



Act Now -  
Plan Your Finance Ahead  
Repay Your Loan With Ease

SFAA administers a number of publicly-funded financial assistance schemes to help applicants pay their tuition fees, living expenses and study-related expenses, namely

- *Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)*
- *Financial Assistance Scheme for Post-secondary Students (FASP)*
- *Non-means-tested Loan Scheme (NLS)*
- *Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)*

Please refer to the Guidance Notes of individual schemes for the eligibility criteria, form of assistance provided, interest rate chargeable and terms of repayment of each scheme.

On loans, you may have a rough estimation of the quarterly repayment amount by referring to the “Quarterly Repayment Calculator” in the Agency’s homepage at [www.sfaa.gov.hk/eng](http://www.sfaa.gov.hk/eng). Please note that interest rate for the Non-means-tested Loan Scheme and the Non-means-tested Loan Scheme for Post-secondary Students will be adjusted with due regard to the average best lending rate of note-issuing banks. The adjustment may be upward or downward.

### **Important points to note before you apply for loans**

- Loans have to be ***repaid upon graduation or termination of studies under normal circumstances.***
- Financial assistance is public money. You have the obligation to ***repay the loans according to the repayment schedule.***
- A ***surcharge of 5%*** or an ***overdue interest*** will be levied if settlement of an instalment of repayment is delayed by 7 days or more.
- Default in loan repayment may cause the Government to take ***legal action*** against the loan recipient/the indemnifier(s) to recover the outstanding loan(s), interest plus surcharge or the overdue interest, and any recovery costs incurred by the Government.
- ***Think twice about your need and repayment ability*** before you apply for any loan.

SFAA Homepage : [www.sfaa.gov.hk](http://www.sfaa.gov.hk)

24-hour automated enquiry hotline : 2802 2345

**Prudent Financial Management**      **A Healthy Living Element**



## 學生資助辦事處

計劃理財即行動  
還清貸款好輕鬆

學生資助辦事處提供多項由公帑支付的資助計劃，以助申請人繳交學費、支付生活費及與學習有關的開支：

- 「資助專上課程學生資助計劃」
- 「專上學生資助計劃」
- 「免入息審查貸款計劃」
- 「專上學生免入息審查貸款計劃」

關於個別計劃的申請資格、資助形式、利息計算方法及償還貸款條款，請參閱各資助計劃的申請指引。

貸款方面，若你想估計每季的大約還款金額，請參考本處網頁的「每季還款計算表」，網址為 [www.sfaa.gov.hk/tc](http://www.sfaa.gov.hk/tc)。請注意：「免入息審查貸款計劃」及「專上學生免入息審查貸款計劃」的利率會按照發鈔銀行的平均最優惠貸款利率的變動而作出調整，有關調整可加可減。

### 申請貸款前必須注意的事項

- 在一般情況下，申請人須於畢業或終止學業後償還貸款。
- 由於所有資助均為公帑，因此，申請人有責任根據還款表償還貸款。
- 逾期 7 天或以上才清繳分期還款，須額外繳付 **5%附加費**或逾期利息。
- 倘未能履行還款責任，拖欠償還貸款，特區政府將考慮對貸款人/其彌償人採取**法律行動**以收回尚欠的貸款、利息連同附加費或逾期利息，以及特區政府的任何追討費用。
- 申請貸款前，請先**認真考慮**自己的需要及還款能力。

學生資助辦事處網址：[www.sfaa.gov.hk](http://www.sfaa.gov.hk)

24 小時電腦對話熱線：2802 2345

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