

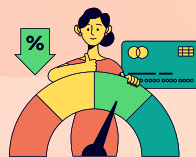
拖欠貸款惹官非 還款責任無得匿



中華人民共和國香港特別行政區政府
在職家庭及學生資助事務處

01 逾期還款 後果嚴重

- ▶ 所有學生資助均來自公帑，貸款人須於畢業或終止學業後開始償還貸款。
- ▶ 如貸款人未能如期還款，彌償人須代為清繳貸款。
- ▶ 貸款人及／或彌償人須為逾期還款繳付利息、逾期利息、逾期附加費及／或行政費，直至償還全部貸款為止。
- ▶ 學資處會考慮向貸款人及／或彌償人採取法律行動，追討尚欠的整筆貸款，連同利息、逾期利息、逾期附加費及／或行政費，以及政府因追討欠款所引致的任何費用。
- ▶ 當小額錢債審裁處發出申索書或上級法院發出傳訊令狀，向拖欠貸款的學生提出訴訟，有關人士的案件資料將會被公開。
- ▶ 信貸資料機構可收集相關公開資料，有關資料將有可能影響貸款人或其彌償人。



02 還款困難 盡早求助

貸款人如有實際還款困難（例如繼續修讀全日制課程、經濟困難或患重病），可向學資處申請延期還款。（查詢電話 2150 6230）



案例分享



某還款人雖然有穩定收入，但因過度消費而入不敷支，並累積許多債項。由於還款人無能力償還債務，只能申請破產，而欠下學資處的貸款亦需由其彌償人（還款人母親）承擔及代為償還。

還款人母親因收入微薄，無力一筆過償還所欠學生貸款。最後，學資處因彌償人財政上的困難而批准還款人母親作分期還款。



學資處網址：www.wfsfaa.gov.hk/sfo
學資處電郵地址：wg_sfo@wfsfaa.gov.hk
24 小時查詢熱線：2802 2345

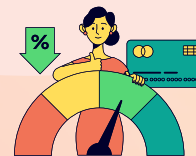
DON'T EVADE LOAN OBLIGATION FACE CONSEQUENCES WITH RESOLUTION



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

01 Late Repayment - Serious Consequences

- ▶ Student financial assistance is funded by public money. Loan borrowers have the obligation to repay the loans upon graduation or termination of studies.
- ▶ Indemnifier(s) would need to repay the loans on behalf of the loan borrower if the latter fails to do so.
- ▶ For late repayments, the loan borrower and/or the indemnifier(s) are required to pay interest, overdue interest, surcharge and/or administrative fee until the loan is fully repaid.
- ▶ The Student Finance office (SFO) may take legal action against the loan borrower and/or the indemnifier(s) to recover the full amount of the outstanding loan(s), together with interest, overdue interest, surcharge and/or administrative fee, and any recovery costs incurred by the Government.
- ▶ 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 of those involved will become public.
- ▶ Credit Reference Agencies may collect related open data, which may affect the loan borrower or the indemnifier(s).



02 Seek Help If You Can't Repay

Loan borrowers with proven repayment difficulties (e.g. further full-time study, financial hardship or serious illness) may apply for deferment of loan repayment with SFO. (Enquiry Hotline : 2150 6230)



CASE SHARING



Despite having stable income, a certain borrower's excessive spending has led to financial deficits and the accumulation of numerous debts. Unable to repay the debts, the borrower had no choice but to apply for bankruptcy, and the loan owed to SFO must be borne and repaid by the indemnifier (the borrower's mother).

With only meager income, the mother was unable to repay the student loan in a lump sum. Ultimately, SFO approved the request for installment repayment from the mother in consideration of her financial difficulties.



SFO Homepage: www.wfsfaa.gov.hk/sfo
SFO Email Address: wg_sfo@wfsfaa.gov.hk
24-hour Automated Enquiry Hotline: 2802 2345