



在職家庭及學生資助事務處
學生資助處

WORKING FAMILY AND STUDENT FINANCIAL ASSISTANCE AGENCY
STUDENT FINANCE OFFICE

九龍長沙灣道 303 號長沙灣政府合署十一樓
11/F., Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon

本處檔號 Our Ref. L/M (17) in WFSFAA/SFO APU/1-65/1 Pt.

來函檔號 Your Ref.

電話 Telephone 2150 6003

圖文傳真 Fax No. 2519 8512

1 March 2022

Dear Sir/Madam,

**Leaflets on the
Tertiary Student Finance Scheme – Publicly-funded Programmes,
Financial Assistance Scheme for Post-secondary Students and
Non-means-tested Loan Schemes**

The Student Finance Office (“SFO”) of the Working Family and Student Financial Assistance Agency (“WFSFAA”) is responsible for the administration of a number of financial assistance schemes which provide financial assistance to students, from kindergarten up to post-secondary levels. The aim is to ensure that no students will be denied access to education because of lack of means.

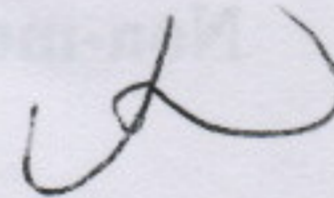
The Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS) is one of these schemes, which provides means-tested financial assistance in the forms of a grant and/or loan to needy students studying publicly-funded post-secondary programmes in Hong Kong. The Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) complements the TSFS by providing financial assistance in the form of loans to eligible students.

On the other hand, the Financial Assistance Scheme for Post-secondary Students (FASP) provides financial assistance to needy full-time students pursuing locally-accredited, self-financing post-secondary education programmes at the level of associate degree, higher diploma or degree. The Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) complements the FASP by providing loans to eligible students.

In order to enhance the awareness of senior secondary students of the afore-mentioned student financial assistance schemes, I attach the information leaflets about the TSFS, FASP, NLSFT and NLSPS for your reference. We should be grateful if you would upload them onto your school intranet or duplicate them for dissemination to your senior secondary students. Please also encourage your students to visit the WFSFAA website (<http://www.wfsfaa.gov.hk/sfo>) for more information about the financial assistance schemes. Videos introducing the schemes to eligible first-time applicants are also uploaded to YouTube that are linked to our website at "SFO YouTube Channel".

Should you have any enquiries, please contact Mr Alvin Leung at 2150 6009.

Yours faithfully,



(Arthur AO)

for Head,

Working Family and

Student Financial Assistance Agency

Encl.

為升讀全日制大專課程學生提供的 須經入息及資產審查的資助計劃

什麼是資助專上課程學生資助計劃(以下簡稱「本計劃」)?

本計劃是一項須經入息及資產審查的計劃，為於以下院校就讀學額全數由公帑資助，並有經濟需要的全日制學生提供資助：

- 由大學教育資助委員會資助的八所大學
- 香港專業教育學院、香港知專設計學院、中華廚藝學院及國際廚藝學院以及海事訓練學院
- 菲臘牙科醫院
- 香港演藝學院

本計劃旨在確保所有合資格的學生不會因經濟困難而失去接受專上教育的機會。資助形式包括助學金及/或貸款，助學金用以支付學費、學習支出及必須繳付的學生會費；而貸款則用以支付學生的生活費。此外，合資格的學士學位課程學生可獲提供院校宿舍津貼，而有特殊教育需要的學生可獲提供額外的學習開支助學金。

誰會符合資格申請?

申請人必須：

- 擁有香港特別行政區(以下簡稱「香港」)居留權，或在課程開始前，申請人或其家庭已連續在香港居住滿三年。
(註：上述不包括 -
 1. 持學生簽證/進入許可證的留學生；
 2. 持非本地畢業生留港/回港就業安排簽證/進入許可證的人士；或
 3. 持由香港入境事務處處長簽發的受養人簽證/進入許可證來港而獲發簽證時已年滿 18 歲或以上的人士。))
- 是在本計劃涵蓋的院校修讀合資格課程的全日制學生。

注意事項

- 申請人只可於同一學年內，就一個合資格的課程申請資助。學生須每年遞交申請。

申請人須通過什麼審查?

- 審查有兩部分：入息審查及資產審查。

申請人應何時及如何申請?

- 新生申請人可於入讀上述院校的第一個學年前的八月初起，經在職家庭及學生資助事務處(以下簡稱「職學處」)轄下的學生資助處(以下簡稱「學資處」)網上平台「學資處電子通 - 我的申請」(<https://ess.wfsfaa.gov.hk>)遞交電子申請表格，並在互聯網上載、郵寄或透過投遞箱遞交有關證明文件予學資處。

注意事項

- 各院校學生遞交申請的截止日期將於職學處網頁內公佈。

申請人須遞交什麼證明文件?

- 申請人遞交 2022/23 學年的申請時，必須提交其家庭成員於 2021 年 4 月 1 日至 2022 年 3 月 31 日期間的收入證明及截至 2022 年 3 月 31 日的家庭資產淨值證明，例如：
 - 父母和與申請人及/或申請人父母同住的未婚兄弟姊妹的糧單或銀行出糧記錄副本；
 - 親友向家庭提供補助款、贍養費的記錄、租金收入記錄、借出而尚未歸還款項的記錄；及
 - 申請人及其父母所有在 2021 年 4 月 1 日至 2022 年 3 月 31 日期間的銀行存款的月結單或其他記錄，以及其擁有的股票、物業、土地及保險計劃等的文件副本。

詳情請參閱本計劃申請表格及申請指引。

注意事項

- 所有在香港或香港以外地區的收入及資產均需申報。

倘若一名學生的家庭正接受綜合社會保障援助(以下簡稱「綜援」)，他/她是否需要申請本計劃以獲得資助？他/她需要提交什麼證明文件？

- 該學生需要在本計劃下提出申請。如申請人家庭於整個評核年度(即2021年4月1日至2022年3月31日)或現正接受綜援，他/她於遞交申請書時只須夾附下列文件：
 - 申請人(即學生本人)及家庭成員的香港身份證副本；
 - 由專上院校發出的申請人學生證副本；及
 - 申請人用以領取學生資助的銀行帳戶存摺首頁或月結單副本，該副本必須顯示申請人姓名及帳戶號碼。
- 申請人應使用在網上平台的綜援家庭簡化版表格遞交申請。如有需要，學資處職員會聯絡並請申請人提交有關家庭收入及資產的補充資料/文件。

如有部分資料在截止遞交申請時尚未齊備，申請人該怎麼辦？

- 申請人須在網上申請的第12步「補充資料」申報有關情況(例如具體說明哪一項家庭入息或資產金額尚待確定)，並於獲得有關資料時立即遞交學資處。

如申請人漏報或虛報家庭成員、收入及/或資產資料會有什麼後果？

- 若申請人在遞交申請書時漏報資料，而有關資料是在學資處查詢後才提供，該申請可能會被拒絕。如漏報的資料在獲發資助後才被發現，申請人可能會被要求全數退還已獲發的資助。虛報及/或嚴重漏報資料的申請人及/或其父母更可能會被控以欺詐手段獲得財物/金錢利益。

獲批資助的申請人何時會獲發助學金及貸款？

- 審批申請所需的時間會因應個別情況而有所不同。申請人在提交申請書時資料及證明文件是否齊備是一個很重要的因素。

- 一般而言，如申請人在提交申請書時所填報的資料齊備，學資處可於發出「接獲申請通知書」後60日內發出「申請結果通知書」。如獲批資助，助學金將分兩期以自動轉帳方式存入申請人的銀行帳戶。貸款則只在申請人完成以下程序後，以同樣方式發放：
 - 提交所需貸款文件，包括同意於畢業或終止學業後償還全部貸款及利息的承諾書及由申請人提名的彌償人填寫的彌償契據；及
 - 登記「學資處電子通 - 我的帳單」服務(<http://e-link.wfsfaa.gov.hk>)。

貸款的利息及還款期是怎樣的？

- 貸款的利息會由還款期開始當日起計算，年息1%。貸款人須於畢業或終止學業後(以較早發生者為準)，在15年內均分180期，以按月等額還款方式清還貸款及累計利息。此外，貸款人可選擇提前償還全數或部分貸款。

查詢

查詢地址、電話熱線及電郵如下：

九龍長沙灣道303號長沙灣政府合署11樓
在職家庭及學生資助事務處
學生資助處「審核組(1A)」

二十四小時查詢熱線：2802 2345
查詢熱線(辦公時間)：2152 9000
查詢電郵：wg_sfo@wfsfaa.gov.hk
互聯網網址：www.wfsfaa.gov.hk/sfo

職學處網頁

網上申請



在職家庭及學生資助事務處
學生資助處
二零二二年二月

Means-tested Financial Assistance Scheme for Students Proceeding to Full-time Tertiary Education

What is the Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)?

The TSFS is a means-tested scheme which provides financial assistance to needy full-time students studying **publicly-funded programmes** in –

- the eight Universities funded by the University Grants Committee
- Hong Kong Institute of Vocational Education, Hong Kong Design Institute, Chinese Culinary Institute & International Culinary Institute, and Maritime Services Training Institute
- The Prince Philip Dental Hospital
- The Hong Kong Academy for Performing Arts

Its aim is to ensure that no eligible student will be denied access to tertiary education because of lack of means. Financial assistance is provided in the form of grant and/or loan. The grant is to help an applicant to pay his/her tuition fee, academic expenses and the compulsory students' union fee. The loan is to meet his/her living expenses. In addition, eligible undergraduate students would be provided with hostel subsidy, and students with special educational needs would be provided with additional academic expenses grant.

Who is eligible to apply?

Applicants should –

- have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had their homes in Hong Kong continuously for three complete years immediately prior to the commencement of the course;
(Remarks: This does not cover students holding -
 1. student visas/entry permits;
 2. visas/entry permits under the Immigration Arrangements for Non-local Graduates; and
 3. dependant visas/entry permits which were issued to them by the Director of Immigration when they were 18 years old or above.)
- be full-time students studying eligible programmes in the institutions covered by the TSFS.

Points to note

- An applicant may apply for only one eligible course in any one academic year. He/she is required to submit an application for each academic year.

What is the means test?

- It comprises two components: the income test and asset test.

When and how to apply?

- Starting from early August prior to the commencement of the first academic year whereby new students studying in the above mentioned institutions, their applications may be submitted through the online platform, namely "SFO E-link – My Applications" (<https://ess.wfsfaa.gov.hk>) of the Student Finance Office (SFO) under the Working Family and Student Financial Assistance Agency (WFSFAA). All relevant copies of documentary proof should be submitted to the SFO through online uploading, by post or drop-in box.

Points to note

- Please note the respective deadline for application to be promulgated on the WFSFAA website.

What supporting information is needed to be submitted?

- Applicants of the 2022/23 application cycle should provide the copies of proof about the family incomes earned during the period from 1.4.2021 to 31.3.2022 and family assets with value as at 31.3.2022. Some examples are –
 - salary statement(s) or bank record(s) showing the salary of the applicant's parent(s) and all unmarried siblings residing with the applicant/the applicant's family;
 - record(s) on contributions from relatives or friends, alimonies, rental income, loans to others; and
 - all bank statement(s) or other record(s) on deposits of the applicant and his/her parents during the period from 1.4.2021 to 31.3.2022, and records of securities, property, land, insurance policies, etc. owned by them.

Please refer to the TSFS application form and TSFS Guidance Notes for details.

Points to note

- Applicants are required to report all family incomes and assets within and outside Hong Kong.

If a student's family is in receipt of the Comprehensive Social Security Assistance (CSSA), is he/she required to submit an application under the TSFS in order to obtain the student financial assistance? What proof is he/she required to provide?

- The student is required to submit an application for TSFS. For an applicant whose family received CSSA throughout the assessment period from 1.4.2021 to 31.3.2022 or is currently in receipt of the CSSA, it is sufficient for him/her to provide the following documents together with his/her application –
 - photocopies of the HKID Cards of the applicant (i.e. the student) and his/her family member(s);
 - a photocopy of the applicant's student identity card issued by the post-secondary institution; and
 - a photocopy of the applicant's bank passbook or statement showing his/her full name and the number of his/her bank account for receiving the payment of student financial assistance.
- Applicants should submit their online applications using the simplified application form for CSSA family. The SFO may contact the applicant if supplementary information/documents about his/her family incomes and assets are required.

What can an applicant do if some of the information is not ready by the deadline for submitting an application?

- An applicant should state in Step 12 "Additional Information" of the online application that some information are not yet available (e.g. stating the specific income or asset item of which the actual amount is being confirmed) and take initiative to submit them once available.

What is the consequence if an applicant is found to have provided incomplete or untrue information about his/her family members, incomes and/or assets?

- An application may be rejected if some information is missing in the application documents at the time of submission and is provided only upon the SFO's enquiry. If the missing information is found after an applicant has been disbursed the financial assistance, the applicant may be required to return all the financial assistance received. For cases with untrue information provided and/or serious omission(s), the applicant and his/her parent(s) may be liable to prosecution for obtaining pecuniary advantage by deception.

When will a successful applicant receive the entitled grant and loan?

- An application with complete information will normally be issued the notification of result within 60 days from the date of acknowledgement. The grant will be disbursed to a successful applicant by two instalments by direct credit to his/her bank account. The loan will only be credited to the bank account of an applicant who has -
 - submitted the required loan documents including an undertaking to repay the full amount of loan with interest upon graduation or cessation of studies and the Deed of Indemnity completed by an Indemnifier nominated by the loan applicant; and
 - registered with "SFO E-link – My Bills" service (<https://e-link.wfsfaa.gov.hk>).

What is the interest rate and the terms of repayment?

- The interest rate is 1% per annum and the interest is chargeable from the commencement date of the loan repayment. The loan and the interest accrued are to be repaid by 180 equal monthly instalments in 15 years upon the graduation or cessation of studies of the loan borrower, whichever is earlier. A loan borrower may choose to make an early lump sum or partial repayment of the loans.

Enquiries

All general enquiries about the TSFS should be directed to:

Vetting Section 1A, Student Finance Office,
Working Family and Student Financial Assistance Agency
11/F, Cheung Sha Wan Government Offices,
303 Cheung Sha Wan Road, Kowloon

24-hour enquiry hotline: 2802 2345
Enquiry hotline (office hours): 2152 9000
Enquiry email: wg_sfo@wfsfaa.gov.hk
Homepage: www.wfsfaa.gov.hk/sfo

WFSFAA
Website



Online application



Student Finance Office

Working Family and Student Financial Assistance Agency

February 2022

為升讀全日制自資專上課程學生提供的 須經入息及資產審查的資助計劃

什麼是專上學生資助計劃(以下簡稱「專上計劃」)?

專上計劃是一項須經入息及資產審查的計劃，為修讀以自資形式開辦並經本地評審的全日制副學士學位、高級文憑或學士學位程度的專上課程，並有經濟需要的學生提供資助。

專上計劃旨在確保所有合資格的學生不會因經濟困難而失去接受專上教育的機會。資助形式包括助學金及/或貸款，助學金用以支付學費及學習支出；而貸款則用以支付學生的生活費。此外，合資格的學士學位課程學生可獲提供院校宿舍津貼，而有特殊教育需要的學生可獲提供額外的學習開支助學金。

誰會符合資格申請?

申請人必須：

- 為年齡在 30 歲或以下的註冊全日制學生；
- 修讀以自資形式開辦並經本地評審的全日制副學士學位、高級文憑或學士學位程度的專上課程；
- 擁有香港特別行政區(以下簡稱「香港」)居留權，或在課程開始前，申請人或其家庭已連續在香港居住滿三年；及
(註：上述不包括 -
 1. 持學生簽證/進入許可證的留學生；
 2. 持非本地畢業生留港/回港就業安排簽證/進入許可證的人士；
或
 3. 持由香港入境事務處處長簽發的受養人簽證/進入許可證來港而獲發簽證時已年滿 18 歲或以上的人士。))
- 不曾同一學年就申請書所填報的課程接受其他由公帑支付的學生資助。

注意事項

- 申請人只可於同一學年內，就一個合資格的課程申請資助。學生須每年遞交申請。

申請人須通過什麼審查?

- 審查有兩部分：入息審查及資產審查。

申請人應何時及如何申請?

- 新生申請人可於入讀上述院校的第一個學年前的八月初起，經在職家庭及學生資助事務處(以下簡稱「職學處」)轄下的學生資助處(以下簡稱「學資處」)網上平台「學資處電子通 - 我的申請」(<https://ess.wfsfaa.gov.hk>)遞交電子申請表格，並在互聯網上載、郵寄或透過投遞箱遞交有關證明文件予學資處。

注意事項

- 各院校學生遞交申請的截止日期將於職學處網頁內公佈。

申請人須遞交什麼證明文件?

- 申請人遞交 2022/23 學年的申請時，必須提交其家庭成員於 2021 年 4 月 1 日至 2022 年 3 月 31 日期間的收入證明及截至 2022 年 3 月 31 日的家庭資產淨值證明，例如：
 - 父母和與申請人及/或申請人父母同住的未婚兄弟姐妹的糧單或銀行出糧記錄副本；
 - 親友向家庭提供補助款、贍養費的記錄、租金收入記錄、借出而尚未歸還款項的記錄；及
 - 申請人及其父母所有在 2021 年 4 月 1 日至 2022 年 3 月 31 日期間的銀行存款的月結單或其他記錄，以及其擁有的股票、物業、土地及保險計劃等的文件副本。

詳情請參閱專上計劃申請表格及申請指引。

注意事項

- 所有在香港或香港以外地區的收入及資產均需申報。

倘若一名學生的家庭正接受綜合社會保障援助(以下簡稱「綜援」)，他/她是否需要申請專上計劃以獲得資助？他/她需要提交什麼證明文件？

- 該學生需要在專上計劃下提出申請。如申請人家庭於整個評核年度(即2021年4月1日至2022年3月31日)或現正接受綜援，他/她於遞交申請書時只須夾附下列文件：
 - 申請人(即學生本人)及家庭成員的香港身份證副本；
 - 由專上院校發出的申請人學生證副本；及
 - 申請人用以領取學生資助的銀行帳戶存摺首頁或月結單副本，該副本必須顯示申請人姓名及帳戶號碼。
- 申請人應使用在網上平台的綜援家庭簡化版表格遞交申請。如有需要，學資處職員會聯絡並請申請人提交有關家庭收入及資產的補充資料/文件。

如有部份資料在截止遞交申請時尚未齊備，申請人該怎麼辦？

- 申請人須在網上申請的第12步「補充資料」申報有關情況(例如具體說明哪一項家庭入息或資產金額尚待確定)，並於獲得有關資料時立即遞交學資處。

如申請人漏報或虛報家庭成員、收入及/或資產資料會有什麼後果？

- 若申請人在遞交申請書時漏報資料，而有關資料是在學資處查詢後才提供，該申請可能會被拒絕。如漏報的資料在獲發資助後才被發現，申請人可能會被要求全數退還已獲發的資助。虛報及/或嚴重漏報資料的申請人及/或其父母更可能會被控以欺詐手段獲得財物/金錢利益。

獲批資助的申請人何時會獲發助學金及貸款？

- 審批申請所需的時間會因應個別情況而有所不同。申請人在提交申請書時資料及證明文件是否齊備是一個很重要的因素。

- 一般而言，申請人如在提交申請書時填報的資料齊備，學資處可於發出「接獲申請通知書」後60日內發出「申請結果通知書」。助學金將分兩期以自動轉帳方式存入獲批資助的申請人的銀行帳戶。貸款則只在申請人完成以下程序後，以同樣方式發放：
 - 提交所需貸款文件，包括同意於畢業或終止學業後償還全部貸款及利息的承諾書及由申請人提名的彌償人填寫的彌償契據；及
 - 登記「學資處電子通 - 我的帳單」服務(<http://e-link.wfsfaa.gov.hk>)。

貸款的利息及還款期是怎樣的？

- 貸款的利息會由還款期開始當日起計算，年息1%。貸款人須於畢業或終止學業後(以較早發生者為準)，在15年內均分180期，以按月等額還款方式清還貸款及累計利息。此外，貸款人可選擇提前償還全數或部分貸款。

查詢

查詢地址、電話熱線及電郵如下：

九龍啟德協調道3號工業貿易大樓4樓
在職家庭及學生資助事務處
學生資助處「審核組(1B)」

二十四小時查詢熱線： 2802 2345
查詢熱線(辦公時間)： 2152 9000
查詢電郵： wg_sfo@wfsfaa.gov.hk
互聯網網址： www.wfsfaa.gov.hk/sfo

職學處網頁

網上申請



在職家庭及學生資助事務處
學生資助處
二零二二年二月

Means-tested Financial Assistance Scheme for Students Proceeding to Full-time Self-financing Post-Secondary Education

What is the Financial Assistance Scheme for Post-Secondary Students (FASP)?

The FASP is a means-tested scheme which provides financial assistance to needy full-time students pursuing locally-accredited, self-financing post-secondary education programmes at the level of associate degree, higher diploma or degree.

Its aim is to ensure that no eligible student will be denied access to post-secondary education because of lack of means. Financial assistance is provided in the form of grant and/or loan. The grant is to help an applicant to pay his/her tuition fee and academic expenses, and the loan is to meet his/her living expenses. In addition, eligible undergraduate students would be provided with hostel subsidy, and students with special educational needs would be provided with additional academic expenses grant.

Who is eligible to apply?

Applicants should –

- be registered full-time students, aged 30 or below;
- be pursuing a full-time locally-accredited self-financing post-secondary education programmes at the level of associate degree, higher diploma or degree;
- have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had their homes in Hong Kong continuously for three complete years immediately prior to the commencement of the programme; and
(Remarks: This does not cover students holding -
 1. student visas/entry permits;
 2. visas/entry permits under the Immigration Arrangements for Non-local Graduates; or
 3. dependant visas/entry permits which were issued to them by the Director of Immigration when they were 18 years old or above.)
- not have accepted any other publicly-funded student financial assistance for the programme stated in the application in the same academic year.

Points to note

- An applicant may apply for only one eligible course in any one academic year. He/she is required to submit an application for each academic year.

What is the means test?

- It comprises two components: the income test and asset test.

When and how to apply?

- Starting from early August prior to the commencement of the first academic year whereby new students studying in the above mentioned institutions, their applications may be submitted through the online platform, namely "SFO E-link – My Applications" (<https://ess.wfsfaa.gov.hk>) of the Student Finance Office (SFO) under the Working Family and Student Financial Assistance Agency (WFSFAA). All relevant copies of documentary proof should be submitted to the SFO through online uploading, by post or drop-in box.

Points to note

- Please note the respective deadline for application to be promulgated on the WFSFAA website.

What supporting information is needed to be submitted?

- Applicants of the 2022/23 application cycle should provide the copies of proof about the family incomes earned during the period from 1.4.2021 to 31.3.2022 and family assets with value as at 31.3.2022. Some examples are –
 - salary statement(s) or bank record(s) showing the salary of the applicant's parent(s) and all unmarried siblings residing with the applicant / the applicant's family;
 - record(s) on contributions from relatives or friends, alimonies, rental income, loan(s) to others; and
 - all bank statement(s) or other record(s) on deposits of the applicant and his/her parents during the period from 1.4.2021 to 31.3.2022, and records of securities, property, land, insurance policies, etc. owned by them.

Please refer to the FASP application form and FASP Guidance Notes for details.

Points to note

- Applicants are required to report all family incomes and assets within and outside Hong Kong.

If a student's family is in receipt of the Comprehensive Social Security Assistance (CSSA), is he/she required to submit an application under the FASP in order to obtain the student financial assistance? What proof is he/she required to provide?

- The student is required to submit an application for FASP. For an applicant whose family received CSSA throughout the assessment period from 1.4.2021 to 31.3.2022 or is currently in receipt of the CSSA, it is sufficient for him/her to provide the following documents together with his/her application –
 - photocopies of the HKID Cards of the applicant (i.e. the student) and his/her family member(s);
 - a photocopy of the applicant's student identity card issued by the post-secondary institution; and
 - a photocopy of the applicant's bank passbook (first page) or statement showing his/her full name and the number of his/her bank account for receiving the payment of student financial assistance.
- Applicants should submit their online applications using the simplified application form for CSSA family. The SFO may contact the applicant if supplementary information/documents about his/her family incomes and assets are required.

What can an applicant do if some of the information is not ready by the deadline for submitting an application?

- An applicant should state in Step 12 "Additional Information" of the online application that some information are not yet available (e.g. stating the specific income or asset item of which the actual amount is being confirmed) and take initiative to submit them once available.

What is the consequence if an applicant is found to have provided incomplete or untrue information about his/her family members, incomes and/or assets?

- An application may be rejected if some information is missing in the application documents at the time of submission and is provided only upon the SFO's enquiry. If the missing information is found after an applicant has been disbursed the financial assistance, the applicant may be required to return all the financial assistance received. For cases with untrue information provided and/or serious omission(s), the applicant and his/her parent(s) may be liable to prosecution for obtaining pecuniary advantage by deception.

When will a successful applicant receive the entitled grant and loan?

- The time when the SFO is able to complete the vetting of an application hinges on various factors of which the most important one is whether the application is properly completed with all necessary information and supporting documents provided.
- An application with complete information will normally be issued the notification of result within 60 days from the date of acknowledgement. The grant will be disbursed to a successful applicant by two instalments by direct credit to his/her bank account. The loan will only be credited in the same manner to the bank account of an applicant who has -
 - submitted the required loan documents including an undertaking to repay the loan with interest upon graduation or cessation of studies and the Deed of Indemnity completed by an Indemnifier nominated by the loan applicant; and
 - registered with "SFO E-link – My Bills" service (<https://e-link.wfsfaa.gov.hk>).

What is the interest rate and the terms of repayment?

- The interest rate is 1% per annum and the interest is chargeable from the commencement date of the loan repayment. The loan and the interest accrued are to be repaid by 180 equal monthly instalments in 15 years upon the graduation or cessation of studies of the loan borrower, whichever is earlier. A loan borrower may choose to make an early lump sum or partial repayment of the loans.

Enquiries

All general enquiries about the FASP should be directed to:

Vetting Section 1B, Student Finance Office,
Working Family and Student Financial Assistance Agency
4/F, Trade and Industry Tower, 3 Concorde Road, Kai Tak, Kowloon.

24-hour enquiry hotline: 2802 2345
Enquiry hotline (office hours): 2152 9000
Enquiry email: wg_sfo@wfsfaa.gov.hk
Homepage: www.wfsfaa.gov.hk/sfo

WFSFAA
Website



Online application



Student Finance Office
Working Family and Student Financial Assistance Agency
February 2022

免入息審查貸款計劃簡介

計劃目的

「免入息審查貸款計劃」(以下簡稱「貸款計劃」)是為不願意接受或未能通過須經入息及資產審查資助計劃的專上學生及修讀指定合資格課程的人士，以貸款形式提供一個資助途徑，以協助他們進修。現時，在職家庭及學生資助事務處(以下簡稱「職學處」)轄下的學生資助處(以下簡稱「學資處」)共管理三項為不同類別學生提供的免入息審查貸款計劃 —

- (1) 「全日制大專學生免入息審查貸款計劃」(以下簡稱「NLSFT」) — 為修讀公帑資助專上課程的全日制學生而設，即修讀「資助專上課程學生資助計劃」下合資格課程的學生。
- (2) 「專上學生免入息審查貸款計劃」(以下簡稱「NLSPS」) — 為修讀自資經本地評審副學士學位、高級文憑或學士學位課程的全日制學生而設，即修讀「專上學生資助計劃」下合資格課程的學生。
- (3) 「擴展的免入息審查貸款計劃」(以下簡稱「ENLS」) — 為在香港修讀指定的專上／持續進修及專業教育課程的學生而設。

申請資格

凡修讀貸款計劃所涵蓋的課程的學生均可向學資處申請貸款。這些學生必須擁有香港特別行政區(以下簡稱「香港」)居留權，或在課程開始前，申請人或其家庭已連續在香港居住滿三年。(註：上述不包括：(i)持香港學生簽證/進入許可證的留學生；(ii)持非本地畢業生留港/回港就業安排簽證/進入許可證的人士；或(iii)持由香港入境事

務處處長簽發的受養人簽證/進入許可證來港而獲發簽證/進入許可證時已年滿 18 歲或以上的人士。)

利息及行政費

貸款計劃是以收回全部成本的基礎運作。貸款利率以無所損益為原則，再加一個風險調整系數，以抵銷特區政府為學生提供無抵押貸款的風險。貸款利息由貸款發放日開始並按其時適用的利率計算，在學及償還貸款期間亦須計算利息，直至全數償還貸款為止。該無所損益利率在每月月底經檢討後如有任何調整，調整後的利率會於下月首天開始生效。立法會財務委員會通過由 2012/13 學年起調低風險調整系數至零。

由申請人首次遞交申請開始，直至償還全部貸款和累計利息為止的期間，申請人須為每宗申請及每個貸款帳戶每年繳交一次行政費，以支付學資處處理申請和管理學生貸款帳戶的成本。有關的行政費金額會定期檢討。貸款人須繳付的費用或需包括由申請人所屬院校附加收取的手續費。所有已繳付的行政費均不會退還予申請人，亦不可轉至其他帳戶。

最高貸款額及終身貸款限額

合資格申請貸款計劃的學生最高可獲的貸款額為其該學年應繳學費的總額。

由 2012/13 學年開始，合資格學生在「NLSFT」及「NLSPS」下會設有一個合併計算的個人終身貸款限額，而在「ENLS」下會另設一個額外的個人終身貸款限額。有關貸款限額會每年按綜合消費物價指數作出調整。2021/22 學年的貸款限額為港幣 384,700 元。

申請程序

在學年開始時，有意申請貸款計劃的學生須填妥一份申請表，呈交相關證明文件，包括但不限於證明就讀課程的文件，並於遞交申請時繳交行政費。學資處會依據申請資格詳細審核申請，並在有需要時，要求學生提供解釋或提交補充資料。在審核申請後，學資處會計算及通知學生按貸款計劃可獲得的貸款額。一般情況下，假如申請人提供的資料齊備，學資處會在接獲申請日期起計算的三星期內，將申請結果通知書發給申請人。在申請人遞交全套完整的貸款承諾書、彌償契據及其他所需文件後，學資處會安排將「NLSFT」貸款分期直接發放予其所屬院校，而「NLSPS」貸款則會均分兩期直接存入其指定的銀行帳戶。至於「ENLS」，如申請人已繳付學費，貸款會直接存入他們的指定銀行帳戶；如申請人未繳付學費，貸款則會以支票形式(抬頭為申請人所讀院校)發放。

領取貸款的規定

申請人在領取貸款之前，必須已：

(甲) 提交下列兩份貸款文件及其他相關文件：

- 承諾書(由申請人填寫)——同意於畢業或終止學業後(以較先者為準)向政府償還全部貸款及利息；及
- 彌償契據(由彌償人填寫)——同意向政府賠償因申請人未能履行承諾書內的規定所招致的損失；

(乙) 登記「學資處電子通—我的帳單」服務(<https://e-link.wfsfaa.gov.hk>)。

償還及延期償還貸款

一般而言，貸款計劃的貸款人須於畢業或終止學業後，在 15 年內均分 180 期(以一個月為一期)，以按月等額還款方式全數償還貸款及累計利息。學資處會透過「智方便」/「我的政府一站通」(<https://www.gov.hk/tc/theme/mygovhk/>)及「學資處電子通—我的帳單」服務(<https://e-link.wfsfaa.gov.hk>)，以電子方式發出按月繳款單及通知。另外，貸款人可選擇提早償還部分/一次過償還貸款。

貸款人如因繼續進修全日制課程、經濟困難或患重病而在償還貸款方面遇到困難，可書面申請延期償還貸款，學資處會按個別情況考慮有關申請。為減輕有還款困難的貸款人的還款負擔，已獲准延期償還貸款的貸款人可獲免息延期還款及延長整段還款期，為期最多兩年(即整段還款期可達 17 年)。

查詢

如對貸款計劃的申請事宜有任何查詢，請與學資處聯絡，方法如下：

地址：九龍長沙灣道 303 號長沙灣政府合署 1204 室
在職家庭及學生資助事務處
學生資助處「免入息審查貸款組」

二十四小時查詢熱線： 2802 2345

查詢熱線(辦公時間)： 2150 6222 / 2150 6223

查詢電郵： wg_sfo@wfsfaa.gov.hk

互聯網網址： <http://www.wfsfaa.gov.hk/sfo>

職學處網頁



在職家庭及學生資助事務處

學生資助處

二零二二年二月

INFORMATION NOTES ON NON-MEANS-TESTED LOAN SCHEMES

Objectives of the Schemes

The Non-means-tested Loan Scheme (NLS) provides a source of finance in the form of loan to post-secondary students who do not wish or fail to go through the means-tested financial assistance schemes to assist them to pursue studies and to persons who pursue specific eligible courses. At present, the Student Finance Office (SFO) under the Working Family and Student Financial Assistance Agency (WFSFAA) administers three NLSs targeting different categories of students –

- (a) Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) – for full-time students pursuing publicly-funded post-secondary programmes which are covered under the Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS).
- (b) Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) – for full-time students pursuing self-financing, locally-accredited post-secondary education programmes at the level of associate degree, higher diploma or degree which are covered under the Financial Assistance Scheme for Post-secondary Students (FASP).
- (c) Extended Non-means-tested Loan Scheme (ENLS) – for students pursuing specific post-secondary/continuing and professional education courses provided in Hong Kong.

Eligibility

Applicants may submit to the SFO their applications for the NLS loan(s) if the programmes/courses they pursue are eligible under the schemes and they have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had their homes in Hong Kong continuously for three complete years prior to the commencement of the courses. (Remarks: This does not cover students holding: (i) student visas/entry permits; (ii) visa /

entry permits under the Immigration Arrangements for Non-local Graduates; or (iii) dependant visas/entry permits which were issued to them by the Director of Immigration when they were 18 years old or above.)

Interest and Administrative Fee

The NLS operates on a full-cost recovery basis. Interest rate is set at the Government's no-gain-no-loss rate plus a risk-adjusted factor which seeks to cover the Government's risk in disbursing unsecured loan. Interest is accrued at the prevailing NLS interest rate upon loan drawdown and throughout the study and repayment period until the loan is repaid in full. The no-gain-no-loss interest rate will be reviewed by the end of each month and if adjustment is to be made, the adjusted rate will take effect from the first day of the following month. The Finance Committee of the Legislative Council has approved to reduce the risk-adjusted factor to zero since the 2012/13 academic year.

An administrative fee, to cover the costs of the SFO in processing applications and administering the NLS loan(s), is chargeable for each application and each loan account as from the submission of the first application and annually thereafter until the loan(s) and the interest accrued thereon are fully repaid. The administrative fee is subject to review regularly. A handling charge levied by and payable to the applicant's institution may also be included in the fee payable. Administrative fees paid are neither refundable nor transferable.

Maximum Loan Amount and Life-time Loan Limit

Eligible students may obtain loans under the relevant NLS up to their tuition fees payable in the academic year.

With effect from the 2012/13 academic year, a combined life-time loan limit is imposed on students eligible for receiving loans under the NLSFT and NLSPS, and another life-time loan limit under the ENLS. The life-time loan limits will be price-adjusted annually in accordance with the Composite Consumer Price Index. The life-time loan limits for the 2021/22 academic year are HK\$384,700.

Application Processing

At the beginning of each academic year, students who wish to apply for the NLS loans will have to complete an application form, provide relevant supporting documents, including but not limited to documentary proofs on their course of study, and pay an administrative fee upon submission of their applications. The applications will be examined having regard to the eligibility criteria and where necessary, students will be required to give explanation or provide supplementary information. After processing, the level of the NLS loan will be assessed and students will then be notified of the results. Under normal circumstances, the SFO will issue notifications of result to applicants within three weeks from the date of its receipt of the applications which contain complete information. The NLSFT loan will be paid to the respective institutions by instalment(s) while the NLSPS loan will be credited to the applicants' designated bank accounts by two equal instalments upon the applicants' submission of the duly completed Undertaking, the Deed of Indemnity and other required documents in one complete set. As for the ENLS, if the applicants have already paid the tuition fee, the loan will be credited to their designated bank accounts; if the tuition fee has not yet been paid, the loan will be paid to the applicants' institution by cheque(s).

Requirements for Obtaining a Loan

Before undertaking the loan, an applicant is required to:

- (a) submit the following loan documents together with other supplementary documents:
 - Undertaking (to be completed by the applicant) indicating the applicant's agreement to repay the Government the full amount of loan and interest upon graduation or cessation of studies, whichever is earlier; and
 - Deed of Indemnity (to be completed by the Indemnifier) indicating the Indemnifier's agreement to indemnify the Government against any loss resulting from the applicant's failure to honour the Undertaking; and
- (b) register with "SFO E-link – My Bills" service (<https://e-link.wfsfaa.gov.hk>).

Repayment and Deferment of Loans

In general, NLS loan borrowers should repay the loans and the interest accrued thereon in full by 180 equal monthly instalments in 15 years upon graduation or cessation of studies. Monthly repayment demand notes and notifications would be issued in electronic form through iAM Smart/ "MyGovHK" (<https://www.gov.hk/en/theme/mygovhk/>) and "SFO E-link – My Bills" service (<https://e-link.wfsfaa.gov.hk>). Furthermore, loan borrowers may apply for early lump sum or partial repayment of the loans.

If loan borrowers have difficulties in repaying the loans due to further full-time study, financial hardship or serious illness, they may apply for deferment of loan repayment in writing. All applications for deferment of loan repayment will be considered on individual merits. To alleviate the financial burden of loan borrowers with proven repayment difficulties, loan borrowers whose applications for deferment have been approved may be eligible for interest-free deferment and extension of the entire loan repayment period up to a maximum of two years (i.e. the entire repayment period will be up to 17 years).

Enquiries

All enquiries about application for the NLS should be addressed to the SFO as follows:

Address: Non-means-tested Loan Scheme Section
Student Finance Office
Working Family and Student Financial Assistance Agency
Room 1204, Cheung Sha Wan Government Offices
303 Cheung Sha Wan Road, Kowloon

24-hour enquiry hotline: 2802 2345
Enquiry hotline (office hours): 2150 6222 / 2150 6223
Enquiry email: wg_sfo@wfsfaa.gov.hk
Homepage: <http://www.wfsfaa.gov.hk/sfo>

WFSFAA Website



Student Finance Office
Working Family and Student Financial Assistance Agency
February 2022