or if there is any claim (whether inside or outside Hong Kong) against him/her or any of his/her assets.

16. The Indemnifier agrees that SFO has the power to consolidate all loans granted to the Student under the TSFS. Whilst the Indemnifier is only required to pay up the Debt but not any other loan to the same Student which has been consolidated to the Loan as referred to in Clause 2 above ('Other Loans') or interest or surcharge accruing on such Other Loans (provided that he/she has not executed any Deed of Indemnity in respect of these Other Loans), in the event that different Indemnifiers have executed Deed of Indemnity in relation to the Loan and Other Loans, and if any amount received by SFO from the Student is insufficient to cover any sum due and payable, SFO shall have the power to determine how such amount should be apportioned.

17. Any notice or demand to be given under this Deed of Indemnity shall be in writing and shall be deemed to have been duly given to the Indemnifier if sent by mail or by hand to his/her correspondence/residential address or by fax to his/her fax number or by SMS to his/her mobile phone number or by email to his/her email address (each of which number or address as last provided to SFO or as last revised by no less than 10 working days' written notice).

18. The Government's rights under this Deed of Indemnity may be exercised as often as the Government deems fit. Exercising or failing to exercise a right under this Deed of Indemnity shall not prevent the Government from exercising any other right under this Deed of Indemnity. Exercising part of a right under this Deed of Indemnity shall not prevent the Government from subsequently exercising that right to the fullest extent. A delay in exercising or the non-exercise of a right under this Deed of Indemnity shall not prevent the Government from exercising that right subsequently. The Government's rights under this Deed of Indemnity shall be in addition to other rights which the Government may have under the law.

19. If at any time, any provision of this Deed of Indemnity is or becomes invalid, illegal or unenforceable under the law of any jurisdiction, this shall not affect its validity, legality or enforceability under the law of any other jurisdiction nor the validity, legality or enforceability of any other provision of this Deed of Indemnity.

20. The Indemnifier may not terminate this Deed of Indemnity until and unless the Debt and Expenses have been fully repaid.

21. The Indemnifier hereby confirms that this Deed of Indemnity as executed by him/her was either obtained from SFO offices or downloaded from the website of WFSFAA without any modification whatsoever to the original text. This Deed of Indemnity is available in Chinese and English languages. The Indemnifier has chosen the English language version for execution and in the event of any inconsistency between the two language versions, the English language version shall prevail.

22. This Deed of Indemnity shall be governed by and construed in accordance with the Laws of Hong Kong. The Indemnifier agrees that the courts of Hong Kong shall have jurisdiction over any dispute arising from or in connection with this Deed of Indemnity but the Government may also bring proceedings in any jurisdiction where the Indemnifier or his/her assets may be located.

23. The Indemnifier declares that the information provided in this Deed of Indemnity and in the Details Input Forms, including all the related documents submitted, is true, correct and complete.

24. The Indemnifier confirms that he/she has read the contents of the whole of this Deed of Indemnity in 2 pages carefully and understands that he/she has the right to seek independent legal advice from lawyers of his/her own choice to make sure that he/she understands his/her commitment and the full consequences of his/her signing this Deed of Indemnity before signing this Deed of Indemnity. It is either that he/she has sought independent legal advice concerning this Deed of Indemnity or has chosen not to do so, but he/she is satisfied that he/she fully understands its contents and effect before signing this Deed of Indemnity.

This Deed is made on the _____ day of _____ (month) _____ (year).

SIGNED, SEALED AND DELIVERED by:

L.S.

In the presence of:

(Name of Indemnifier in Block Capitals)

(Name of Witness in Block Capitals)

(Name of Indemnifier in Chinese Characters) (if applicable)

(Name of Witness in Chinese Characters)(if applicable)

Hong Kong Permanent Identity Card No.: _____ (_____) _____
(Indemnifier)

Hong Kong Permanent Identity Card No.: _____ (_____) _____
(Witness)

Relationship with the Student: _____
(Indemnifier)

Declaration: I acknowledge and agree that the personal data and related documents provided by me in connection with this Deed of Indemnity and in the Details Input Forms are true, correct and complete. It can be used by SFO and disclosed to the relevant parties by SFO; and give consent for SFO to request the relevant parties for personal data.

Signature: _____
(Indemnifier)

Signature: _____
(Witness)

- Notes :**
1. A person who makes a false instrument, with the intention that he/she or another shall use it to induce somebody to accept it as genuine, and by reason of so accepting it to do or not to do some act to his/her own or any other person's prejudice, commits a criminal offence.
 2. The Indemnifier should read this Deed of Indemnity in conjunction with the Undertaking signed by the Student receiving loan and the Notice of Offer of Financial Assistance under the Tertiary Student Finance Scheme – Publicly-funded Programmes for 2022/23.
 3. The Deed of Indemnity should be completed and signed by the Indemnifier in the presence of a Witness. Neither the Student himself/herself nor the Indemnifier can act as Witness. Also, the Student is not acceptable to act as Indemnifier for his/her own application.
 4. The names of the Student, the Indemnifier and the Witness in Chinese (if applicable) and English should be the same as those recorded in the respective Hong Kong Identity Cards.
 5. Any amendments to the information completed in the above execution clause of this Deed of Indemnity (including addition, deletion and alteration) must be counter-signed by the Indemnifier or the Witness, whoever has made the relevant amendments, using the same signature(s) as executed in this Deed of Indemnity. SFO will not accept documents with amendments made by means of correction fluid or correction tape.
 6. Should the Indemnifier or the Witness use a name chop, he/she should mark a '+' next to the chop.
 7. SFO has the sole discretion to determine whether the Deed of Indemnity is properly completed or not. SFO has the sole power not to accept the Deed of Indemnity if it is considered not properly completed.

Stamp
Date:

日期 Date

[illegible][illegible][illegible][illegible]

(If the Witness on the Undertaking and the Deed of Indemnity is the same person, please provide one Witness's information only)

英文字母	數字	核對號碼
Letter(s)	Numbers	Check Digit

12 268 () (英文字母請寫正楷及請靠右填寫 **BLOCK** letter(s) and **Right align**)

13 ²⁷⁷ (如香港永久性居民身份證上載有中文姓名，此項必須以中文填寫 If Chinese name is recorded in Hong Kong Permanent Identity Card, this item must be completed in Chinese)

[illegible]

15	319			/				
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英文字母 Letter(s)	數字 Numbers	核對號碼 Check Digit
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16³²⁵ () (英文字母請寫正楷及請靠右填寫 BLOCK letter(s) and Right align)

17	334							(如香港永久性居民身份證上載有中文姓名，此項必須以中文填寫 If Chinese name is recorded in Hong Kong Permanent Identity Card, this item must be completed in Chinese)

[illegible]

19	376	/				
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Officer:		Signature:	
	(Post)	Date :	
Hard Copies of HKID Card Received (Y/N):			
Applicant:	382	IDM:	383
Witness 1:	384	Witness 2:	385

2022/23 學年資助專上課程學生資助計劃
Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS) 2022/23

此欄由學生資助處填寫
For SFO use only

學生、彌償人及見證人資料表格
STUDENT, INDEMNIFIER AND WITNESS DETAILS INPUT FORM
(供學生資助處聯絡用途 For Contact Purpose by the Student Finance Office)

- (I) 在填寫／遞交接受貸款文件前，請先細閱「資助專上課程學生資助計劃提供 2022/23 學年助學金及／或貸款通知書」(TSFS 12C (Rev. 2022))及「遞交接受貸款文件前的覆核清單」(TSFS 148C (Rev. 2022))。
Before filling out / submitting documents for the acceptance of TSFS Loan, please read carefully the 'Notice of Offer of Financial Assistance under the Tertiary Student Finance Scheme – Publicly-funded Programmes for 2022/23' (TSFS 12 (Rev. 2022)) and the 'Checklist for Submission of Loan Documents' (TSFS 148 (Rev. 2022)).
- (II) 此表格必須填妥，並連同「承諾書」、「彌償契據」及有關證明文件交回在職家庭及學生資助事務處學生資助處。
This form should be properly completed and submitted together with the 'Undertaking', the 'Deed of Indemnity' and documentary proofs to the Student Finance Office (SFO), Working Family and Student Financial Assistance Agency.
- (III) 除特別註明外，此表格所有項目均須以英文正楷填寫。如你無充分理由而不提供所需資料，你的貸款文件將不獲處理。
All items in this form are mandatory and should be completed in **English in BLOCK letters** except those specified otherwise. If you fail to provide the required information without reasons, your loan documents will not be processed.

日期 Date _____

學生資料 Details of Student

學生姓名
Name of Student _____

學生香港身份證號碼
HKID Card Number of Student _____

學生住址
Residential Address of Student _____
(郵政信箱、公共郵箱、轉交地址及學生宿舍不獲接納為有效住址)
(Post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address)

學生電郵地址
Email Address of Student _____

學生傳真號碼 (可選擇是否填寫)
Fax Number of Student (Optional) _____

學生流動電話號碼
Mobile Telephone Number of Student _____

見證人資料 Details of Witness (如承諾書及彌償契據上見證人為同一人，只須填寫一名見證人資料)
(If the Witness on the Undertaking and the Deed of Indemnity is the same person, please provide one Witness's information only)

見證人 I Witness I

姓名
Name _____

聯絡電話號碼
Contact Telephone Number _____

住址
Residential Address _____
(郵政信箱、公共郵箱、轉交地址及學生宿舍不獲接納為有效住址)
(Post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address)

見證人 II Witness II

姓名
Name _____

聯絡電話號碼
Contact Telephone Number _____

住址
Residential Address _____
(郵政信箱、公共郵箱、轉交地址及學生宿舍不獲接納為有效住址)
(Post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address)

彌償人資料 Details of Indemnifier

彌償人姓名
Name of Indemnifier _____

彌償人公司名稱
Company Name of Indemnifier _____

彌償人職業及職位
Occupation and Position of Indemnifier _____

彌償人傳真號碼 (可選擇是否填寫)
Fax Number of Indemnifier (Optional) _____

彌償人公司地址 Company Address of Indemnifier _____

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Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS) 2022/23 Academic Year

Checklist for Submission of Loan Documents

This checklist is for reference only. Please read carefully the ‘Notice of Offer of Financial Assistance under the Tertiary Student Finance Scheme – Publicly-funded Programmes for 2022/23’ (‘Notice of Offer’) (TSFS 12 (Rev. 2022)) and the notes in the corresponding loan documents for details on how to complete the loan documents. For enquiries, please contact the Counter Service Unit of the Student Finance Office (‘SFO’) at 2152 9307.

(A) Please note that you should only submit the loan documents after your application is approved and you have received the Notification of Result of Application for Financial Assistance. Documents which are submitted before the issuance of the Notification of Result of Application for Financial Assistance will be returned to you.

(B) Please check and ensure that you have followed the points below in completing the loan documents:

- ☐ 1. Are the following loan documents for the scheme and academic year that you are applying for? Have they been completed correctly **with a black or dark blue ball pen** (documents completed with an erasable ball pen will **not** be accepted)?
 - ☐ ‘Undertaking’ (TSFS 15 (Rev. 2022));
 - ☐ ‘Deed of Indemnity’ (TSFS 16 (Rev. 2022)); and
 - ☐ ‘Student, Indemnifier and Witness Details Input Forms (Forms A and B)’ (TSFS 29 (Rev. 2022)).
- ☐ 2. Have you, your Indemnifier and Witness(es) filled in your/their Chinese or English names (if applicable), Hong Kong Identity (‘HKID’) Card numbers, month and year of birth as recorded in the HKID Cards?
- ☐ 3. Have you, your Indemnifier and Witness(es) signed against each correction made (documents with the use of correction fluid or correction tape will **not** be accepted) and are the signature(s) consistent with respective signature(s) on the loan documents?
- ☐ 4. Is the loan amount entered in the loan documents correct (i.e. a sum equivalent to or lower than the loan amount offered) and consistent (i.e. same amount across the loan documents)?
- ☐ 5. Are all the dates entered in the loan documents later than the issue date of the Notification of Result of Application for Financial Assistance?
- ☐ 6. Is the date entered in the ‘Deed of Indemnity’ the same as or later than the date entered in the ‘Undertaking’?
- ☐ 7. Are the loan documents submitted within 30 calendar days from the date(s) of execution?

(C) Please submit the following documents to the SFO by mail (Address: Counter Service Unit, Student Finance Office, Working Family and Student Financial Assistance Agency, 11/F, Cheung Sha Wan Government Offices (CSWGOs), 303 Cheung Sha Wan Road, Kowloon) (please see Note 1 overleaf) or through the SFO’s drop-in boxes (Address: 11/F or G/F, CSWGOs) (please see Note 2 overleaf):

- ☐ 1. the completed and signed ‘Undertaking’;
- ☐ 2. the completed and signed ‘Deed of Indemnity’;
- ☐ 3. documentary evidence provided by the Indemnifier, including -
 - ☐ documentary evidence showing his/her **current employment status** in Hong Kong, e.g. written certification from employer with company chop, Indemnifier’s business name card or staff card, etc. (*if the Indemnifier is self-employed, please provide copies of his/her valid Business Registration Certificate and/or valid Certificate of Incorporation issued by the Companies Registry*) and on which the company name and address shown (if applicable) should tally with information entered in the loan documents;
 - ☐ his/her **recent and consecutive three months’ salary records**, e.g. his/her latest complete individual demand note on tax issued by the Inland Revenue Department, written certification of his/her job title and wages from employer with company chop or a copy of his/her bank statements/passbook showing the income (with the relevant page of his/her bank passbook or account statement showing his/her name and account number), etc. and on which the company name and address shown (if applicable) should tally with information entered in the loan documents;

Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS) 2022/23 Academic Year

Checklist for Submission of Loan Documents

- ☐ documentary evidence showing his/her **residential address** in Hong Kong **in the past three months** and on which the residential address shown should tally with information entered in the loan documents. Documentary evidence of residential address should be letter issued by government bureaux/departments, public organisations/utilities or commercial organisations. Post office box numbers, public letter boxes, care of addresses and student hostels will not be accepted as valid residential address; and
- ☐ documentary evidence showing his/her **office/employer's business address** in Hong Kong, e.g. his/her business name card or letter issued to him/her by his/her employer, etc. and on which the company name and address shown should tally with information entered in the loan documents;;
- ☐ 4. the completed 'Student, Indemnifier and Witness Details Input Forms (Forms A and B)'; and
- ☐ 5. photocopies of HKID Cards of yourself, your Indemnifier and Witness(es) on separate A4 size white paper which is blank on both sides (*please see Note 3 overleaf*).

(D) Please check and ensure that you have registered with 'SFO E-link – My Bills' service successfully (*only applicable to applicants who are subject to such requirement as specified by the SFO in the 'TSFS Notification of Result'*):

- ☐ Have you registered with 'SFO E-link – My Bills' service successfully at 'SFO E-link' at <https://e-link.wfsfaa.gov.hk> using your 'iAM Smart' and/or 'MyGovHK' account(s)?

Note 1

If you submit documents by mail, for proper delivery of the mail items to the SFO and to avoid unnecessary delivery delay or unsuccessful delivery, please ensure that the mail items bear sufficient postage with return address before mailing. Underpaid mail items are subject to surcharge by the Hongkong Post, and will be returned to the sender (with return address) or disposed of (without return address) by the Hongkong Post.

Note 2

If you submit documents through the SFO's drop-in boxes, during office hours (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)), please use the drop-in boxes located inside the Reception Hall on 11/F of the Cheung Sha Wan Government Offices (CSWGOs). For submission outside office hours, you may enter the CSWGOs through the side entrance near the security counter and use the drop-in box in the G/F lift lobby.

Note 3

If you (i.e. the applicant) and/or your Indemnifier and/or Witness(es) meet the following requirements, you / they are not required to submit the relevant Hong Kong Permanent Identity ('HKPID') Card copy(ies):-

Applicant

- (i) You have a successful application over the past three academic years (AYs) under the Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS)/ Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)/ Financial Assistance Scheme for Post-secondary Students (FASP)/ Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)/ Extended Non-means-tested Loan Scheme (ENLS); and
- (ii) You have submitted a copy of your HKPID Card together with the above application and there is no change in personal particulars on your HKPID Card.

Applicant's Indemnifier and/or Witness(es)

- (i) Your Indemnifier and/or Witness(es) have acted as a qualified Indemnifier or Witness for a successful application over the past three AYs under TSFS/ NLSFT/ FASP/ NLSPS/ ENLS; and
- (ii) Your Indemnifier and/or Witness(es) have submitted a copy of their HKPID Card(s) together with the above application(s) and there is no change in personal particulars on their HKPID Card(s).

If necessary, you may be required to resubmit the relevant HKPID Card copy(ies). In case of any dispute, the decision of the SFO will be final.

SFO E-link My Bills Service Registration Guidelines

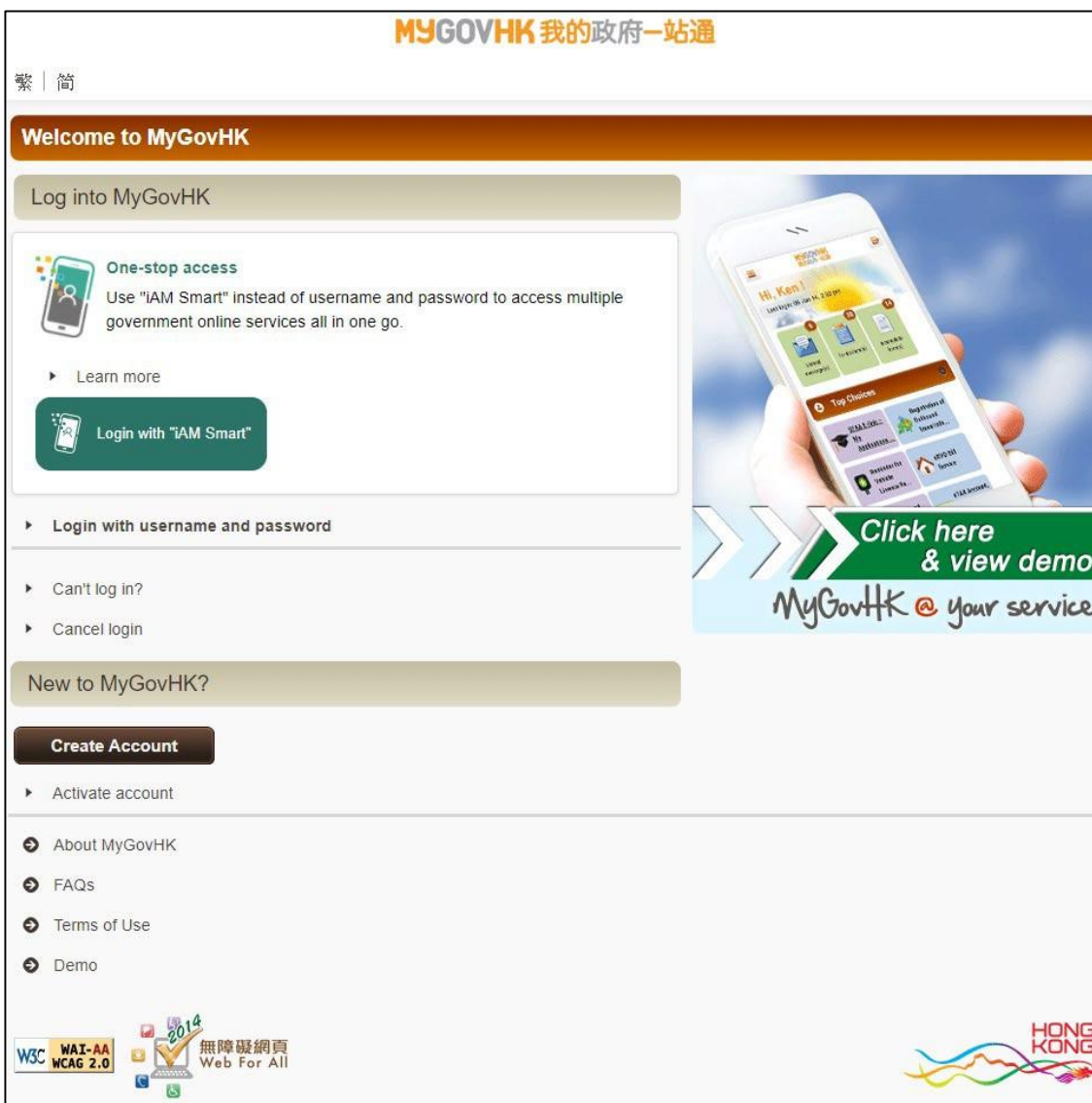
The guidelines provide pre-requisite requirements and step-by-step instructions on how to register for My Bills Service under SFO E-link.

Pre-requisite Requirements

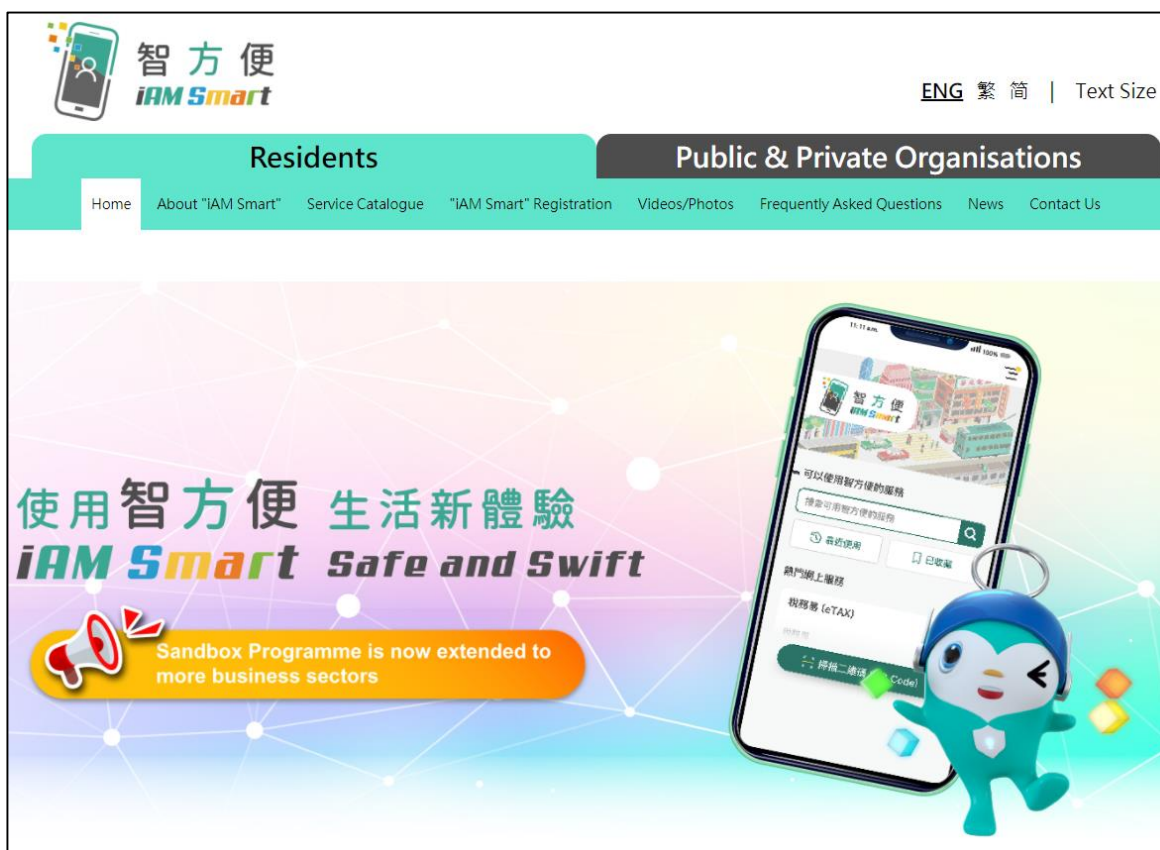
1. A registered “MyGovHK” or “iAM Smart” Account

You should have a registered “MyGovHK” or “iAM Smart” account in order to register with My Bills service.

If you would like to create a “MyGovHK” account, please visit the “MyGovHK” official website (<https://www.gov.hk/en/residents/>) to create an account. You could view a demonstration on account registration at this link: https://www.personalised.gov.hk/content/en/instructions/demo_index.htm.



If you would like to create an “iAM Smart” account, please visit the “iAM Smart” official website (<https://www.iamsmart.gov.hk/en/reg.html>) to view the demonstration on account registration and create an account.



2. Link-up Code / ATM or PPS Reference Number / Loan Reference Number

You need one of the following codes / reference numbers to register with **My Bills** service:

- **Link-up Code**
- **ATM or PPS Reference Number**
- **Loan Reference Number**

● **Link-up Code**

If you are applying for Tertiary Student Finance Scheme (TSFS) / Financial Assistance Scheme for Post-secondary Students (FASP) / Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) / Non-means-tested Loan Scheme for Post-secondary Students (NLSPS), you can find the link-up code on the **notification of result of application for financial assistance**. If you are applying for Extended Non-means-tested Loan Scheme (ENLS), you can find the link-up code on the **acknowledgement**.

Link-up code shown on notification of result of application for financial assistance

(Applicable to TSFS, FASP, NLSFT and NLSPS applicants)

2022/23 Academic Year Notification of Result of Application for Financial Assistance under the Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)

It is noticed that your application for the financial assistance under the Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS) for the 2022/23 academic year is in the course of processing. In the meantime, I would like to inform you that you may first borrow a NLSFT loan up to the maximum amount of your tuition fees payable which is:

NLSFT Loan : \$42,100.00

Disbursement of the loan as set out above is subject to the condition that you and/or your indemnifier has/have no arrears of grant and/or loan and/or subsidy under any financial assistance/loan scheme administered by this Office. You can choose to accept the above loan offered **in full or in part**. A combined life-time loan limit has been imposed on students eligible for receiving loans under the NLSFT and the Non-means-tested Loan Scheme for Post-secondary Students (NLSPS). Please refer to the Application Guidance Notes (NLSFT 111B) at the relevant webpage (<http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm>) for details. As at the date of this notification, the remaining balance of your combined life-time loan limit under the NLSFT and the NLSPS is \$390,900.00 (the loan amount that you may accept as stated in this notification has not been deducted).

The NLSFT loan will be disbursed to your Institution by instalment(s) for the settlement of your tuition fees. The prevailing interest rate for the NLSFT loan as at the date of this notification is 1.27%.

If you would like to accept the NLSFT loan, you are required to click "SFO E-link – My Bills" service at the relevant webpage (<http://e-link.wfsfaa.gov.hk>) and login your "iAM Smart" or "MyGovHK" account, then proceed to register for "SFO E-link – My Bills" service by using the Link-up Code . **Please make sure that you have successfully registered for the service for processing of your loan application.** If assistance is required during registration, please contact 1823 Call Centre helpdesk hotline at 183 5500.

For acceptance of the NLSFT loan, you are required to download from the relevant webpage (<http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloandocuments.pdf>) the loan documents (i.e. the Undertaking (NLSFT 15), Deed of Indemnity (NLSFT 16) and Student, Indemnifier and Witness Details Input Forms (Forms A and B) (NLSFT 116)) and the Checklist for Submission of Loan Documents (NLSFT 149). You should carefully read the Checklist, gather all the required documents and properly complete the loan documents.

ATTENTION

Think twice about your need and repayment ability before you accept any loan. Early repayment may save interest. To have a rough estimation on the repayment amount, please refer to the "Financial Calculators" in this website - <http://e-link.wfsfaa.gov.hk>. Interest rate for the NLSFT will be adjusted with due regard to the average best lending rate of note-issuing banks. The adjustment may be **upward or downward**. Please browse the relevant webpage (http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLS_interest_and_Admin_fee.pdf) or call our hotline at 2802 2345 for the prevailing interest rate.

Link-up code shown on acknowledgement

(Applicable to ENLS applicants)

Extended Non-means-tested Loan Scheme (ENLS) <u>Points to Note for SFO E-Link "My Bills" Service Registration</u>	
Applicant's Name: _____	Applicant's HKID: _____
Application No.: _____	**Link-up Code: _____**
(The Link-up Code starts with 1 alphabet and follows by 7 numbers)	
<p>To register for "My Bills" service, you need the followings:</p> <ol style="list-style-type: none">1. A registered MyGovHK account Please go to http://www.gov.hk/mygovhk to apply for a MyGovHK account; and2. Link-up Code <p>Then follow the steps below for registration of "My Bills" service:</p> <ol style="list-style-type: none">1. Please go to SFO E-link at https://e-link.wfsfaa.gov.hk and select "Register My Bills Service".2. Login with your MyGovHK account.3. Input the account particulars with "link up code" as registration type.4. After sending out the account particulars, an acknowledgement of receipt will be sent to you and your registration will be handled by SFO. Normally, the registration will be completed within 3 working days. A confirmation message will be sent to your MyGovHK message box when the registration is successfully completed.5. Please print the acknowledgement of receipt / confirmation message and submit it together with the other required documents to this Office for processing of your loan application. <p>*Please note that the Office will only process your loan application under ENLS after you submitted the acknowledgement of receipt / confirmation message.*</p>	

● **ATM or PPS Reference Number**

You may use the ATM or PPS Reference Number of any of your loan accounts to register with My Bills service. You can find the ATM or PPS Reference Number on the **demand note**.

ATM or PPS Reference Number shown on demand note

香港特別行政區政府 THE GOVERNMENT OF THE HKSAR 免入息審查貸款繳款單 Non-means-tested Loan Repayment Demand Note		Register at http://e-link.wfsfaa.gov.hk for electronic demand notes and online repayment. 請到 http://e-link.wfsfaa.gov.hk 登記，收取電子繳款單及網上還款。	
收款編碼 CRC 104			
姓名 NAME : XXX XXXX XXXX 地址 ADDRESS : XXXX XXXXX XXXXXXXXXXXXXXXXX		自動櫃員機或繳費靈付款編號 : 233200000001 ATM/PPS Ref. No. 繳費靈商戶編號 : 44 PPS Merchant Code 還款到期日 : 01/07/2021 Due Date 應繳付的金額 : \$1,001.00 Amount Payable	
發單日期 Date of Issue	還款計算至下列日期止 Repayment Included Up To	貸款本金 Loan Principal	尚未到期償還的本金餘額 # Balance of Principal Not Yet Due for Repayment
05/06/2021	03/06/2021	\$25,000.00	\$13,242.20
			尚未到期償還的在學期間利息 # Balance of Study Interest Not Yet Due for Repayment
			\$1,000.00
代號類別 / 說明 Code Type/Description		代號 Code	金額 Amount
02 由上期轉結的應付零額 Odd cents brought forward		02	\$0.50
05 今期應付金額(請參閱下方列項) This Instalment (see details below)		05	\$1,000.50
在右列日期前應繳付的總額 * Total Amount Due on or before			\$1,001.00
			08/07/2021
		免入息審查貸款年利率 Prevailing NLS Interest Rate (p.a.) 1.270%	
		逾期還款年利率 Prevailing Interest Rate for Overdue Amount (p.a.) 5.083%	
		自動轉帳授權是否確立 Autopay Authorisation Created? (Y (是) / N (否)) N	
		自動轉帳過戶日期 Autopay Value Date N/A	

● Loan Reference Number

You may use the loan reference number of any of your loan accounts to register with My Bills service. You can find the loan reference number on the **commencement of repayment** or the **repayment schedule**.

Loan Reference Number shown on commencement of repayment

(SFO will issue the letter of commencement of repayment to loan borrowers once they have completed their studies.)

Dear Sir/Madam,

Extended Non-Means-Tested Loan Scheme (ENLS)

Commencement of Repayment

Loan Ref. No: EZ123456-7-01

Commencement Date of Repayment and Repayment Schedule

Your first instalment repayment of loan and interest for the ENLS loan(s) under reference by monthly instalments will commence on 1 July 2021. Please refer to the enclosed repayment schedule(s) of the loan(s). Please also observe the repayment terms and conditions under the ENLS as stipulated in the loan documents or at the website* of the Student Finance Office (SFO).

Loan Reference Number shown on repayment schedule

(SFO will issue the repayment schedule together with the letter of commencement of repayment to loan borrowers once they have completed their studies.)


Extended Non-Means-Tested Loan Scheme (ENLS) Repayment Schedule													
擴展的免入息審查貸款計劃還款表													
Name 姓名: XXX XXX XXX XXX (XXX)													
Loan Reference Number		貸款帳戶編號		: EZ123456-7-01		Issue Date		發出日期		: 19/08/2021			
ATM/PPS Reference Number		自動櫃員機或繳費靈付款編號		: 123412341234		Schedule Last Updated On		還款表最後更改日期		: 19/08/2021			
Loan Principal		貸款本金		: \$19,800.00		Interest Rate (p.a.)		貸款利率(每年)		: 1.27%			
Capitalized Deferment Interest		本金化的延期利息		: \$0.00		Effective Date		生效日期		: 01/06/2021			
Study Interest Accrued		在學期間累積利息		: \$31.10		Effective Instalment Number		利率生效期數		: 1			
Loan Principal Repaid		已繳付本金		: \$0.00		Loan Repayment Start Date		開始還款日期		: 01/07/2021			
						Loan Repayment End Date		最後還款日期		: 01/06/2036			
Instal Num	Due Date	Principal	Instal Interest	Study Interest	Admin Fee	Instalment Amount	Instal Num	Due Date	Principal	Instal Interest	Study Interest	Admin Fee	Instalment Amount
期數	到期日	償還本金	分期利息	在學期間利息	行政費	每期還款額	期數	到期日	償還本金	分期利息	在學期間利息	行政費	每期還款額
1	01/07/2021	\$99.90	\$21.00	\$0.10	-	\$121.00	74	01/08/2027	\$107.90	\$13.00	\$0.10	-	\$121.00
2	01/08/2021	\$100.00	\$20.90	\$0.10	-	\$121.00	75	01/09/2027	\$108.00	\$12.90	\$0.10	-	\$121.00
3	01/09/2021	\$100.10	\$20.80	\$0.10	-	\$121.00	76	01/10/2027	\$108.10	\$12.80	\$0.10	-	\$121.00

Registration Steps

Step 1: Go to SFO E-link (<https://e-link.wfsfaa.gov.hk/>) and select “Register My Bills Service”

GovHK 香港政府一站通

繁體 | [Exit SFO E-link](#)

 SFO E-link

My Applications

My Counter Appointments

My Bills

My Loan Information

My Application Status

My Options - Commencement of Loan Repayment

Financial Calculators

Partial/Lump Sum Repayment Request

Deferment of Loan Repayment Application

My SMS


FAQs


Help Desk


Online Feedback Form

Student Finance Office

GovHK's Update Your Address Record Online







SFO E-link

Student Finance Office
Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
Integrated Online Service of Student Financial Assistance

Important Announcement

Interest-free Deferral of Loan Repayment
The Student Finance Office has arranged interest-free deferral of loan repayment for eligible loan accounts from 1 April 2020 to 31 March 2022. Please note that interest calculation will be resumed from 1 April 2022 onwards. Loan borrowers who repay their loans by monthly instalments will resume repayment starting from the May 2022 instalment, while those repaying by quarterly instalments will resume repayment starting from the July 2022 instalment. For details of the arrangement, please click [here](#).

First Time Login to My Bills? Please refer to the registration guidelines (in Adobe PDF file). Your registration process will be completed within 3 working days.

(A) Student Loan Applicant (Starting from the 2015/16 Academic Year)
Starting from the 2015/16 Academic Year, if you would like to accept the loan offered/apply for the loan, you are required to register for **SFO E-link My Bills** service by following the instruction on the notification of result of Tertiary Student Finance Scheme – Publicly-funded Tertiary Programmes (TSFS), Financial Assistance Scheme for Post-secondary Students (FASP), Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) and Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) or the acknowledgement of Extended Non-means-tested Loan Scheme (ENLS) application issued to you.

Please print the acknowledgement of receipt/confirmation message as the proof of successful registration and submit it together with the loan documents and other documentary evidence to the Student Finance Office (SFO) for processing of your loan application.

(B) Registration for Receiving Electronic Demand Notes of Student Loans for Graduates
For graduates, SFO will issue monthly demand notes to you in electronic form through the **SFO E-link My Bills** service. No postal demand notes will be sent to you. You are required to create an account with MyGovHK and then register with **SFO E-link My Bills** service to view, print and download the monthly demand notes. Please read the [Points to Note](#) for details.

Please note that if you have other existing repaying loan accounts with SFO which are repaying on quarterly basis, monthly demand note repayment is not applicable to you until further notice.

Please also refer to the how to use [My Bills](#) guide for viewing Demand Note and repaying loan account information in **My Bills** Service.

(C) Existing Quarterly Demand Note Loan Repayer
For Existing Quarterly Demand Note Loan Repayer, you could receive quarterly electronic demand notes by using **My Bills** Service at **SFO E-link**. To be environmentally friendly, SFO will stop sending you postal demand notes after your successful registration of **My Bills** service. The registration is irrevocable and you are unable to request for postal demand notes after the registration. Please read the [Points to Note](#) for details.

Please also refer to the how to use [My Bills](#) guide for viewing Demand Note and repaying loan account information in **My Bills** Service.

Register My Bills Service

Step 2: Redirection to “MyGovHK” / “iAM Smart”

If you have a registered “MyGovHK” or “iAM Smart” account, please select the login method according to type of account that you have registered for. You will then be directed to the login page of “MyGovHK” or “iAM Smart”.

Selection of login method

Registration for My Bills

Choose one of the login methods below:

[Access or Register with MyGovHK](#)

[Login with iAM Smart](#)
[More Info](#)

After logging in please provide your link-up code/loan account and personal information to complete the online registration.
[\[How to find your link-up code/loan account information\]](#)

“MyGovHK” Login Page


Please login by entering the username and password of your registered “MyGovHK” account.

MYGOVHK 我的政府一站通

繁 | 简

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](#)

[Login with “iAM Smart”](#)

OR

Please enter your username.

[Log In](#)

[▶ Can't log in?](#)
[▶ Cancel login](#)


New to MyGovHK?

[Create Account](#)

[▶ Activate account](#)

“iAM Smart” Login Page


Please login by scanning the QR code with the “iAM Smart” mobile app.

 iAM Smart English ▾


[< Back to online service](#)

Log in with iAM Smart :

1. Please open iAM Smart App in your mobile
2. Tap the scan button in iAM Smart App

 Scan QR Code

3. Scan the QR Code



Step 3: Input Your Account Particulars

You need to provide the following account particulars and information -

- (1) Your Hong Kong Identity Card Number (HKID);
- (2) The link-up code / ATM or PPS Reference Number / Loan Reference Number (You may refer to item 2 of the above “**Pre-requisite Requirements**” for further details); and
- (3) Your mobile phone number. An SMS will be sent to your registered mobile phone number upon issuance of demand note. If there is change of mobile phone number, you are also required to update your mobile phone number through “**My SMS**”.

Monthly Demand Notes Repayer
For monthly demand notes repayer, SFO will issue monthly demand notes to you in electronic form through the **SFO E-link My Bills** service. No postal demand notes will be sent to you. You are required to create an account with MyGovHK and then register with **SFO E-link My Bills** service to view, print and download the monthly demand notes in Acrobat PDF file format.

(2) If your MyGovHK account has not been logged into for a period of 36 months, MyGovHK will terminate your account, which makes you no longer have access to SFO E-link - My Bills service. **To avoid account termination, you should log in your MyGovHK account regularly.**

(3) Besides, if there is/are person(s) or Indemnifier(s) who has/have been executing repayment responsibility on your behalf, you need to execute the responsibility of notifying these persons the repayment arrangement and details upon your successful registration for My Bills service.

HKID: (1)

Registration Type: * ☐ Link-up Code ☐ ATM / PPS Payment Reference No. ☐ Loan Reference No. (for FASP, NLSFT, NLSFS or ENLS only) ☐ Loan Reference No. (for TSFS only)

Link-up Code (Link-up Code shown on notification of result/ acknowledgement of ENLS application) (2)

ATM/PPS Payment Reference No. (12-digit number as shown at the top right corner of demand note)

Loan Reference No. (Loan Reference No. shown on Letter of Commencement of Repayment or Repayment Schedule, please do not input "D/N Reference No."); *

Mobile Phone Number: *

Please Re-enter Mobile Phone Number for Verification: * (3)

☐ I am an overseas loan recipient.

The above Hong Kong mobile phone number will be used for receiving SMS notifications, and updating contact information of all of your grant/loan accounts under all financial assistance/loan schemes administered by the SFO.

Points to note:

(1) You may provide the ATM/PPS Payment Reference No. or the Loan Reference No. of any one of the loan scheme you applied during registration. Once the service is linked up, information of all loan schemes will be available.

(2) Registered users would receive repayment notifications in their MyGovHK account and SMS messages upon issuance of demand notes. You are required to notify SFO immediately any future updates of your Hong Kong mobile phone number through “My SMS” of SFO E-link.

(3) The existence of default situation of certain loan accounts may cause failure of account registration.

Step 4: Review of Information

- (1) You need to check the account particulars and ensure that they are correct. You can click **“Back”** to edit/change your account particulars.
- (2) Read the **Terms of Use**.
- (3) After reading the Terms of Use, check the box with the statements below:

I have read, understood and agreed with the above terms of use and agreed that SFO will issue electronic demand notes through SFO E-link My Bills service and I will not receive postal demand notes.

I have also understood and agreed that if I have a MyGovHK account, and if the MyGovHK account has not been logged into for a period of 36 months, MyGovHK will terminate my account, which makes me no longer have access to SFO E-link - My Bills service. To avoid account termination, I will log in the above MyGovHK account regularly.

- (4) Click **“Confirm and Send”** to complete the application.

The screenshot shows the 'SFO E-link' registration interface. At the top, there's a header with 'GovHK 香港政府一站通' and a link to 'Exit SFO E-link'. Below the header, a sidebar on the left contains links for 'My Bills Registration', 'FAQs', 'Help Desk', 'Online Demonstration', 'Online Feedback Form', 'Student Finance Office', and 'GovHK's Update Your Address Record Online'. The main content area is titled 'Step 2 Confirm and send application'. It displays account details: 'MyGovHK Account', 'HKID', 'Registration Type: Link-up Code', 'Code/Number', and 'Mobile Phone Number'. Below this, the 'Terms of Use' section is highlighted with a red box. It contains the following text: 'The following are the terms and conditions for the Use of SFO E-link ("the Terms"). The Government agrees to provide services of SFO E-link and you, as the user, agree to use the services of the SFO E-link in accordance with the Terms set out herein. SFO E-link 2. SFO E-link is a website of an integrated online service delivery platform which its user may use any of the services provided therein ("service") in accordance with the Terms set out herein.' Below the terms, there is a checkbox and a paragraph of text, both highlighted with a red box. The checkbox is unchecked, and the text reads: 'I have read, understood and agreed with the above terms of use and agreed that SFO will issue electronic demand notes through SFO E-link My Bills service and I will not receive postal demand notes. I have also understood and agreed that if I have a MyGovHK account, and if the MyGovHK account has not been logged into for a period of 36 months, MyGovHK will terminate my account, which makes me no longer have access to SFO E-link - My Bills service. To avoid account termination, I will log in the above MyGovHK account regularly.' At the bottom right, there are two buttons: 'Back' and 'Confirm and Send', with the latter highlighted by a red box.

Step 5: Save or Print “Acknowledgment of Receipt”

You may save or print the “Acknowledgment of Receipt” for future reference.

My Bills
Registration

FAQs

Help Desk

Student
Finance Office

GovHK's Update
Your Address
Record Online

SFO E-link

Step 3

Acknowledgment of Receipt

Your registration application was sent out.
It normally takes 3 working days for the link-up process between your SFO loan account(s) and your MyGovHK account. A message will be sent to your MyGovHK message box when the link-up process is completed. If you do not receive our message after 3 working days, please contact us through e-link_sfo@wfsfaa.gov.hk.

Registration Details

Registration Date / Time
(DD/MM/YYYY HH:MI:SS)

27/04/2015 18:23:08

Profile Information

MyGovHK Account

XXXXXXXXXX

HKID

XXXXXXXX(X)

Receive SMS Notification

Yes

Mobile Phone Number

XXXXXXXXXX

Account Information

Registration Type

Link-up Code

Code/Number

XXXXXXXXXX

I agree that SFO will issue electronic demand notes through my MyGovHK account and **SFO E-link My Bills** service and I will not receive postal demand notes.

You are recommended to Save or Print a copy of this page for reference.

Save

Print

Before successful Linkup, you can use other SFO e-Services without login.

Back to Other Services

Step 6: Receive “Confirmation Message”

The registration will be completed within 3 working days. A message will be sent to your “MyGovHK” or “iAM Smart” message box when it is completed.

“MyGovHK”

The screenshot shows the MYGOVHK '我的政府一站通' website. On the left is a sidebar with 'Select My...' and various service icons. The main content area is titled 'My Messages' and shows an 'Inbox' section. A message titled 'SFO E-link - My Bills (UAT) Linked Up' with a timestamp of 15:48 is highlighted with a red box. Below it is another message about personalized features. At the bottom, there are navigation arrows and a page indicator '1-2 of 2'.

The screenshot shows a detailed view of the message 'SFO E-link - My Bills (UAT) Linked Up'. The subject line is 'Subject: SFO E-link - My Bills (UAT) Linked Up'. Below it is a 'Show Details' button. The message body, highlighted with a red box, contains the following text:

Hi, XXXXXXXXXXXX .

You have successfully linked up SFO E-link - My Bills (UAT) account with your MyGovHK account. The service has been added to My Frequently Used Services under My Online Services.

From now on, you can access the service via MyGovHK.

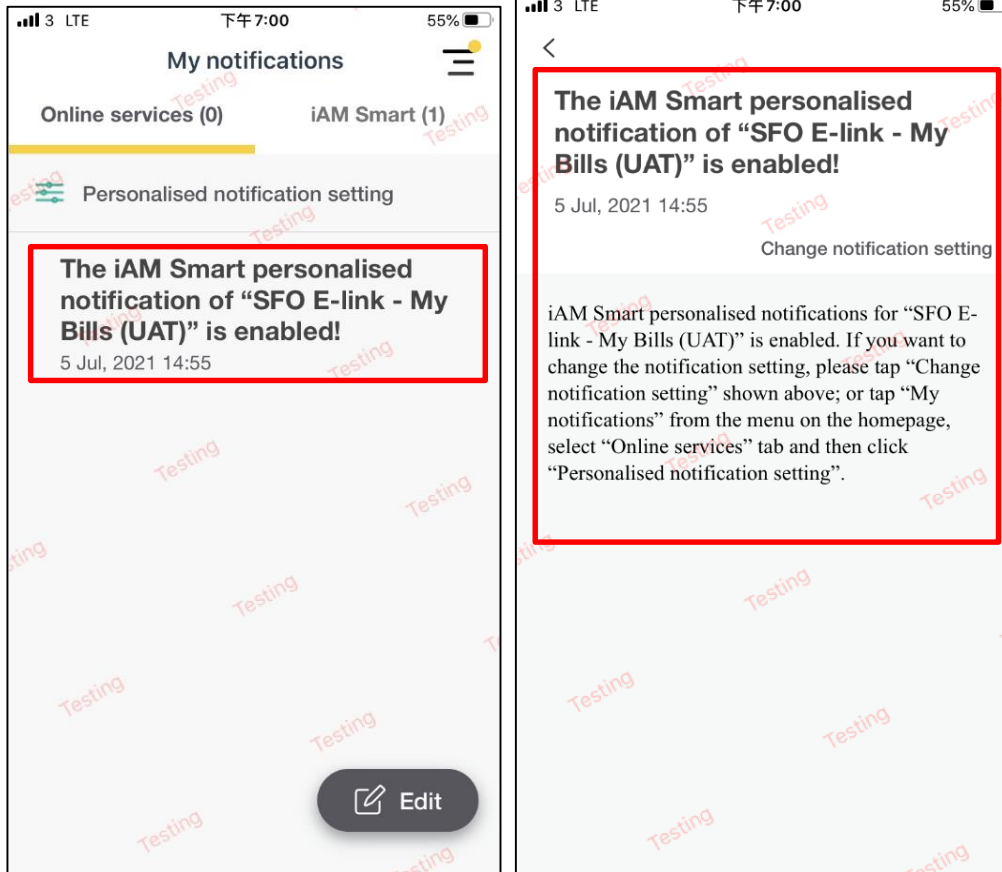
If you have individual username and password for the service account, please also keep them safely. When MyGovHK is inaccessible, you can still use the individual username and password for the service account to access the service through GovHK or the departmental website.

If your MyGovHK account has not been logged into for a period of 36 months, MyGovHK will terminate your account, which makes you no longer have access to SFO E-link - My Bills (UAT) service. **To avoid account termination, you should log in your MyGovHK account regularly.**

If you wish to delink the service from your MyGovHK account, you can go to My Frequently Used Services, click "Edit" and then "Delink" beside the service.

MyGovHK Management Team

“iAM Smart”



Failure of Registration

If the account particulars or information you provided is incorrect, it would cause failure of the registration. Please register again by following Steps 1 to 6 above with the correct information.

Important Notes

1. Electronic demand notes are identical with the paper demand notes but in Acrobat PDF file format. In order to help saving paper and to be environmentally friendly, SFO will stop sending you postal demand notes after your successful registration of **SFO E-link My Bills** service. The registration is irrevocable and you are unable to request for postal demand notes after the registration.
2. If there is/are person(s) or indemnifier(s) who has/have been executing repayment responsibility on your behalf, you need to execute the responsibility of notifying these persons the repayment arrangement and details upon your successful registration for **SFO E-link My Bills** service.

Assistance

If assistance is required during registration, please contact our 1823 Call Centrehelpdesk hotline 183 5500 or email us at e-link_sfo@wfsfaa.gov.hk.