



Student Financial Assistance Agency

# Non-means-tested Loan Scheme

## For Tuition Fee Payments in the **2009/10** Academic Year **Application Guidance Notes**

For full-time students of the University Grants Committee-funded Institutions, Hong Kong Academy for Performing Arts, Hong Kong Institute of Vocational Education of the Vocational Training Council and the Prince Philip Dental Hospital

本申請指引備有中文版本[NLS 111A(2009)]。  
如有需要，可向學生資助辦事處或所屬院校索取。

## **Part I – General Information**

1. The Non-means-tested Loan Scheme
2. Interest and Administrative Fee
3. Eligibility
4. Provision of NLS Loan(s)
5. How to Apply
6. Deadlines for Application
7. Maximum Level of Loan Amount under the NLS
8. Notification of Result
9. Acceptance of NLS Loan(s)
10. Payment of NLS Loan
11. Offsetting Arrangements
12. Application for Second NLS Loan
13. Cancellation of NLS Loan
14. Loan Repayment and Deferment
15. Handling of Information
16. Other Matters
17. General Notes
18. Review Mechanism
19. Enquiries
20. Forms/Documents/Information Downloadable from the SFAA Homepage

## **Part II – How to Complete the Application Form**

1. Part A to Part G
  - 1.1 Part A – Personal Data
  - 1.2 Part B – Information on Course of Study in 2009/10
  - 1.3 Part C – Applicant's Bank Account Number
  - 1.4 Part D – Additional Information for Applicant on Postgraduate Course (By Research) or HKUST Postgraduate Course (Taught Course)
  - 1.5 Part E – Additional Information for Applicant who is not Required to Attend Whole Year Study or is not Required to Pay Full Amount of Tuition Fees in the 2009/10 Academic Year
  - 1.6 Part F – Length of Residence in the Hong Kong Special Administrative Region
  - 1.7 Part G – Additional Information Provided by Applicant
2. Page 4 of the Application Form – Declaration

### **Enclosures:**

*Application Form [NLS 112B(2009)]*

*Bank Pay-in Slip*

*Points to Note for Paying the Administrative Fee*

*Register Label*

*Leaflet on Prudent Financial Management*

# Part I – General Information

## 1. THE NON-MEANS-TESTED LOAN SCHEME

- 1.1 The Non-means-tested Loan Scheme (NLS) provides loan(s) to students to settle tuition fees of recognized full-time study courses. Continuation fees for postgraduate courses are not covered by the NLS.
- 1.2 These guidance notes and the application form they refer to are meant for full-time students who are eligible for assistance under the Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS), i.e. taking up an exclusively University Grants Committee (UGC)-funded or exclusively publicly-funded student place of a recognized course as listed in the Course Coding Sheet in the UGC-funded institutions, the Hong Kong Academy for Performing Arts, Hong Kong Institute of Vocational Education of the Vocational Training Council (IVE) and the Prince Philip Dental Hospital. Please refer to the Course Coding Sheet available at your institution or at the Homepage of the Student Financial Assistance Agency (the Agency) at <http://www.sfaa.gov.hk/eng/schemes/tsfscs.htm> for the eligible programmes under TSFS/NLS.

## 2. INTEREST AND ADMINISTRATIVE FEE

- 2.1 The NLS operates on a full-cost recovery basis. Interest is charged at the Government of the Hong Kong Special Administrative Region (the Government)'s no-gain-no-loss rate which is currently set at 2.451% 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 once the loan is drawn down and throughout the repayment period until the NLS 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/whats/index.htm> for the prevailing NLS interest rate.
- 2.2 An administrative fee, to cover the full costs of processing and administering the NLS loan(s), is chargeable for each application:
  - 2.2.1 The administrative fee is chargeable as from the submission of the first application and annually thereafter until the NLS 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.
  - 2.2.2 The administrative fee is a fixed fee and will not be charged on a pro-rata basis nor divided by instalments. **Administrative fee paid is not refundable nor transferable.**
  - 2.2.3 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 following the graduation of the loan recipient. In such circumstances, loan recipients may be required to settle administrative fees for more than one year in the first demand note.
  - 2.2.4 The fee payable on application will include the said administrative fee and a handling charge levied by and payable to your institution.
  - 2.2.5 The administrative fee is subject to review regularly. You may refer to the Agency's Homepage at <http://www.sfaa.gov.hk/eng/schemes/nls.htm#2> for the current administrative fee.
- 2.3 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 acceded to. If an applicant obtains loans under the NLS 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 acceded to.

# Part I – General Information

## 3. ELIGIBILITY

- 3.1 You are eligible to apply for an NLS loan to cover your tuition fees payable in the 2009/10 academic year if:
- (a) You are registered as a full-time student and take up an exclusively UGC-funded or exclusively publicly-funded student place of a recognized course as listed in the Course Coding Sheet at one of the following institutions in the 2009/10 academic year:
- CITY UNIVERSITY OF HONG KONG (CityU)  
 HONG KONG BAPTIST UNIVERSITY (HKBU)  
 HONG KONG INSTITUTE OF VOCATIONAL EDUCATION of THE VOCATIONAL TRAINING COUNCIL (IVE)  
 HONG KONG UNIVERSITY OF SCIENCE AND TECHNOLOGY (HKUST)  
 LINGNAN UNIVERSITY (LU)  
 THE CHINESE UNIVERSITY OF HONG KONG (CUHK)  
 THE HONG KONG ACADEMY FOR PERFORMING ARTS (HKAPA)  
 THE HONG KONG INSTITUTE OF EDUCATION (HKIEd)  
 THE HONG KONG POLYTECHNIC UNIVERSITY (PolyU)  
 THE PRINCE PHILIP DENTAL HOSPITAL (PPDH)  
 THE UNIVERSITY OF HONG KONG (HKU); **and**
- (b) You 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 3 complete years immediately prior to the commencement of the course. This does not cover students staying in Hong Kong holding student visas.
- 3.2 Your eligibility is restricted to only one eligible full-time course in any particular academic year.
- 3.3 Even if you are eligible under the above circumstances, the Controller, Student Financial Assistance Agency (C, SFAA) reserves the right to require you to submit supplementary documents/information on individual merits; and the final approval of your NLS application will still rest with the C, SFAA.

## 4. PROVISION OF NLS LOAN(S)

- 4.1 (a) The NLS loan(s) borrowed by you and the interest accrued thereon are repayable in 40 equal quarterly instalments within 10 years after you have completed the relevant course or you cease to be a registered full-time student at the institution on or before completion of the relevant course. The interest on the NLS loan borrowed by you shall be charged at the prevailing NLS interest rate once the NLS loan is drawn down and throughout the repayment period until the NLS loan is fully repaid. The NLS interest rate is reviewed periodically and any adjustment to the rate of interest shall apply immediately to the outstanding principal. You may refer to the Agency's Homepage at <http://www.sfaa.gov.hk/eng/whats/index.htm> for the prevailing NLS interest rate.
- (b) The NLS loan(s) will be paid directly to your institution by instalment(s) to settle your tuition fees payable in accordance with the schedule of payment(s) as specified in your Indemnifier Details Input Form. The actual amount of the NLS loan(s) to be paid to your institution, however, will be adjusted according to offsetting arrangements which depend upon the financial assistance you may be provided under the TSFS (please refer to paragraphs 7 and 11 below). The NLS loan(s) paid to the institution on your behalf will be deemed to have been borrowed and received by you.
- (c) You are required to pay an administrative fee annually until the NLS loan(s) and the interest accrued thereon are fully repaid. Please refer to paragraphs 2.2.1 to 2.2.5 for details of the administrative fee.
- (d) If you (i) cease to be a registered full-time student; or (ii) decide to withdraw from, suspend or defer studies or apply for leave of absence for whatever reasons; or (iii) change course/institution; or (iv) are not required to pay full amount of tuition fees in the 2009/10 academic year, 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 NLS loan to your institution**. In the event that the payment of the NLS loan has been made to your institution, you will be liable to the NLS loan paid and the interest accrued thereon and to settle/repay to the

Agency the full amount of the NLS loan so disbursed and the interest accrued thereon plus any recovery costs incurred by the Government in one lump sum/by instalment(s).

- (e) You are required to authorize the C, SFAA to instruct your institution to refund to the Government the NLS loan(s) already paid to it before the Government receives your written notification of your cessation of being a registered full-time student or withdrawal from/suspension/deferment of your studies at the institution as referred to in paragraph 4.1(d) above.
- (f) If you cease to be a registered full-time student or withdraw from/suspend/defer your studies before graduation from the institution, you must **immediately** notify the C, SFAA in writing. The total NLS loan(s) advanced to you will be due for repayment upon your leaving the institution and you will have to either settle the whole NLS loan(s) together with the interest accrued thereon in one lump sum, or repay by instalments with interest accrued thereon at the prevailing NLS interest rate, which shall be accrued once the NLS loan is drawn down. The length of the NLS loan repayment period and its commencement date shall be decided by the C, SFAA.
- (g) If you withdraw from your studies or transfer from the institution at which you have borrowed the NLS loan(s) to another institution, you are required to report the change **immediately** to the C, SFAA in writing. If you continue your studies for a course covered by the NLS, you are not required to commence repayment of the NLS loan(s) borrowed for your studies at the last institution. If you continue your studies with a course not covered by the NLS, you will be required to commence repayment of the NLS loan(s) borrowed for your studies at the last institution and the interest accrued thereon by instalment(s) in accordance with the terms and conditions set out in paragraph 4.1(f) above.
- (h) The C, SFAA reserves the right to recover all or part of the NLS loan(s) paid to you in case you cannot complete your studies for whatever reason(s).

- 4.2 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 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**.
- 4.3 If you and/or your Indemnifier has/have any arrears of grant(s) and/or loan(s) under any financial assistance/loan scheme(s) administered by the Agency, your application for financial assistance/loan will be considered by the C, SFAA on individual merits.
- 4.4 The terms and conditions applicable to the NLS loan(s) may be altered from time to time. The altered version will be uploaded to the Agency's Homepage and/or sent to your last address notified to the Agency.

## 5. HOW TO APPLY

- 5.1 NLS application forms are available in Chinese and English. If you have applied for the NLS loan(s) by way of the English version, all subsequent correspondence/notifications will be in English or vice versa. You should use the appropriate application forms which are available at the Agency or your institution (e.g. Student Affairs Office and/or Academic Registry).
- 5.2 If you have applied for the TSFS, you will be informed of the financial assistance and/or loan(s) you are entitled under the TSFS and the NLS, if any, simultaneously in your TSFS notification of result. If you wish to accept the NLS loan offered, you may obtain the required loan documents from your institution or this Agency and submit the loan documents and the bank pay-in slip for the administrative fee paid in person or authorize a person to do so on your behalf to this Agency on or before the deadline stated in your TSFS notification of result. Please refer to paragraph 9 below and the TSFS Application Guidance Notes [TSFS/1A (2009) or TSFS/1B (2009)] for details.

## Part I – General Information

5.3 If you wish to apply for the NLS loan only, you should complete the Application Form [NLS 112A(2009) or NLS 112B(2009)] which are available at the Agency or your institution. The NLS application form is also downloadable from the Agency's Homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#nls>. The completed form together with the following supporting documents should be returned to your institution before the deadline as specified in paragraph 6.1 below, and your institution will hand in your application to the Agency for processing:

- (i) a photocopy of your Hong Kong Identity (HKID) Card;
- (ii) a photocopy of your Student Identity Card and/or admission letter if you are a new student, together with any document showing your course of study in the 2009/10 academic year if your Student Identity Card does not contain this information;
- (iii) a photocopy of the relevant page of your bank passbook showing your name and the bank account number; and
- (iv) the customer copy of the bank pay-in slips or the original automatic teller machines (ATM) transaction advice for the administrative fee paid.

(Please pay the administrative fee **IN CASH** at the Hong Kong and Shanghai Banking Corporation (the Bank) by using the pre-printed bank pay-in slips which are obtainable from the Agency or your institution. **Payment by cheque is not acceptable.** You may also transfer the administrative fee to the Agency's account no. **044-171080-001** through **ATM** of the Bank. During the ATM transaction, please choose "**Transfer**" service and press "**Yes**" for "Do you need to take a transaction advice?". If you fail to produce the original transaction advice for your NLS application, you have to apply for a bank statement from the bank showing the transaction concerned.)

## 6. DEADLINES FOR APPLICATION

### 6.1 (a) For continuing students

#### Deadlines\*

10 weeks before the payment due date of the first instalment of tuition fees of your institution

(e.g. If the payment due date of the first instalment of tuition fees of your institution falls on 14 August 2009, the application deadline will be on 5 June 2009.)

### (b) For new students

#### Institutions

#### Deadlines\*

CityU, HKBU, PolyU, LU, CUHK, HKUST, HKU, HKAPA and HKIEd

18 September 2009

PPDH

28 September 2009

IVE

30 October 2009

\* For operational reasons, individual institution may set an earlier (or later) deadline for the receipt of applications from their students. Applicants are required to take note of the announcement made by individual institution.

6.2 All applications made after the specified application deadline will be regarded as late applications. **Late applications should be submitted to the Agency through the applicants' institutions concerned. All late applications will only be considered on individual merits.**

6.3 If you attend a postgraduate course that commences between March 2009 and February 2010, you should apply for the NLS loan for the 2009/10 academic year. The deadline for application is one month following the commencement of the course and in any case **not** later than 31 March 2010.

## 7. MAXIMUM LEVEL OF LOAN AMOUNT UNDER THE NLS

7.1 Students who receive financial assistance under the TSFS may be entitled to loan(s) under the NLS up to the difference between the maximum financial assistance under the TSFS and the amount of financial assistance they may receive under the TSFS, subject to the NLS loan maximum (equivalent to the tuition fees payable) not being exceeded.

- 7.2 Students who fail to obtain assistance under the TSFS or have not applied for assistance under the TSFS may apply for the NLS loan(s) up to the maximum amount of their tuition fees payable.

## 8. NOTIFICATION OF RESULT

- 8.1 If you apply for the NLS only and the information provided is complete, you will normally be notified of the result within 3 weeks from the date of the Agency's receipt of your application. If the information provided is incomplete or if there are discrepancies in the information provided, the Agency may require you to give an explanation or provide supplementary information, in which case the processing time will be longer.
- 8.2 If you are on a postgraduate course, the processing time of your application may be longer as the Agency may need to confirm with your institution the exact amount of tuition fees payable by you in the 2009/10 academic year for the purpose of determining the maximum amount of the NLS loan that you may borrow.
- 8.3 You should check the information of your institution and/or course of studies, your tuition fees paid/payable in the 2009/10 academic year, your correspondence address and your bank account number detailed in the notification of result and see if they are correct. Should there be any discrepancies, or change(s) in bank account, or if you (a) cease to be a registered full-time student; or (b) decide to withdraw from, suspend or defer studies or apply for leave of absence for whatever reasons; or (c) change course/institution; or (d) are not required to pay full amount of tuition fees in the 2009/10 academic year, you should **immediately** notify the Agency in writing by using Form TSF/C/18A (applicable for change of Personal Data) or TSF/C/18B (applicable for change of Institution/Course Data). These forms are available at the Agency or at your institution. You can also download the forms from the Agency's Homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#nls>. For reporting the change in bank account, you must provide photocopy of the first page of the bank passbook showing the name of the account holder and the account number as documentary proof.
- 8.4 If you decide not to accept the NLS loan offered, you must notify the Agency by completing the Non-acceptance of NLS Loan Reply Form [NLS/C/120] and return the form by mail, by fax or in person. However, if you request to re-accept the NLS loan after you have submitted the Non-acceptance of NLS Loan Reply Form, you will be considered applying for a second NLS loan (please refer to paragraph 12.1 below). Your request will be considered by the C, SFAA on individual merits.

## 9. ACCEPTANCE OF NLS LOAN(S)

- 9.1 As one of the conditions of acceptance of the NLS loan(s) after you have received the result of your application, you are required to:
- (a) complete and sign the "Undertaking to be Signed by a Student Receiving Loans" (Undertaking) and the "Indemnifier Details Input Form";
  - (b) ask your Indemnifier to complete and sign the "Deed of Indemnity";
  - (c) ask your Witness(es) to complete and sign the relevant parts of the Undertaking and Deed of Indemnity;
  - (d) submit photocopies of the HKID Cards of yourself, your Indemnifier(s) and your Witness(es). The photocopies should be signed on the face and certified as true copies by the respective cardholders. The signatures should be the same as those shown on the Undertaking and the Deed of Indemnity, as appropriate. Please make photocopies of the HKID Cards on separate A4 size white paper which is blank on both sides. Computer scanned copies, photocopies made by facsimile machine, enlarged or reduced photocopies or duplicates of the photocopies of the respective HKID Cards are **not** acceptable;
  - (e) submit documentary evidence showing the Indemnifier's employment status (e.g. the latest Tax Demand Note or letter from the employer certifying the Indemnifier's recent 3 months employment status and wages, etc.);

## Part I – General Information

- (f) submit documentary evidence showing the Indemnifier's residential address and/or office address; and
- (g) submit the customer copy of the bank pay-in slips or the original ATM transaction advice for the administrative fee paid. (Applicable to TSFS applicants who also wish to accept NLS loan offered in the TSFS notification of result.)  
Please pay the administrative fee **IN CASH** at the Hong Kong and Shanghai Banking Corporation (the Bank) by using the pre-printed bank pay-in slips which are obtainable from the Agency or your institution. Payment by cheque is **not** acceptable. You may also transfer the administrative fee to the Agency's account no. **044-171080-001** through ATM of the Bank. During the ATM transaction, please choose "**Transfer**" service and press "**Yes**" for "Do you need to take a transaction advice?". If you fail to produce the original transaction advice for your NLS application, you have to apply for a bank statement from the bank showing the transaction concerned.
- 9.1.1 Please be reminded that if you/your Indemnifier(s)/Witness(es) mark(s) "COPY" in the photocopies of the HKID Cards submitted, the "COPY" mark should be made across the whole image of the HKID Cards and the names in Chinese and English (if applicable), Identity Card Numbers, Dates of Birth and resident status symbols printed on the HKID Cards should be legible and not obliterated from sight.
- 9.1.2 The C, SFAA may request an applicant to produce documentary evidence showing his/her residential address.
- 9.2 To be acceptable 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, financially sound and able to provide a local business address (persons without regular income e.g. housewives, students and casual workers are **not** acceptable. If the Indemnifier is self-employed, documentary evidence showing that he/she has a regular income such as a copy of his/her latest Tax Demand Note/valid Company's Business Registration Certificate is required);
- (d) able to produce documentary proof of employment status (e.g. the latest Tax Demand Note or letter from the employer certifying the Indemnifier's recent 3 months employment status and wages, etc) ;
- (e) able to produce documentary evidence showing his/her residential address and/or office address; and
- (f) able to produce documentary evidence showing his/her financial position upon request by the C, SFAA.
- 9.2.1 A person who (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 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; or (e) 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 at the time when he/she signs the Deed of Indemnity is **not** acceptable to act as an Indemnifier.
- 9.2.2 The Indemnifier is obliged to notify the Agency in writing **immediately** if (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 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. Under the circumstances, the applicant is required to provide another qualified Indemnifier to replace the original one.

9.2.3 The applicant himself/herself is **not** acceptable to act as the Indemnifier for his/her own application.

9.2.4 If you and/or your Indemnifier has/have any arrears of grant(s) and/or loan(s) under any financial assistance/loan scheme(s) administered by the Agency, C, SFAA reserves the right to withhold the payment of financial assistance/loan to you.

9.3 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.

9.3.1 The applicant himself/herself is **not** acceptable to act as the Witness of 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.

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

## 10. PAYMENT OF NLS LOAN

10.1 The loan you obtain under the NLS will be paid direct to your institution by instalment(s) to settle your tuition fees after the Agency's receipt of your duly completed Undertaking and Deed of Indemnity. The NLS loan will be made subject to the terms and conditions as stipulated in the Undertaking and Deed of Indemnity. The payment dates are the NLS loan draw down dates and will be set by the Agency. Under normal circumstances, payments would not be made earlier than the tuition fee instalments due dates.

10.2 When you confirm that you wish to accept the NLS loan, you are required to specify in your Indemnifier Details Input Form how your NLS loan is to be applied for the settlement of your tuition fees. You may apply the full amount of the NLS loan, which is equal to your loan amount accepted, in either one of the following two ways:

- (a) to settle the 1<sup>st</sup> instalment in the first instance, any remaining balance to the 2<sup>nd</sup> instalment and, if applicable, any remaining balance to the 3<sup>rd</sup> instalment; or
- (b) to settle the final instalment in the first instance, any remaining balance to the preceding instalment(s) and so on.

10.3 After the disbursement of the NLS loan to your institution has been arranged, the Agency will issue a Remittance Advice to you stipulating the amount of the NLS 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 NLS loan draw down date of the specified loan.

10.4 If your institution changes the tuition fee instalments due date(s) to other later date(s) for whatever reason and informs the Agency of such after payment(s) has/have already been made, the Agency will be unable to withhold/re-arrange the concerned payment(s). The Agency shall continue to disburse the payment(s) so arranged to the institution on the tuition fee instalments due date(s) originally confirmed and provided by the institution, which is/are the NLS loan draw down date(s). This Agency will not bear the responsibility for any loss or damage caused to you due to the institution's decision of changing the tuition fee instalments due date(s) under such circumstance(s).

10.5 Neither your application nor the approval for an NLS 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 NLS loan to your institution for any instalment cannot be made on or before the tuition fee instalment due date(s)/any designated 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).

10.6 Under normal circumstances, the tuition fee demand note issued to you by your institution should specify the balance of your tuition fee(s) which you should pay on or before the due date, namely the difference between your full tuition fee instalment (including student union fee and other

## Part I – General Information

miscellaneous charges, if any) and the amount of NLS loan you have specified for the instalment in question. If the demand note does not show any adjustment following your acceptance of the NLS loan, you should **immediately** seek clarification from your institution on the amount that you are required to pay notwithstanding any NLS loan you have borrowed or arrangement has been made by the Agency to credit your NLS loan to your institution.

- 10.7 In any circumstances, NLS loan will only be paid direct to your institution to settle your tuition fee(s). If you have already paid to your institution part/all of your tuition fee(s) on your own before the disbursement of your NLS loan, the Agency will **neither** adjust the amount of your NLS loan to be disbursed to your institution, **nor** to disburse any NLS loan to the bank account you have provided in your application form. It is also your own responsibility to liaise with your institution to make necessary refund arrangements on any extra tuition fee(s) paid. This Agency will not bear any responsibility arising therefrom.
- 10.8 The application, acceptance and disbursement of NLS loan should serve the purpose of settling your tuition fees. If you submit the loan documents to accept the NLS loan at the end of the academic year (i.e. 1 week before the year-end examination), you have to liaise with your institution first and obtain its agreement no matter you have paid your tuition fees or not, and notify the Agency in writing to certify that your institution guarantees to receive the NLS loan directly disbursed to it, or the Agency has the right to refuse the acceptance of your loan documents.
- 10.9 If you and/or your Indemnifier has/have any arrears of grant(s) and/or loan(s) under any financial assistance/loan scheme(s) administered by the Agency, C, SFAA reserves the right to withhold the payment of financial assistance/loan to you.

### 11. OFFSETTING ARRANGEMENTS

- 11.1 If you obtain the NLS loan and subsequently receive financial assistance under the TSFS, it will be necessary to adjust your NLS loan amount if it exceeds the difference between the maximum level of financial assistance you may receive under the TSFS and the financial assistance you should receive under the TSFS (please refer to paragraph 7.1 above). Arrangements will then be made to:
- (a) offset the overpaid NLS loan by the TSFS grant to be payable to you. If the grant is insufficient to fully offset the overpaid NLS loan, the balance of the overpaid NLS loan will be offset by deducting from the amount of the TSFS loan provided to you. Any amount of the NLS loan so deducted from your TSFS loan will be deemed to have been loaned to you under the terms and conditions of the TSFS at an interest rate of 2.5% per annum chargeable from the commencement date of the loan repayment period under the TSFS; and
  - (b) reduce your NLS loan amount to reflect the deductions made from your TSFS grant and loan amounts in paragraph 11.1(a) above. The effective date of this adjustment to your NLS loan account record will be the date of notification of your TSFS results. Interest accrued for the NLS loan amount overpaid remains chargeable at the NLS interest rate from the date the NLS loan was first drawn down to the date the adjustment to your NLS loan account record is made.
- 11.2 No offsetting arrangements as set out in paragraph 11.1 above will be made if your NLS loan does not exceed the difference between your maximum level of financial assistance under the TSFS and the financial assistance you should receive under the TSFS. If you so wish, you may choose to make early repayment of the NLS loan already paid and/or apply for cancellation of the NLS loan that has not yet been disbursed to your institution (please refer to paragraphs 13 and 14.5 to 14.7 below).

### 12. APPLICATION FOR SECOND NLS LOAN

- 12.1 You may apply for a second NLS loan which is equivalent to the difference between the maximum amount of the NLS loan that you may borrow and the NLS loan that you have already indicated to borrow on your first application. **An administrative fee (excluding institutional handling charges) is also payable on application.** Applications must be made by completing the "Application for a Second NLS Loan" form [NLS 113 (2009)] and submitting the completed form in person or authorize a person to do so on your behalf to the Agency at least 10 weeks before the payment due date of the tuition fees in question. The form is obtainable from the Agency or your institution. You may also download the form from the Agency's Homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#nls>. No late applications for a second NLS loan will be accepted.

### 13. CANCELLATION OF NLS LOAN

- 13.1 If you wish to apply for cancellation of your NLS loan for any of the tuition fee instalments, you should complete the "Application for Cancellation of NLS Loan" form [NLS 114 (2009)] and return it to the Agency in person at least 5 weeks before the payment due date of the tuition fees in question. No late applications for cancellation of NLS loan will be accepted. Alternatively, loan recipients may choose to make early repayment of the NLS loan(s). Please refer to paragraphs 14.5 to 14.7 for details on early repayment of the NLS loan(s).
- 13.2 As the time span between the date you confirm your acceptance of the NLS loan and the loan disbursement date for your first tuition fee instalment would normally be less than 5 weeks, it may not be possible for this Agency to arrange for cancellation of the NLS loan for the first tuition fee instalment after your acceptance. You are therefore reminded to critically assess your requirements for the NLS loan before you decide the exact amount of NLS loan to be borrowed and how the full amount should be applied to settle your tuition fee payment.

### 14. LOAN REPAYMENT AND DEFERMENT

- 14.1 The NLS loan(s) borrowed by you and the interest accrued thereon are repayable in 40 equal quarterly instalments within 10 years after you have completed the relevant course or you cease to be a registered full-time student at the institution on or before completion of the relevant course. You may choose to make early repayment of the NLS 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**. The interest on the NLS loan borrowed by you shall be charged at the prevailing NLS interest rate once the NLS loan is drawn down and throughout the repayment period until the NLS loan is fully repaid. The NLS interest rate is reviewed periodically and any adjustment to the rate of interest shall apply immediately to the outstanding principal until the next interest rate adjustment. You may refer to the Agency's Homepage at <http://www.sfaa.gov.hk/eng/whats/index.htm> for the prevailing NLS interest rate.
- 14.2 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**.
- 14.3 Each quarterly instalment of interest calculates the interest accrued for the 3 months immediately preceding the instalment due date.
- 14.4 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.
- 14.5 If you wish to make early settlement of the NLS loan(s) **in one lump sum**,
- (a) **before commencement of the repayment period**, the principal amount(s) of the NLS 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.
- 14.5.1 You are advised to take note to the charging arrangement for administrative fee as set out in paragraphs 2.2.1 to 2.2.5. Settlement of the NLS loan in one lump sum on or before 30 September can save administrative fee for the ensuing academic year.
- 14.6 If you wish to make early **partial** repayment of the NLS 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 NLS 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

## Part I – General Information

shall be applied to repay the principal amount(s) of the NLS 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 the 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 NLS loan(s) which shall be regarded as having been settled on its due date.
- 14.7 You are advised to submit application for early lump sum settlement/partial repayment of the NLS loan(s) in person to the Agency. You may also authorize 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 regarded 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 NLS 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 14.10 below.
- 14.8 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 NLS loan and any other costs incurred by the Government.
- 14.9 For settlement of outstanding instalments, 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 NLS 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 14.8 above.
- 14.10 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).
- 14.11 If you plan to leave Hong Kong for a period longer than 3 months or to emigrate before you have fully settled the NLS 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.
- 14.12 If you move from your present address or from any other address into which you may subsequently move before you have fully settled the NLS 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).

- 14.13 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 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 NLS loan(s).
- 14.14 If 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 after he/she signs the Deed of Indemnity; you and/or your Indemnifier is/are obliged to notify the Agency in writing **immediately**. You are also 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.
- 14.15 In case of any breach of any of the terms and conditions of the NLS 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 NLS loan(s) by you or your Indemnifier(s) will be required (notwithstanding any reference to repayments by instalments).
- 14.16 In the event of any quarterly instalment falling overdue, the C, SFAA may take whatever steps to recover the outstanding amount from you.
- 14.17 Any overpayment of the NLS loan(s) made to you shall be refunded immediately upon demand.
- 14.18 If you have difficulties in repaying the NLS 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 the Agency or your institution. You may also download the application form concerned from the Agency's Homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#nls>. 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 NLS loan repayment are still required to continue settling an administrative fee annually during the period of deferment.

## 15. HANDLING OF INFORMATION

- 15.1 You are obliged to supply the information including your personal data as required in the application. Moreover, in accordance with Section 3.2.1.2 of the Code of Practice on the 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 HKID Cards. If you fail to comply with this requirement, your application will be refused. The personal data provided by you under paragraph 9.1 hereof and any supplementary information that may be required by the Agency will be used by the Agency, or other Government bureaux and departments and your institution relating to the following activities:
- (a) processing and counter-checking of your application for loan under the Non-means-tested Loan Scheme;

## Part I – General Information

- (b) processing and counter-checking of your application for financial assistance under the Tertiary Student Finance Scheme – Publicly-funded Programmes, if any;
  - (c) processing and counter-checking of your application for financial assistance under the Student Travel Subsidy Scheme, if any;
  - (d) recovery of overdue repayment(s), overpayment(s) of assistance/loan and any cost(s) arising therefrom;
  - (e) administration of your loan account(s);
  - (f) matching of the personal data provided against other databases maintained by the Agency and your institution as may be required; and
  - (g) statistics and researches.
- 15.2 The personal data and supplementary information provided by means of the Application Form, the Undertaking, the Deed of Indemnity and the Indemnifier Details Input Form may be disclosed to other Government bureaux and departments or non-Government organizations or bodies or your institution concerned:
- (a) for the purposes mentioned in paragraph 15.1 above and where all the parties have given their consent to such disclosure; or
  - (b) where such disclosure is authorized or required by law.
- 15.3 If necessary, the Agency will contact your institution, other government departments and organizations to verify the personal data provided in your application and any supplementary information required by the Agency for the purposes mentioned in paragraph 15.1 above. For reference and record purpose, the Agency may also notify your institution of your application result.
- 15.4 If necessary, the Agency will contact you, your Indemnifier(s) and/or Witness(es) direct to verify the personal data concerned provided in your application and any supplementary information required by the Agency for the purposes mentioned in paragraph 15.1 above.
- 15.5 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, your Indemnifier(s) and your Witness(es) have the right to access and make corrections to the personal data provided in your application retained by the Agency. The right of access includes the right to obtain a printed copy of the personal data provided by them in connection with your application and these Guidance Notes.
- 15.6 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)

## 16. OTHER MATTERS

- 16.1 **You must complete the application documents fully and truthfully. Any misrepresentation or omission may lead to disqualification from application and/or full recovery of loan(s) already offered to you, 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).**

- 16.2 Should there be subsequent changes in your institution and/or course of study, your tuition fees paid/payable in the 2009/10 academic year, your residential address, correspondence address, your bank account number, your residential phone number or other contact phone number, you should **immediately** notify the Agency in writing by using Forms TSF/C/18A (applicable for change of Personal Data) or TSF/C/18B (applicable for change of Institution/Course Data). These forms are available at the Agency or your institution. You can also download the forms from the Agency's Homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#nls>. Late submission of updated information will cause unnecessary delay in processing your application.
- 16.3 Applications will not be considered for those who cannot provide the supporting documents required without sufficient reasons.

## 17. GENERAL NOTES

- 17.1 The C, SFAA reserves the right to cancel, reduce or recover, in full or in part, any NLS 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.**
- 17.2 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 NLS loan(s) which has/have been made to him/her for the said course together with the interest accrued thereon.

## 18. REVIEW MECHANISM

- 18.1 Unsuccessful applicants under the NLS 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.

## 19. ENQUIRIES

- 19.1 Enquiries about the NLS should be addressed to the Non-means-tested Loan Scheme Section, the Student Financial Assistance Agency, Room 1204, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon:

Office hours:

Mondays to Fridays **8:45** a.m. - 1:00 p.m.  
2:00 p.m. - **5:45** p.m.

The Agency is closed during lunch hours from 1:00 p.m. to 2:00 p.m., **Saturdays**, Sundays and public holidays.

24-hour automated enquiry hotline: 2802 2345

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

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

Other enquiry telephone numbers: 2150 6000 (Tertiary Student Finance Scheme – Publicly-funded Programmes)  
2150 6222 (Non-means-tested Loan Scheme)

Fax numbers: 2519 8512 (Tertiary Student Finance Scheme – Publicly-funded Programmes)  
3101 1908 (Non-means-tested Loan Scheme)

## Part I – General Information

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

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

Forms/Documents/Information	Form Number	Paths
(i) TSFS/NLS Course Coding Sheet	-	<a href="http://www.sfaa.gov.hk/eng/schemes/tsfscs.htm">http://www.sfaa.gov.hk/eng/schemes/tsfscs.htm</a>
(ii) NLS Application Guidance Notes	NLS 111B(2009)	} <a href="http://www.sfaa.gov.hk/eng/public/index.htm#nls">http://www.sfaa.gov.hk/eng/public/index.htm#nls</a>
(iii) NLS Application Form	NLS 112B(2009)	
(iv) Application for a Second NLS Loan	NLS 113(2009)	
(v) Application for Cancellation of NLS Loan	NLS 114(2009)	
(vi) Notification of Change of Personal Data	TSF/C/18A	
(vii) Notification of Change of Institution/Course Data	TSF/C/18B	
(viii) Current NLS interest rate	-	<a href="http://www.sfaa.gov.hk/eng/whats/index.htm">http://www.sfaa.gov.hk/eng/whats/index.htm</a>

20.2 Please keep these Application Guidance Notes for reference.

**End of Part I**

# Part II – How to Complete the Application Form

## 1. PART A TO PART G

Please complete Parts A to G according to the instructions given in the application form and in the following notes:

### 1.1 Part A - Personal Data

The data of your Hong Kong Identity Card number should be right-justified.

Please enter your name in Chinese and English and the Chinese Character Codes as recorded in your Hong Kong Identity Card. Please use BLOCK LETTERS, start at the first box and leave a space between each word. Punctuation marks are not necessary.

PART A	PERSONAL DATA
Name in Chinese (if applicable)	<div style="display: flex; justify-content: space-between;"> <span>司徒偉麟</span> <span>9 0674 1778 0251 7792</span> </div> <div style="display: flex; justify-content: space-between;"> <span>(Name)</span> <span>Chinese Character Code</span> </div>
Full name in English (Please enter your name as recorded in your Hong Kong Identity Card. Surname first, then other name)	25 SZETO WAI LUN RAYMOND
Hong Kong Identity Card No. (Right-justified)	01 A123456(1) (e.g.: A123456(I))
Date of Birth/Sex	70 01 DD 72 09 MM 74 1989 YYYY 78 M ('M' male, 'F' female)
Residential Address (Please use BLOCK LETTERS)	79 ROOM 810 TSUI YAN HOUSE 103 TSUI MAN ESTATE 127 KWUN TONG 143 KOWLOON
Residential Phone No.	159 23456789
Other Contact Phone No. (e.g. mobile phone/pager)	167 98765432 -175

Please enter your residential address and leave a space between each word. Punctuation marks are not necessary. If your residential address cannot be reached by post, please indicate your correspondence address here and put down your residential address in the 'ADDITIONAL INFORMATION PROVIDED BY APPLICANT' in Part G.

# Part II – How to Complete the Application Form

## 1.2 Part B - Information on Course of Study in 2009/10

Please refer to the Course Coding Sheet for the TSFS/NLS at the Agency's Homepage at <http://www.sfaa.gov.hk/eng/schemes/tsfscs.htm>. To avoid making mistakes, please check the data carefully.

Please enter your Student Identity Card number and left-justify your data.

PART B		INFORMATION ON COURSE OF STUDY IN 2009/10	
Student Identity Card No. (Left-justified) <small>(Please refer to the "Course Coding Sheet" available at your institution or our Agency's Homepage at <a href="http://www.sfaa.gov.hk/eng/schemes/tsfscs.htm">http://www.sfaa.gov.hk/eng/schemes/tsfscs.htm</a>) to complete boxes 190-199)</small>	179	0 2 2 3 4 5 6 7 J	
Institution Code	190	0 1	191
Institution Course/Programme Name (Please use BLOCK LETTERS)	BACHELOR OF ARTS		
Student Financial Assistance Agency (SFAA) Course Code	192	H D 0 1 0 1 0 1	199
SFAA Course Description (Please use BLOCK LETTERS)	DEGREE (ARTS DISCIPLINE)		
Annual Total Tuition Fees 1. For continuing students, please provide figure for the 2008/09 academic year 2. For new students, please provide 2009/10 figure	200	4 2 1 0 0 • 0 0	207
Year of study in the 2009/10 academic year	208	2	('1' for Year 1, '2' for Year 2, and so on)
Expected graduation year/month	209	2 0 1 1	(year) 213 0 8 month
No. of credit units to be taken in the 2009/10 academic year (Applicable to applicant whose tuition fees are based on the no. of credit units taken, otherwise, please leave it blank)	215		218
Have you applied for the Tertiary Student Finance Scheme – Publicly-funded Programmes?	219	Y	('Y' Yes, 'N' No) 220

Please enter your year of study in the 2009/10 academic year and your expected date of graduation.

If your tuition fees are based on the number of credits you will take, please enter the number of credits (right-justified) in boxes 215 to 218. Otherwise, leave the boxes blank.

If you have submitted your application under the Tertiary Student Finance Scheme – Publicly-funded Programmes in the 2009/10 academic year, please enter "Y" here. Otherwise write "N".

## 1.3 Part C - Applicant's Bank Account Number

Please enter your bank account number in the boxes provided and left-justify your data.

PART C		APPLICANT'S BANK ACCOUNT NUMBER	
<b>Note:</b> 1. Applicant must be the <u>sole</u> account holder. 2. Your bank account number should not exceed 15 digits. (Fixed/time deposit account, credit card account and foreign currency account are <u>not</u> accepted)	Bank Code 222 0 2 4 1 2 3 4 5 6 7 8 9 0 236 (Left-justified)		
	<p>If you have already applied for the Tertiary Student Finance Scheme – Publicly-funded Programmes separately, please make sure that the bank account number entered here is consistent with the one already provided. If you have reason(s) to use a new bank account number, please correct the original one by filling in the change request form TSF/C/18A and attach it to this application with supporting document(s).</p>		<p><b>Attention</b> Please ensure accuracy.</p>

- (a) You should provide a valid bank account number of your own. This is necessary if your institution needs to refund to you any tuition fees or deposits you have already paid. You may use any bank accounts **except** fixed/time deposit account, credit card account and foreign currency account. You must be the **sole holder** of the account. If you do not have a valid bank account of your own, please open one before you hand in your application.
- (b) If you are under the age of 18 and do not have a valid bank account of your own, you 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 which bank/which kind of bank service to open your own valid bank account. You should make your own enquiries with individual banks on their service provided and the related terms and conditions, service charge required (if any) and/or processing time required. Not being able to open a bank account on time before submitting the application will not be accepted as the reason for you to request late submission of application.
- (c) You are required to **fill in the bank account number** in the application form with **care and ensure** that it is correctly entered.
- (d) The first 3 digits of your account number should be the bank code and your bank account number should not exceed 15 digits. Some of the bank codes are listed below for reference. Please check with your bank if necessary.

Bank Code	Bank Names
012	Bank of China (Hong Kong) Limited
064	Bank of China (Hong Kong) Limited (previously known as Hua Chiao Commercial Bank Limited)
030	Bank of China (Hong Kong) Limited (previously known as Kincheng Banking Corporation)
019	Bank of China (Hong Kong) Limited (previously known as Kwangtung Provincial Bank)
070	Bank of China (Hong Kong) Limited (previously known as Po Sang Bank Limited)
031	Bank of China (Hong Kong) Limited (previously known as Sin Hua Bank Limited)
014	Bank of China (Hong Kong) Limited (previously known as Yien Yieh Commercial Bank Limited)
027	Bank of Communications Company Limited
015	Bank of East Asia Limited
009	China Construction Bank (Asia) Corporation Limited (previously known as Bank of America (Asia) Limited)
039	Chiyu Banking Corporation Limited
250	Citibank (Hong Kong) Limited
006	Citibank, N.A.
018	CITIC Ka Wah Bank Limited
041	Chong Hing Bank Limited (previously known as Liu Chong Hing Bank Limited)
040	Dah Sing Bank, Limited
185	DBS Bank Limited, Hong Kong Branch
016	DBS Bank (Hong Kong) Limited (previously known as Dao Heng Bank Limited)
032	DBS Bank (Hong Kong) Limited (previously known as DBS Kwong On Bank Limited)
052	DBS Bank (Hong Kong) Limited (previously known as Overseas Trust Bank Limited)
128	Fubon Bank (Hong Kong) Limited (previously known as International Bank of Asia Limited)
024	Hang Seng Bank Limited
004	Hongkong and Shanghai Banking Corporation Limited
072	Industrial and Commercial Bank of China (Asia) Limited
021	Mevas Bank Limited
043	Nanyang Commercial Bank Limited
028	Public Bank (Hong Kong) Limited (previously known as Asia Commercial Bank Limited)
025	Shanghai Commercial Bank Limited

## Part II – How to Complete the Application Form

Bank Code	Bank Names
003	Standard Chartered Bank (Hong Kong) Limited
061	Tai Sang Bank Limited
038	Tai Yau Bank Limited
035	Wing Hang Bank Limited
020	Wing Lung Bank Limited

- (e) If, due to special reasons, you need to change the bank account number as stated in your submitted application form, you should **immediately** notify the Agency in writing by completing the Form TSF/C/18A. Please note that this new bank account will replace all the bank account(s) provided by you previously under the TSFS/NLS/Student Travel Subsidy Scheme.

### 1.4 Part D - Additional Information for Applicant on Postgraduate Course (By Research) or HKUST Postgraduate Course (Taught Course)

Please complete this part if you are taking postgraduate (by research) course or HKUST postgraduate course (taught course). After completing Section (a) of Part D, please ask your institution to complete Section (b) of Part D.

### 1.5 Part E - Additional Information for Applicant who is not Required to Attend Whole Year Study or is not Required to Pay Full Amount of Tuition Fees in the 2009/10 Academic Year

Please complete this part if you are not required to attend whole year study or are not required to pay full amount of tuition fees in the 2009/10 academic year. Please specify your reasons for not attending whole year study and/or not paying full amount of tuition fees, the period of your attendance as full-time student and your tuition fees payable for the 2009/10 academic year. Students who are (a) taking postgraduate courses (by research) or HKUST postgraduate courses (taught course) or (b) undergoing graduation-tied training/placement/internship need not complete this part.

### 1.6 Part F – Length of Residence in the Hong Kong Special Administrative Region

Please state whether you have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) and the year since you have resided in Hong Kong. If you have the right of abode, an alphabet 'A' would be shown on the front side of your Hong Kong Permanent Identity Card.

### 1.7 Part G – Additional Information Provided by Applicant

Details, together with reasons and supporting documents, if applicable, should be given in this part, such as:

- If your tuition fee payment due dates are different from the normal payment due dates for the continuing students and/or the new students; or
- If your application is submitted after the specified application deadline (i.e. a late application).

## 2. Declaration

- 2.1 Please sign the declaration on this page.

**End of Part II**