



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

- Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS) (named as the “Local Student Finance Scheme” before 2007/08 Academic Year)
- Financial Assistance Scheme for Post-secondary Students (FASP)
- Non-means-tested Loan Scheme (NLS)
- Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)
- Student Finance Assistance Scheme (SFAS)

### **Repay Punctually – Be Socially Responsible**

- Quarterly repayment instalments fall due on 1 January, 1 April, 1 July and 1 October each year. Please repay on or before the due dates.
- If you do not receive the demand note(s) 7 days before each due date(s), please contact the Student Financial Assistance Agency to obtain duplicate demand note(s) for repayment without delay.
- Please notify the Student Financial Assistance Agency in writing *immediately* of any change of address of yourself or your indemnifier(s).

### **Late Repayment – Serious Consequences**

- A *surcharge of 5%* or an *overdue interest* will be levied if settlement of an instalment is delayed by 7 days or more.
- *Indemnifier(s)* is/are required *to repay the loans* on behalf of the loan recipient.
- 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.

### **Financial Difficulties in Repayment – Seek Help immediately**

- *Loan borrowers who have difficulty in repaying loans due to* further studies, financial hardship or serious sickness *should approach the Student Financial Assistance Agency for possible solutions.*

<u>Financial Assistance Schemes</u>	<u>Enquiry Hotlines</u>
TSFS NLS NLSPS	2150 6230
FASP	3583 3784
SFAS	2150 6184

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

- 「資助專上課程學生資助計劃」  
(2007/08 學年前名為「本地專上學生資助計劃」)
- 「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」
- 「學生資助計劃」

### 依時還款 克盡己任

- 繳款單於每年 1 月 1 日、4 月 1 日、7 月 1 日及 10 月 1 日到期，請於到期日或之前清繳還款。
- 如在到期日 7 天前尚未收到有關繳款單，請立即聯絡學生資助辦事處索取繳款單副本前往繳款。
- 若你本人或你的彌償人更改地址，請立即以書面方式通知學生資助辦事處。

### 逾期還款 後果嚴重

- 逾期 7 天或以上才清繳還款，須額外繳付 5% 附加費或逾期利息。
- 如貸款人未能如期還款，彌償人須履行責任，代貸款人清繳貸款。
- 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 / 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。

### 經濟困難 盡早求助

- 還款人如因繼續進修、經濟困難或患重病而未能按時清還貸款，可即時聯絡學生資助辦事處商討解決方法。

計劃名稱	查詢電話
「資助專上課程學生資助計劃」 「免入息審查貸款計劃」 「專上學生免入息審查貸款計劃」	2150 6230
「專上學生資助計劃」	3583 3784
「學生資助計劃」	2150 6184

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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