



Student Financial Assistance Agency

# **Financial Assistance Scheme for Post-secondary Students**

## **Guidance Notes** **Application for Financial Assistance for 2012/13**

本申請指引備有中文版本  
〔FASP/1A(2012)〕。如有需要，可  
向學生資助辦事處或所屬院校索取。

# Important Notice

## 1. Eligibility criteria and terms and conditions for payment of grant

The Government of the Hong Kong Special Administrative Region (“the Government”) is reviewing the eligibility criteria (including relaxation of the age limit and removal of qualification requirements/restrictions) and removal of the requirement for repayment of grant under the Financial Assistance Scheme for Post-secondary Students (FASP). The result of the review will be announced later. Meanwhile, if you are not eligible for FASP according to the current eligibility criteria as stated in para. 2 of Part I of the main text, please check the revised eligibility criteria to be announced in our website (<http://www.sfaa.gov.hk>) later. If you meet the revised eligibility criteria, you can submit your 2012/13 FASP application through your institution before the application deadline.

## 2. Loans offered under FASP and Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)

The Government is also reviewing the interest rate of the loans under FASP, and the operation of NLSPS (you are eligible to apply for loan under NLSPS if you are eligible to apply for FASP in the 2012/13 academic year. For details, please refer to para.2.5 in the main text). The terms and conditions of loans offered under FASP stipulated in this Guidance Notes are provisional and subject to changes pending the result of the review. The revised terms and conditions will be announced later and clearly set out in the “Notice of Offer under Financial Assistance Scheme for Post-secondary Students for 2012/13”, the “Undertaking to be Signed by a Student Receiving Loans” and the “Deed of Indemnity” to be issued with the “Notification of Result”. **Please make sure that you have read and fully understood the revised terms and conditions of the loan and agree to the terms of, and undertake to abide by these revised terms and conditions before acceptance of the loan offered to you in the 2012/13 academic year.**

The terms and conditions of loans offered under NLSPS are also provisional and subject to changes pending the result of the review. The revised terms and conditions will be announced later. If you would like to accept the loan under NLSPS by that time, please make sure that you have read the revised terms and conditions of the loan and undertake to abide by these revised terms and conditions.

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Application Form [FASP/GB(2012) / FASP/SB(2012) / FASP/DB(2012) / FASP/SDB(2012)]

Sample for Reference in Completing the Application Form [FASP/R2(2012) / FASP/R2-D(2012)]

Mailing Label and Register Label [FASP/3]

Return on Employee's Remuneration [FASP/4(2012)]

Application Receipt [FASP/7(2012)]

# Part I – General Information

## 1. FINANCIAL ASSISTANCE SCHEME FOR POST-SECONDARY STUDENTS (FASP)

- 1.1 The Financial Assistance Scheme for Post-secondary Students (FASP) provides means-tested financial assistance to needy full-time students pursuing locally-accredited, self-financing post-secondary education programmes which will lead to a qualification at or above the levels of associate degree<sup>1</sup>, higher diploma and/or professional diploma. The scheme aims to provide financial assistance to needy students so that no eligible students 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 cover tuition fees and academic expenses. The loan is for living expenses and is interest-bearing at 2.5% per annum chargeable from the commencement of the repayment period.
- 1.2 Applicants will be assessed by both an income test and an asset test to determine the percentage of the maximum grant and loan offered under FASP (see paragraph 5 below).
- 1.3 FASP grant is offered on the condition that the recipient can successfully complete the accredited programme **and** be awarded the intended qualification<sup>2</sup> within 6 years from the first disbursement of financial assistance, failing which, the grant and an interest charged at 2.5% per annum will have to be repaid in full in 40 equal quarterly instalments within a period of 10 years upon –
  - (a) termination of studies; **or**
  - (b) lapse of 6 years from the first disbursement of financial assistance,
 whichever is earlier.
- 1.4 Interest is chargeable from the commencement of the repayment period.

## 2. ELIGIBILITY

- 2.1 You are eligible to apply for FASP in 2012/13 if you:
  - (a) are a registered full-time<sup>3</sup> student, aged 25 or below (i.e. born on or after 1 September 1986);
  - (b) are engaged in full-time locally-accredited<sup>4</sup> self-financing post-secondary education programmes leading to a qualification at sub-degree<sup>5</sup> (i.e. associate degree, higher diploma and/or professional diploma) level or above;
  - (c) (i) for students engaged in a sub-degree programme, have not obtained any qualifications at sub-degree or above; or
    - (ii) for students engaged in a top-up degree programme, have not obtained any qualifications at degree level or above, and have obtained a locally-accredited sub-degree qualification (including all the sub-degree programmes covered by FASP and the Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)); or

<sup>1</sup> Associate Degree programmes usually have a 2-year or 3-year curriculum. One of the entry requirements for a 2-year Associate Degree programme is the satisfactory completion of a pre-associate degree programme. For a 3-year Associate Degree programme, the first-year programme may be a standalone pre-associate degree programme or a foundation course which forms an integral part of an Associate Degree programme. An applicant who has only completed a pre-associate degree or a foundation course without obtaining an Associate Degree will be regarded as having failed to obtain a sub-degree qualification and will be required to repay the grant received.

<sup>2</sup> If the grant recipient applies for FASP via Form G or Form S and is engaged in a sub-degree or degree programme, the intended qualification refers to associate degree, higher diploma or professional diploma qualification or above. If the grant recipient is a sub-degree graduate engaged in a degree or top-up degree programme and applies for FASP via Form D or Form SD, the intended qualification refers to a degree or top-up degree qualification or above.

<sup>3</sup> For face-to-face teaching programmes, “full-time” study refers to a curriculum of not less than 450 contact hours per year or a minimum of 30 credit points per year (i.e. one credit point equaling 15 contact hours). For non-face-to-face teaching programmes, “full-time” study means a curriculum of not less than 1 350 study hours.

<sup>4</sup> Locally-accredited programme refers to one included in the Register of Locally-accredited Programmes approved by the Secretary for Education. For the 2012/13 academic year, only programmes which have been included in the Register on or before 31.12.2012 will be covered by FASP. The Register will be available for reference at the Agency’s homepage (<http://www.sfaa.gov.hk/eng/schemes/fasp2.htm>) by end June 2012.

<sup>5</sup> For the purpose of FASP, 4-year Diploma programmes offered by Hong Kong Shue Yan University are regarded as sub-degree programmes.

- (iii) for students engaged in a degree programme, have not obtained any qualifications at degree level or above, and if you are in possession of a sub-degree qualification, such qualification must be a locally-accredited sub-degree qualification (including all the sub-degree programmes covered by FASP and TSFS).
- (d) have not accepted financial assistance under any other publicly-funded student finance assistance scheme [e.g. the Continuing Education Fund (CEF)] for the programme/course covered by the application in the same academic year; and
- (e) have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had your home in Hong Kong continuously for three complete years immediately prior to the commencement of the course. This does not cover students staying in Hong Kong holding student visas.
- 2.2 Your eligibility is restricted to only one eligible full-time course in any one academic year. If you have applied for the TSFS in 2012/13, you must not apply for FASP in the same academic year.
- 2.3 Full-time students of exclusively University Grants Committee-funded or exclusively publicly-funded places covered by TSFS are not eligible for assistance under FASP.
- 2.4 If you are eligible to apply for assistance under FASP in the 2012/13 academic year, you may also apply for subsidy under the Student Travel Subsidy (STS) Scheme. Please refer to Appendix I of Part III of the Guidance Notes for details.
- 2.5 If you are eligible to apply for assistance under the FASP in the 2012/13 academic year, you are also eligible to apply for assistance under the Non-means-tested Loan Scheme for Post-secondary Students (NLSPS). The NLSPS provides non-means-tested loan(s) to students to meet tuition fees, academic expenses and basic living expenses. For details of the NLSPS, please refer to Appendix II of Part III of the Guidance Notes or NLSPS Guidance Notes [NLSPS/1B(2012)] (<http://www.sfaa.gov.hk/eng/public/index.htm#nlsps>).

### 3. HOW TO APPLY

Step 1	You should use an appropriate application form										
	<ul style="list-style-type: none"> <li>There are four types of application forms. Please choose to use appropriate application form: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #e0f0ff;">Form</th> <th style="background-color: #e0f0ff;">Applicable to</th> </tr> </thead> <tbody> <tr> <td>Form G (No. : FASP/GB(2012))</td> <td>A general application form for use by applicants who have not acquired any sub-degree qualification, and are engaged in sub-degree or degree programmes.</td> </tr> <tr> <td>Form S (No. : FASP/SB(2012))</td> <td>A simplified application form for applicants eligible for Form G. You may <b>choose</b> to submit Form S instead of Form G if and only if: <ul style="list-style-type: none"> <li>(i) you have an unmarried sibling residing with you <b>and</b> he/she has submitted or is submitting a Form G / Form D for FASP or Form G for TSFS for the 2012/13 academic year; <b>and</b></li> <li>(ii) you are not married.</li> </ul> </td> </tr> <tr> <td>Form D (No. : FASP/DB(2012))</td> <td>An application form for use by graduates of <u>locally-accredited sub-degree programmes pursuing degree/ top-up degree studies</u>.</td> </tr> <tr> <td>Form SD (No. : FASP/SDB(2012))</td> <td>A simplified application form for applicants eligible for Form D. You may <b>choose</b> to submit Form SD instead of Form D if and only if: <ul style="list-style-type: none"> <li>(i) you have an unmarried sibling residing with you <b>and</b> he/she has submitted or is submitting a Form G / Form D for FASP or Form G for TSFS for the 2012/13 academic year; <b>and</b></li> <li>(ii) you are not married.</li> </ul> </td> </tr> </tbody> </table> </li> </ul>	Form	Applicable to	Form G (No. : FASP/GB(2012))	A general application form for use by applicants who have not acquired any sub-degree qualification, and are engaged in sub-degree or degree programmes.	Form S (No. : FASP/SB(2012))	A simplified application form for applicants eligible for Form G. You may <b>choose</b> to submit Form S instead of Form G if and only if: <ul style="list-style-type: none"> <li>(i) you have an unmarried sibling residing with you <b>and</b> he/she has submitted or is submitting a Form G / Form D for FASP or Form G for TSFS for the 2012/13 academic year; <b>and</b></li> <li>(ii) you are not married.</li> </ul>	Form D (No. : FASP/DB(2012))	An application form for use by graduates of <u>locally-accredited sub-degree programmes pursuing degree/ top-up degree studies</u> .	Form SD (No. : FASP/SDB(2012))	A simplified application form for applicants eligible for Form D. You may <b>choose</b> to submit Form SD instead of Form D if and only if: <ul style="list-style-type: none"> <li>(i) you have an unmarried sibling residing with you <b>and</b> he/she has submitted or is submitting a Form G / Form D for FASP or Form G for TSFS for the 2012/13 academic year; <b>and</b></li> <li>(ii) you are not married.</li> </ul>
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# Part I – General Information

<b>Step 1</b>	<b>You should use an appropriate application form</b>
	<ul style="list-style-type: none"> <li>● <b>Please note that</b> <ul style="list-style-type: none"> <li>– If you submit your application using Form S / Form SD, any errors or omissions relating to the financial data reported in Form G / Form D of your sibling as stated in Section I of your Form S / Form SD will also be taken as your errors / omissions. If, as a result of the errors / omissions, your sibling's level of assistance is subsequently adjusted, a warning letter is issued, or the application is rejected, such same treatment will also apply to you. In this regard, you may choose to submit the application in Form G / Form D instead of Form S / Form SD.</li> <li>– Both you and your sibling(s) submitting Form G / Form D must sign the declaration of Form S / Form SD.</li> <li>– If you are eligible to use Form S / Form SD but would like to provide a full set of information on yourself and your family members, you may still choose to submit Form G / Form D instead of Form S / Form SD.</li> </ul> </li> </ul>
<b>Step 2</b>	<b>Complete the Application Form</b>
	<ul style="list-style-type: none"> <li>● <b>How to complete the application form</b> <ul style="list-style-type: none"> <li>(a) Please refer to Part II of the Guidance Notes on “How to Complete the Application Form” for more details.</li> </ul> </li> </ul>
<b>Step 3</b>	<b>Submit Application Form</b>
	<ul style="list-style-type: none"> <li>● <b>Submit</b> <ul style="list-style-type: none"> <li>(a) The completed application form together with photocopies of supporting documents should be returned through your institution, which will forward your application and supporting documents to the Student Financial Assistance Agency (the Agency) for processing. Since certification of your locally-accredited sub-degree qualification is required, all first-time Form D / Form SD applicants should ask <u>the institution which conferred you the sub-degree qualification</u> to complete Part J of <b>Form D / Form SD</b> before you submit your application to your institution of degree/top-up degree studies. You <u>must</u> also attach documentary proofs (e.g. testimonial, graduation certificate, letter issued by institution, etc.) of your sub-degree qualification with your application.</li> <li>(b) Please be aware that Form S / Form SD can only be processed after the Agency has received a Form G / Form D from your sibling.</li> <li>(c) For students who take distance-learning programmes or on-line programmes, please also refer to the Supplementary Guidance Notes for FASP/NLSPS for Students Taking Distance-learning Programmes for the eligibility criteria and application procedures under FASP. You can obtain the supplementary guidance notes from the Agency's homepage (<a href="http://www.sfaa.gov.hk/tc/public/index.htm#fasp">http://www.sfaa.gov.hk/tc/public/index.htm#fasp</a>) and your institution.</li> <li>(d) The Course Coding Sheet for the 2012/13 academic year is available at the Agency's homepage at <a href="http://www.sfaa.gov.hk/eng/schemes/fasp3.htm">http://www.sfaa.gov.hk/eng/schemes/fasp3.htm</a>. You can also visit the Agency's homepage at <a href="http://www.sfaa.gov.hk/eng/public/index.htm#fasp">http://www.sfaa.gov.hk/eng/public/index.htm#fasp</a> for the “Register of Locally-accredited Sub-degree Qualifications”.</li> <li>(e) If you are bankrupt; and/or have applied for Individual Voluntary Arrangement (IVA); and/or aware that legal proceeding(s) has/have been started (or are pending or being threatened) against your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets, you are obliged to notify the Agency in writing <b>immediately</b>.</li> </ul> </li> <li>● <b>Deadline for application<sup>6</sup></b> <ul style="list-style-type: none"> <li>(a) <b>*For continuing students:</b> <b>Completed applications should reach the Agency <u>on or before 15.6.2012</u>.</b></li> </ul> </li> </ul>

<sup>6</sup> For operational reasons, individual institutions may set an earlier (or later) deadline for collection of applications from their students. Applicants are required to take note of the announcement made by individual institutions.

Step 3	Submit Application Form
	<p>(b) <b>*For new students or students pursuing newly accredited programmes in the 2012/13 academic year:</b></p> <p><b>Completed applications should reach the Agency either <u>within one calendar month</u> from the commencement date of your programme or <u>within one calendar month</u> from the date of course accreditation in the case of newly-accredited programmes, whichever is later.</b></p> <p>(c) If you attend an accredited programme that commences between April 2012 and March 2013, except for those students who take distance-learning programmes or on-line programmes, you should apply for financial assistance under the 2012/13 academic year. The deadline for application is stipulated in (a) and (b) above and in any case, applications must reach the Agency <b>not</b> later than 31 March 2013.</p> <p>(d) If you will be on graduation-tied placement in the 2012/13 academic year (including the summer of year 2012), which counts towards the completion of your course, irrespective of whether the placement is compulsory or optional, you should submit your application only when you have confirmed the period of training and the income receivable of your graduation-tied placement. In the event that the details of your placement cannot be confirmed by the deadline of application, you should submit your application first and inform the Agency immediately once the details are available.</p> <p>(e) Applications received after the deadline will not be accepted save in exceptional circumstances. Late applications must be supported by institutions and applicants must give detailed justifications for their late application in writing for the Agency's consideration.</p>

## 4. IMPORTANT MATTERS

- 4.1 **It is your responsibility to complete the application form fully and truthfully and submit all the relevant supporting documents. The Agency will rely on the information and documentary proofs provided in your FASP application and the application(s) from your sibling(s) under FASP/TSFS, if any, to determine your eligibility and level of financial assistance under different Scheme(s). During the course of vetting your current year application, the Agency will, if necessary, make reference to your submitted application form(s) / information of the previous academic year(s) and ask you to clarify or provide additional information / explanation on the application form(s) / information submitted in the / these academic year(s). Any misrepresentation or omission or improperly filling in information in the application form in any one application may lead to rejection and/or full recovery of financial assistance already offered to you and/or your sibling(s) and court proceedings. You are reminded that it is an offence to obtain property or pecuniary advantage by deception. Any person who does so commits an offence and shall be liable on conviction upon indictment to imprisonment for 10 years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong). You are also reminded that if any person being required or authorised by law to make any statement on oath for any purpose and being lawfully sworn (otherwise than in a judicial proceeding) wilfully makes a statement which is material for that purpose and which he knows to be false or does not believe to be true, he shall be guilty of an offence and shall be liable on conviction upon indictment to imprisonment for 7 years and to a fine under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).**
- 4.2 **Please note that if you fail to provide the required information with necessary supporting documents at the time of application, and the information/supporting documents are provided only upon the Agency's request, these will be taken as misrepresentations or omissions of information. Therefore, you have the responsibility to complete the Application Form in full details and submit all supporting documents. If there is misrepresentation or omission in the application, the Agency has the authority to reject your application.**
- 4.3 Please note that in the event of overpayment due to erroneous calculation or assessment, you are required to refund the overpaid amount (including amounts that may have been overpaid in previous academic years) and, if necessary, forfeit the amount that may be payable.

## Part I – General Information

- 4.4 Please check the personal data and course data contained in the acknowledgement of receipt and the notification of result which will be issued to you upon receipt of your application and upon completion of the assessment of your application respectively. Should there be any discrepancies in the institution/ programme of study, tuition fees paid/payable in the 2012/13 academic year, correspondence address or the bank account number to which the financial assistance is to be credited, you should notify the Agency **immediately** by using Form FASP/C/1A (applicable for change of Personal Data) or FASP/C/1B (applicable for change of Institutions/ Course Data). These forms are available at the Agency, at your institution or can be downloaded from the Agency's homepage (<http://www.sfaa.gov.hk/eng/public/index.htm#fasp>). Late notification will result in unnecessary delay in the processing of your application and the payment of financial assistance.
- 4.5 You are required to notify the Agency in writing **immediately** once you have received income in connection with your graduation-tied placement for the 2012/13 academic year (including the summer of year 2012) or during the study period covered by the tuition fees paid/payable. Changes in the amount of income received must also be reported.
- 4.6 **As a measure to verify the truthfulness and completeness of the information supplied, the Agency has a mechanism to counter-check successful applications, which may be in the form of home visit or other means. During such visits, the Agency staff may need to seek clarifications/ additional information on the information already provided. They may also examine the originals of all the supporting documents, including those for applications submitted in previous academic years. Applicants and their family members are requested to keep all related application documents submitted in current and previous academic years and to cooperate with our staff. Intentional obstruction to our staff in the course of their verification, concealment of information or failure to provide the information/clarification as required may lead to full recovery of the financial assistance already awarded and even court proceedings. If, after completion of the counter-checking exercise, the applicants and their family members are found to have seriously omitted/understated their family income and/or assets, the Agency will issue warning letters to the applicants and/or demand the applicants to partially/fully refund the financial assistance already awarded to them. Depending on the gravity of omission, the Agency may institute court proceedings against the applicants and their family members.**
- 4.7 Please note that during the course of vetting/ counter-checking/ reviewing your application(s) (including this and previous academic years), the Agency may immediately withhold the payment of assistance if irregularity is suspected or omitted information is spotted. Payment of assistance would only resume after the vetting/ counter-checking/ reviewing procedures have completed and all irregularities/ omitted information have been clarified/ rectified.
- 4.8 If you are in arrears with (a) grant and/or loan repayment **or** (b) overpayment of financial assistance under any financial assistance schemes administered by the Agency, your application for financial assistance will be considered by Controller, Student Financial Assistance Agency (C, SFAA) on merits of individual cases.
- 4.9 Any overpayment of financial assistance made to you shall be refunded immediately upon demand.

### 5. LEVEL AND CALCULATION OF FINANCIAL ASSISTANCE

- 5.1 The maximum level of assistance under FASP is made up of two components:
- (a) tuition fees grant at annual tuition fees payable subject to a ceiling. The ceiling for the 2012/13 academic year is \$65,740;
  - (b) academic expenses grant. The maximum amount of academic expenses grant of the 2012/13 academic year is \$4,540; and
  - (c) living expenses loan. The maximum amount of loan of the 2012/13 is not yet available<sup>7</sup>. For reference, the maximum amount of loan of the 2011/12 academic year is \$37,960.
- 5.2 The ceilings will be reviewed annually.

<sup>7</sup> The maximum amount of loan for 2012/13 will be uploaded to the Agency's homepage (<http://www.sfaa.gov.hk/eng/schemes/fasp.htm#3>) in July 2012.

- 5.3 Your eligibility for financial assistance depends on the financial position of your family. Your level of assistance will be determined by a two-tier means test, details as follows-
- (a) First, compare your Adjusted Family Income (AFI)<sup>8</sup> against the “Ready Reckoner” to get the first percentage of grant and loan, then apply this percentage to calculate (i) the tuition fees grant; (ii) academic expenses grant; and (iii) living expenses loan.
  - (b) Second, compare the Net Asset Value of your family against the “Sliding Scale of Asset Value for Discounting Financial Assistance” to get the discount factor of grant and loan, then adjust the level of grant and loan calculated under paragraph 5.3 (a) by the discount factor to get your final level of grant and loan.
- 5.4 The Ready Reckoner under the AFI formula and the Sliding Scale of Asset Value for Discounting Financial Assistance for 2012/13 are at Appendix III and Appendix IV of Part III of the Guidance Notes respectively. If you would like to have a rough idea of your level of assistance, you may try the Calculator provided in the Agency’s homepage (<http://www.sfaa.gov.hk/eng/schemes/fasp/calculator/calculator.htm>). Please see the following examples for the illustrations of calculation.

Examp e	Your Marital Status	Adjusted Family Income (AFI)
(1)	Not married and residing with your parents/siblings	<p>(a) (i) The annual incomes (excluding contributions to retirement/provident funds or mandatory provident funds (MPF)) of your parents from 1.4.2011 to 31.3.2012;</p> <p>(ii) 30% of the annual incomes (excluding contributions to retirement/provident funds or MPF) from 1.4.2011 to 31.3.2012 of your unmarried siblings who are residing with you and/or your parents;</p> <p>(iii) Income (excluding contributions to retirement/provident funds or MPF) received/to be received by you from graduation-tied placement<sup>9</sup> in the 2012/13 academic year, including the summer of year 2012; and</p> <p>(iv) Any other remittances/alimony/contributions (e.g. family/living expenses/contribution to rental expenses or mortgage repayment, etc.)/support to your family for the year ending 31.3.2012.</p> <p>(b) <b>LESS</b> medical expenses of family members who are chronically ill or permanently incapacitated, subject to the production of receipts for the period from 1.4.2011 to 31.3.2012 (expenses other than medical expenses cannot be deducted). The amount that may be deducted per family member is subject to a ceiling. The ceiling for 2012/13 academic year is \$16,460.</p> <p>(c) <b>DIVIDED</b> by the number of members in your family plus a factor of “1”<sup>10</sup>. Family members include :</p> <p>(i) Yourself;</p> <p>(ii) Your parents;</p> <p>(iii) All your unmarried siblings residing with you and/or your parents; and</p> <p>(iv) Any dependent paternal or maternal grandparents residing with the family.</p>

<sup>8</sup> “Adjusted Family Income” (AFI): (Total family annual income – deductible medical expenses) ÷ {number of family members + 1 (for single-parent families of 2 to 3 members is + 2)}

<sup>9</sup> Applicable only if the graduation-tied placement counts towards the completion of your course, irrespective of whether the placement is compulsory or optional.

<sup>10</sup> For single-parent families of 2 to 3 members, the “plus 1 factor” in the divisor of the AFI formula will be increased to 2.

## Part I – General Information

Example	Your Marital Status	Adjusted Family Income (AFI)
(2)	Married and residing with your spouse and dependent children	<p>(a) (i) The annual income (excluding contributions to retirement/provident funds or MPF) of your spouse from 1.4.2011 to 31.3.2012;</p> <p>(ii) Income (excluding contributions to retirement/provident funds or MPF) received/ to be received by you from graduation-tied placement<sup>9</sup> in the 2012/13 academic year, including the summer of year 2012; and</p> <p>(iii) Any other remittances/alimony/contributions (e.g. family/living expenses/contribution to rental expenses or mortgage repayment, etc.)/support to your family for the year ending 31.3.2012.</p> <p>(b) <b>LESS</b> medical expenses of family members who are chronically ill or permanently incapacitated, subject to the production of receipts for the period from 1.4.2011 to 31.3.2012 (expenses other than medical expenses cannot be deducted). The amount that may be deducted per family member is subject to a ceiling. The ceiling for 2012/13 academic year is \$16,460.</p> <p>(c) <b>DIVIDED</b> by the number of members in your family plus a factor of “1”<sup>10</sup>. Family members include :</p> <p>(i) Yourself;</p> <p>(ii) Your spouse; and</p> <p>(iii) Your dependent children.</p>
(3)	Separated / divorced / widowed and are residing with your children	<p>(a) (i) Income (excluding contributions to retirement/provident funds or MPF) received/ to be received by you from graduation-tied placement<sup>9</sup> in the 2012/13 academic year, including the summer of year 2012; and</p> <p>(ii) Any other remittances/alimony/contributions (e.g. family/living expenses/contribution to rental expenses or mortgage repayment, etc.)/support to your family for the year ending 31.3.2012.</p> <p>(b) <b>LESS</b> medical expenses of family members who are chronically ill or permanently incapacitated, subject to the production of receipts for the period from 1.4.2011 to 31.3.2012 (expenses other than medical expenses cannot be deducted). The amount that may be deducted per family member is subject to a ceiling. The ceiling for 2012/13 academic year is \$16,460.</p> <p>(c) <b>DIVIDED</b> by the number of members in your family plus a factor of “1”<sup>10</sup>. Family members include :</p> <p>(i) Yourself; and</p> <p>(ii) Your dependent children.</p>

5.5 The “Net Asset Value per Family Member” is the net value of your family’s fixed and liquid assets (excluding the value of your family’s first home and the assets of your grandparents and siblings) divided by the actual number of family members. You need to declare the family’s assets and their net value as at 31.3.2012 in the application form.

<sup>9</sup> Applicable only if the graduation-tied placement counts towards the completion of your course, irrespective of whether the placement is compulsory or optional.

<sup>10</sup> For single-parent families of 2 to 3 members, the “plus 1 factor” in the divisor of the AFI formula will be increased to 2.

- 5.6 The Agency will make an assessment of your family income and assets and the number of family members based on the information reported in your FASP application form and other information reported by your sibling(s), if any, under FASP and/or TSFS before determining your eligibility for and level of financial assistance. The Agency will normally accept reported information which is supported by documentary proofs. **If proper documentary proofs cannot be provided or the documents provided cannot substantiate the reported income/ asset information of the family concerned** (e.g. claim for prolonged unemployment is not substantiated or only self-written statement of income is provided), **the Agency may need to make adjustments and apply benchmark figures based on the statistical information provided by the relevant government departments, such as the Census and Statistics Department, the Rating and Valuation Department and the Transport Department, etc. to assess the income and/or net value of the assets held by the family members concerned.** The Agency may apply projected figures in the assessment of family income if necessary.
- 5.7 If necessary, arrangements will be made for you and your father or mother to come to the Agency for an interview. You will be required to bring to the interview for our examination all the **originals** of the supporting documents, such as all bankbooks and receipts for medical expenses. Before the interview, your father or mother will be required to make a declaration at this Agency in accordance with the Oaths and Declarations Ordinance (Chapter 11 of the Laws of Hong Kong) to declare that the information given in the application is true and complete. During interview, the Agency staff may need to seek clarifications/ additional information on the information already provided.

## 6. NOTIFICATION OF RESULT AND PAYMENT ARRANGEMENTS

- 6.1 If you wish the Agency to notify you upon receiving your application from the institution, please write your name and address on the 'Application Receipt' [FASP/7(2012)]. The Agency will return the Receipt to you first to confirm that your application has reached us. After initial checking of your information provided, the Agency will issue an 'Acknowledgement of Receipt' within 2-3 weeks.
- 6.2 In general, if the information you provide is complete, you will be notified of the FASP result within about two months from the date of the Agency's acknowledging receipt of your application. **However, the processing time will vary, depending on the particular circumstances of individual applications. Some examples leading to prolonged processing time are provided below:**

(a)	<b>If the information provided is incomplete or inconsistent, the Agency will require you to give an explanation for the discrepancy or provide supplementary information;</b>
(b)	If your or your sibling's previous application(s) under FASP/TSFS has/have been selected for authentication, the processing of your current year's application will be withheld pending the outcome of the home visit;
(c)	If the Agency has to seek additional information from your institution (e.g. for repeaters, the actual amount of tuition fees payable; and for students on graduation-tied placement with pay, the amount of income received/receivable).

The Agency will issue the first batch of notifications of result around mid-July 2012 when the maximum amount of loan is available.

- 6.3 If you have indicated your wish to apply for the Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) in Part C of the application, the Agency will process your NLSPS application first. After completion of your NLSPS application, the Agency will proceed to process your means-tested FASP application. Please refer to Appendix II of Part III of the Guidance Notes to learn about the processing time of the NLSPS. The Agency will issue an 'Acknowledgement of Receipt of FASP Application' when we commence processing your FASP application. Please refer to para 6.2 above to learn about the processing time of the FASP application.

## Part I – General Information

6.4 If you accept the grant and loan offer, you must submit to the Agency on or before the specified deadline:

(a)	The Undertakings duly completed and signed by you and attested; and
(b)	The Deeds of Indemnity duly executed by your indemnifier and attested.

**You can choose to accept the loan offered either in full or in part. When you complete the Undertakings and the related documents, you need to state the amount of grant and loan that you wish to accept for the whole academic year.**

6.5 Payment of financial assistance is subject to your being or becoming a registered full-time student and taking up a full-time locally-accredited self-financing post-secondary education programme leading to a qualification at sub-degree level or above (please refer to paragraph 2.1 above). The approved and accepted grant and loan will normally be paid in two equal instalments.

<b>The first instalment of the grant and/or loan</b>	If you return an acceptable Undertaking, the Deed of Indemnity together with required documentary proofs, the Student and Indemnifier Details Input Form and photocopies of HKID cards by the specified deadline, the Agency will credit the first instalment of the grant and loan payment to your designated bank account within 5 to 6 weeks from the deadline for return of documents. If you miss the deadline, payment of grant and loan will be deposited into your designated bank account around 6 weeks after we receive all your duly completed documents.
<b>The second instalment (covering the remaining grant and/or loan balance)</b>	Will normally be paid in January or February 2013. If you have enrolled in a programme which is charged on credit-based mode, the second instalment of your financial assistance will only be paid after your institution has confirmed with this Agency the total credits taken by you for this academic year.

6.6 If you and/or your indemnifier is/are in arrears with (a) grant and/or loan repayment and/or student travel subsidy; **or** (b) overpayment under any financial assistance schemes administered by the Agency, payment of financial assistance will be considered by the C, SFAA on merits of individual cases. The C, SFAA reserves the right to withhold the payment of financial assistance to you.

6.7 Qualifications of an indemnifier

6.7.1 To be accepted 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 without regular income, e.g. housewives, students and casual workers will <b>not</b> be accepted as indemnifiers. If the indemnifier is self-employed, documentary evidence showing that he/she has a regular income such as a copy of his/her latest Profit Tax Demand Note issued by the Inland Revenue Department, or valid Company's Business Registration Certificate issued by the Companies Registry is required);
(d)	able to produce documentary evidence showing his/her current employment status in Hong Kong (e.g. the latest Individual Tax Demand Note issued by the Inland Revenue Department, written certification of the indemnifier's job title and wages in the last 3 months issued by the employer(s) within 1 month, or a copy of his/her bank passbook/ bank statements showing his/her salary in the last 3 months).
(e)	able to produce documentary evidence showing his/her residential address in Hong Kong within the latest three months (post office box numbers and student hostels will not be accepted as valid residential address);

(f)	able to produce documentary evidence showing his/her current office/ employer's business address in Hong Kong (e.g. the indemnifier's business name card or letter issued to him/her by his/her employer, etc.); and
(g)	able to produce documentary evidence showing his/her financial position upon request by the C, SFAA.

6.7.2 A person will **not** be accepted as an indemnifier if, at the time when he/she signs the Deed of Indemnity, he/she:

(a)	is an undischarged bankrupt; or
(b)	is aware that a bankruptcy petition will be presented against him/her; or
(c)	has applied/ is applying for "Individual Voluntary Arrangement" (IVA); or
(d)	is aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets;
(e)	is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or is aware that there is any claim (whether inside or outside Hong Kong) in progress or pending or being threatened against him/her or any of his/her assets; or

6.7.3 After the indemnifier signs the Deed of Indemnity, he/she is obliged to notify the Agency in writing **immediately** under the following circumstances and the applicant is required to provide another qualified person to replace the original indemnifier:

(a)	he/she is aware that a bankruptcy petition is presented against him/her or a bankruptcy order is made against him/her; or
(b)	he/she applies for IVA; or
(c)	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
(d)	he/she is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or he/she is aware that there is any claim (whether inside or outside Hong Kong) against him/her or any of his/her assets.

6.8 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.

6.8.1 The applicant himself/herself is **not** acceptable to act as the witness for his/her Undertaking and the corresponding Deed of Indemnity. The Indemnifier is **not** acceptable to act as the Witness of his/her Deed of Indemnity and the corresponding Undertaking.

6.8.2 The C, SFAA may request a witness to produce documentary evidence showing his/her residential address.

6.9 The financial assistance will be credited to your designated bank account. You must be the **sole holder** of the account. Time deposit account, credit card account and foreign currency account will **not** be accepted for payment purpose.

6.9.1 You are required to provide a valid bank account solely owned by you in your application, together with the photocopy of the first page of the bank passbook/ bank statements showing the name of the account holder and the account number as documentary proofs. If you do not have a valid bank account of your own, you must open one before submitting your application.

## Part I – General Information

- 6.9.2 Please note that some banks do not provide bank account services to persons under the age of 18. If you are under 18 and do not have a valid bank account of your own, you should make your own decision in choosing a bank which provides the services required by you. You should clarify with the bank its terms and conditions for provision of services, service charge required (if any) and/or processing time for opening an account before you open an account with it. Failure to open a bank account before submission of an application will not be accepted as a reason for late application.
- 6.9.3 You must **fill in your bank account number** in the application **with care and ensure** that the account number is accurate.
- 6.9.4 If your bank account is no longer valid, please notify the Agency of your new account number **immediately** by completing a Notification of Change of Personal Data Form (FASP/C/1A) which is obtainable from the Agency, the Agency's homepage (<http://www.sfaa.gov.hk/eng/public/index.htm#fasp>) and your institution. You must submit photocopy of the first page of the bank passbook / bank statement which shows the name of the account holder and the account number with the form.
- 6.10 Under the following circumstances, you must notify the Agency in writing **immediately** for follow up action(s), including but not limited to withhold the payment of financial assistance. The Agency will review your application and adjust your entitlements of financial assistance, if necessary. In the event that there is overpayment of financial assistance, you are required to refund the overpaid amount in a lump sum upon demand. **If you fail to inform the Agency immediately, interest will be charged with retrospective effect from the date of your withdrawal from or suspension of studies.**

(a)	cease to be a registered full-time student; or
(b)	decide to withdraw from, suspend or defer your studies or apply for leave of absence for whatever reasons; or
(c)	change course/ institution of study; or
(d)	are not required to pay the full amount of tuition fees in the 2012/13 academic year.

## 7. REVIEW MECHANISM

- 7.1 If you have sufficient grounds/justifications for application for review of your level of financial assistance, you may do so within three weeks from the date of notification of result. **Each applicant may submit only one application for review for each academic year.** You should give detailed justifications in the "Application Form for Review under FASP" and return it to the **Appeal Section of FASP** of this Agency together with documentary evidence in support of your application for review. The form is available at the Agency, the Agency's homepage (<http://www.sfaa.gov.hk/eng/public/index.htm#fasp>) and your institution.
- 7.2 Application for review must be lodged within three weeks from the date of notification of result. However, if there is a substantial change in the financial circumstances of your family after the submission of your application which may significantly affect the financial support you receive from your family, you may submit an application for review by the following deadline:

(a)	within 3 weeks from the date of notification of result; <b>or</b>
(b)	on or before 31.3.2013, whichever is later.

- 7.3 In general, you will be notified of the result of the review within 10 weeks from the date of the Agency's acknowledging receipt of your application for review. However, the processing time will be longer if (a) the information provided is incomplete and the Agency requires you to give further explanation or provide supplementary information; or (b) the case has to be referred to the Review Committee (RC) for flexible treatment / final decision in view of the special financial circumstances involved. The Review Committee is composed of representatives from student unions and institutions covered by FASP.
- 7.4 You may choose to accept the assistance first without waiting for the result of your application for review. Should you do so and if the level of financial assistance after review is higher than the original offer, the Agency will arrange to pay you the difference<sup>11</sup>. On the other hand, if subsequent processing of your application for review indicates that the amount of assistance offered in the original assessment **was higher** than your actual entitlement, you will be required to refund to the Agency the overpaid amount upon request.

## 8. REPAYMENT OF FINANCIAL ASSISTANCE AND DEFERMENT OF REPAYMENT

- 8.1 If a grant recipient fails to complete a locally-accredited programme and obtain the intended qualification<sup>12</sup> within 6 years from the first disbursement of financial assistance for whatever reasons, the grant shall be repaid in one lump sum without interest (but should be repaid before the commencement date of repayment by instalments, i.e. three months immediately preceding the due date of the first quarterly repayment instalment), or by 40 equal quarterly instalments with interest at 2.5% per annum within a period of 10 years upon -
- (a) termination of studies; **or**
  - (b) lapse of 6 years from the first disbursement of financial assistance,
- whichever is earlier.
- 8.2 A grant recipient should produce documentary proof for attainment of the intended qualification upon request by C, SFAA. Otherwise, it will be assumed that you have not obtained the intended qualification and you will be required to repay the grant in full.
- 8.3 If you have received tuition fees loan (TF loan) under FASP in the 2005/06 academic year or before, you will be required to repay the loan and interest at 2.5% per annum in full in 40 equal quarterly instalments within a period of 10 years upon -
- (a) graduation; **or**
  - (b) termination of studies; **or**
  - (c) lapse of 6 years from the first disbursement of financial assistance,
- whichever is the earliest.
- 8.4 If you have received living expenses loan (LE loan) under FASP (which was introduced with effect from the 2008/09 academic year), you will be required to repay the loan and interest at 2.5% per annum in full in 20 equal quarterly instalments within a period of 5 years upon -
- (a) graduation; **or**
  - (b) termination of studies; **or**
  - (c) lapse of 6 years from the first disbursement of financial assistance,
- whichever is the earliest.

<sup>11</sup> If you accept the additional assistance, you must complete and submit to the Agency the required documents stipulated in para. 6 – Notification of Result and Payment Arrangements above.

<sup>12</sup> If the grant recipient applies for FASP via Form G or Form S and is engaged in a sub-degree or degree programme, the intended qualification refers to associate degree, higher diploma or professional diploma qualification or above. If the grant recipient is a sub-degree graduate engaged in a degree or top-up degree programme and applies for FASP via Form D / Form SD, the intended qualification refers to a degree or top-up degree qualification or above.

## Part I – General Information

- 8.5 The interest start date and the payment due date for the first quarterly repayment instalment of the grant / loan and interest shall be decided by the C, SFAA. **If you do not receive a notification advising you of the commencement of repayment and the repayment schedule within 6 months after graduation or termination of studies, you should notify this Agency in writing immediately.**
- 8.6 You are required to start repayment of the grant and/or loan immediately under the following circumstances. The length and commencement date of the repayment period shall be decided by the C, SFAA:

(a)	cease to be a registered full-time student; or
(b)	withdraw from / suspend / defer your studies before graduation.

- 8.7 If you withdraw from your studies or transfer from the institution at which you have obtained the grant and/or loan to another institution, you must report the change in writing to the C, SFAA **immediately**.

(a)	If you continue your studies of a programme covered by FASP or TSFS, you are not required to commence repayment of the grant and/or loan borrowed at the last institution. This Agency will review the qualification you have acquired upon your completion of the new programme (or 6 years from the first disbursement of financial assistance, whichever is earlier) to determine whether the grants need to be repaid. If you are able to complete the new programme and obtain the intended qualification within 6 years from the first disbursement of financial assistance under FASP, the grants need not be repaid.
(b)	If you continue your studies of a programme not covered by FASP or TSFS, you will be required to commence repayment of the grant and/or loan borrowed at the last institution and the interest thereon by instalment(s) in accordance with the terms and conditions set out in paragraphs 8.1 to 8.4 above.

- 8.8 A reference table on repayment of FASP grant / loan is at Appendix VII of Part III of the Guidance Notes.
- 8.9 Please refer to Appendix VIII of Part III of the Guidance Notes for other terms and conditions on repayment of grant/loan under FASP.
- 8.10 FASP recipients, who encounter difficulties in repaying the financial assistance on grounds of full-time studies, financial hardship or serious sickness may apply to the Agency for deferment of repayment. Applications for deferment of repayment of financial assistance will be considered on merits of individual cases. For successful applications for deferment of repayment of grant/ TF loan/ LE loan, repayment will be made in accordance with a revised schedule, or on any other terms as decided by the C, SFAA. Interest will not accrue during the deferment period, which is from three months immediately preceding the start date of the approved deferment to three months immediately preceding the date of resumption of repayment. Applications should be submitted in writing to the Agency before the due date(s) of the instalment(s) under application. For application by fax, the date of receipt of the fax will be treated as the date of application. For application by post, the postmark date on the envelope will be regarded as the date of application. Application forms are available at the Agency, the Agency's homepage (<http://www.sfaa.gov.hk/eng/public/index.htm>) and your institution.

## 9. HANDLING OF INFORMATION

- 9.1 You are obliged to provide all the required information in the application, including your personal data and those of your family members. Moreover, in accordance with Section 3.2.1.2 of the Code of Practice on Identity Card Number and other Personal Identifiers issued by the Privacy Commissioner for Personal Data, you are requested to furnish the Agency with **copies of your indemnifier(s)', your witness(es)' and your own Hong Kong Identity Card and that of your parents (or spouse) and other family members**. If you fail to provide the required documents, the Agency will not be able to process your application. The personal data provided in the application form, the Undertakings, the Deeds of Indemnity and the supplementary information will be used by the Agency, other Government bureaux and departments, and your institution in relation to the following activities:

(a)	Processing and counter-checking of your application for financial assistance under FASP and your sibling's / siblings' application(s) for financial assistance under FASP / TSFS, if any.
(b)	Processing and counter-checking of your application for student travel subsidy under the Student Travel Subsidy Scheme.
(c)	Recovery of overdue repayment(s), overpayment(s) of assistance/loan and any cost(s) arising therefrom, if any.
(d)	Administration of your grant and/or loan account(s).
(e)	Processing and counter-checking of your application under the Non-means-tested Loan Scheme for Post-secondary Students, if any (Please see Appendix II of Part III of the Guidance Notes).
(f)	Matching of personal data with other databases maintained by the Agency and your institution as may be required.
(g)	Preparation of statistical reports and conduct of researches.

- 9.2 The personal data and supplementary information provided in your application, Undertakings and Deeds of Indemnity and Student and Indemnifier Details Input Form may be disclosed to other Government bureaux and departments, or non-Government organisations or bodies, or your institution:

(a)	for the purposes mentioned in paragraph 9.1 above and where all the parties have given their consent to such disclosure; or
(b)	if such disclosure is authorised or required by law.

- 9.3 If necessary, the Agency will contact your institution, other government departments and organisations (including the employers of your family members) to obtain any information for the purposes mentioned in paragraph 9.1 above. For reference and record purpose, the Agency will notify your institution of your application result.
- 9.4 If necessary, the Agency will contact you, your parents (or spouse, if applicable), other family members, your indemnifier(s) and/or witness(es) direct to verify the personal data provided in your application/ Undertakings/ Deeds of Indemnity for the purposes mentioned in paragraph 9.1 above.
- 9.5 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 have the right to request access to and correction of the personal data supplied in your application.
- 9.6 Enquiries concerning the personal data provided in the applications and requests for the correction of such data may be made in writing to:  
Assistant Controller (Administration), Student Financial Assistance Agency, 12/F., Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon (Fax No: 2519 3857).

# Part I – General Information

## 10. ENQUIRIES

10.1 For enquiries, please contact the Agency as follows:

	Manned enquiry numbers (Office hours)	Fax Numbers	Address
<b>Financial Assistance Scheme for Post-secondary Students</b>			
General Enquiry	2152 9000	2157 9520	Room 1201, 12/F, Trade and Industry Department Tower, 700 Nathan Road, Kowloon
Payment Unit	3755 3155	2157 9532	Room 121, 1/F, Trade and Industry Department Tower, 700 Nathan Road, Kowloon
Student Loan Unit	2156 1157	3583 3857	Room M12B, M/F, Trade and Industry Department Tower, 700 Nathan Road, Kowloon
Deferment and Recovery Unit	3583 3784	3583 3856	Room M12A, M/F, Trade and Industry Department Tower, 700 Nathan Road, Kowloon
<b>Non-means-tested Loan Scheme for Post-secondary Students</b>			
Application Processing Unit	2150 6222	3101 1908	Room 1204, 12/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon
Payment Unit	3755 3155	2157 9532	Room 121, 1/F, Trade and Industry Department Tower, 700 Nathan Road, Kowloon
<b>Student Travel Subsidy Scheme</b>			
For Hong Kong Institute of Vocational Education	3616 6539	3616 6531 / 3616 6461	Room 803-806, 8/F, One Mong Kok Road Commercial Centre, 1 Mong Kok Road, Kowloon.
For Other Institutions	3616 6537 / 3616 6548		

The office hours of the SFAA are: Mondays to Fridays  
8:45 a.m. – 1:00 p.m.  
2:00 p.m. – 5:45 p.m.




24-hour automated enquiry hotline: 2802 2345

Homepage: <http://www.sfaa.gov.hk/>

E-mail address: [wg@sfaa.gov.hk](mailto:wg@sfaa.gov.hk)

10.2 Please keep a copy of the Guidance Notes for reference.

## Part II – How to Complete the Application Form

-  **This Part should be read in conjunction with Sample for Reference in Completing the Application Form.**
-  **Except for the parts specified, this Part is applicable to applicants using either Form G, Form D, Form S or Form SD.**
-  **Generally speaking, your current year's financial assistance is determined having regard to your family income and assets in the financial year from 1.4.2011 to 31.3.2012. However, the Agency may request you to provide information on family income and assets that fall beyond the 2011-12 financial year if we see a need to do so.**

### AN OVERVIEW OF FASP APPLICATION FORMS

Paragraph concerned below	Section	Details
1	Section I of Form S / Form SD (for applicants using Form S / Form SD)	The personal data of applicant's sibling who has submitted FASP/GA(2012) or FASP/GB(2012) or FASP/DA(2012) or FASP/DB(2012) or TSFS/GA(2012) or TSFS/GB(2012) for the 2012/13 academic year
2	Part A to J (for applicants using Form G / Form D / Form S / Form SD)	Personal data of applicant
3.1-3.4	Table 1 to 3 (for applicants using Form G / Form D only)	<p>Personal data and/or income of applicant's family members:</p> <ul style="list-style-type: none"> <li>Table 1 Section A: Applicant and applicant's parent(s) or spouse</li> <li>Table 1 Section B: Applicant's UNMARRIED sibling(s) residing with applicant and/or applicant's parent(s) (for married applicant, his/her children residing with applicant)</li> <li>Table 1 Section C: Applicant's UNMARRIED sibling(s) who has (have) left Hong Kong to study abroad</li> <li>Table 1 Section D: Applicant's grandparent(s) (excluding non-Hong Kong residents) who depended on applicant's parent(s)</li> <li>Table 2: Additional information on retired parent(s) of the applicant</li> <li>Table 3: Applicant's other family members – Applicant's sibling(s) living away from applicant and/or applicant's parent(s) (including those living in the Mainland or overseas) and/or any other persons residing with applicant and/or applicant's parent(s) but not included in Table 1</li> </ul>

## Part II – How to Complete the Application Form

Paragraph concerned below	Section	Details
3.5	Table 4 (for applicants using Form G / Form D only)	Assets (including <b>those in Hong Kong and outside Hong Kong</b> , wholly or partly owned by family member(s) listed in Table 1 Section A of the application form): <ul style="list-style-type: none"> <li>(A) Property / Land / Carpark (including those vacant, rented out or self-occupied)</li> <li>(B) Vehicle / Vessel and Taxi / Public Light Bus Licence</li> <li>(C) Business Undertakings (irrespective of whether the Business is running at a profit or not)</li> <li>(D) Investments (quantity of shares / warrants / bonds / funds, etc)</li> <li>(E) Bank Deposits (including savings / time / current / club deposits / integrated accounts and joint accounts in local and foreign currencies)</li> <li>(F) Loan Lent to others</li> <li>(G) Insurance Policy (savings / investment-linked insurance policy(ies) with cash value and dividends)</li> <li>(H) Other Assets</li> </ul>
3.6	Table 5 (for applicants using Form G / Form D only)	Medical Expenses
4	Part I of Form S / Part K of Form SD (for applicants using Form S / Form SD)	Applicant's income and asset (including that in Hong Kong and outside Hong Kong)
5	Table 6 of Form G, Form D / Part J of Form S / Part L of Form SD	Length of residence of Hong Kong
6	Table 7 of Form G, Form D / Part K of Form S / Part M of Form SD	Additional information by applicants
7	Pages 14 to 16 of Form G / Pages 18 to 20 of Form D / Pages 8 to 10 of Form S / Pages 11 to 13 of Form SD	Declaration
8	–	Declaration under the Oaths and Declarations Ordinance
9	–	Checklist of documents to be submitted with the application

## 1. SECTION I OF FORM S / FORM SD (FOR APPLICANTS USING FORM S / FORM SD)

### 1.1 If you choose to use Form S / Form SD, you must:

- (a) have an unmarried sibling residing with you and he/she has submitted or is submitting an application for the 2012/13 FASP under Form G / Form D or TSFS under Form G; and
- (b) be unmarried; and
- (c) fill in the personal data of the sibling mentioned in paragraph 1.1 (a) above in Section I of Form S / Form SD.

SECTION I: The personal data of your sibling who has submitted FASP/GA(2012), FASP/GB(2012), FASP/DA(2012), FASP/DB(2012), TSFS/GA(2012) or TSFS/GB(2012) for the 2012/13 academic year:		
<b>①</b> <u>YIU SUN CHING</u> Name	<b>②</b> <u>A123456(7)</u> HKID No.	<b>③</b> <u>FASP</u> Scheme Applied (FASP/ TSFS)
<b>①</b> Fill in the name of the sibling who has submitted or is submitting the Form G / Form D of the FASP or Form G of the TSFS.	<b>②</b> Fill in the HKID No. of the sibling who has submitted or is submitting the Form G / Form D of the FASP or Form G of the TSFS.	
<b>③</b> Fill in the Scheme applied (FASP / TSFS) of the sibling who has submitted or is submitting the Form G / Form D of the FASP or Form G of the TSFS.		



## 2.2 Part B – Bank account number for payment of financial assistance

2.2.1 Some bank codes are listed below for reference but these are not exhaustive. Please check with your bank if necessary.

Bank Code	Bank Names
028	Public Bank (Hong Kong) Limited
012	Bank of China (Hong Kong) Limited
027	Bank of Communications Co., Ltd.
015	The Bank of East Asia, Limited
006 / 250	Citibank, N.A. / Citibank (Hong Kong) Limited
018	CITIC Bank International Limited
040	Dah Sing Bank, Ltd.
185	DBS Bank Ltd., Hong Kong Branch
016	DBS Bank (Hong Kong) Limited
128	Fubon Bank (Hong Kong) Limited
024	Hang Seng Bank Ltd.
004	The Hongkong and Shanghai Banking Corporation Limited
043	Nanyang Commercial Bank, Ltd.
025	Shanghai Commercial Bank Ltd.
003	Standard Chartered Bank (Hong Kong) Limited
035	Wing Hang Bank Ltd.
020	Wing Lung Bank Ltd.
041	Chong Hing Bank Limited
009	China Construction Bank (Asia) Corporation Limited
021	MEVAS Bank Limited
039	Chiyu Banking Corporation Ltd.
061	Tai Sang Bank Limited
072	Industrial and Commercial Bank of China (Asia) Limited

2.2.2 You must also be the **sole holder** of the account. Time deposit account, credit card account and foreign currency account will **not** be accepted for payment purpose.

2.2.3 If you do not have a valid bank account of your own, please open one before you submit your application. If you have already applied for the NLSPS separately, please make sure that the bank account number inserted here is consistent with the one already provided. If you have valid reasons for using a different account number, please fill in a Notification of Change of Personal Data Form (FASP/C/1A) (which is obtainable from the Agency, the Agency's Homepage and your institution) and attach it to this application with supporting documents (e.g. photocopy of the first page of the bank passbook showing the name of the account holder and the account number).

2.2.4 If you are under the age of 18 and do not have a valid bank account of your own should note that **not** all banks currently provide bank account service to persons under the age of 18. You should make your own decision in choosing a bank which provides the services required by you. You should clarify with the bank its terms and conditions, service charge required (if any) and/or processing time required. Failure to open a bank account on time before submission of an application will not be accepted as a reason for late application.

2.2.5 You must **fill in your bank account number** in the application with **care and ensure** that the account number is accurate.

# Part II – How to Complete the Application Form

PART B	BANK NAME & ACCOUNT NO. FOR PAYMENT OF FINANCIAL ASSISTANCE
<b>Note :</b> Applicant must be the sole account holder. The account must not be a time deposit account, a credit card account or a foreign currency account.	NAME OF BANK : <u>HANG SENG BANK LTD.</u> <b>①</b> Bank Code – Account Number 180 <input type="text" value="0"/> <input type="text" value="2"/> <input type="text" value="4"/> – <input type="text" value="1"/> <input type="text" value="2"/> <input type="text" value="3"/> <input type="text" value="4"/> <input type="text" value="5"/> <input type="text" value="6"/> <input type="text" value="7"/> <input type="text" value="8"/> <input type="text" value="9"/> <input type="text" value="0"/> <b>②</b> <div style="border: 1px solid black; padding: 2px; display: inline-block; margin-left: 20px;"> <b>Attention</b>            Please ensure accuracy.         </div>
<b>①</b> Fill in your bank name. <b>②</b> Fill in the bank code. Then, fill in your account number in the boxes provided. Some of the bank codes are listed in Guidance Notes Part II paragraph 2.2.1. Please consult your bank if necessary.	

### 2.3 Part C – Application for Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)

PART C	APPLICATION FOR NON-MEANS-TESTED LOAN SCHEME FOR POST-SECONDARY STUDENTS
Do you wish to apply for Non-means-tested Loan Scheme for Post-secondary Students?	<input type="text" value="Y"/> <b>①</b> ('Y' Yes, 'N' No) <div style="border: 1px solid black; padding: 2px; display: inline-block; margin-left: 20px;"> <b>Please see Para. 6.3 of Part I of the Guidance Notes</b> </div>
<b>①</b> If you wish to apply for NLSPS, fill in "Y". Otherwise, fill in "N". Please refer to Appendix II of Part III of the Guidance Notes for details.	

### 2.4 Part F – Information on Applicant's family

2.4.1 Except for boxes 353–372, applicants using Form S / Form SD must complete Part F.

PART F	INFORMATION ON APPLICANT'S FAMILY
Did any member(s) of your family in Table 1 Section A / Section B receive Comprehensive Social Security Assistance between 1.4.2011 and 31.3.2012 or is anyone of them receiving it now?	352 <input type="text" value="N"/> <b>①</b> ('Y' Yes, 'N' No)
Did your parents run any business between 1.4.2011 and 31.3.2012?	<b>②</b> 353 <input type="text" value="Y"/> ('Y' Yes, 'N' No)
Apart from the self-occupied home, did you or your parents own any other property / land / carpark as at 31.3.2012?	354 <input type="text" value="Y"/> <b>③</b> ('Y' Yes, 'N' No)
No. of Family Members (Table 1 Section A)	355 <input type="text" value="3"/>
(Table 1 Sections B+C)	<b>④</b> 356 <input type="text" value="0"/> <input type="text" value="4"/>
(Table 1 Section D)	358 <input type="text" value="1"/>
<b>Annual Income</b> (Table 1 Section A)	359 \$ <input type="text" value="3"/> <input type="text" value="3"/> <input type="text" value="2"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/>
<b>Annual Income</b> (Table 1 Section B)	366 \$ <input type="text" value="1"/> <input type="text" value="6"/> <input type="text" value="4"/> <input type="text" value="0"/> <input type="text" value="0"/> <input type="text" value="0"/> 372
HKID No. of your father	373 <input type="text" value="B"/> <input type="text" value="1"/> <input type="text" value="2"/> <input type="text" value="3"/> <input type="text" value="3"/> <input type="text" value="2"/> <input type="text" value="1"/> ( 8 )
HKID No. of your mother	382 <input type="text" value="C"/> <input type="text" value="4"/> <input type="text" value="5"/> <input type="text" value="5"/> <input type="text" value="6"/> <input type="text" value="5"/> <input type="text" value="5"/> ( 7 ) <b>⑤</b>
<b>①</b> If any of your family members in Table 1 Section A / Section B received Comprehensive Social Security Assistance (CSSA) from the Social Welfare Department between 1.4.2011 and 31.3.2012 or is/are receiving it, fill in "Y". Otherwise, please fill in "N". <b>②</b> If your parents ran their own businesses between 1.4.2011 and 31.3.2012 (for instance, they are the proprietors of factories, transportation companies or trading companies, etc.), fill in "Y". Otherwise, please fill in "N". <b>③</b> If you or your parents owned properties other than your residence as at 31.3.2012, such as flats / houses, land, and parking spaces, etc., fill in "Y". Otherwise, please fill in "N". <b>④</b> Please provide in boxes 355-358 the number of persons in Sections A, B+C and D of Table 1. The amounts of Annual Income to be filled in boxes 359-372 should also be the same as the amounts in Table 1 Sections A and B. <b>⑤</b> Please fill in your parents' Hong Kong Identity Card numbers.	

## 2.5 Part J of Form D / Form SD – Certification by Institution at which the applicant acquired his/her locally-accredited Sub-degree Qualification

2.5.1 If you are a first-time Form D / Form SD applicant, the institution which conferred you the locally-accredited sub-degree qualification must complete Part J. If you have used Form D / Form SD before and the institution has completed Part J in your previous application, you should state the academic year of your previous application in this Part and attach a copy of the documentary proofs of your locally-accredited sub-degree qualification with your application.

PART J CERTIFICATION BY INSTITUTION AT WHICH THE APPLICANT ACQUIRED HIS/HER LOCALLY-ACCREDITED SUB-DEGREE QUALIFICATION	
<p><b>(This part must be completed by <u>the institution which conferred the sub-degree qualification to the applicant</u>)</b> ①</p> <p>This is to certify that _____ (Name, HKID), has completed the programme stated in Part I of this application offered by my institution in _____ (Year of graduation) and he/she was/will be* awarded a sub-degree qualification. I also confirm that the afore-mentioned qualification was a locally-accredited sub-degree qualification included in the Register of Locally-accredited Sub-degree Qualifications approved by the Secretary for Education.</p>	
<p>Signature: _____</p> <p>Name: _____ Position: _____</p> <p>Institution: _____ Date: _____</p> <p>Contact Telephone No./Fax No.: _____</p>	<div style="border: 1px solid black; width: 100%; height: 100%; display: flex; align-items: center; justify-content: center;"> <span style="font-size: 1.2em;">Institution Chop</span> </div>
<p><b>(To be completed by applicant)</b> ②</p> <p><input type="checkbox"/> The institution which conferred the sub-degree qualification to me has completed this part in my _____ (please state the academic year) application. I attach a copy of the documentary proofs of my locally-accredited sub-degree qualification with this application for your reference.</p>	
<p>① If you are a first-time Form D / Form SD applicant, the institution which conferred you the locally-accredited sub-degree qualification must complete this Part.</p> <p>② If you have used Form D / Form SD before and the institution has completed Part J in your previous application, you should state the academic year of your previous application in this Part and attach a copy of your locally-accredited sub-degree qualification with your application.</p>	

## 3. TABLE 1 TO 5 OF FORM G / FORM D (FOR APPLICANTS USING FORM G / FORM D ONLY)



**For applicants using Form G / Form D only.**

**For applicants using Form S / Form SD, please go to paragraph 4.**

3.1 Please complete the sections in these tables carefully. **Do not** use correction fluid. Cross out any incorrect entries and rewrite. Please leave inapplicable tables blank.

3.1.1 For the purpose of determining your level of financial assistance, “Family Members” generally include the core-family members residing with you.

## Part II – How to Complete the Application Form

- (i) For example: If you are not married – you, your parents, your unmarried siblings and grandparents who are residing with you and/or your parents.

Dependent unmarried siblings, who have left Hong Kong for full-time studies (and his / her level of study is up to the first degree) or / are attending one of the institutions covered by the TSFS / FASP and are residing at hostels / mini-halls will also be considered as family members.

In determining whether or not the unmarried siblings and grandparents are family members, the Agency will, apart from considering their place of residence, take into account whether or not they are dependent on your parents financially.

- (ii) For example: If you are married / separated / divorced / widowed – yourself, your spouse and your dependent child(ren), if any.

3.1.2 Family members **do not include** non-Hong Kong residents. For members in Table 1 who are in receipt of Comprehensive Social Security Assistance (CSSA) offered by the Social Welfare Department, you are required to fill in their information and the amount of CSSA in Column G of Table 1 (Other Income).

3.1.3 “Other Family Members” include:

- (i) Any person who is not a family member but who has resided with you and/or your parents for 6 months or more in the year ending 31.3.2012;
- (ii) Your siblings, regardless of their marital status, who are not residing with you and/or your parents.

3.1.4 “Family Members” or “Other Family Members” **do not include** those who have left Hong Kong permanently and no longer consider Hong Kong their home.

3.1.5 If any of the “Family Members” has passed away when you submit the application form, please state so in “ADDITIONAL INFORMATION BY APPLICANT” and provide the relevant documentary proof.

### 3.2 TABLE 1 - Family Members

3.2.1 You should complete the information required of yourself and your parents, including that of your step-parents (if applicable), when filling in Section A under Table 1 of the application form.

If your parents have retired, please complete Table 2 (with their dates of retirement). Besides, the total amount of pension received between **1.4.2011** and **31.3.2012** should be given in Column D of Table 1A and relevant documentary proof should be provided. If your parents are employed after retirement, their incomes should be reported in Table 1.

If your parents are not residing with the family members, please provide details in "ADDITIONAL INFORMATION BY APPLICANT".

If you are married, please provide information on the spouse in Table 1 (please provide a copy of the marriage certificate) whilst information on the parents in Table 3.

If your parents have divorced and/or remarried, or you have divorced and/or remarried, please say so in Table 7 and provide documentary proof. **Please also report the alimony received by the parent residing with you during the period between 1.4.2011 and 31.3.2012 (or by yourself if you are divorced) at Column E of Table 1.**

If you/ the parent residing with you have remarried, please provide a copy of the relevant marriage certificate.

TABLE 1: FAMILY MEMBERS				Present Situation		
Code No. (CN)	Name	Age	Relationship with Applicant	Present Occupation / Employment (state name of post and grade / rank)	Present Monthly Income	Employer / Firm / School (a) Name / Year of Study (only applicable to students) (b) Contact Telephone No. (c) Full/Part-time (if there is not enough space for filling in all the information, please use Table 7 on page 13.)
	Chinese English					
<b>Section 2: Applicant and applicant's parents or spouse</b> (For retired parents, please also complete Table 2. For married applicants, parents' information should be entered in Table 3 only.)						
1	姚新青 YIU SUN CHING	22	Applicant	STUDENT	0	(a) ABC UNIVERSITY (Year 2) (b) 9876 5432 (c) FULL-TIME
2	姚大志 YIU TAI CHI	54	Father <sup>^</sup>	BUSINESSMAN	\$15,000	(a) D & D COMPANY (b) 2323 4545 (c) FULL-TIME
3	王美美 WONG MEI MEI	52	Mother <sup>^</sup>	DOMESTIC HELPER	\$2,000	(a) CHAN TAI MAN (b) 2353 5128 (c) PART-TIME
4			Spouse <sup>^</sup>			(a) (b) (c)

Annual Income during the Financial Year 1.4.2011 – 31.3.2012							
Please provide income proofs of all family members in Sections A and B and refer to 3.2.4 to 3.2.8 of Part II of the Guidance Notes for details.							
Salary / Wage / Bonus / Allowance / Part-time income / Commission (not including employee's contribution to MPF / Provident Fund) <sup>B</sup>	Business Profit (please submit a Profit and Loss account)	Pension	Remittance / Alimony / Contribution / Contribution for mortgage repayment or rents received	Rental Income of Property / Land / Carpark / Vehicle / Vessel	Other Income (please specify)	Total	Whether receiving CSSA from SWD * <sup>@</sup>
④	⑤	⑥	⑦	⑧	⑨		⑩
\$120,000	\$50,000			\$30,000 (PROPERTY) \$48,000 (TAXI)			NO
\$24,000			\$60,000				NO
<b>Section A Total Annual Income</b>						\$332,000	<b>Remember to fill</b>

- ① Section A: Complete the information required on yourself and your parents, or your step-parents.
- ② Code name of applicant is CN1, father is CN2, etc.
- ③ Column A: Fill in the present average monthly income, including salary or wages, business profit, fees received for services rendered, bonuses, cash awards, commission, tips, allowances, and other earnings of each member of the family. If your family member is now being unemployed, you should still fill into Column A to Column G his / her income during the year 2011 - 12. In addition, you should state in Table 7 the period(s) of and reason for unemployment. Please provide documentary proof on unemployment, e.g. termination letter, medical proof, proof of looking for jobs, proof for studying full-time courses, etc..
- ④ Column B: Fill in the total salary or wages received during the year 2011-12. The total income for the period should also include leave pay, bonuses, cash awards, commission, tips, payment in lieu of notice, part-time income and allowances (including allowances for overtime work, living allowances, housing or rent allowances, travel allowances, food allowances, and back pay, etc.).
- ⑤ Column C: Fill in business profits or other incomes earned during the year 2011-12 by means of self-employment, such as hawking, driving taxis / minibuses, and fees for services rendered, etc.
- ⑥ Column D: Fill in the total sum of pension received in the year 2011-12 by each member of the family who has retired, with the exception of once-and-for-all lump sum gratuities on retirement, which should be stated separately in Table 2 below.
- ⑦ Column E: Fill in the total amount of remittance / alimony / contribution received (e.g. family / living expenses / contribution for mortgage repayment or rental expenses) in the year 2011-12 from other family members (such as those listed in Table 3) and relatives or friends.
- ⑧ Column F: Fill in the total rent received during the year 2011-12 from property, land, carpark, vehicle and vessel owned by family members. Fill in the total annual income from subletting the property occupied by the family.

## Part II – How to Complete the Application Form

- ⑨ Column G: Fill in other incomes received during the year 2011-12, such as Disability Allowance (DA) from the Social Welfare Department, etc.
- ⑩ Column H: Please indicate whether your family member received Comprehensive Social Security Assistance between 1.4.2011 and 31.3.2012 or is now receiving it.

3.2.2 In Section B under Table 1, please provide information on your unmarried siblings who are residing with you and/or your parents, including those residing at hostels/ mini-halls mentioned in Paragraph 3.1.1 above. If the unmarried sibling who was residing with you and/or your parents originally had got married after 1.4.2011, please provide a copy of the relevant marriage certificate. If you are married / separated / divorced / widowed, enter the information on the child(ren) in Section B under Table 1 (please provide a HKID card copy of the child(ren)); or a copy of the birth certificate if the child(ren) is not in possession of a HKID card).

In Section C under Table 1, provide the information of unmarried siblings who have left Hong Kong for full-time studies and are dependent on your parents for living. Such sibling(s) may be regarded as family member(s) if the level of study is up to the first-degree. If you are married, leave this section blank.

Section B: Applicant's UNMARRIED brothers and sisters residing with applicant and/or applicant's parent(s) between 1.4.2011 and 31.3.2012							
5	① 兆威威	YIU WAI WAI	17	BROTHER	STUDENT	② 0	(a) ABC SECONDARY SCHOOL (Form 5) (b) 2345 6789 (c) FULL-TIME
6	姚健康	YIU KIN HONG	20	BROTHER	UNEMPLOYED	0	(a) --- (b) 2871 6452 (c) FULL-TIME
7	姚小蕙	YIU SIU WAI	21	SISTER	CLERK / PART-TIME SALES	\$7,000	(a) B & B CO. / C & C BOUTIQUE (b) 2333 1111/2666 7777 (c) FULL-TIME/PART-TIME
8							(a) _____ (b) _____ (c) _____
9							(a) _____ (b) _____ (c) _____

(for married applicant, his/her children residing with the applicant)

						Section B No. of persons 3	NO
\$80,000							NO
\$60,000 (FULL-TIME INCOME)							NO
\$24,000 (PART-TIME INCOME)							
<b>Section B Total Annual Income</b>						<b>\$164,000</b>	<b>Remember to fill</b>

- ① Section B: Fill in the information required on your unmarried siblings who are residing with you and/or your parents, including those who reside in hostels / mini-halls and attending one of the institutions covered by the FASP and TSFS. If you are married / separated / divorced / widowed, fill in the information on your children in this section.
- ② If your family member is now unemployed, you should still fill in his / her income from the period 1.4.2011 – 31.3.2012. In addition, you should state in Table 7 the period(s) of and reason for unemployment. Please provide documentary proof on unemployment, e.g. termination letter, medical proof, proof of looking for jobs, proof of studying full-time courses, etc..

Section C: Applicant's UNMARRIED siblings <sup>#</sup> who have left Hong Kong to study abroad between 1.4.2011 and 31.3.2012					
Code No. (CN)	Name	Age	Relationship with Applicant	Place/Country of Study	Name of Institution
10	YIU MEI LAI	23	SISTER	UNITED STATES	YYZ UNIVERSITY
11					

Course Name (Please provide course information)	Study Level (e.g. Degree, Master Degree)	Year of Study	Expected Month and Year of Graduation	Whether dependent on applicant's parents for living* (Please provide proofs e.g. remittance advices)	Section C No. of persons
BACHELOR OF BUSINESS STUDIES	DEGREE	3	JUNE 2012	YES	

① Section C: Fill in the information on unmarried siblings who have left Hong Kong for full-time studies and are dependent on your parents for living. Such sibling may be regarded as a family member if his / her level of study is up to the first degree. If you are married, leave this section blank.

3.2.3 In Table 1 Section D, enter the information of your paternal/ maternal grandparents/ great-grandparents (thereafter known as 'grandparents') who are dependent on your parents for their living. If you are not married and the grandparents who are dependent on your parents are Hong Kong residents, if at the same time they:

- (i) have resided with your family members during the period between 1.4.2011 and 31.3.2012 for an aggregate period of **6 months or more**; and/or
- (ii) have taken up permanent residence at another local premises owned or rented by your parents (please provide their residential address in Table 7); and/or
- (iii) have resided in elderly homes with the expenses fully covered by your parents for an aggregate period of **6 months or more**.

they might be considered as family members. Please provide the information required in the appropriate columns and provide supporting documents. In case the grandparents have fulfilled the above criteria, they may still be regarded as family members even if they have resided in a premise of their own. Please provide details in Table 7 and attach documentary proof (e.g. tax assessment form of your parents) to substantiate the claim that they depend fully on your family for living. If you are married / separated / divorced / widowed, you do not have to complete this Section. Please make sure that the grandparents receive CSSA from the Social Welfare Department before you enter "Yes" in the last column of Section D. If they only received Old Age Allowance or Disability Allowance, please put a "No" in this column.

Section D: Applicant's grandparents (excluding non-Hong Kong residents) who depended on applicant's parent(s) between 1.4.2011 and 31.3.2012 (Please refer to 3.2.3 of Part II of the Guidance Notes)									
Code No. (CN)	Name	Age	Sex	Whether resided with family members listed in Sections A & B above*	Whether resided in applicant's parents' owned/rented premises if not residing with family members*	Whether dependent on applicant's parents for living*	If resided in an elderly home, whether the expenses were fully paid by applicant's parents for an aggregate period of six months more*	Whether receiving CSSA* <sup>②</sup>	Section D No. of persons
12	WONG YING	70	F	YES	NO	YES	NO	NO	1
13									

① Section D: Fill in the information of your paternal / maternal grandparents (paternal / maternal great-grandparents are also applicable) who are dependent on your parents for living.

3.2.4 Please state in Column A the present average monthly incomes of family members under Sections A and B, and state in Columns B to G their actual incomes during the period between 1.4.2011 and 31.3.2012. If a family member is a full-time student, please give the name of his/her school and his/her year of study for the academic year 2011/12. Please also attach his/her student card's copy.

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- 3.2.5 **Please note that the "income" of each family member means his/her total income, including leave pay, bonuses, cash awards, commission, tips, allowances, payment in lieu of notice and income earned from part-time employment. Allowances include overtime work allowances, living allowances, housing or rent allowances, travel allowances and food allowances. However, the part-time incomes of family members who are full-time students need not be reported.**

Salaries received by family members listed in Table 1 in 2011/12 academic year during their study leave or the various allowances that they drew during their research and studies should also be reported. This includes incomes earned in the form of studentship or income derived from appointment by institution or income received from graduation-tied training / placement / internship leading towards their graduation (i.e. graduation-tied placement). Please declare in Table 7 whether the family members concerned will continue to receive the income / studentship in the 2012/13 academic year.

Besides, if you have regular income earned from a full-time job, you are required to report it in Table 1 and state in Table 7 whether or not you will continue to receive such income in the 2012/13 academic year. **If you are a student taking distance-learning programmes or on-line learning programmes, both your full-time and part-time incomes should be reported.**

At the same time, you should include mortgage payment and/or rental expenses paid by others (including Table 3 family members) on behalf of your family and other contributions under the Column E item "Remittance/ Alimony/ Contribution". **Please note that regardless of the amounts involved, as long as your family has received such remittance/ contribution/ alimony/ contribution for mortgage repayment or rental expenses in the period 1.4.2011-31.3.2012, they should be reported.**

Other sources of support not mentioned in this Guidance Notes but received by the family should be specified at Column E or Column G.

Except for the medical expenses incurred by the family members listed in Sections A to D under Table 1 who are chronically ill or permanently incapacitated, all other family expenses are non-deductible. For details, please see 3.6 below. Therefore, please do not deduct expenses from the incomes, including housing expenses, various loan repayments (e.g. repayments for student loan and mortgage loan, etc.), food expenses, travel expenses, remittances to other places, contributions to relatives, taxes, insurance premiums or trade union membership fees, etc..

- 3.2.6 If you receive income from graduation-tied placement(s) in 2012/13 academic year (including the summer months of 2012) which counts towards the graduation, the amount will be considered as part of your family's income. You are required to complete Part G of the application form and ask your institution to complete Part H(c) or produce a written confirmation by your faculty / department / employer to this effect. If the result is not available when the application is submitted, you are required to inform the Agency once you are offered the placement for re-assessment of your level of financial assistance. You may be required to make a refund if there is any overpayment. If you fail to inform the Agency your income from graduation-tied placement, you may be required to refund **in full** the assistance paid to you. If there is any change to the amount of income received, you should inform the Agency immediately for re-assessment of your level of financial assistance.
- 3.2.7 Please supply any of the following documents to substantiate the incomes from 1.4.2011 to 31.3.2012 of all family members listed in Sections A and B.

For employees:

- (i) A copy of the Tax Assessment and Demand Note [IRC 6401] for the year ending 31.3.2012 issued by the Inland Revenue Department;

- (ii) A copy of Hong Kong Inland Revenue Department's Employer's Return of Remuneration and Pensions [IR56B]/ Notification by an employer of an employee who is about to cease to be employed [IR56F]/ Return of payroll emoluments for civil servant [IR56C];
- (iii) Photocopies of salary statements for the whole year;
- (iv) A photocopy of the passbook(s) indicating salary payments by autopay (please highlight the entries with colour and remarks);
- (v) Photocopies of salary envelopes for the whole year;
- (vi) Return of Employee's Remuneration [FASP/4(2012)] for the year ending 31.3.2012 which can be obtained from the applicant's institution. The applicant may also download the form from the Agency's homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#fasp>.

For business operators:

- (i) A Profit and Loss account for the year 2011-12 verified by a Certified Public Accountant.
- (ii) If such a document is not available, you may prepare one on your own (samples are at Appendix V of Part III) for the Agency's consideration.

For self-employed persons or persons in temporary and short-term employment:

- (i) If income proof is not available, you may list in writing the various incomes or prepare on your own a Profit and Loss account or an income statement (samples are at Appendix V of Part III) for the Agency's consideration.
- (ii) Notification of remuneration paid to person other than employee [IR56M].

For income from graduation-tied placement received / to be received by you in 2012/13 academic year, including the summer months of 2012 (Part G of application form):

- (i) A photocopy of your employment letter / contract, certification issued by the employer, written proof issued by your institution or other income proof.

- 3.2.8 If any family member has been unemployed between **1.4.2011 and 31.3.2012**, please state in the self-prepared income statement or Table 7 of Form G / Form D, Part K of Form S / Part M of Form SD the period(s) of and the reason(s) for unemployment (e.g. injuries whilst at work, illness, close-down of business etc.). At the same time, please provide information of previous employment of the family member (including position, rank, salary and date leaving the former employer), and documentary proof of unemployment. The following documents might be considered as documentary proof of unemployment – termination letter, Notification by an employer of an employee who is about to cease to be employed [IR56F], medical proof, proof of looking for jobs, proof of studying full-time courses, etc. You can also provide other information/ documents to support the unemployment status of a family member. **Please note that the Agency will take into account the individual circumstances of each cases in determining whether to accept the information/ documents produced as proof of unemployment and in assessing the income of a family member based on his/her particular circumstances.**

### 3.3 TABLE 2 - Additional Information on Retired Parents of the Applicant

- 3.3.1 The total amount of pension received from **1.4.2011 to 31.3.2012** should be given in Column D of Section A in Table 1 with relevant documentary proof provided. If your parents are employed after retirement, you should also put down their incomes in Table 1. If your parents have not yet retired or you are married / separated / divorced / widowed, please leave this Table blank.

## Part II – How to Complete the Application Form

Code No.	Name	Retirement Date	Name and Telephone No. of Last Employer	Lump Sum Gratuity	Present Monthly Pension
2				①	
3	WONG MEI MEI	9.9.2004	CCE COMPANY, LTD. (TEL. 2626 2266)	\$200,000	0

① If your parents have retired, fill in your parents' once-and-for-all lump sum gratuity received upon retirement and the pensions that they now receive each month.

### 3.4 TABLE 3 - Applicant's Other Family Members

3.4.1 Please provide information of all your siblings who are not residing with you and/or your parents and any other persons who reside with the family but not included in Table 1. State whether the persons in this section contribute any income to the family members entered in Table 1 and whether or not they are financially dependent on your parents. If they are financially dependent on your parents, please explain in Table 7. If you are married / separated / divorced / widowed, please use this section to report the information of your parents.

Code No. (CN)	Name	Age	Married/ Single	Relationship with Applicant	Residential Address
14	YIU TAI FONG	26	MARRIED	BROTHER	FLAT A, 10/F, GOODVIEW BLDG., 28 GOODVIEW RD., MONGKOK, KLN.
15	YIU HO YAN	24	SINGLE	SISTER	ROOM A, 2/F NO.7 FIRST ROAD, SHENZHEN, MAINLAND CHINA.

Telephone No.	Occupation	Annual remittance / alimony / contribution (e.g. family / living expenses / mortgage repayment or rental expenses) to members in Table 1 above between 1.4.2011 and 31.3.2012	Whether dependent on applicant's parents for living*
2003 6998	TEACHER	① \$60,000	NO
86-755-27279028	CLERK	---	NO

① For example, if your married brother (i.e. Table 3 family member) gave \$2,000 per month to your mother (i.e. Table 1 family member) and settle the monthly mortgage repayment of \$3,000 for your mother, you should put down \$60,000 as annual contribution in Table 3.

### 3.5 TABLE 4 - Assets (including those in Hong Kong and outside Hong Kong, wholly or partly owned by family member(s) listed in Section A under Table 1 of the application form)

3.5.1 You and your parents (or you and your spouse, if you are married) are required to declare the all sorts of assets, irrespective of whether they are in Hong Kong, the Mainland or overseas and irrespective of whether they are partly or wholly in your / their possession. Assets include landed properties covering both residential and non-residential properties at current market value (after deducting outstanding mortgage amount, if any), land including lease agreements and Letters A or B entitlements, stocks and shares at current value, vehicles including private and commercial vehicles, transferable vehicle licences including taxi and public light bus licences, bank deposits (including savings / time / current / club deposits / integrated accounts / joint accounts in local and foreign currencies), unit trust funds, warrants, bonds, loans to others, insurance policy(ies) (savings / investment linked insurance policy(ies) with cash value and dividends), cash in hand, estate, and for those engaged in business, all categories of assets held in the name of the companies. You are also required to declare full details of all properties and/or assets which are held by you in the capacity of a trustee or in any other capacity, and your properties / assets which are held in trust by others. You and your parents (or you and your spouse, if you are married) must also report all employees' compensation received by you because the compensation will be counted as your family assets.

- 3.5.2 All properties owned by you and your parents (or you and your spouse, if you are married) as at **31.3.2012** should be filled out in (A) of Table 3. **Apart from the first home occupied by your parents (whether it is owned or rented) or the first home occupied by you and your spouse if you are married**, the net value of all other properties are counted. **For instance, if you and/or your parent(s) are eligible to live in a public housing unit and you/ your parent(s) own a private property, that property should be reported** (see 3.5.8 below) **irrespective of whether it is vacant, rented out, or occupied by you, your parent(s), your sibling(s), relatives or friends**. If you and/or your parent(s) has/have the right to live in a public housing unit or own(s) a flat under Home Ownership Scheme (HOS) / Tenants Purchase Scheme (TPS) without payment of the premium, the Agency will treat the public housing unit or the HOS / TPS flat as the first home of your family.
- 3.5.3 Please fill in the code number of the member of your family who owns the assets. You are represented by number 1, your father and mother by 2 and 3 respectively. If you are married, your spouse will be 4.
- 3.5.4 Please note that the net asset value of each item will be assessed separately.
- (A) Property/ Land/ Carpark (including those in Hong Kong and outside Hong Kong; including those vacant, rented out or self-occupied.)**
- 3.5.5 If the property is self-occupied, please fill in the code number of the family members and the name(s) of the relatives or friends residing in the premises.
- 3.5.6 **Properties include completed premises, premises sold before completion, commercial and industrial properties, parking spaces, and properties on which transactions have been agreed.** If your family had sold properties such as residential flats, lands, parking space, etc. during the period 1.4.2011 and 31.3.2012, you should report the transaction in Table 7 of Form G / Form D, Part K of Form S / Part M of Form SD and report the sale price of the property and the bank account to which the proceeds were deposited.
- 3.5.7 It is possible to obtain an estimated market value of the property from real estate agents or banks. If the property/ land/ parking space was bought between 1.1.2012 and 31.3.2012, you may fill in the purchase price.
- 3.5.8 **Except for your family's first home, as mentioned in paragraph 3.5.2 above, please provide the following documentary proofs for all other properties:**
- (i) Documents certifying the ownership of the property/ land/ parking space such as purchase and sales agreements, assignments and deeds, etc.
  - (ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2012.
  - (iii) Any one copy of the "Demand for Rates" between 1.4.2011 and 31.3.2012 of each property/ land/ parking space concerned. If there is no "Demand for Rates", please explain in Table 7 of the application form.
  - (iv) If a family member's interest in the property/ land/ parking space is less than 100%, please furnish the relevant proof.
- 3.5.9 **If your father, mother, or spouse was still listed in the tenancy of a public housing unit as at 31.3.2012, the address of that unit should be reported in Table 7.**

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**(A) Property / Land / Carpark** (including those in Hong Kong and outside Hong Kong; including those vacant, rented out or self-occupied.) (Please provide documentary proofs and refer to 3.5.5 to 3.5.9 of Part II of the Guidance Notes for details)

Code No. or Name of Owner (e.g. CN2, CN3)	CN2	CN2 & RELATIVES
Address of Property <sup>^</sup> / Land / Carpark	FLAT E, 18/F, BLOCK 12, BEAUTIFUL GARDEN, TAI PO, N.T.	FLAT A, 2/F, 96 WELL STREET, HONG KONG
Use of Property / Land / Carpark (e.g. Self-occupied / Rented-out / Vacant) and Date of Purchase	RENTED-OUT ① 8.8.2005	SELF-OCCUPIED 7.7.2004
If self-occupied, please give details <sup>#</sup>	N/A	N/A
Type of property (e.g. domestic, shop, factory, office, "Home Ownership Scheme" flat, "Sandwich Class Housing Scheme" flat, "Tenants Purchase Scheme" flat etc.)	DOMESTIC	OFFICE
Area of Land / Saleable Area of Property*	② 56 m <sup>2</sup> *	60 m <sup>2</sup> *
(a) Estimated Market Value as at 31.3.2012	\$1,300,000	\$1,400,000
(b) Outstanding Mortgage as at 31.3.2012	\$800,000	\$1,100,000
(c) Percentage of Ownership	100%	50%
<b>(d) Net Value = \$[(a)-(b)] x (c)</b>	\$500,000	\$150,000

① Fill in the purpose of use (self-occupied / rented-out / vacant), type (domestic / shop / factory / office / "Home Ownership Scheme" flats / "Sandwich Class Housing Scheme" flat / "Tenants Purchase Scheme" flat), area of land (except for parking spaces), saleable area of land and location of the land, properties [(including first home (irrespective of rented or self-owned) occupied by you and your parent(s) (or you and your spouse if you are married) and parking spaces.

② Except for the first home, please estimate the market value of all the properties / land / parking spaces concerned as at 31.3.2012.

**(B) Vehicle / Vessel and Taxi / Public Light Bus Licence**

3.5.10 Please provide the following documentary proofs:

- (i) Vehicle / Vessel registration documents;
- (ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2012;
- (iii) The relevant proof, if a family member's interest in that asset is less than 100%.

**(B) Vehicle / Vessel and/or Taxi / Public Light Bus Licence** (Please provide documentary proofs, such as mortgage repayment schedule for vehicle and Vehicle Registration Document, and refer to 3.5.10 of Part II of the Guidance Notes for details)

Code No. or Name of Owner	CN2 & RELATIVES
Type and Registration No. (e.g. Vehicle Registration Mark)	URBAN TAXI / DA1234 ①
Purchase Date and Price	② 5.4.2004 / \$2,600,000
(a) Estimated Market Value of the Vehicle / Vessel and/or Licence as at 31.3.2012	\$2,300,000 ③
(b) Outstanding Mortgage as at 31.3.2012	\$1,800,000
(c) Percentage of Ownership	25%
<b>(d) Net Value = \$[(a)-(b)] x (c)</b>	\$125,000

① Fill in the type of vessel or vehicle, such as private car, taxi, minibus, lorry or van owned by any member(s) listed in Section A of Table 1. In case of taxis, please state whether they are urban, New Territories, or Lantau Island taxis.

② Specify when the vehicle / vessel concerned was purchased and the purchase price.

③ Estimate the vehicle's / vessel's market value as at 31.3.2012. If it is a taxi or a public light bus, please give the market value of the licence as well. If the vehicle, vessel and/or licence were bought between 1.1.2012 and 31.3.2012, you may write down the purchase price. If the number of vehicle, vessel and/or licence owned is more than two, please list them separately.

**(C) Business Undertakings (including those in Hong Kong and outside Hong Kong, irrespective of whether the business is running at a profit or not.)**

3.5.11 If the business premises is self-owned by you and/or your parents, please report it in Table (A) as well.

3.5.12 Please provide the following documentary proofs:

- (i) The company's Balance Sheet as at 31.3.2012 to indicate its net asset value (i.e. assets minus liabilities). If the company account closing date is not on 31 March (for example, on 31 December), you could also submit information for that accounting year.
- (ii) Generally speaking, balance sheets verified by a Certified Public Accountant are acceptable. If such certifications are not available, a self-prepared Balance Sheet may be provided. A sample is at Appendix VI of Part III. If you have any special reason for not providing a Balance Sheet (for instance, the company is too small and does not have any assets), please explain in Table 7.
- (iii) The Business Registration Certificate of the company.

<b>(C) Business Undertakings (including those in Hong Kong and outside Hong Kong irrespective of whether the business undertakings is making profit or not.)</b> (Please provide documentary proofs such as Business Registration Certificate, Balance Sheet, Profit and Loss Account, and Annual Statement and refer to 3.5.11 and 3.5.12 of Part II of the Guidance Notes for details)		
Code No. or Name of Business Owner	CN2	
Name and Address of Business	D & D COMPANY (FLAT A, 2/F, 96 WELL STREET, HONG KONG)	
State whether the business premises are rented or self-owned <sup>@</sup>	SELF-OWNED ①	
Nature of Business (e.g. trading)	TRADING	
Business Registration No.	09683232-000-10-00-3	
(a) Estimated Net Asset Value as at 31.3.2012	\$258,000	
(b) Percentage of Ownership	100%	
<b>(c) Net Value = \$ (a) x (b)</b>	<b>\$258,000</b>	

① Give the name and address of the company owned by any member(s) listed in Section A of Table 1 and specify if the premises is rented or self-owned. Please also state the nature of the business.

**(D) Investments**

3.5.13 Please report all sorts of investments (such as stocks, warrants, bonds and funds, etc.) owned by each and every member listed in Section A of Table 1 as at 31.3.2012.

<b>(D) Investments (e.g. quantity of shares / warrants / bonds / funds possessed as at 31.3.2012)</b> (Please do not omit any information. Use additional sheets if required. All documentary proofs have to be submitted together with the application form.)					
Code No. or Name of Owner	Shares / Warrants / Bonds / Funds, etc.		Quantity	Date of Purchase	For Official Use
	Code	Name			
2	00066	MTR CORP. LTD.	500	5.5.2005	
3	00003	HONG KONG & CHINA GAS CO. LTD.	60	15.2.2005	

① Please report the various investments owned by any member listed in Section A of Table 1, such as stocks, warrants, bonds and funds, etc.

② Please provide documents to certify the quantity of investments owned as at 31.3.2012.

## Part II – How to Complete the Application Form

### (E) Bank Deposits

3.5.14 **Please report all deposits (including savings / time / current / club deposits / integrated accounts and joint accounts in local and foreign currencies) in banks, financial companies or other financial institutions owned by each and every member listed in Section A of Table 1.**

3.5.15 Please provide photocopies of documents that can identify the name of the holder and the account number (for instance, the first page of a savings passbook) and photocopies of all bank accounts or monthly statements that can show all the transactions between 1.4.2011 and 31.3.2012.

For time deposits, if the receipts/ documents do not show the balance as at 31.3.2012, please state the balance at the nearest date to 31.3.2012. **If the maturity date is beyond 31.3.2012**, you should still write down the principal amount and provide copies of the notice of the time deposit with the deposit period covering 31.3.2012. For example, if a time deposit covers the period 1.2.2012 to 30.4.2012, as the deposit period covers 31.3.2012, the principal amount should also be provided. If the money deposited is transferred from a savings account to a time deposit account, it is insufficient if only the savings account is reported without reporting the concerned time deposit account.

If the account was closed between 1.4.2011 and 31.3.2012, you still have to report the account in Table 4 (E) and provide the transaction records up to the closing date; you should also report in Table 7 how the savings were disposed of.

For missing bank statements / receipts / documents, please ask the bank to reproduce the documents for you. If you fail to do so, your application will not be considered.

If the account was opened on or after 1.4.2011, please state in Table 7 of Form G / Form D, Part K of Form S / Part M of Form SD.

If the bank account given in Part B was opened on or after 1.4.2012, you need to copy the first page of the passbook/ first set of bank statement to prove the name of the account holder and the account number and the first inner page of the passbook to show the opening date of the account.

3.5.16 To ensure that the financial circumstances reported in the application are true and complete, the Agency will make enquiries on transactions shown in bank statements. To speed up the processing of the application, you should give explanations for the following transactions:

- (i) an amount of \$100,000 or more (which may be time deposits);
- (ii) any other deposits of odd cents (which may be interest from time deposits or dividends from stocks and shares);
- (iii) other regular cash / cheque deposits (which may be contributions / remittance from relatives or income from part-time job), and provide documentary proof with your application form.

If situation warrants, the Agency may contact you for clarifications and documentary proof of the bank transactions.

**(E) Bank Deposits (including savings / time / current / club deposits / integrated accounts in local and foreign currencies)\***

Code No. of Owner	Name of Bank / Financial Company	Account Number	Type of Account (e.g. time deposit)	Currency	① Balance as at 31.3.2012 (incl. time deposits with the mature date beyond 31.3.2012)
1 (Applicant)	HANG SENG BANK	024-123-4567890	SAVINGS ACCOUNT	HKD	1,577.95
	STANDARD CHARTERED BANK	003-001-4-002052	SAVINGS ACCOUNT	HKD	3,899.81
2 (Father)	HANG SENG BANK	024-347-1-000007	SAVINGS ACCOUNT	AUD	1,300.71
	HONG KONG BANK	HK-478132455	TIME DEPOSIT ACCOUNT	HKD	300,000.81
3 (Mother)	BANK OF CHINA	012-1-301100	CLUB DEPOSIT ACCOUNT	HKD	204,000
	HONG KONG BANK	004-478132455-001	CURRENT ACCOUNT	HKD	608.79
4 (Spouse)					
Deposits Held in Joint Accounts					
3 & 12	HANG SENG BANK	024-347-2-000150	TIME DEPOSIT ACCOUNT	HKD	30,000.06
				For Official Use	

① Please report all account balance as at 31.3.2012.

② Please report all deposits in banks, financial companies, or other financial institutions, including Hong Kong dollar and foreign currency savings, current account deposits, fixed / time deposits, club deposits, integrated accounts and joint accounts.

**(F) Loan Lent to others**

3.5.17 Please report in Table 4(F) all loans made to others by any member listed in Section A of Table 1 on or before 31.3.2012 and not fully repaid as at 31.3.2012, including the amounts due to directors stated in the balance sheet of the business owned by family members. Even if the loan might already have been reported in previous applications, it should still be reported as long as it had not been fully repaid by 31.3.2012. If the total amount is less than HK\$5,000 as at 31.3.2012, it may be disregarded.

**(F) Loan lent to Others on or before 31.3.2012 (balance as at 31.3.2012) (Please refer to 3.5.17 of Part II of the Guidance Notes)**

Code No. or Name of Owner	Amount (\$) of loan lent to others on or before 31.3.2012 and not yet repaid by borrower	① For Official Use
3	\$60,000	

① Please report the balance as at 31.3.2012 of all loans lent to others on or before 31.3.2012 by any family member listed in Section A of Table 1.



**TABLE 5 MEDICAL EXPENSES (1.4.2011 – 31.3.2012) (Please provide medical proofs and receipts)**

Code No. or Name of Family Member	Nature of Incapacity or Chronic Illness	Annual Expenses	Total Annual Expenses
2	DIABETES	\$10,800	\$20,600
3	KIDNEY DISEASE	\$9,800	

- ① Please give full details of the medical expenses of any member listed in Table 1 (Sections A to D) who is permanently incapacitated or chronically ill for which deduction of medical expenses may be allowed subject to the production of receipts for the period between 1.4.2011 and 31.3.2012 and the expenses are within the ceiling.

#### 4. PART I OF FORM S / PART K OF FORM SD

4.1 Please also refer to paragraphs 3.5 of Part II for reporting assets.

PART I APPLICANT'S INCOME AND ASSET						
(a) Applicant's Annual Income during the Financial Year 1.4.2011 – 31.3.2012						
Present Situation			Annual Income during the Financial Year: 1.4.2011 – 31.3.2012			
Present Occupation / Employment (state name of post and grade / rank)	Present Monthly Income	Employer / Firm / School (a) Name (b) Contact Telephone No. (c) Full / Part time	Salary / Wage / Bonus / Allowance / Part-time Income / Commission (not including employee's contribution to MPF / Provident Fund)	Remittance / Alimony / Contribution / Contribution for mortgage repayment or rentals received <sup>#</sup>	Other Income (please specify, such as Disability Allowance)	Whether receiving CSSA <sup>@</sup> from SWD (Y / N)
			①	②	③	④
<p>① Fill in the total salary or wages received during the financial year 2011-12. The total income for the period should also include leave pay, bonuses, cash awards, commission, payment in lieu of notice, tips and allowances. Allowances include for overtime work allowance, living allowances, housing or rent allowances, travel allowances, food allowances and back pay, etc.</p> <p>② Fill in the total amount of remittances / contributions / alimony / contribution for mortgage repayment or rentals expenses received in the financial year 2011-12 <b>from other family members, relatives or friends.</b></p> <p>③ Fill in other incomes received during the financial year 2011-12, such as income from the letting of vehicles; Disability Allowance (i.e. DA) from the Social Welfare Department, etc.</p> <p>④ Please indicate whether you have received Comprehensive Social Security Assistance (CSSA) during the financial year 2011-12 or are now receiving it.</p>						

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### 5. LENGTH OF RESIDENCE IN HONG KONG (TABLE 6 OF FORM G, FORM D / PART J OF FORM S / PART L OF FORM SD)

- 5.1 If you have the right of abode, there will be an alphabet 'A' after the asterisks "\*\*\*\*" on the front side of your Hong Kong Permanent Identity Card.

TABLE 6 LENGTH OF RESIDENCE IN HONG KONG	
I, <u>YIU SUN CHING</u> , have / do not have* the right of abode in Hong Kong. I have resided (name) <b>①</b> or have had my home continuously in Hong Kong since the Year <u>1989</u> . * Delete where inapplicable.	
<b>①</b>	Please state whether you have the right of abode in Hong Kong and give the length of your residence in the territory.

### 6. ADDITIONAL INFORMATION BY APPLICANTS (TABLE 7 OF FORM G, FORM D / PART K OF FORM S / PART M OF FORM SD)

- 6.1 Please list out with explanations the documents that you will not be able to submit with the application form and state when the documents will be available. However, you **must take the initiative** to submit the documents once they are available. Otherwise, the Agency will treat them as omissions and may reject your application.
- 6.2 If you are submitting Form S / Form SD and there have been substantial change of your family financial position which will affect the level of financial support that you receive from your family after the submission of Form G / Form D by your sibling, you should list out the changes in this Part with supporting documents.
- 6.3 To avoid mislaying of submitted documents, please put down your name and identity card number on every page of your subsequently submitted documents.
- 6.4 Should there be any special circumstance that may not be reflected in Tables 1-6 of Form G / Form D or Parts A-J of Form S or Part A-L of Form SD OR there are additional information and documents that are pertinent to your application processing, please provide details in this Part with supporting documents. The Agency will consider the merits of individual cases.

TABLE 7 ADDITIONAL INFORMATION BY APPLICANT

Divorce proceedings of my parents are in progress. The Petition for Divorce was filed with the District Court in January 2012. When the judgement of the court is available, relevant formal divorce documents will be submitted to your Agency for reference. Copy of my parents' Petition for Divorce is attached with this application form.

My mother is not residing with my siblings and me. My mother's address is: Flat Z, 19/F, Block Z, Very Well Garden, Lam Tin, Kowloon. The information has been reported in Table 4A and copies of the related documents are attached with this application form.

Another sister will be emigrating from the Mainland in December 2012 and will then be residing with my mother. Copies of the related documents are attached with this application form.

There is no "Demand for Rates" for my mother's property reported in Table 4A because the property is an ancestral house in the Mainland. As at 31.3.2012, my mother was still listed in the tenancy of the public housing unit in which my father, siblings and I were residing at. The address of the public housing unit is: Room 888, Ting Ling House, Ting Dong Estate, Kwun Tong, Kowloon. A copy of the tenancy agreement is attached with this application form. ①

My brother, YIU Kin-hong was laid off by his previous employer in June 2011. He was unemployed from 18.6.2011 to 31.8.2012. Copies of termination letter and employment letter are attached with this application form. ②

③ Due to investment failure, my father has incurred debts for over \$1,000,000 from banks and finance companies. We are now experiencing financial hardship. We hope that your Agency can help relieve our family's financial difficulties and support my studies. Copies of the related documents are attached with application form.

My mother is holding in trust \$100,000 for my maternal grandfather (WONG Tai-yan). Copies of relevant documents are attached with this application form. ④

**Documents/ information to be submitted** ⑤

The following supporting document(s) is/are not yet available (To avoid mislaying of documents, please put down your name and HK Identity Card number on every page of the documents when you submit the outstanding documents):

Photocopies of my mother's club deposit account  
(Account No.: 012-1-301100)

I **undertake** to submit it/them to SFAA once available. I understand that if I do not take the initiative to submit the said document(s), SFAA may treat it/them as omission and reject my application.

⑥

Signature of Applicant

(Please use additional sheets if required.)

- ① Details of the unemployment of the applicant's younger brother as reported in Section B of Table 1 should be given in this table.
- ② Details, together with reasons and supporting documents, should be given in this table.
- ③ Please provide the details and reasons in this table, and attach the relevant proofs.
- ④ Details of the assets held in trust by the applicant's mother as reported in Section H of Table 4 should be given in this table and the relevant proofs should be attached.
- ⑤ The supporting document(s) that is/are not yet available should be stated here.
- ⑥ Signature of applicant.

## Part II – How to Complete the Application Form

### 7. DECLARATION (PAGES 14 TO 16 OF FORM G / PAGES 18 TO 20 OF FORM D / PAGES 8 TO 10 OF FORM S / PAGES 11 TO 13 OF FORM SD)

- 7.1 If you are unmarried, you and your parents (if you are married, you and your spouse) will have to sign the declaration on pages 14 to 16 of Form G, pages 18 to 20 of Form D, pages 8 to 10 of Form S or pages 11 to 13 of Form SD, where appropriate.
- 7.2 For Form S / Form SD, the applicant's sibling who has submitted/ is submitting an application for FASP or TSFS under Form G / Form D will have to sign the declaration on page 10 of Form S / page 13 of Form SD.
- 7.3 Each signature should be provided by the family member in Section A of Table 1 personally. Any person signing the declaration on behalf of you / your parent(s) / spouse will not only lead to the application being rejected, but will also constitute an offence of forgery, which on conviction, holds the offender liable for imprisonment for 14 years under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).
- 7.4 You are required to declare in part (a) of the declaration whether or not you are bankrupt, has applied for IVA and is aware that legal proceeding(s) has/have been started (or are pending or being threatened) against you for your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets.

### 8. DECLARATION UNDER THE OATHS AND DECLARATIONS ORDINANCE

- 8.1 At the time of your submission of the application, you do **not** have to fill in this part. After the Agency has received your application, we may invite you and your parents to our office for an interview (for details, please refer to Paragraph 5.7 of Part I of the Guidance Notes). Before the interview, your father or mother will have to declare **at this Agency**, in accordance with the Oaths and Declarations Ordinance (Chapter 11 of the Laws of Hong Kong), that the information given in the application is true and complete.

### 9. CHECKLIST OF DOCUMENTS TO BE SUBMITTED WITH THE APPLICATION

- 9.1 Please refer to the items on the checklist and check carefully to see if the application has been filled in properly and if copies of all the supporting documents have been provided. Please ensure that the information shown on the copies is legible. **If you fail to report / attach the required information / supporting documents at the time of application, and the information / supporting documents are only reported / provided upon the Agency's enquiry, these will be treated as misrepresentations and/or omissions. Therefore, please complete the application in detail and submit all the supporting documents. If misrepresentation(s) or omission(s) is/are found, your application may be rejected.**
- 9.2 If you wish the Agency to notify you upon receiving your application from the institution, please write your name and address on the 'Application Receipt' [FASP/7(2012)]. The Agency will return the Receipt to you first to confirm that your application has reached us. After initial checking of your information provided, the Agency will issue an 'Acknowledgement of Receipt' within 2-3 weeks.
- 9.3 Completed applications and supporting documents, once submitted, are not returnable. You are advised to retain a copy for your own reference.

### Checklist of Supporting Documents

Before submission of application, please check if you have:

- Completed fully all parts of the application form.
- Prepared **copies** of all relevant supporting documents (please ensure that the information shown on the copies is legible):

#### Identity Information

- 1**
- Your HKID card and student card or other supporting document which can identify your registered full-time student status;
  - Your offer letter of admission or bank pay-in slip of tuition fee or any other documents which can identify the course taken;
  - The HKID card(s) of your father and mother (or spouse, if married);
  - The HKID card(s) of your sibling(s) / grandparent(s) and the student card(s) of your sibling(s) listed in Sections B, C and D of Table 1. If you cannot obtain the above-mentioned HKID cards, please provide other documents proving the identity of the family member;
  - Your marriage certificate (if married); and
  - The HKID card / birth certificate of your child.

#### Income Information

- Proof of the income received / to be received from graduation-tied placement in the 2012/13 academic year (including the summer months of the Year 2012), e.g. employment letter / contract of employment, certification letter from the employer or other income proofs (Part G); and
- Income proof of your parents and unmarried sibling(s) residing with you and/or your parent(s) (or your spouse, if you are married) for the period 1.4.2011 to 31.3.2012 (Sections A and B of Table 1), e.g. salary statement / Employer's Return of Employee's Remuneration and Pensions [IR56B] / Profit & Loss Account or other income proofs (If unemployed, please provide documentary proof, e.g. termination letter, medical proof, proof of looking for jobs, proof of studying full-time courses, etc.).

#### Asset / Residence Information

- Supporting documents for property / land / carpark (Section A of Table 4) such as Sale and Purchase Agreement, Demand for Rates, mortgage repayment schedule, assignments and deeds;
- Tenancy agreement of public housing unit;
- Vehicle Registration Certificate (Section B of Table 4);
- Mortgage repayment schedule for vehicle (Section B of Table 4);
- Business Registration Certificate (Section C of Table 4);
- Company's balance sheet (Section C of Table 4);
- Certificate(s) or monthly statement(s) of March 2012 showing the type(s) and quantity / quantities of investment items as at 31.3.2012, e.g. shares / warrants / bonds and funds (Section D of Table 4);
- All passbooks and monthly statements of all types of bank deposits (including those closed between 1.4.2011 and 31.3.2012) of you and your parents (or your spouse, if you are married) (Section E of Table 4) including the page showing the account holder's name, account number and all pages showing the transactions from 1.4.2011 to 31.3.2012. For the account mentioned in Part B of the application for payment of financial assistance (Section E of Table 4), if it was opened **after** 31.3.2012, only the page showing the account holder's name and account number and the page showing the opening balance are required;
- Certificate(s) / receipt(s) / notice(s) on time deposit(s) showing the balance as at 31.3.2012 (Section E of Table 4); and
- Annual statement showing the value of savings / investment-linked insurance policy with cash value and dividends as at 31.3.2012 (Section G of Table 4).

#### Expenses Information

- Medical proofs and receipts from 1.4.2011 to 31.3.2012 for family member(s) with chronic illness / permanent incapacity (Table 5).

#### Other Information

- Documentary proofs (from 1.4.2011 to **the latest date**) from the Social Welfare Department for family member(s) who is/are receiving Comprehensive Social Security Assistance, including the Certificate of CSSA Recipients (for Medical Waivers) and notification letter;
  - Receipts for expenses on dependent grandparent(s) residing in elderly home from 1.4.2011 to 31.3.2012 (Section D of Table 1); and
  - Any other documents relevant to the application.
- Provided supplementary information in Table 7 – "Additional Information by Applicant" and prepared the relevant documents (Page 13).
  - Signed on the page of declaration with your father and mother or spouse (Pages 14 to 16).
  - Completed the mailing label and register label [FASP/3].
  - Completed the Application Receipt [FASP/7(2012)].

**1** |  / ( ) Please put a "✓" in the appropriate box.

**Student Travel Subsidy (STS) Scheme**

1. If you are eligible to apply for assistance under the FASP and wish to apply for student travel subsidy at the same time, you should do so through the FASP application. You may simply indicate your wish to apply for student travel subsidy by putting a “✓” in Box 237 under Part E of the FASP Application Form and fill in your residential address during term time in Boxes 238 – 351.
2. If you are a student of an accredited programme covered by the FASP, are successful in your applications for assistance under the FASP, reside beyond 10 minutes’ walking distance from your normal place of study and require the use of public transport for travelling to school, you may be eligible for travel subsidy. However, students who pursue distance-learning programmes, on-line programmes or programmes outside Hong Kong will **not** be eligible for STS.
3. There are 2 levels of subsidy, namely full level and half level. If you are entitled to maximum financial assistance under the FASP, you will be eligible for full level travel subsidy. If you are entitled to assistance below the maximum level, you will be eligible for travel subsidy at half level.
4. The amount of travel subsidy is calculated on the basis of the average unit fare between the district in which you reside during term time and the district in which you study. If you change your residential address during term-time, you should inform the Agency by filling in the form on notification of change of personal data (FASP/C/1A(Rev. 2012)).
5. If you have not filled in the information in Part E to apply for travel subsidy at the time of your application for assistance under the FASP, you should inform the Agency in writing to add the STS application within one month from the deadline of the FASP application. Late submission without an acceptable explanation will not be considered.
6. Payment procedures and Application result :
  - (a) Payment of the travel subsidy for the school year will be made by autopay in one lump sum and credited into the bank account specified in the application form. The Agency bears no responsibility for any erroneous entry made by the applicants. Any such errors may cause delay in receipt of payment.
  - (b) Student travel subsidy will normally be released two months after the FASP assistance is released. For institutions with hostel accommodation, travel subsidy will be released to their students after the list of hostel students is received from the institutions. List of institutions with payment made to their students will be posted onto the Agency’s Homepage from time to time. Relevant institutions will also be provided with a list of their students successful in applying for STS separately.
  - (c) If your payment has been rejected by the Autopay System due to incorrect information on the application form, you will be notified to approach the Student Travel Subsidy Section of this Agency for rectification of incorrect data.
  - (d) In case your application is unsuccessful, you will be notified separately.

**Joint Application under the Financial Assistance Scheme for Post-secondary Students and the Non-means-tested Loan Scheme for Post-secondary Students**

## 1. THE NON-MEANS-TESTED LOAN SCHEME FOR POST-SECONDARY STUDENTS (NLSPS)

- 1.1 Eligible full-time students who apply for assistance under the FASP may concurrently apply for loan(s) under the NLSPS.
- 1.2 The NLSPS loan(s) are used to complement the FASP to meet three types of costs - tuition fees, academic expenses and basic living expenses. Eligible students may borrow the NLSPS loan(s) to top up their means-tested assistance (if any) under the FASP to meet tuition fees, academic expenses and basic living expenses.
- 1.3 Please refer to the Course Coding Sheet available at your institution or at the Agency's Homepage at <http://www.sfaa.gov.hk/eng/schemes/fasp3.htm> for the eligible programmes under FASP/NLSPS.

## 2. MAXIMUM LEVEL OF FINANCIAL ASSISTANCE

- 2.1 If you apply for financial assistance under both the FASP and the NLSPS, the maximum financial assistance you may receive under these two schemes is capped at the annual tuition fees payable for the course under application, an academic expenses of HK\$4,540 and a loan for basic living expenses. If you obtain financial assistance under the FASP, the maximum amount of NLSPS loan will be up to the difference between the amount of financial assistance you may receive under the FASP and the maximum financial assistance you may receive under these two schemes.
- 2.2 The maximum amount of loan for basic living expenses for the 2012/13 academic year will be uploaded to the Agency's Homepage at <http://www.sfaa.gov.hk/eng/schemes/nls3.htm#6> in about July 2012. Your NLSPS Notification of Result will also specify the maximum amount of loan for basic living expenses that you may accept.

## 3. INTEREST AND ADMINISTRATIVE FEE

- 3.1 The NLSPS operates on a full-cost recovery basis. Interest rate is set at the Government of the Hong Kong Special Administrative Region (the Government)'s no-gain-no-loss rate which is currently set at 3.409% below the average best lending rate (BLR) of the note-issuing banks, plus a risk-adjusted factor which seeks to cover the Government's risk in disbursing unsecured loan. Interest is charged at the prevailing NLSPS interest rate once the loan is drawn down and throughout the repayment period until the NLSPS loan is fully repaid. The Director of Accounting Services will review the no-gain-no-loss interest rate by the end of each month according to any changes in the average BLR in the month and will adjust the rate with effect from the first day of the following month. You may refer to the Agency's Homepage at [http://www.sfaa.gov.hk/eng/schemes/nls\\_news.htm](http://www.sfaa.gov.hk/eng/schemes/nls_news.htm) for the prevailing NLSPS interest rate.
- 3.2 An administrative fee, to cover the full costs of processing and administering the NLSPS loan(s), is chargeable for **each application**:
  - 3.2.1 The administrative fee is chargeable as from the submission of the first application and annually thereafter until the NLSPS loan(s) and the interest accrued thereon are fully repaid. The administrative fee will be charged on **each loan account** on an academic year basis. The administrative fee for the coming academic year is payable on 1 October each year. If there is any unsettled balance under the loan account on or after 1 October, the administrative fee for the coming academic year will be chargeable and will be demanded for payment in the demand note with due date falling on 1 January next year.

## Part III – Appendices

- 3.2.2 The administrative fee is a fixed fee and will not be charged on a pro-rata basis nor divided by instalments. **Administrative fees paid are not refundable nor transferable.**
- 3.2.3 Under normal circumstances, loan recipients will not receive any demand note before commencement of loan repayment. Thus, the administrative fee(s) charged during the study period will be demanded for settlement in the first demand note with due date falling on 1 January of the year upon commencement of loan repayment as stipulated in paragraphs 11.1,11.2,11.2.1 and 11.2.2. In such circumstances, loan recipients may be required to settle administrative fees for more than one year in the first demand note.
- 3.2.4 The administrative fee is subject to review regularly. You may refer to the Agency’s Homepage at <http://www.sfaa.gov.hk/eng/schemes/nls3.htm#2> for the current administrative fee.
- 3.3 Separate loan accounts will be created on a course basis for applicants who obtain loans for two or more courses. The interest and administrative fee will be calculated separately for each account. Request for merging loan accounts of different courses will not be accepted. If an applicant obtains loans under the NLSPS as well as other loan scheme(s) administered by the Agency in respect of the same course, separate loan accounts will be created under the respective loan scheme(s). Interest and administrative fee will be calculated separately for each account. Request for merging loan accounts of different schemes will not be accepted.

### 4. HOW TO APPLY

- 4.1 NLSPS application forms are available in Chinese and English. If you have applied for the NLSPS loan(s) by way of the English version, all subsequent correspondence/notifications will be in English or vice versa.
- 4.2 If you:
- 4.2.1 wish to **apply for assistance under the FASP and the NLSPS concurrently**:
- you may state “Y” in Box 195 of the FASP Application Form “Form G”, “Form S”, “Form D” or “Form SD” to indicate that you wish to apply for an NLSPS loan concurrently;
  - pay the administrative fee only when you decide to accept the NLSPS loan.
- 4.2.2 do not indicate your intention to apply for an NLSPS loan in your application for assistance under the FASP but decide to apply for the loan subsequently or you wish to **apply for the NLSPS only**, please:
- refer to the NLSPS Application Guidance Notes [(NLSPS/1B(2012));
  - complete the following NLSPS application forms:
    - Form 2 [NLSPS/2B(2012)] – applicable to applicants pursuing sub-degree or degree programmes who have not acquired any sub-degree qualification; or
    - Form 3 [NLSPS/3B(2012)] – applicable to applicants pursuing degree or top-up degree studies who have already possessed a locally-accredited sub-degree qualification; and
  - pay an administrative fee upon application.
- 4.3 You should also observe the application deadlines set out in the Application Guidance Notes for the NLSPS [NLSPS/1B(2012)] and **submit the completed NLSPS application form and the required documents to the Agency via your institution.** The NLSPS application forms are obtainable at <http://www.sfaa.gov.hk/eng/public/index.htm#nlsps>.

## 5. NOTIFICATION OF RESULT

- 5.1 If you indicate your intention to obtain an NLSPS loan by stating “Y” in Box 195 of the FASP Application Form, an “NLSPS Acknowledgement of Receipt of Application” will be issued to you within 2 to 3 weeks’ time upon the Agency’s receipt of your application from the institution.
- 5.2 If the information you provided:
- 5.2.1 **is complete:**
- 5.2.1.1 the Agency will normally issue the NLSPS Notification of Result to you:
- (a) within 3 weeks from the date of the Agency’s issue of the “Acknowledgement of Receipt of Application”; or
- (b) around mid-July 2012 when the loan ceiling for living expenses is determined.
- whichever is later.
- 5.2.2 **is incomplete or if there are discrepancies:**
- 5.2.2.1 the Agency may require you to give an explanation or provide supplementary information, in which case the processing time will be longer.
- 5.3 If you apply for assistance under the FASP and the NLSPS concurrently:
- 5.3.1 the Agency will not be able to determine the loan amount you may be entitled under the NLSPS until your FASP results are known.
- 5.3.2 In this instance, you will be issued a letter asking whether you would wish to obtain the NLSPS loan up to its maximum level, i.e. the annual tuition fees payable for the course under application, an academic expenses of HK\$4,540 and a loan for basic living expenses. If you obtain the NLSPS loan in this manner, it may be necessary to make adjustments to the NLSPS amount loaned after your FASP results are known. Details of the offsetting arrangements are set out in paragraph 8 below.
- 5.3.3 When the NLSPS result is notified to you in the manner as stated in paragraph 5.3 above, you are not obliged to confirm your acceptance of the NLSPS loan at once if you wish to wait for your FASP results before you decide on the exact amount of the NLSPS loan to be borrowed. Under the circumstances, you may need to liaise with your institution for deferred payment of your tuition fee(s) or you may settle your tuition fee(s) in accordance with the schedule set by your institution first.
- 5.4 You should check the information printed on the NLSPS Notification of Result including but not limited to your personal particulars, institution and/or course of study, tuition fees paid/payable in the 2012/13 academic year and bank account number. Should there be any discrepancies, you should **immediately** notify the Agency the amendments required in writing by using Form [FASP/C/1A(2012) (applicable for change of Personal Data) or FASP/C/1B(2012) (applicable for change of Institution/Course Data)]. These amendment forms are obtainable at your institution or the Agency, or from the Agency’s Homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#nlsp>.

## 6. ACCEPTANCE OF NLSPS LOSAN(S)

- 6.1 Upon receipt of the NLSPS Notification of Result, you can choose to:
- (a) accept the NLSPS loan offered either in full or in part; or
- (b) decline the full amount of the NLSPS loan offered.

## Part III – Appendices

- 6.2 Before you accept any NLSPS loan offered, you are advised to have a rough estimation of quarterly repayment amount by referring to the “Quarterly Repayment Calculator” in the Agency’s Homepage at <http://www.sfaa.gov.hk/eng/calc/nls/index.htm>. Please consider carefully about your need and repayment ability. You should read the terms and conditions applicable to the NLSPS loan and the documents required to be submitted for acceptance of the NLSPS loan(s) in the “Notice of Offer of Loan under the Non-means-tested Loan Scheme for Post-secondary Students for 2012/13” (Notice of Offer) [SFAA160 (Rev.2012)] which will be attached with the NLSPS Notification of Result.
- 6.3 If you confirm to accept the NLSPS loan(s), you are required to submit the following documents together with those stated in the Notice of Offer in person or through your authorised person to the Agency on or before the deadline specified in the Notification of Result. Documents submitted by mail or fax are not acceptable.
- duly completed and signed “Undertaking to be Signed by a Student Receiving Loan” (Undertaking);
  - duly completed and signed “Deed of Indemnity under the NLSPS” (Deed of Indemnity); and
  - duly completed “ Student, Indemnifier and Witness Details Input Form (Form A and Form B)”.
- 6.4 Please note that in completing your Undertaking, Deed of Indemnity and “Student, Indemnifier and Witness Details Input Form (Form A)”, you are required to specify, among other things, the exact amount of NLSPS loan accepted for the whole academic year.
- 6.5 To be acceptable as an **Indemnifier**, a person must be:
- a Hong Kong resident holding a Hong Kong Permanent Identity Card;
  - at or over 21 years of age;
  - gainfully employed in Hong Kong and financially sound (persons without regular income e.g. housewives, students and casual workers are **not** accepted as indemnifiers. If the Indemnifier is self-employed, documentary evidence showing that he/she has a regular income such as a copy of his/her latest Profit Tax Demand Note issued by the Inland Revenue Department, or valid Company’s Business Registration Certificate issued by the Companies Registry is required);
  - able to produce documentary evidence showing his/her current employment status in Hong Kong (e.g. the latest Individual Tax Demand Note issued by the Inland Revenue Department, written certification of the indemnifier’s job title and wages in the last 3 months issued by the employer(s) within 1 month, or a copy of his/her bank passbook/account statements showing his/her salary in the last 3 months, etc.);
  - able to produce documentary evidence showing his/her residential address in Hong Kong within the latest 3 months (post office box numbers and student hostels will not be accepted as valid residential address);
  - able to produce documentary evidence showing his/her current office/employer’s business address in Hong Kong (e.g. the Indemnifier’s business name card or letter issued to him/her by his/her employer, etc.); and
  - able to produce documentary evidence showing his/her financial position upon request by the C, SFAA.
- 6.5.1 The following person is **not** acceptable to act as an Indemnifier if, when he/she signs the Deed of Indemnity, he/she:
- is an undischarged bankrupt; or
  - is aware that a bankruptcy petition has been/will be presented against him/her; or
  - has applied/is applying for Individual Voluntary Arrangement (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 there is any claim (whether inside or outside Hong Kong) in progress or pending or being threatened against him/her or any of his/her assets; or
  - is the applicant himself/herself.

- 6.5.2 **If you and/or your Indemnifier(s) has/have any arrears of grant and/or loan and/or student travel subsidy under any financial assistance/loan scheme(s) administered by the Agency, the C, SFAA reserves the right to withhold the payment of loan to you.**
- 6.6 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.
- 6.6.1 The applicant himself/herself is **not** acceptable to act as the Witness for his/her Undertaking and the corresponding Deed of Indemnity. The Indemnifier is **not** acceptable to act as the Witness of his/her Deed of Indemnity and the corresponding Undertaking.
- 6.6.2 The C, SFAA may request a Witness to produce documentary evidence showing his/her residential address.
- 6.7 The Agency reserves the right not to accept your loan documents if you submit the loan documents to accept the NLSPS loan after 30 June 2013 since the respective academic year has been normally over, unless your notification of result is issued within the immediate past 2 months.
- 6.8 If you decide not to accept the approved NLSPS loan, you must notify the Agency by completing the Non-acceptance of NLSPS Loan form [SFAA 164(2012)] and return the form by mail, by fax or in person.
- 6.8.1 However, if you request to re-accept the NLSPS loan after you have submitted the Non-acceptance of NLSPS Loan form, you will be considered as applying for a second NLSPS loan (please refer to paragraph 9.1 below). Your application will be considered by the C, SFAA on individual merits.

## 7. PAYMENT OF NLSPS LOAN

- 7.1 The NLSPS loan(s) will be disbursed directly to your bank account by two instalments. The final amount of the NLSPS loan(s) to be paid to you will be determined based on the financial assistance (i.e. grant and/or loan) you may be provided under the FASP as described in paragraph 2 above. Adjustment to the NLSPS loan amount will be made according to the arrangement described in paragraph 8 below.
- 7.2 The loan you obtain under the NLSPS will be credited to your designated bank account as detailed in paragraph 7.1 above, after the Agency's receipt of your duly completed Undertaking, the Deed of Indemnity, "Student, Indemnifier and Witness Details Input Form (Form A and Form B)" and the required documentary proofs mentioned in the Notice of Offer in one complete set. You must be the **sole holder** of the account. Fixed/time deposit account, credit card account and foreign currency account will **not** be accepted for payment purpose. The NLSPS loan will be made subject to the terms and conditions as stipulated in the Undertaking and Deed of Indemnity. The payment dates are the NLSPS loan draw down dates and will be set by the Agency.
- 7.2.1 You are required to provide a valid bank account solely owned by you in your application, together with photocopy of the first page of the bank passbook of your savings account or bank statement showing the name of the account holder and the account number as documentary proof. If you do not have a valid bank account of your own, you must open one before submitting your application.
- 7.2.2 Please note that some banks do not provide bank account services to persons under the age of 18. If you are under 18 and do not have a valid bank account of your own, you should make your own decision in choosing a bank which provides the services required by you. You should clarify with the bank its terms and conditions for provision of services, service charge required (if any) and/or processing time for opening an account before you open an account with it. Failure to open a bank account before submission of an application will not be accepted as a reason for late application.
- 7.2.3 You must **fill in your bank account number** in the application with **care** and **ensure that the account number is accurate.**

## Part III – Appendices

7.2.4 If your bank account is no longer valid, please notify the Agency of your new account number **immediately** by completing a Notification of Change of Personal Data Form [FASP/C/1A(2012)] which is obtainable at your institution or the Agency, or from the Agency's Homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#nlspis>. You must submit photocopy of the first page of the bank passbook of your savings account or bank statement which shows the name of the account holder and the account number with the form.

- 7.3 In completing the Undertaking, Deed of Indemnity and “Student, Indemnifier and Witness Details Input Form (Form A)”, you will have to state the amount of loan that you wish to borrow for the whole academic year (i.e. the sum of the first and second instalments). If you return the Undertaking, the Deed of Indemnity, the “Student and Indemnifier Details Input Form (Form A and Form B)” and the required documentary proofs mentioned in the Notice of Offer in one complete set by the specified deadline, the Agency will credit the first instalment of loan payment to your designated bank account within 5 to 6 weeks from the deadline for return of the documents. If you miss the deadline, the loan payment will be deposited into your designated bank account around 6 weeks after we receive all your duly completed documents. The second instalment (covering the remaining balance) of the NLSPS loan will normally be paid in January or February 2013. If you have enrolled in a programme which is charged on credit-based mode, the second instalment of your loan will only be paid after your institution has confirmed with this Agency the total credits taken by you for this academic year.
- 7.4 After the disbursement of the NLSPS loan to your bank account has been arranged, the Agency will issue a Remittance Advice to you stipulating the amount of the NLSPS loan to be disbursed and the loan disbursement date for your reference. Please note that the disbursement date stipulated in the Remittance Advice is the NLSPS loan draw down date of the specified NLSPS loan.
- 7.5 Neither your application nor the approval for an NLSPS loan carries any implication that the payment due date(s) of your tuition fee(s) has/have been or will be deferred automatically by your institution. If the payment of the NLSPS loan to you for any instalment cannot be made on or before the due date(s) of your tuition fee(s) payment for whatever reason(s), it is your own responsibility to liaise with your institution to see if any prior arrangements should be made in respect of your tuition fee(s) payment. This Agency will not bear the responsibility for any loss or damage caused to you due to your late settlement of tuition fee(s) for whatever reason(s).
- 7.6 The Agency reserves the right not to accept your loan documents if you submit the loan documents to accept the NLSPS loan after 30 June 2013 since the respective academic year has been normally over, unless your notification of result is issued within the immediate past 2 months.
- 7.7 **If you and/or your Indemnifier(s) has/have any arrears of grant and/or loan and/or student travel subsidy under any financial assistance/loan scheme(s) administered by the Agency, the C, SFAA reserves the right to withhold the payment of loan to you.**
- 7.8 If you:
- cease to be a registered full-time student of the locally-accredited programme; or
  - decide to withdraw from, suspend or defer studies or apply for leave of absence for whatever reasons; or
  - change course/institution; or
  - are not required to pay full amount of tuition fees,
- you must **immediately** notify the C, SFAA in writing for the Agency to take follow-up action(s), including but not limited to **withhold the payment of the NLSPS loan to your bank account.**
- 7.8.1 In the event that the payment of the NLSPS loan has been made to you, you will be liable to the NLSPS loan paid and the interest accrued thereon and to settle/repay to the Agency the full amount of the NLSPS loan so disbursed and the interest accrued thereon plus any recovery costs incurred by the Government in one lump sum/by instalment(s).

## 8. OFFSETTING ARRANGEMENTS

- 8.1 If you have accepted the NLSPS loan prior to the receipt of Notification of Result under the FASP and subsequently receive financial assistance under the FASP and the total amount of financial assistance you obtain under the two schemes exceeds the maximum level of financial assistance under both schemes (please refer to paragraph 2.1 above), your NLSPS loan amount will be adjusted according to the following arrangement.
- 8.1.1 If you have received the NLSPS loan, and the total amount of NLSPS loan received and financial assistance offered under the FASP exceeds the maximum level of financial assistance under both schemes, the Agency will then:
- (a) reduce your NLSPS loan offer and the NLSPS loan payable (if any) to reflect the adjustment of NLSPS loan in direct relation to the financial assistance offered under the FASP;
  - (b) offset the overpaid NLSPS loan by the FASP grant to be payable to you. If the grant is insufficient to fully offset the overpaid NLSPS loan, the balance of the overpaid NLSPS loan will be offset by deducting from the amount of the FASP loan to be provided to you. Any amount of the NLSPS loan overpaid which is deducted from your FASP assistance will be deemed to have been accepted by you under the terms and conditions of the FASP (please refer to paragraph 1 of Part I of these Guidance Notes); and
  - (c) reduce your NLSPS loan amount to reflect the deductions made from your FASP grant and loan amounts in paragraph 8.1.1(b) above. The effective date of this adjustment to your NLSPS loan account record will be the date of notification of your FASP result. Interest accrued for the NLSPS loan amount overpaid remains chargeable at the NLSPS interest rate from the date the NLSPS loan was first drawn down to the date the adjustment to your NLSPS loan account record is made. **Please note that even if your NLSPS loan has been fully offset by your FASP grant/loan and the revised loan balance under your NLSPS loan account is HK\$0, interest may have accrued under the NLSPS account during the period from the loan first drawn down to the date of adjustment of your NLSPS loan account.**
- 8.1.2 If your NLSPS loan account has outstanding principal and/or accrued interest after offsetting, you are advised to settle the principal and/or interest early, otherwise an administrative fee will be charged on this loan account on an academic year basis in the same manner as ordinary loan accounts (please refer to paragraph 3.2.1 above). The administrative fee is payable on 1 October each year. You are required to settle the accrued interest and the annual administrative fee until the NLSPS loan and the interest accrued thereon are fully repaid.
- 8.1.3 If you:
- (a) have accepted the NLSPS loan but not yet received; or
  - (b) have received the NLSPS loan, and the amount of NLSPS loan already received and financial assistance offered under the FASP do not exceed the maximum level of financial assistance under both schemes,
- the Agency will reduce your NLSPS loan offer and the NLSPS loan payable to reflect the adjustment of NLSPS loan in direct relation to the financial assistance offered under the FASP. Please note that if the FASP Notification of Result is issued before the Agency crediting your accepted NLSPS loan to your bank account, and you accept the FASP assistance, you are required to submit the duly completed grant and/or loan Undertaking, the Deed of Indemnity and other relevant documents as indicated in the FASP Notification of Result on or before the specified deadline.
- 8.2 No offsetting arrangements as set out in paragraphs 8.1.1 to 8.1.3 above will be made if the total amount of financial assistance you obtain under the FASP and the NLSPS does not exceed the maximum level allowed under the two schemes. If you so wish, you may choose to make early repayment of the NLSPS loan already paid to you and/or apply for cancellation of the NLSPS loan that has not yet been disbursed to you (please refer to paragraphs 10 and 11.6 to 11.8 below).

## Part III – Appendices

### 9. APPLICATION FOR SECOND NLSPS LOAN

9.1 You may apply for a second NLSPS loan which is equivalent to the difference between the maximum amount of the NLSPS loan that you may borrow and the NLSPS loan that you have already accepted on your NLSPS loan application.

9.1.1 **Please note that:**

- **An administrative fee is also payable on application.**
- Applications must be made by completing the “Application for a Second NLSPS Loan” form [SFAA 166(2012)] and submitting the completed form in person or through the authorised person to the Agency within 3 months from the commencement of the course. The form is obtainable at your institution or the Agency, or from the Agency’s Homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#nlsps>. Any late application for a second NLS loan will not be accepted.

### 10. CANCELLATION OF NLSPS LOAN

10.1 If you wish to apply for cancellation of your NLSPS loan not yet been disbursed to you, you should complete the “Application for Cancellation of NLSPS Loan” form [SFAA 167(2012)] and return it to the Agency. The form is obtainable at the Agency or downloadable from the Agency’s Homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#nlsps>. In the event that the payment of the NLSPS loan is being/has been made to you, cancellation of the NLSPS loan will not be accepted. You will be liable to the NLSPS loan paid and the interest accrued thereon and to settle/repay the Agency the full amount of the NLSPS loan so disbursed and the interest accrued thereon plus any recovery costs incurred by the Government. Alternatively you may choose to make early repayment of the NLSPS loan. Please refer to paragraphs 11.6 to 11.8 for details on early repayment of the NLSPS loan.

### 11. LOAN REPAYMENT AND DEFERMENT

11.1 You will be required to repay the NLSPS loan(s) and the interest accrued thereon in full in 40 equal quarterly instalments within a period of 10 years upon –

- (a) graduation; or
- (b) termination of studies; or
- (c) lapse of 6 years from the first disbursement of the NLSPS loan,

whichever is the earliest.

11.2 You may choose to make early repayment of the NLSPS loan(s). If you do not receive commencement of repayment letter and repayment schedule within 6 months after your graduation, you should notify this Agency in writing **immediately**.

11.2.1 If you:

- (a) cease to be a registered full-time student of the locally-accredited programme; or
- (b) withdraw from/suspend/defer your studies before graduation from the institution; or
- (c) transfer from the institution at which you have borrowed the NLSPS loan(s) to another institution,

you must **immediately** notify the C, SFAA in writing. The total NLSPS loan(s) advanced to you will be due for repayment under any of the above situation. You will have to either settle the whole NLSPS loan(s) together with the interest accrued thereon in one lump sum, or repay by instalments with interest accrued thereon at the prevailing NLSPS interest rate, which shall be accrued once the NLSPS loan is drawn down. The length of the NLSPS loan repayment period and its commencement date shall be decided by the C, SFAA.

- 11.2.2 The C, SFAA reserves the right to recover all or part of the NLSPS loan(s) paid to you in case you cannot complete your studies for whatever reason(s).
- 11.3 Quarterly repayment instalments will normally fall due on 1 January, 1 April, 1 July and 1 October each year. The quarterly demand notes will be issued, as far as practicable, 14 days before each due date. If you do not receive the demand note(s) 7 days before each due date, you should contact this Agency by phone or in person to obtain a duplicate demand note **without delay**.
- 11.4 Each quarterly instalment of interest calculates the interest accrued for the 3 months immediately preceding the instalment due date.
- 11.5 Where an instalment is settled before its due date, it will be regarded as being settled on the due date and no adjustment will be made in respect of the interest payable for that instalment.
- 11.6 If you wish to make early settlement of the NLSPS loan(s) **in one lump sum**,
- (a) **before commencement of the repayment period**, the principal amount(s) of the NLSPS loan(s) plus interest accrued on this (these) amount(s) up to the date immediately preceding the due date and any outstanding annual administrative fee(s) shall be settled; or
  - (b) **during the repayment period**, any outstanding annual administrative fee(s), all overdue instalments, interest loss and recovery costs incurred by the Government due to the late settlement(s) relating to the previous instalment(s), the remaining interest already accrued before commencement of the repayment period, the remaining principal amount outstanding, plus interest accrued on this remaining principal amount for the current quarter up to the date immediately preceding the due date shall be settled.
- 11.6.1 You are advised to take note to the charging arrangement for administrative fee as set out in paragraphs 3.2. Settlement of the NLSPS loan in one lump sum on or before 30 September can save administrative fee for the ensuing academic year.
- 11.7 If you wish to make early **partial** repayment of the NLSPS loan(s),
- (a) **before commencement of the repayment period**, the repayment amount, such amount being the sum remaining after settlement of any outstanding annual administrative fee(s), shall not be less than HK\$5,000, or interest accrued on the NLSPS loan(s) up to the date immediately preceding the due date, whichever is greater. The repayment amount shall be applied firstly to settle all the interest accrued up to the date immediately preceding the due date and any balance thereof shall be applied to repay the principal amount(s) of the NLSPS loan(s); or
  - (b) **during the repayment period**, the repayment amount, such amount being the sum remaining after settlement of any outstanding annual administrative fee(s), overdue instalment(s), interest loss and recovery costs incurred by the Government due to late settlement(s) relating to the previous instalment(s), shall not be less than HK\$5,000 or the total of one instalment plus the remaining interest already accrued before commencement of repayment period, whichever is greater. The repayment amount shall be applied firstly to settle your coming instalment plus the remaining interest already accrued before commencement of repayment period, and any balance thereof shall be applied to repay the remaining principal amount(s) of the NLSPS loan(s) which shall be regarded as having been settled on its due date.
- 11.8 You are advised to submit application for early lump sum settlement/partial repayment of the NLSPS loan(s) in person to the Agency. You may also authorise a person to do so on your behalf. If you or your representative(s) is/are unable to come during office hours, you may send your application in writing by post or by fax. Please note that verbal application for early repayment will not be accepted. For application sent by post/fax, the due date of the lump sum settlement will normally be set at 14 days after the date of application whereas the due date of the partial repayment will be set at 14 days after the date of application or the due date of next instalment (if applicable), whichever is later. For application by post, the postmark date on the envelope will be treated as the date of application. For application by fax, the date of the fax documents received by the Agency will be treated as the date of application. If your application for early lump sum settlement/partial repayment of the NLSPS loan(s) is approved, you are required to settle/repay the approved amount on or before the due date. Interest loss and recovery costs incurred by the Government due to late settlement(s)/repayment(s) relating to the application shall be calculated in the same way as in paragraph 11.11 below.

## Part III – Appendices

- 11.9 Non-receipt of the demand note for repayment does not exempt a loan recipient from the requirement to settle the instalment and any outstanding annual administrative fee(s) due on or before the due date; if the settlement is delayed by 7 days or more, you will be required to settle with the Government the amount of the overdue instalment, any outstanding annual administrative fee(s) together with any interest loss and recovery costs incurred by the Government due to the late settlement(s) relating to the previous instalment(s). The payment of any monies after the settlement has been delayed shall be applied for the purpose of the settlement of firstly the outstanding annual administrative fee(s), secondly (any balance thereof) any interest loss and recovery costs incurred by the Government due to the late settlement(s) relating to the previous instalment(s), thirdly (any balance thereof) the interest accrued and finally (any balance thereof) the overdue NLSPS loan and any other costs incurred by the Government.
- 11.10 For settlement of outstanding instalment(s), payment of any monies shall be applied for the purpose of the settlement of firstly the outstanding annual administrative fee(s), secondly (any balance thereof) any interest loss and recovery costs incurred by the Government due to the late settlement(s) relating to the previous instalment(s), thirdly (any balance thereof) the interest accrued and finally (any balance thereof) the overdue NLSPS loan and any other costs incurred by the Government and so forth, and any balance thereof which is insufficient to cover one full instalment will be applied in the same way as in paragraph 11.9 above.
- 11.11 Interest loss and recovery costs incurred by the Government due to late settlement(s) relating to the previous instalment(s) shall be calculated by applying a rate equal to the average of the best lending rate of the note-issuing banks adjusted from time to time on the overdue instalment(s) for the period(s) from the due date(s) of the relevant instalment(s) up to the date(s) immediately preceding the date(s) of settlement of the overdue instalment(s).
- 11.12 If you plan to leave Hong Kong for a period longer than 3 months or to emigrate before you have fully settled the NLSPS loan(s) and the interest accrued thereon and any outstanding amount(s), you are required to notify the Agency in writing before you leave to agree on how any outstanding amount(s) will be settled and how the remaining quarterly repayment instalment(s) will be repaid.
- 11.13 If you move from your present address or from any other address into which you may subsequently move before you have fully settled the NLSPS loan(s) and interest accrued thereon and any outstanding amount(s), you are required to notify the Agency in writing **immediately**, giving full particulars of your new address, failing which you will be liable to repay any interest loss and recovery costs incurred by the Government because of non-delivery of the demand notes sent to your last known address. Similarly, you are required to notify the Agency in writing **immediately** of any change of address of your Indemnifier(s).
- 11.14 If you fail to report your change of address, the Agency will write to your Indemnifier(s) and ask him/her/them to honour his/her/their obligations indicated in the Deed of Indemnity signed by him/her/them. Failure of the Indemnifier(s) to respond within a specified period to letters sent to him/her/them by the Agency may give cause for legal proceedings against you and him/her/them by the Government for the recovery of the outstanding administrative fee(s), any interest loss and recovery costs incurred by the Government due to the late settlement(s) relating to the previous instalment(s), interest accrued thereon and the NLSPS loan(s).
- 11.15 If after signing the Deed of Indemnity, your Indemnifier:
- (a) becomes incapable of fulfilling the obligations under the Deed of Indemnity; or
  - (b) deceased; or
  - (c) is aware that a bankruptcy petition is presented against him/her or a bankruptcy order is made against him/her; or
  - (d) applies for IVA; or
  - (e) is aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets; or
  - (f) 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 the Agency in writing **immediately**. You are also required to provide another qualified Indemnifier to replace the original one. You are required to provide full particulars of an alternative Indemnifier upon occurrence of any of the above circumstances. The alternative Indemnifier (if accepted by the Government) shall act in substitution and shall execute similar Deed of Indemnity.

- 11.16 In case of any breach of any of the terms and conditions of the NLSPS loan(s) or late settlement(s) of any instalment due, immediate settlement of the full amount of outstanding annual administrative fee(s), any interest loss and recovery costs incurred by the Government due to the late settlement(s) relating to the previous instalment(s), the outstanding interest accrued thereon and the outstanding NLSPS loan(s) by you or your Indemnifier(s) will be required (notwithstanding any reference to repayments by instalments).
- 11.17 In the event of any quarterly instalment falling overdue, the C, SFAA may take whatever steps to recover the outstanding amount from you.
- 11.18 Any overpayment of the NLSPS loan(s) made to you shall be refunded immediately upon demand.
- 11.19 If you have difficulties in repaying the NLSPS loan(s) due to further studies on full-time courses, financial hardship or serious illness, you may apply for deferment of loan repayment. Application for deferment of loan repayment will be considered on its merits and should be submitted in writing to the Agency before the due date(s) of the instalment(s) under application. Relevant application forms are available at your institution or the Agency. You may also download the application form concerned from the Agency's Homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#nlsps>. Application for deferment of loan repayment is only applicable to the **total** amount due for settlement, which may comprise administrative fee(s), if any, interest(s) and outstanding principal(s). Application for deferment of only a part of the amount to be settled will not be acceded to. Interest will accrue over the period of deferment. The deferred loan may be repaid on a revised schedule with fewer number of quarterly instalments and at a larger amount or on any other terms as decided by the C, SFAA. Interest accrued during the deferment period will be capitalized and form part of the outstanding principal for the calculation of the quarterly amount to be repaid in the remaining instalments. In addition, for deferment of more than 12 calendar months, the interest accrued during the deferment period will be capitalized once every 12 calendar months. Loan recipients who have been granted approval for deferment of the NLSPS loan repayment are still required to pay for an annual administrative fee during the period of deferment until the NLSPS loan and interest accrued thereon are fully repaid.

## 12. IMPORTANT MATTERS

- 12.1 The C, SFAA reserves the right to cancel, reduce or recover, in full or in part, any NLSPS loan(s) that has/have been made or is/are to be made to an applicant as he/she considers justified or when he/she discovers that incomplete or inaccurate information has been given by the applicant in the application documents. **Legal action will also be taken against those suspected of obtaining or attempting to obtain money by deceit.**
- 12.2 Any successful applicant who withdraws from the course before its completion for whatever reasons other than those acceptable to the C, SFAA will be required, at the discretion of the C, SFAA, to refund, in full or in part, any NLSPS loan(s) which has/have been made to him/her for the said course together with the interest accrued thereon.
- 12.3 If you are bankrupt, and/or have applied for IVA, and/or aware that legal proceeding(s) has/have been started (or are pending or being threatened) against you for your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets, you are obliged to notify the Agency in writing **immediately**.
- 12.4 **If you and/or your Indemnifier(s) has/have any arrears of grant and/or loan and/or student travel subsidy under any financial assistance/loan scheme(s) administered by the Agency, the C, SFAA reserves the right to withhold processing of your application(s) or release of loan(s).**
- 12.5 The terms and conditions applicable to the NLSPS loan(s) may be altered at any time(s) by the C, SFAA. The altered version will be uploaded to the Agency's Homepage and/or sent to your last address notified to the Agency.

## Part III – Appendices

### 13. REVIEW MECHANISM

13.1 Unsuccessful applicants under the NLSPS may apply for a review of their applications by writing to the Agency providing detailed justifications and any documentary evidence in support of their applications. The Agency will review the cases based on the information provided. Under normal circumstances, the Agency will issue the result within 3 weeks from the date of receipt of applications that contain complete information.

### 14. ENQUIRIES

14.1 Please refer to paragraph 10 of Part I.

### 15. FORMS/DOCUMENTS/INFORMATION DOWNLOADABLE FROM THE SFAA HOMEPAGE

15.1 The relevant forms/documents/information under the NLSPS listed below can be downloaded from the Agency's Homepage direct through the following paths:

<i>Forms/Documents/Information</i>	<i>Form Number</i>	<i>Paths</i>
(i) NLSPS Application Guidance Notes	NLSPS/1B(2012)	<a href="http://www.sfaa.gov.hk/eng/public/index.htm#nlsps">http://www.sfaa.gov.hk/eng/public/index.htm#nlsps</a>
(ii) NLSPS Application Form – Form 2 (applicable to <b>non-sub-degree</b> graduates)	NLSPS/2B(2012)	
(iii) NLSPS Application Form – Form 3 (applicable to locally-accredited <b>sub-degree</b> graduates)	NLSPS/3B(2012)	
(iv) Application Receipt	NLSPS/REC(2012)	
(v) Application for a Second NLSPS Loan	SFAA 166(2012)	
(vi) Application for Cancellation of NLSPS Loan	SFAA 167(2012)	
(vii) Notification of Change of Personal Data	FASP/C/1A(2012)	
(viii) Notification of Change of Institution/Course Data	FASP/C/1B(2012)	
(ix) FASP/NLSPS Course Coding Sheet	-	<a href="http://www.sfaa.gov.hk/eng/schemes/fasp3.htm">http://www.sfaa.gov.hk/eng/schemes/fasp3.htm</a>
(x) Register of Locally-accredited Sub-degree Qualifications	-	<a href="http://www.sfaa.gov.hk/eng/schemes/fasp5.htm">http://www.sfaa.gov.hk/eng/schemes/fasp5.htm</a>
(xi) Maximum amount of NLSPS Loan for Basic Living Expenses	-	<a href="http://www.sfaa.gov.hk/eng/schemes/nls3.htm#6">http://www.sfaa.gov.hk/eng/schemes/nls3.htm#6</a>
(xii) Current NLSPS interest rate	-	<a href="http://www.sfaa.gov.hk/eng/schemes/nls_news.htm">http://www.sfaa.gov.hk/eng/schemes/nls_news.htm</a>
(xiii) Current NLSPS administrative fee	-	<a href="http://www.sfaa.gov.hk/eng/schemes/nls3.htm#2">http://www.sfaa.gov.hk/eng/schemes/nls3.htm#2</a>
(xiv) NLS Quarterly Repayment Calculator	-	<a href="http://www.sfaa.gov.hk/eng/calc/nls/index.htm">http://www.sfaa.gov.hk/eng/calc/nls/index.htm</a>

**Financial Assistance Scheme for Post-secondary Students 2012/13**  
**Ready Reckoner under the “Adjusted Family Income” (AFI) Formula<sup>#</sup>**

**Income Test**

The Adjusted Family Income Calculation Formula will be applied as the first tier of the means test (or income test) under the Financial Assistance Scheme for Post-secondary Students. The following ready reckoner sets out the percentage of grant/ loan that will be offered to an applicant in accordance with the adjusted family income (AFI) group within which he/she falls. The amount of grant/ loan calculated on the basis of the ready reckoner will be **subject to the second tier of the means test** (or asset test at Appendix IV).

AFI Between (HK\$)	% of Maximum Grant	% of Maximum Loan
0            to            31,403	100%*	100%*
31,404        to            38,467	75%	75%
38,468        to            45,405	50%	50%
45,406        to            52,359	25%	25%
52,360        to            60,722	15%	15%
> 60,722	0%	0%

<sup>#</sup> The maximum level of financial assistance under FASP includes:

- (a) the annual tuition fees payable subject to a ceiling. The ceiling for 2012/13 application is \$65,740;
- (b) academic expenses grant up to \$4,540; and
- (c) living expenses loan<sup>△</sup>. The maximum loan amount is \$37,960 in the 2011/12 academic year.

The above ceilings will be reviewed annually. Please refer to the examples at Appendix IV.

Note: Please note that AFI is not equivalent to monthly income. You should refer to the examples at para 5.4 of Part I of the Guidance Notes and Appendix IV of Part III of the Guidance Notes for calculation of AFI.

\* AFI thresholds for full level of assistance for 3-member and 4-member families are \$38,016 and \$34,975 respectively. For 2-member single-parent families and 3-member single-parent families, they are regarded as 3-member families and 4-member families respectively for determining the AFI thresholds for full level of assistance and calculation of AFI.

△ The maximum loan amount for 2012/13 will be uploaded to the Agency’s homepage (<http://www.sfaa.gov.hk/eng/schemes/fasp.htm#3>) in July 2012.

## Part III – Appendices

Appendix IV

### Financial Assistance Scheme for Post-secondary Students 2012/13 Sliding Scale of Asset Value for Discounting Grant/ Loan Assistance

#### Asset Test

The asset test is the second tier of the means test under the Financial Assistance Scheme for Post-secondary Students. The following sliding scale sets out the discount factor to be applied to the level of grant and loan assistance calculated under the Adjusted Family Income ready reckoner (at Appendix III) in order to derive the eventual amount of grant/ loan.

Net Asset Value per Family Member (HK\$)	Discount Factor of Grant/ Loan Assistance
Over \$592,000	-100% (i.e. no assistance)
\$497,001 to \$592,000	-80%
\$402,001 to \$497,000	-60%
\$318,001 to \$402,000	-40%
\$210,001 to \$318,000	-20%
\$210,000 or below	-0% (i.e. no reduction of assistance)

#### **Example (For an unmarried applicant):**

Parents' annual income	\$160,000
Annual income of unmarried sibling	\$130,000
Deductible medical expenses	Nil
Family size	4
Net asset value of the applicant and his parents (not counting the first home)	\$1,050,000
AFI ( $\$160,000 + \$130,000 \times 30\%$ ) $\div$ (4 members + 1)	<b>\$39,800</b>
Asset value per capita ( $\$1,050,000 \div 4$ )	<b>\$262,500</b>
Maximum grant (assumed) (i.e. tuition fees payable \$45,000 + academic expenses grant \$4,540)	\$49,540
Maximum loan (assumed)*	\$37,960
<b>Income test (First tier)</b>	
Entitled grant ( $\$49,540 \times 50\%$ )	\$24,770
Entitled loan ( $\$37,960 \times 50\%$ )	\$18,980
	(rounded down to the nearest \$1)
<b>Asset test (Second tier)</b>	
Entitled grant ( $\$24,770 \times 80\%$ )	<b>\$19,816</b>
Entitled loan ( $\$18,980 \times 80\%$ )	<b>\$15,184</b>
	(rounded down to the nearest \$1)

\* Since the ceiling for living expenses loan for the 2012/13 academic year will only be available in July 2012, the maximum loan for the 2011/12 academic year is used in the above example.

### Samples of Self-prepared Income Breakdown/Profit and Loss Account

For casual workers, persons engaged in short-term employment, hawkers, self-employed persons or proprietors, applicants may refer to the following examples and provide the income details in a self-prepared income statement or profit and loss account. If a family member has been unemployed during the period 1.4.2011-31.3.2012, please state the period of and reason for unemployment in the statement.

#### Example 1: Hawker

Name of family member:	LAM Ngan		
Hawker licence number:	123456		
Location of hawking:	Wong Tai Sin Market		
Types of goods sold:	Fruit		
Average working days per month from 1.4.2011 to 31.3.2012: 20			
Method of calculating average monthly income:			
<u>Expenditure</u>	<u>Type</u>	<u>Quantity</u>	<u>Cost(\$)</u>
Monthly purchase of goods			
	1. Oranges	( ) boxes	( )
	2. Apples	( ) boxes	( )
	3. Pears	( ) boxes	( )
	Total:	( ) boxes	
Other expenditures:			
	Rent		( )
	Electricity charges		( )
	Licence fees		( )
	Total:		<u>(\$ A )</u>
<u>Income</u>			
Monthly income: (\$B)			
Monthly net profit	= \$B (income) – \$A (expenditures)		
	=		
Details of income for the whole year: Please refer to Example 4			
Signature: _____		Date: _____	

#### Example 2: Self-employed business

Name of family member:	LAM Tai-fat		
Company name:			
Nature of business:	Garment manufacturing		
Place of work:	6 Ng Fong Street, 3/F., San Po Kong, Kln.		
Capital:	HK\$		
Sole proprietorship or partnership: Sole proprietorship (if it is a partnership, please specify the share ratio)			
<u>Profit and Loss Account</u>			
(From 1.4.2011 to 31.3.2012)		HK\$	
Gross sales:			
Expenditures:			
Water charges:			
Electricity charges:			
Gas charges:			
Telephone charges:			
Rent and rates:			
Salary of family member (i.e. LAM Tai-fat) <sup>#</sup> :			
Transportation costs:			
Travelling expenses:			
Insurance premium:			
Fees for repair and maintenance of machinery:			
Other expenditures (please specify):			
Net profit (net profit = gross sales – expenditures) <sup>#</sup> :			
<sup>#</sup> These two items are the income of the family member			
Signature: _____		Date: _____	

#### Example 3: Taxi driver (applicable to lorry drivers & minibus drivers, etc)

Name of family member:	LAM Tai-wing		
Licence number:	1234		
From 1.4.2011 to 31.3.2012			
<u>Income</u>	HK\$		
Rent			
Profit from operating business			
Other incomes			
<u>Expenditures</u>			
Insurance premium			
Fuel charges			
Maintenance costs			
Licence fees			
Other expenditures			
Net profit	=	Total Income – Total Expenditures	
	=		
Signature: _____		Date: _____	

#### Example 4: Construction worker/Renovation worker/Casual worker

Name of family member:	LAM Tai-man		
Nature of work/ job :	Construction worker		
Employer:	No fixed employer		
Place of work:	No fixed place of work		
Working period:	Apr 2011 to Mar 2012		
Average working days per month:			
Average daily income:	HK\$		
Details of income for the whole year: HK\$			
<u>2011</u>			
Apr:	\$	May:	\$
July:	\$	August:	\$
October:	\$	November:	\$
June:	\$	September:	\$
December:	\$		
<u>2012</u>			
January:	\$	February:	\$
March:	\$		
<u>Other Income</u>			
Double pay/ Bonus/ Subsidy:			
Total income for the whole year (from 1.4.2011 to 31.3.2012):			
HK\$			
Payment method: By cash/By direct credit/By cheque/By Cash cheque			
Signature: _____		Date: _____	

# Part III – Appendices

Appendix VI

## The Balance Sheet of XX Company 31.3.2012

APPENDIX VI

<u>Assets</u>			
Cash in hand		\$ 1,000.00	
Bank Balance		2,000.00	
Accounts receivable	\$ 120,000.00		
Less: Provision for bad debts	<u>10,000.00</u>	110,000.00	
Inventory		122,000.00	
Advance payment		1,000.00	
Utilities		2,000.00	
Property	\$ 125,000.00		
Less: Accumulated depreciation	<u>35,000.00</u>	90,000.00	
Appliances	\$ 50,000.00		
Less: Accumulated depreciation	<u>10,000.00</u>	40,000.00	
Goodwill		20,000.00	
Total assets			<u>\$ 388,000.00</u>
<u>Liabilities</u>			
Accounts payable		\$ 30,000.00	
Loans from others		5,000.00	
Overdraft		10,000.00	
Invoices payable		5,000.00	
Long-term mortgage loan		15,000.00	
Long-term loan		20,000.00	
Total liabilities			\$ 85,000.00
<u>Net capital</u>			
Registered capital		\$ 200,000.00	
Net profit for the year ending 31.3.2012		103,000.00	\$ 303,000.00
			<u>\$ 388,000.00</u>

**Reference Table 1 on Repayment of FASP Grant/Tuition Fees (TF) Loan** <sup>Note 1</sup>Interest Rate: 2.5% <sup>(Note 2)</sup>

Total number of repayment instalments: 40 quarterly instalments

Principal (Total amount borrowed upon termination of studies) \$	Quarterly Repayment Amount	
	1 <sup>st</sup> to 39 <sup>th</sup> instalment \$	Final Instalment \$
1,000	100 (1 <sup>st</sup> to 10 <sup>th</sup> ) <sup>(Note 3)</sup>	35 (11 <sup>th</sup> )
3,000	100 (1 <sup>st</sup> to 33 <sup>rd</sup> ) <sup>(Note 3)</sup>	30.8 (34 <sup>th</sup> )
5,000	142	124.5
10,000	284	251.6
20,000	567	549.3
30,000	850	846.9
40,000	1,134	1,100.7
50,000	1,417	1,398.1
60,000	1,700	1,696.2
70,000	1,984	1,949.7
80,000	2,267	2,247.4
90,000	2,550	2,545.5
100,000	2,834	2,798.6
110,000	3,117	3,096.3
120,000	3,400	3,394.4
130,000	3,684	3,647.7
140,000	3,967	3,945.8
150,000	4,250	4,243.8

Note 1: This reference table is applicable to students who need to repay their grants or who have received TF loans in or before the 2005/06 academic year.

Note 2: Under FASP, interest is not charged during the study period. Thus, the fixed interest rate of 2.5% p.a. is only nominal. The effective interest rate over the entire loan period depends on the length of the study period and the period of repayment. Assuming that a grant recipient / loan recipient has pursued a 3-year programme and he / she has taken out the same amount of financial assistance annually and repays over a 10-year period upon termination of studies, the effective interest rate will be 1.8 % p.a..

Note 3: Under FASP, the minimum amount of each repayment instalment is \$100 except for the last instalment. If the principal is small, say \$3,000, the amount of each instalment will be less than \$100 if the loan is to be repaid in 40 instalments. Under such circumstances, the student will be required to repay at the minimum amount of \$100 per quarter and the length of repayment will be shortened to 34 instalments.

## Part III – Appendices

### Reference Table 2 on Repayment of FASP Living Expenses (LE) Loan <sup>Note 4</sup>

Interest Rate: 2.5% <sup>(Note 5)</sup>

Total number of repayment instalments: 20 quarterly instalments

Principal (Total amount borrowed upon termination of studies) \$	Quarterly Repayment Amount	
	1 <sup>st</sup> to 19 <sup>th</sup> instalment \$	Final Instalment \$
1,000	100	35.2 <sup>(Note 6)</sup>
3,000	161	139.6
5,000	267	260.1
10,000	534	521.7
20,000	1,067	1,064.4
30,000	1,601	1,586.8
40,000	2,134	2,129.7
50,000	2,668	2,652.0
60,000	3,201	3,195.0
70,000	3,735	3,717.2
80,000	4,268	4,260.1
90,000	4,802	4,782.9
100,000	5,335	5,325.5
110,000	5,868	5,868.2
120,000	6,402	6,390.8
130,000	6,935	6,933.2
140,000	7,469	7,455.9
150,000	8,002	7,998.9

Note 4: This reference table is only applicable to students who have received LE loan in the 2008/09 academic year and beyond.

Note 5: Under FASP, interest is not charged during the study period. Thus, the fixed interest rate of 2.5% p.a. is only nominal. The effective interest rate over the entire loan period depends on the length of the study period and the period of repayment. Assuming a loan recipient has pursued a 3-year programme and he / she has taken out the same amount of LE loan annually and repays over a 5-year period upon termination of studies, the effective interest rate will be 1.4 % p.a..

Note 6: Under FASP, the minimum amount of each repayment instalment is \$100 except for the last instalment. If the principal is small, say \$1,000, the amount of each instalment will be less than \$100 if the LE loan is to be repaid in 20 instalments. Under such circumstances, the student will be required to repay at the minimum amount of \$100 per quarter and the length of repayment will be shortened to 11 instalments.

**TERMS AND CONDITIONS OF REPAYMENT OF GRANT / LOAN  
UNDER FINANCIAL ASSISTANCE SCHEME FOR POST-SECONDARY STUDENTS  
(FASP)**

1. If you do not receive the commencement of repayment letter and repayment schedule within 6 months after your graduation or termination of studies, you should notify this Agency in writing **immediately**.
2. If you cease to be a registered full-time student, withdraw from / suspend / defer your studies before graduation, you must **immediately** notify the C, SFAA in writing. Under such circumstances, you will be required to start repayment of the grant and/or loan **immediately**. The length and commencement date of the repayment period shall be decided by the C, SFAA.
3. Any overpayment of grant and/or loan made to you shall be refunded to the Government immediately upon demand.
4. Quarterly repayment instalments will fall due on 1 January, 1 April, 1 July and 1 October each year. Quarterly demand notes will be issued, as far as practicable, 14 days before each repayment due date. **If a demand note is not received 7 days before each due date, you should approach the Agency by phone or in person to obtain a duplicate demand note without delay.**
5. Each quarterly instalment of interest calculates the interest accrued for the three months immediately preceding the instalment due date.
6. Where an instalment is settled before its due date, it will be regarded as being settled on the due date and no adjustment will be made in respect of the interest payable for that instalment.
7. **Non-receipt of demand note for repayment does not exempt a grant / loan recipient from the requirement to repay the instalment due on or before the due date. If the payment of any instalment is delayed by 7 days or more, you will be required to repay the Government a surcharge of 5% of the outstanding amount of that overdue instalment.** Payment of any monies after an instalment is due shall be applied firstly to the settlement of surcharge, secondly to the settlement of interest, thirdly to the settlement of grant / loan principal and finally to any recovery costs incurred by the Government. This principle shall apply **whenever this Agency receives payment of monies for settlement of outstanding / overdue instalment(s).**
8. For settlement of more than one outstanding instalments, payment of monies shall be applied firstly to settle the first overdue instalment, secondly to the second overdue instalment and so forth; then lastly to any recovery costs incurred by the Government. Any balance of the payment which is insufficient to settle one full instalment will be used for settlement of surcharge, interest, grant / loan principal and any recovery costs incurred by the Government in accordance with Clause 7 above.
9. If you wish to make early repayment of the grant / loan **in one lump sum**,
  - (a) **before commencement of the repayment period** (i.e. three months immediately preceding the due date of the first quarterly repayment instalment), only the principal of the grant / loan will have to be repaid, i.e. with no interest accrued; or
  - (b) **during the repayment period**, the principal of the outstanding grant / loan since the last quarter, plus interest on the amount for the current quarter up to the date immediately preceding the settlement date, plus any unpaid surcharge / interest / recovery costs relating to the previous instalment(s), shall be paid.
10. If you wish to make early **partial** repayment of the grant / loan,
  - (a) **before commencement of the repayment period** (i.e. three months immediately preceding the due date of the first quarterly repayment instalment), the repayment amount shall not be less than an amount determined by the Agency (currently set at HK\$5,000); or
  - (b) **during the repayment period**, the repayment amount, excluding any outstanding principal amount(s) of grant(s) / loan(s), interest, surcharge and recovery costs, shall not be less than an amount determined by the Agency (currently set at HK\$5,000) or the total of one instalment, whichever is greater.

## Part III – Appendices

11. You may submit an application for early lump sum repayment / partial repayment of grant / loan in person to the Agency during office hours. You may also authorise a person to do so on your behalf. If you or your representative is unable to come to this Agency during office hours, you may submit a written application by post or by fax. The due date of lump sum repayment or partial repayment before commencement of the repayment period will normally be set 14 calendar days after the date of application. For application by fax, the date of receipt of the fax will be considered to be the date of application. For application by post, the postmark date on the envelope will be regarded as the date of application. The due date of partial repayment during the repayment period will be the due date of next quarterly instalment. Verbal application will not be accepted.
12. In the event of any quarterly instalment falling overdue, the C, SFAA may take whatever steps to recover the outstanding amount from you.
13. If you plan to emigrate / leave Hong Kong for a period longer than three months before you have fully repaid the grant / loan, interest, surcharge and any outstanding amount(s), you are required to notify the Agency in writing to agree on how you would settle the outstanding instalment(s) before you leave Hong Kong.
14. **If you move from your present address or any other address into which you have subsequently moved before you fully repay the grant / loan, interest, surcharge and any outstanding amount(s), you are required to notify the Agency in writing immediately and without fail, give full particulars of your new address. If you fail to notify this Agency of the change and the demand note has been sent to your last known address, you will still be liable to repay the 5% surcharge of the outstanding amount of that overdue instalment. Likewise, you are required to notify the Agency in writing immediately of any change of address of your indemnifier(s).**
15. If you fail to report your change of address, the Agency will write to your indemnifier and ask him / her to honour his / her obligations stated in the Deed of Indemnity signed by him / her. Failure of the indemnifier to respond to the Agency's letters within the prescribed time frame may give cause for the Government's instituting legal proceedings against him / her in order to recover the outstanding grant / loan, interest, surcharge and any recovery costs incurred by the Government.
16. If your indemnifier(s) (a) become(s) incapable of fulfilling the obligations under the Deed of Indemnity; or (b) is / are deceased; or (c) is / are aware that a bankruptcy petition is presented against him/her or a bankruptcy order is made against him / her; or (d) has applied/is applying for "Individual Voluntary Arrangement" (IVA); or (e) is / are aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his / her assets; or (f) is / are involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or is / are aware that 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; you and / or your indemnifier(s) is / are obliged to notify the Agency in writing immediately. You are also required to provide full particulars of replacement indemnifier(s). The replacement indemnifier(s) (if accepted by the Government) shall act in substitution and shall execute a new Deed of Indemnity.
17. If you are bankrupt; and / or have applied for IVA; and/or are aware that legal proceeding(s) has / have been started (or are pending or being threatened) against you for your bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of your assets, you are obliged to notify the Agency in writing **immediately**.
18. In case of any breach of any of the terms and conditions of grant / loan or late repayment of any instalment(s) due, you or your indemnifier(s) will be required to immediately repay the full amount of outstanding grant / loan and the surcharge, interest and any recovery costs incurred by the Government. Terms and conditions for repayment by instalments will no longer apply.
19. Terms and conditions applicable to the repayment of grant / loan may be altered from time to time and at any time(s) by the C, SFAA upon notice to you of any such alteration by means of written notice thereof sent to your last address notified to the Agency from time to time.

### Frequently Asked Questions and Answers

Generally speaking, this part is applicable to applicants using Form G / Form D. For applicants using Form S / Form SD, you may make reference to this part for providing supplementary personal information or updated information about changes in income, assets, family members or any other matters subsequent to the submission of Form G / Form D by your siblings.

#### Income

##### (1) What is income proof?

If your family members are in employment, they may submit **any** of the following documents :

- A copy of the Tax Assessment and Demand Note for 2011-12 issued by the Inland Revenue Department (Form IRC6401);
- A copy of Hong Kong Inland Revenue Department's Employer's Return of Remuneration and Pensions form (IR56B)/ Notification by an employer of an employee who is about to cease to be employed (IR56F)/ Return of Payroll Emoluments for Civil Servant (IR56C);
- Photocopies of salary statements for the whole year;
- A photocopy of the passbook(s) indicating salary payments by autopay (please highlight the entries with appropriate remarks);
- Photocopies of salary envelopes for the whole year;
- Return of Employee's Remuneration [FASP/4(2012)] for the year ending 31.3.2012 enclosed with the application form.

If your family members are business operators, they may submit the following documents :

- A Profit and Loss Account for 2011-12 verified by a Certified Public Accountant.
- If such a document is not available, you may prepare one on your own (some samples are provided at Appendix V).

If your family members are self-employed or in temporary and short-term employment, they may submit :

- Notification of Remuneration paid to persons other than employees (IR56M)
- If income proof is not available, list in writing all their sources of income or prepare a Profit and Loss account or an income statement (some samples are provided at Appendix V) on their own.

If you receive/ will receive income from graduation-tied placement in the 2012/13 academic year, including the summer of 2012 (Part G of application form), you may submit the following document :

- A photocopy of employment letter/contract, certification letter issued by the employer, written proof issued by your institution or other income proof.

##### (2) My father is a taxi driver. His taxi is rented from a vehicle company. He has no employer. What should I do?

If your father does not have an employer, he is regarded as self-employed or operating his own business. He will have to furnish a Profit and Loss Account for the year 2011-12 prepared by a Certified Public Accountant or by himself (Please refer to the samples at Appendix V of Part III of the Guidance Notes).

## Part III – Appendices

**(3) I had a full-time job last year. Do I have to declare my income and submit proof?**

Yes. Please also state in Table 7 of Form G / Form D, Part K of Form S or Part M of Form SD whether you will still receive that income after you commence your full-time studies in the 2012/13 academic year. If you will still receive that income in the 2012/13 academic year, the Agency will assess your level of financial assistance with due regard to your income in the last financial year.

**(4) My family have been receiving Comprehensive Social Security Assistance (CSSA) since last year. How should I fill in the application form?**

If you are unmarried and your family members are receiving CSSA, you should state the total amount of CSSA received from 1.4.2011 to 31.3.2012 in boxes 359 – 365 of Part F; and in Column G of Table 1 of the application form. You also need to indicate in Column H of Table 1 which family member(s) is/are receiving CSSA. Besides, please provide the Certificate of CSSA recipients (for Medical Waivers) and the notification letter as supporting documents. The amount of CSSA is for reference only and will not be counted as your family income.

**(5) My parents started receiving CSSA after 1 April this year. Do I have to report their income in 2011-12?**

You still have to report their total income in 2011-12 and provide the relevant income proof. However,

- For Form G / Form D applicants, you have to indicate their receipt of CSSA in Column H of Table 1 and report this change of circumstances in Table 7.
- For Form S applicants, you have to indicate their receipt of CSSA in Part K (Part M for Form SD applicants) for consideration by the Agency.

You should also attach photocopies of the Certificate of CSSA Recipients (for Medical Waivers) and notification letter issued by the Social Welfare Department in order to prove that they are still receiving the assistance.

**(6) My parents are not formally divorced, but they have separated for more than 10 years. At present, I am residing with my father. I rarely get in touch with my mother and have no details of her income. What should I do?**

If you are not residing with your parents (except when you are living in a hostel/mini-hall), you should report the situation in Table 7 of Form G / Form D. You should attach copies of documents in support of your family circumstances.

**(7) I am a recipient of the Disability Allowance issued by the Social Welfare Department. Do I have to declare it?**

The Agency will consider providing additional financial assistance to applicants who are receiving Disability Allowance. Please provide the information and enclose certifications in the application.

**(8) My elder sister has changed a few jobs. How should I fill in her income and her employers' information?**

If your sister is single and she is residing with your family, you should provide details of her present or most recent employer. You have to report the total income she received from all her employers in the year ending 31 March 2012 in income Column under Section B of Table 1 of Form G / Form D and use a separate sheet to list out her incomes under different employments. Please attach copies of income proofs described in question (1) above.

**(9) My father has made contribution to mandatory provident funds (MPF) in 2011-12. Do I need to report this?**

No. You need not include the amount of contribution made to MPF. If the income proof provided does not contain breakdown of the amount of MPF contribution, you may provide the annual MPF contribution statement to the Agency for calculation.

**(10) My parents have divorced, do I need to report the alimonies / contributions given by my father/ mother to my family in 2011-12?**

Yes. If your parents have divorced, you should report the alimonies / contributions given by your father/ mother to your family in 2011-12.

**(11) My father is operating his own business. What kind of supporting documents should be submitted?**

If the family member is operating a business, the following documents should be submitted:

- (a) The Business Registration Certificate of the company;
- (b) The company's Profit and Loss Account and Balance Sheet verified by a Certified Public Accountant as at 31.3.2012 to indicate its profit and net asset value. If the company's account closing date is earlier than 31 March, you can submit a Balance Sheet on an earlier date;
- (c) Generally speaking, Profit and Loss Account and Balance Sheets verified by a Certified Public Accountant are acceptable. If such documents are not available, a self-prepared Profit and Loss Account and Balance Sheet should be provided. The samples are available at Appendices V and VI respectively for reference. For any reasons that you could not provide these documents, please explain at Table 7 of the Application Form.

**(12) My siblings, who are residing with me and had received studentship or income from graduation-tied placement in 2011/12 academic year. Do I have to report such income and submit the respective proof?**

You should complete Section B of Table 1 of the Application Form and submit relevant documentary proof if your sibling, who is residing with you and had received studentship<sup>Note</sup> or income / various allowances derived from appointments by institution or income received from training / placement / internship leading towards their graduation (i.e. graduation-tied in nature) in 2011/12 academic year. Please also report at Table 7 of the Application Form whether the family member concerned will continue to receive such income / studentship in the 2012/13 academic year. You may submit photocopy of employment letter / contract, certification letter from the employer, written proof issued by the institution or other income proof.

<sup>Note</sup> : Studentship includes Postgraduate / Research Studentship, Graduate / Research / Student Research / Teaching / Instructional Assistantship, Demonstratorship; any award / income derived from appointments as Teaching Assistant, Student Assistant, Research Assistant, Research Fellow, Graduate Assistant, Demonstrator, Instructor, Student Research Assistant; income derived from teaching company associate scheme; and income received from any form of scheme run by the institution exclusively or in collaboration with other parties.

**Assets****(13) My mother has a joint account with my maternal grandmother. How should I report it?**

If you or your parents have a joint account with other members of your family or with other persons, you should fill in the code number of your family members and the names of the non-family members in Section E under Table 4 of Form G / Form D. Please fill in the balance of this account as at 31.3.2012.

## Part III – Appendices

### (14) Some of my monthly bank statements were lost when I moved house. What should I do?

Applicants must submit copies of bank statements to facilitate the Agency's vetting of their applications. You will have to apply to the bank for copies of the lost statements and hand them to the Agency as soon as possible. All applicants must submit photocopies of all savings/ time/ current/ club deposits and integrated accounts in local and foreign currencies as supporting documents at the time of application. The photocopies must bear the name of the account holder, the account number and transaction records from 1.4.2011 to 31.3.2012 and be submitted with their application form. You must give explanations for the following transactions: (a) an amount of \$100,000 or more (which may be time deposits), (b) any other deposits of odd cents (which may be interest from time deposits or dividends from stocks and shares), (c) other regular cash/cheque deposits (which may be contributions / remittance from relatives or income from part-time job), and submit documentary proof with your application form. Please do not photocopy two passbooks on the same piece of paper.

### (15) My parents own a private property. Do I need to fill in Table 4(A) of the application form?

When filling in the application form, an unmarried applicant is required to report the details of all the properties occupied by you and your parents, including the first home (whether it is owned or rented). You are not required to report the market value of the first home as at 31.3.2012. However, if your family owns a second property, you must report the market value of the second property in Table 4(A).

As mentioned in paragraph 3.5.8 of Part II of the Guidance Notes, other than the first home, an applicant needs to provide the following documentary proofs for his/her properties:

- (a) Documents certifying the ownership of the properties such as purchase and sales agreements, assignments and deeds, etc.
- (b) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2012.
- (c) Any one copy of the "Demand for Rates" from 1.4.2011 to 31.3.2012 of the property. If there is no "Demand for Rates", please explain in Table 7 of the application form.
- (d) If a family member's share of the property is less than 100%, please furnish proof.

### (16) My father's lorry was sold after 1.4.2012. Do I still have to report it in the assets column?

Yes, assets in possession as at 31.3.2012 must be reported in Form G / Form D. But you may report the change in Table 7 of Form G / Form D, Part K of Form S or Part M of Form SD.

### (17) The land owned by my parents was a legacy left by my grandfather more than 10 years ago. The current market price of the land is unknown. How should I report it?

You should be able to obtain an estimation of the price from banks or real estate agents.

### (18) My parents are divorced and the court has granted my custody to my father. However, I am residing with my mother. How should I report their assets?

You should explain your relationship with your parents in Table 7 of Form G / Form D, Part K of Form S or Part M of Form SD and state whether you are financially dependent on them. Having regard to the circumstances of individual cases, the Agency will decide on how your family income and assets should be assessed.

### (19) Do I have to report the assets of my siblings and my grandparents?

No. If you are single, you only have to report your own assets and those of your parents in Form G / Form D. If you are married, you will have to report your assets and those of your spouse in Form G / Form D. Nevertheless, if there are assets belonging to you and/or your parent(s) but entrusted to your siblings / grandparents or others, these assets should also be reported.

## **Family Members**

### **(20) I am married, but my wife and I are still residing with my parents. How should I fill in the form?**

Generally speaking, a married applicant is only required to provide information about his/her spouse and children. The spouse's income should be reported in Section A under Table 1 of Form G / Form D, and the assets owned by the applicant and his/her spouse should be reported in Sections A to H under Table 4 of Form G / Form D. If you are receiving any contributions / support from other parties, please report this in Column E of Table 1 of Form G / Form D.

### **(21) I am residing with my elder brother and his wife. Do I have to provide information about my parents? How can I provide the information about my elder brother and his wife?**

If you are not residing with your parents, you should give the reasons in Table 7 of Form G / Form D, Part K of Form S or Part M of Form SD. Unless you do not depend on your parents for your living, you should give full details of your parents in Table 1 of Form G / Form D. Information about your elder brother and his wife should be given under Table 3 – Applicant's Other Family Members of Form G / Form D.

### **(22) My grandfather is residing in a home for the elderly, with all his expenses paid by my parents. How should I report this?**

If your paternal/maternal grandparents resided in a home for the elderly from 1.4.2011 to 31.3.2012 and the expenses were wholly paid by your parents, please provide the information in Section D of Table 1 of Form G / Form D. You are required to attach all the receipts issued by the home for the elderly in the 2011-12 financial year.

### **(23) My elder sister and her husband are residing with my family. Are they members of our family?**

Strictly speaking, only the applicant, his/her parents, his/her unmarried siblings and paternal / maternal grandparents who are residing with the family are considered to be family members. Other family members are classified as "other family members" under Table 3 of Form G / Form D. You should, therefore, provide the information of your elder sister and her husband in Table 3 of Form G / Form D.

### **(24) My mother and other siblings are still residing in the Mainland. How should I provide the information of them?**

You should provide your mother and your siblings' information by completing Table 3 of Form G / Form D. However, if your parents are staying outside Hong Kong for employment purpose, you still have to provide information of their income and assets in Tables 1 and 4 of Form G / Form D. Please also state their place of work in Table 7 of Form G / Form D.

### **(25) My parents have taken up residence in another country. How should I complete the application form?**

You should explain in detail in Table 7 of Form G / Form D or Part K of Form S or Part M of Form SD the following:

- (a) When and under what circumstances (for instance, emigration by means of investment or family reunion) they emigrated and to which country, and whether they still have properties/assets in Hong Kong;
- (b) When did you return to Hong Kong (if applicable) and how you maintain your living in Hong Kong;
- (c) Whether your parents, other family members/relatives or friends provide you with any financial assistance.

Please state the current amount of contribution that you are receiving and the amount you received from 1.4.2011 to 31.3.2012.

## Part III – Appendices

- (26) My unmarried sibling studying abroad has returned to Hong Kong since January 2012 and has been gainfully employed since February 2012. How should I report his information?**

If your sibling returned to Hong Kong before 31.3.2012, his information should be reported in Section B under Table 1 of Form G / Form D. His income during 2011-12 should be reported. You should also provide documentary proof to prove his period of study abroad.

- (27) I am unmarried but not residing with my parent(s) (e.g. residing in hostel / mini-hall), while my unmarried sibling(s) is (are) residing with my parent(s). How should I report the information on my unmarried sibling(s) residing with my parent(s)?**

You should report the information of the unmarried sibling(s) residing with your parent(s) in the “Family Members” column in Section B of Table 1 of Form G / Form D.

### Medical Expenses

- (28) My mother suffers from rheumatic arthritis and often buys medicines from herbalists and pharmacies. Is she considered chronically ill?**

Generally speaking, if any of your family members are receiving Disability Allowance given out by the Social Welfare Department, their medical expenses are deductible. As for other illnesses, they will be considered on a case-by-case basis. You should obtain medical certification from a hospital / clinic / registered medical practitioner and provide all the relevant receipts on expenses issued by a hospital / clinic / registered medical practitioner for the period from 1.4.2011 to 31.3.2012.

### Other Matters

- (29) I am residing in a hostel but will go home occasionally. How should I fill in the residential address?**

To enable the Agency staff to contact you, you may give your hostel address as the residential address. However, please put down your parents' address in Table 7 – Additional Information by Applicant of Form G / Form D, Part K of Form S or Part M of Form SD.

- (30) I have submitted an application but I have transferred to study Year 1 of a locally-accredited programme in another institution covered by FASP in October. Do I have to submit a fresh application?**

If you have already submitted an application, you should notify us by completing Form FASP/C/1B which can be obtained from the Agency, your institution and the Agency's homepage. The Agency will take note of the change upon receipt of your notification. You do not have to submit a fresh application.

- (31) I have married, but I still have to support my parents. Am I required to provide this piece of information?**

If you are married / separated / divorced / widowed but still have to support your parents, you may give the details (e.g. monthly contribution by the applicant) in Table 7 of Form G / Form D for the Agency's consideration of your financial position.

- (32) I had received my notification of result some time ago but my father had recently been injured and would not be able to work in the coming few months. Could I still make an application for review?**

Under normal circumstances, an applicant should apply for review within 3 weeks from the date of issue of notification of result. However, if there are sudden changes of your family's financial position that will affect the level of financial support you receive from your family, you may still apply for review with support of documentary proofs. However, the application for review **must** be submitted within the following deadline:

- (a) within 3 weeks from the date of issue of the notification of result; or
- (b) on or before 31.3.2013, whichever is the latest.

Relevant supporting document should be provided at the time of application for review.

**(33) My father has to look after my mother and my siblings who are still residing in the Mainland. Where should I fill in their information? Will they be included as family members?**

You should include them under Table 3 of Form G / Form D. Family members who are not Hong Kong residents will **not** be regarded as family members. However, if your father/mother has to support the living of your family members in the Mainland or any other places, you may give the details (such as your father's monthly contribution to your mother/siblings in the Mainland, your mother/sibling's age and employment status, etc.) in Table 7 of Form G / Form D. The Agency will consider if there are any special hardship elements that warrant special treatment.

**(34) My father does not stay in Hong Kong. He works in the Mainland. How should I complete page 16 of Form G, page 20 of Form D, page 10 of Form S or page 13 of Form SD?**

You should have the form delivered to him for signature. Otherwise, your application will **not** be accepted. However, if you cannot obtain your parents' signature because of other special reasons (such as bad relationship with your parents, your parents getting divorced), you should give the reasons in detail in **Table 7 of Form G / Form D, Part K of Form S or Part M of Form SD**. The Agency will consider the reasons on a case-by-case basis. If you fail to give any explanation, the Agency may have to return the application to you for your parents' signature and re-submission. This will delay the processing of your application.

You must not sign the declaration on behalf of your parents. **If you do so, your application will be rejected. In addition, such an act is an offence under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong). An applicant convicted of the offence may be liable to imprisonment for 14 years.**

**(35) If the number of family members in my family changed after 31.3.2012, should I report this to the Agency?**

If the number of family members listed in Table 1 of Form G / Form D changed after 31.3.2012 (e.g. an unmarried sibling residing with the family moved away / got married or a family member passed away), you should state it in either Table 7 of Form G / Form D, Part K of Form S or Part M of Form SD and provide the Agency with the relevant document(s). If the number of family members of your family changed after submission of the application, you should inform the Agency in writing immediately, and forward the relevant supporting document(s) to the Agency. The Agency will consider if there are special hardship elements that may warrant special treatment.

**(36) I am a recipient of CSSA disbursed by the Social Welfare Department. I will be excluded from the CSSA Scheme if I receive financial assistance from the Agency. I may have financial difficulties in my maintenance in the period between cessation of CSSA and receipt of financial assistance from the Agency. What can I do?**

Students pursuing full-time locally-accredited self-financing post-secondary education programmes and meeting other eligibility criteria may apply for financial assistance under the Financial Assistance Scheme for Post-secondary Students. If you have financial difficulties in the period between cessation of CSSA and receipt of financial assistance from the Agency, you may approach staff of the concerned Social Security Field Unit under the Social Welfare Department for assistance. Under the special arrangement, CSSA (excluding the tuition fee for post-secondary programme) can continue to be paid to the student in need on a "loan" basis for your maintenance. In other words, the applicant has to refund the CSSA payment for that period once he receives financial assistance from the Agency.

– End –

