



Student Financial Assistance Agency

Non-means-tested Loan Scheme for Post-secondary Students

For Tuition Fee Payments,
Academic Expenses and
Living Expenses in the

2009/10 Academic Year Application Guidance Notes

For full-time students pursuing locally-accredited,
self-financing post-secondary education programmes

本申請指引備有中文版本[NLSPS/1A(2009)]。
如有需要，可向學生資助辦事處或所屬院校索取。

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Part I – General Information

1. THE NON-MEANS-TESTED LOAN SCHEME FOR POST-SECONDARY STUDENTS

- 1.1 The Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) loan(s) are used to complement the Financial Assistance Scheme for Post-secondary Students (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.
- 1.2 These guidance notes and the application form they refer to are meant for full-time¹ students who are eligible for assistance under the FASP. 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/fasp3.htm> for the eligible programmes under FASP/NLSPS.
- 1.3 If you are an eligible student under the FASP, you may apply for financial assistance under the FASP and the NLSPS concurrently. For concurrent application details of both schemes, please refer to FASP Guidance Notes [FASP/1B(2009)].

2. INTEREST AND ADMINISTRATIVE FEE

- 2.1 The NLSPS 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 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/whats/index.htm> for the prevailing NLSPS interest rate.
- 2.2 An administrative fee, to cover the full costs of processing and administering the NLSPS 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 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.
 - 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 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.
- 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 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 acceded to.

¹ 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.

Part I – General Information

3. ELIGIBILITY

- 3.1 You are eligible to apply for an NLSPS loan if you:
- (a) are a registered full-time student, aged 25 or below (i.e. born on or after 1 September 1983);
 - (b) are engaged in full-time locally-accredited² self-financing post-secondary education programmes leading to a qualification at sub-degree³ (i.e. associate degree⁴; 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 qualification⁵ [including all the sub-degree programmes covered by FASP and the Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)]; or
 - (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); and
 - (d) 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 Full-time students of exclusively University Grants Committee-funded or exclusively publicly-funded places covered by TSFS are not eligible for assistance under the NLSPS.
- 3.4 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 NLSPS application will still rest with the C, SFAA.

4. PROVISION OF NLSPS LOAN(S)

- 4.1 (a) You will be required to repay the NLSPS loan(s) and interest accrued thereon in full in 40 equal quarterly instalments within a period of 10 years upon –
- (i) graduation; or
 - (ii) termination of studies; or
 - (iii) lapse of 6 years from the first disbursement of the NLSPS loan,
- whichever is the earliest.
- (b) The interest on the NLSPS loan borrowed by you shall be charged at the prevailing NLSPS interest rate once the NLSPS loan is drawn down and throughout the repayment period until the NLSPS loan is fully repaid. The NLSPS 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 NLSPS interest rate.
- (c) The NLSPS loan(s) will be disbursed directly to your bank account by two instalments. The actual amount of the NLSPS loan(s) to be paid to you, however, will be determined depending upon the financial assistance you may be provided under the FASP (Please refer to paragraphs 7 and 11 below).

² Locally-accredited programme refers to one included in the Register of Locally-accredited Programmes approved by the Secretary for Education. For the 2009/10 academic year, only programmes which have been included in the Register on or before 31 December 2009 will be covered by the NLSPS. The Register is available for reference at your institution, the Agency and our Homepage (<http://www.sfaa.gov.hk/eng/schemes/fasp2.htm>).

³ For the purpose of NLSPS, 4-year Diploma programmes offered by the Hong Kong Shue Yan University are regarded as sub-degree programmes.

⁴ Associate Degree programmes usually have a 2-year or a 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.

⁵ You can visit the Agency's homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#fasp> for the "Register of Locally-accredited Sub-degree Qualifications".

- (d) You are required to pay an administrative fee annually until the NLSPS loan(s) and the interest accrued thereon are fully repaid. Please refer to paragraphs 2.2.1 to 2.2.4 for details of the administrative fee.
 - (e) If you (i) cease to be a registered full-time student of the locally-accredited programme; 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 NLSPS loan to your bank account**. 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).
 - (f) If you cease to be a registered full-time student of the locally-accredited programme or withdraw from/suspend/defer your studies before graduation from the institution, you must **immediately** notify the C, SFAA in writing. The total NLSPS loan(s) advanced to you will be due for repayment upon your leaving the institution and 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.
 - (g) If you withdraw from your studies or transfer from the institution at which you have borrowed the NLSPS loan(s) to another institution, you are required to report the change **immediately** to the C, SFAA in writing. If you continue your studies with an locally-accredited programme covered by the NLSPS, you are not required to commence repayment of the loan(s) borrowed for your studies at the last institution. If you continue your studies with a programme not covered by the NLSPS, you will be required to commence repayment of the NLSPS 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 NLSPS 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 NLSPS 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 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.
- 5.2 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):
- (a) If you wish to apply for financial assistance under both the FASP and the NLSPS, please refer to the FASP Guidance Notes [FASP/1B(2009)] and use the FASP Application Form [FASP/GB(2009) / FASP/SB(2009)] if you do not possess a locally-accredited sub-degree qualification or [FASP/DB(2009)] if you possess a locally-accredited sub-degree qualification;
 - (b) If you wish to apply for the NLSPS only, you should complete the NLSPS Application Form [NLSPS/2B(2009)] if you do not possess a locally-accredited sub-degree qualification, or [NLSPS/3B(2009)] if you possess a locally-accredited sub-degree qualification. The NLSPS application form is also downloadable from the Agency's Homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#nlsp>. 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;

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- (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 (same with the name in your HKID Card) and the bank account number;
- (iv) the customer copy of the bank pay-in slip or the original automatic teller machines (ATM) transaction advice for the administrative fee paid. If you apply for financial assistance under both the FASP and the NLSPS and use the FASP application form, the administrative fee is payable only when you decide to accept the NLSPS loan;

(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. **044-171635-001** 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 NLSPS application, you have to apply for a bank statement from the bank showing the transaction concerned.); and

- (v) a photocopy of your locally-accredited sub-degree qualification (e.g. testimonial, graduation certificate, letter issued by institutions, etc.) (applicable to students who submit NLSPS/3B(2009) application form).
- (c) If you have obtained a locally-accredited sub-degree qualification, you should ask the institution which conferred you the sub-degree qualification to complete Part H of Form [NLSPS/3B(2009)] before you submit your application to your institution of degree/top-up degree studies.
 - (d) For students who take distance-learning programmes or on-line programmes, please also read the Supplementary Guidance Notes for FASP/NLSPS for Students Taking Distance-learning Programmes for the eligibility criteria and application procedures under FASP and NLSPS. You can obtain the Supplementary Guidance Notes from your institution.

6. DEADLINES FOR APPLICATION

6.1 (a) *For continuing students:

Completed applications should reach the Agency on or before **5 June 2009**.

(b) *For new students or students pursuing newly locally-accredited programmes in the 2009/10 academic year:

Completed applications should reach the Agency either **within one calendar month** from the commencement date of your programme or **within one calendar month** from the date of course accreditation, whichever is the latest.

* **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 If you attend an locally-accredited programme that commences between April 2009 and March 2010, except for those students who take distance-learning programmes or on-line programmes, you should apply for the NLSPS loan for the 2009/10 academic year. The deadline for application is stipulated in paragraph 6.1 and in any case must **not** be later than 31 March 2010.

6.3 Applications received after the deadline will not be accepted save in exceptional circumstances and are accompanied by a letter from your institution in support of the late applications. **All late applications should be submitted to the Agency through your institution and will only be considered on individual merits.**

7. MAXIMUM LEVEL OF LOAN AMOUNT UNDER THE NLSPS

- 7.1 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\$3,200 and a loan for 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.
- 7.2 Students who fail to obtain assistance under the FASP or have not applied for assistance under the FASP may apply for the NLSPS loan(s) up to the annual tuition fees payable for the course under application, an academic expenses of HK\$3,200 and a loan for living expenses.
- 7.3 The maximum amount of loan for living expenses for the 2009/10 academic year will be specified in your NLSPS Notification of Result issued to you.

8. NOTIFICATION OF RESULT

- 8.1 If you apply for the NLSPS 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 You should check the information of your institution and/or course of study, 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, you should **immediately** notify the Agency in writing by using Forms FASP/C/1A(2009) (applicable for change of Personal Data) or FASP/C/1B(2009) (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#nlsp>.

9. ACCEPTANCE OF NLSPS LOAN(S)

- 9.1 As one of the conditions of acceptance of the NLSPS 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 Loan" (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.);
 - (f) submit documentary evidence showing the Indemnifier's residential address and/or office address; and

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- (g) submit the customer copy of the bank pay-in slip or the original ATM transaction advice for the administrative fee paid (applicable to applicants who apply for NLSPS by using FASP application form and decide to accept NLSPS loan). Please pay the administrative fee **IN CASH** at any branch of 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. **044-171635-001** 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 NLSPS 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 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.
- 9.3.2 The C, SFAA may request a Witness to produce documentary evidence showing his/her residential address.

10. PAYMENT OF NLSPS LOAN

- 10.1 The loan you obtain under the NLSPS will be credited to your designated bank account by two equal instalments through the Treasury, if applicable, after the Agency's receipt of your duly completed Undertaking and Deed of Indemnity. 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.
- 10.1.1 You are required to provide a valid bank account in your application, together with photocopy of the first page of the bank passbook/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, you must open one before you submit your application.
- 10.1.2 Please note that some banks do not provide bank account services to persons under the age of 18. If you are under 18, you should choose 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.
- 10.1.3 You must **fill in your bank account number** in the application with **care and ensure** that the account number is accurate. 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(2009)]. The form is obtainable from the Agency, the Agency's homepage at <http://www.sfaa.gov.hk/eng/public/index.htm#nlsp> and your institution. You must submit relevant supporting documents (e.g. 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.
- 10.2 If you decide not to accept the approved loan, you must notify the Agency by completing the Non-acceptance of Loan Offered Reply Form [SFAA 164(2009)] and return the form by mail, by fax or in person.
- 10.3 When you complete the loan documents, 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 and Deed of Indemnity by the specified deadline, the Agency will credit the first instalment of loan payment to your designated bank account within 6 weeks from the deadline for return of the documents. If you miss the deadline, the payment will be deferred to the next batch probably 4 weeks later. The second instalment (covering the remaining balance) will normally be paid in January or February 2010.
- 10.4 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 loan.
- 10.5 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).
- 10.6 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 NLSPS loan 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 7.1 above), it will be necessary to adjust your NLSPS loan amount. Arrangements will then be made to:

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- (a) offset the overpaid NLSPS loan amount by the FASP assistance to be payable 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 the Financial Assistance Scheme for Post-secondary Students Guidance Notes for 2009/10 [FASP/1B(2009)]}. 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; and
- (b) reduce your NLSPS loan amount to reflect the deductions made from your FASP assistance amounts in paragraph 11.1(a) 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.
- 11.2 No offsetting arrangements as set out in paragraph 11.1 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 13 and 14.6 to 14.8 below).

12. APPLICATION FOR SECOND NLSPS LOAN

- 12.1 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 indicated to borrow on your first application. **An administrative fee is also payable on application.** Applications must be made by completing the "Application for a Second NLSPS Loan" form [SFAA 166(2009)] and submitting the completed form in person or authorize a person to do so on your behalf to the Agency within 3 months from the commencement of the course. 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#nlsp>. No late applications for second NLSPS loan will be accepted.

13. CANCELLATION OF NLSPS LOAN

- 13.1 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(2009)] and return it to the Agency. 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 but alternatively you may choose to make early repayment of the NLSPS loan. Please refer to paragraphs 14.6 to 14.8 for details on early repayment of the NLSPS loan.

14. LOAN REPAYMENT AND DEFERMENT

- 14.1 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.
- 14.2 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**. The interest on the NLSPS loan borrowed by you shall be charged at the prevailing NLSPS interest rate once the NLSPS loan is drawn down and throughout the repayment period until the NLSPS loan is fully repaid. The NLSPS 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 NLSPS interest rate.**
- 14.3 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.
- 14.4 Each quarterly instalment of interest calculates the interest accrued for the 3 months immediately preceding the instalment due date.

- 14.5 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.
- 14.6 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.
- 14.6.1 You are advised to take note to the charging arrangement for administrative fee as set out in paragraphs 2.2.1 to 2.2.4. Settlement of the NLSPS loan in one lump sum on or before 30 September can save administrative fee for the ensuing academic year.
- 14.7 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 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 NLSPS loan(s) which shall be regarded as having been settled on its due date.
- 14.8 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 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 regarded 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 14.11 below.
- 14.9 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.

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- 14.10 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 14.9 above.
- 14.11 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).
- 14.12 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.
- 14.13 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).
- 14.14 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 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).
- 14.15 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.
- 14.16 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).
- 14.17 In the event of any quarterly instalment falling overdue, the C, SFAA may take whatever steps to recover the outstanding amount from you.
- 14.18 Any overpayment of the NLSPS loan(s) made to you shall be refunded immediately upon demand.
- 14.19 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 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#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 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 NLSPS;
 - (b) processing and counter-checking of your application for financial assistance under the FASP, 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 documents 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 by them 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)

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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 residential telephone number, other contact telephone number or your bank account number, you should **immediately** notify the Agency in writing by using Forms FASP/C/1A(2009) (applicable for change of Personal Data) or FASP/C/1B(2009) (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#nlsps>. 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 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.**
- 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 NLSPS loan(s) which has/have been made to him/her for the said course together with interest accrued thereon.

18. REVIEW MECHANISM

- 18.1 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.

19. ENQUIRIES

- 19.1 Enquiries about the NLSPS 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.
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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

Other enquiry telephone numbers: 2152 9000 (Financial Assistance Scheme for Post-secondary Students)
2150 6222 (Non-means-tested Loan Scheme for Post-secondary Students)

Fax numbers: 2157 9520 (Financial Assistance Scheme for Post-secondary Students – Application Processing Unit)
2157 9532 (Financial Assistance Scheme for Post-secondary Students – Payment Unit)
3101 1908 (Non-means-tested Loan Scheme for Post-secondary Students – Application Processing Unit)
2157 9532 (Non-means-tested Loan Scheme for Post-secondary Students – Payment Unit)

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

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

Forms/Documents/Information	Form Number	Paths
(i) NLSPS Application Guidance Notes	NLSPS/1B(2009)	http://www.sfaa.gov.hk/eng/public/index.htm#nlsp
(ii) NLSPS Application Form (applicable to non-sub-degree graduates)	NLSPS/2B(2009)	
(iii) NLSPS Application Form (applicable to sub-degree graduates)	NLSPS/3B(2009)	
(iv) Application for a Second NLSPS Loan	SFAA 166(2009)	
(v) Application for Cancellation of NLSPS Loan	SFAA 167(2009)	
(vi) Notification of Change of Personal Data	FASP/C/1A(2009)	
(vii) Notification of Change of Institution/Course Data	FASP/C/1B(2009)	
(viii) FASP/NLSPS Course Coding Sheet	-	http://www.sfaa.gov.hk/eng/schemes/fasp3.htm
(ix) Register of Locally-accredited Sub-degree Qualifications	-	http://www.sfaa.gov.hk/eng/public/index.htm#fasp
(x) Current NLSPS interest rate	-	http://www.sfaa.gov.hk/eng/whats/index.htm
(xi) Maximum amount of NLSPS Loan for Living Expenses	-	http://www.sfaa.gov.hk/eng/schemes/nls3.htm#6

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 H

Please complete Parts A to H according to the instructions given in the application form and in the following notes. Part G and Part H are only applicable to NLSPS/3B(2009) application forms:

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; align-items: center;"> <div style="margin-right: 10px;">司徒偉麟</div> <div style="margin-right: 10px;">9</div> <div style="display: flex; gap: 5px;"> <div style="border: 1px solid black; padding: 2px;">0</div> <div style="border: 1px solid black; padding: 2px;">6</div> <div style="border: 1px solid black; padding: 2px;">7</div> <div style="border: 1px solid black; padding: 2px;">4</div> <div style="border: 1px solid black; padding: 2px;">1</div> <div style="border: 1px solid black; padding: 2px;">7</div> <div style="border: 1px solid black; padding: 2px;">7</div> <div style="border: 1px solid black; padding: 2px;">8</div> <div style="border: 1px solid black; padding: 2px;">0</div> <div style="border: 1px solid black; padding: 2px;">2</div> <div style="border: 1px solid black; padding: 2px;">5</div> <div style="border: 1px solid black; padding: 2px;">4</div> <div style="border: 1px solid black; padding: 2px;">7</div> <div style="border: 1px solid black; padding: 2px;">7</div> <div style="border: 1px solid black; padding: 2px;">9</div> <div style="border: 1px solid black; padding: 2px;">2</div> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> (Name) Chinese Character Code </div>
Full name in English (Please enter your name as recorded in your Hong Kong Identity Card. Surname first, then other name.)	<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;">25</div> <div style="display: flex; gap: 5px;"> <div style="border: 1px solid black; padding: 2px;">S</div> <div style="border: 1px solid black; padding: 2px;">Z</div> <div style="border: 1px solid black; padding: 2px;">E</div> <div style="border: 1px solid black; padding: 2px;">T</div> <div style="border: 1px solid black; padding: 2px;">O</div> <div style="border: 1px solid black; padding: 2px;">W</div> <div style="border: 1px solid black; padding: 2px;">A</div> <div style="border: 1px solid black; padding: 2px;">I</div> <div style="border: 1px solid black; padding: 2px;">L</div> <div style="border: 1px solid black; padding: 2px;">U</div> <div style="border: 1px solid black; padding: 2px;">N</div> <div style="border: 1px solid black; padding: 2px;">R</div> <div style="border: 1px solid black; padding: 2px;">A</div> <div style="border: 1px solid black; padding: 2px;">Y</div> <div style="border: 1px solid black; padding: 2px;">M</div> <div style="border: 1px solid black; padding: 2px;">O</div> <div style="border: 1px solid black; padding: 2px;">N</div> </div> </div>
Hong Kong Identity Card No. (Right-justified)	<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;">61</div> <div style="display: flex; gap: 5px;"> <div style="border: 1px solid black; padding: 2px;">A</div> <div style="border: 1px solid black; padding: 2px;">1</div> <div style="border: 1px solid black; padding: 2px;">2</div> <div style="border: 1px solid black; padding: 2px;">3</div> <div style="border: 1px solid black; padding: 2px;">4</div> <div style="border: 1px solid black; padding: 2px;">5</div> <div style="border: 1px solid black; padding: 2px;">6</div> <div style="border: 1px solid black; padding: 2px;">(1)</div> </div> <div style="margin: 0 10px;">(e.g.:</div> <div style="display: flex; gap: 5px;"> <div style="border: 1px solid black; padding: 2px;">A</div> <div style="border: 1px solid black; padding: 2px;">1</div> <div style="border: 1px solid black; padding: 2px;">2</div> <div style="border: 1px solid black; padding: 2px;">3</div> <div style="border: 1px solid black; padding: 2px;">4</div> <div style="border: 1px solid black; padding: 2px;">5</div> <div style="border: 1px solid black; padding: 2px;">6</div> <div style="border: 1px solid black; padding: 2px;">(1)</div> </div> <div style="margin-left: 10px;">)</div> </div>
Date of Birth/Sex	<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;">70</div> <div style="border: 1px solid black; padding: 2px;">0</div> <div style="border: 1px solid black; padding: 2px;">1</div> <div style="margin: 0 5px;">DD</div> <div style="margin-right: 10px;">72</div> <div style="border: 1px solid black; padding: 2px;">0</div> <div style="border: 1px solid black; padding: 2px;">9</div> <div style="margin: 0 5px;">MM</div> <div style="margin-right: 10px;">74</div> <div style="border: 1px solid black; padding: 2px;">1</div> <div style="border: 1px solid black; padding: 2px;">9</div> <div style="border: 1px solid black; padding: 2px;">8</div> <div style="border: 1px solid black; padding: 2px;">7</div> <div style="margin: 0 5px;">YYYY</div> <div style="margin-right: 10px;">78</div> <div style="border: 1px solid black; padding: 2px;">M</div> <div style="margin-left: 10px;">('M' male, 'F' female)</div> </div>
Residential Address (Please use BLOCK LETTERS)	<div style="display: flex; align-items: flex-start;"> <div style="margin-right: 10px; width: 30px;">79</div> <div style="border: 1px solid black; padding: 2px; display: flex; gap: 5px;"> <div style="border: 1px solid black; padding: 2px;">R</div> <div style="border: 1px solid black; padding: 2px;">O</div> <div style="border: 1px solid black; padding: 2px;">O</div> <div style="border: 1px solid black; padding: 2px;">M</div> <div style="border: 1px solid black; padding: 2px;">8</div> <div style="border: 1px solid black; padding: 2px;">1</div> <div style="border: 1px solid black; padding: 2px;">0</div> <div style="border: 1px solid black; padding: 2px;">T</div> <div style="border: 1px solid black; padding: 2px;">S</div> <div style="border: 1px solid black; padding: 2px;">U</div> <div style="border: 1px solid black; padding: 2px;">I</div> <div style="border: 1px solid black; padding: 2px;">Y</div> <div style="border: 1px solid black; padding: 2px;">A</div> <div style="border: 1px solid black; padding: 2px;">N</div> <div style="border: 1px solid black; padding: 2px;">H</div> <div style="border: 1px solid black; padding: 2px;">O</div> <div style="border: 1px solid black; padding: 2px;">U</div> <div style="border: 1px solid black; padding: 2px;">S</div> <div style="border: 1px solid black; padding: 2px;">E</div> </div> </div> <div style="margin-top: 5px;"> <div style="display: flex; align-items: center;"> <div style="margin-right: 10px;">103</div> <div style="border: 1px solid black; padding: 2px; display: flex; gap: 5px;"> <div style="border: 1px solid black; padding: 2px;">T</div> <div style="border: 1px solid black; padding: 2px;">S</div> <div style="border: 1px solid black; padding: 2px;">U</div> <div style="border: 1px solid black; padding: 2px;">I</div> <div style="border: 1px solid black; padding: 2px;">M</div> <div style="border: 1px solid black; padding: 2px;">A</div> <div style="border: 1px solid black; padding: 2px;">N</div> <div style="border: 1px solid black; padding: 2px;">E</div> <div style="border: 1px solid black; padding: 2px;">S</div> <div style="border: 1px solid black; padding: 2px;">T</div> <div style="border: 1px solid black; padding: 2px;">A</div> <div style="border: 1px solid black; padding: 2px;">T</div> <div style="border: 1px solid black; padding: 2px;">E</div> </div> </div> </div> <div style="margin-top: 5px;"> <div style="display: flex; align-items: center;"> <div style="margin-right: 10px;">127</div> <div style="border: 1px solid black; padding: 2px; display: flex; gap: 5px;"> <div style="border: 1px solid black; padding: 2px;">K</div> <div style="border: 1px solid black; padding: 2px;">W</div> <div style="border: 1px solid black; padding: 2px;">U</div> <div style="border: 1px solid black; padding: 2px;">N</div> <div style="border: 1px solid black; padding: 2px;">T</div> <div style="border: 1px solid black; padding: 2px;">O</div> <div style="border: 1px solid black; padding: 2px;">N</div> </div> </div> </div> <div style="margin-top: 5px;"> <div style="display: flex; align-items: center;"> <div style="margin-right: 10px;">143</div> <div style="border: 1px solid black; padding: 2px; display: flex; gap: 5px;"> <div style="border: 1px solid black; padding: 2px;">K</div> <div style="border: 1px solid black; padding: 2px;">O</div> <div style="border: 1px solid black; padding: 2px;">W</div> <div style="border: 1px solid black; padding: 2px;">L</div> <div style="border: 1px solid black; padding: 2px;">O</div> <div style="border: 1px solid black; padding: 2px;">N</div> </div> </div> </div>
Residential Phone No.	<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;">159</div> <div style="border: 1px solid black; padding: 2px; display: flex; gap: 5px;"> <div style="border: 1px solid black; padding: 2px;">2</div> <div style="border: 1px solid black; padding: 2px;">3</div> <div style="border: 1px solid black; padding: 2px;">4</div> <div style="border: 1px solid black; padding: 2px;">5</div> <div style="border: 1px solid black; padding: 2px;">6</div> <div style="border: 1px solid black; padding: 2px;">7</div> <div style="border: 1px solid black; padding: 2px;">8</div> <div style="border: 1px solid black; padding: 2px;">9</div> </div> </div>
Other Contact Phone No. (e.g. mobile phone/pager)	<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;">167</div> <div style="border: 1px solid black; padding: 2px; display: flex; gap: 5px;"> <div style="border: 1px solid black; padding: 2px;">9</div> <div style="border: 1px solid black; padding: 2px;">8</div> <div style="border: 1px solid black; padding: 2px;">7</div> <div style="border: 1px solid black; padding: 2px;">6</div> <div style="border: 1px solid black; padding: 2px;">5</div> <div style="border: 1px solid black; padding: 2px;">4</div> <div style="border: 1px solid black; padding: 2px;">3</div> <div style="border: 1px solid black; padding: 2px;">2</div> </div> <div style="margin: 0 10px;">-175</div> <div style="border: 1px solid black; padding: 2px; display: flex; gap: 5px;"> <div style="width: 20px; height: 15px;"></div> <div style="width: 20px; height: 15px;"></div> <div style="width: 20px; height: 15px;"></div> </div> </div>

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 F.

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

Please refer to the Course Coding Sheet for the FASP/NLSPS at the Agency's Homepage at <http://www.sfaa.gov.hk/eng/schemes/fasp3.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)	179 <input type="text" value="0"/> <input type="text" value="2"/> <input type="text" value="6"/> <input type="text" value="5"/> <input type="text" value="4"/> <input type="text" value="3"/> <input type="text" value="2"/> <input type="text" value="1"/> <input type="text"/> <input type="text"/>
<i>(Please refer to the "Course Coding Sheet" available at your institution or our Agency's homepage at "http://www.sfaa.gov.hk/eng/schemes/fasp3.htm" to complete boxes 190-199)</i>	
Institution Code	190 <input type="text" value="A"/> <input type="text" value="A"/> 191
Institution Course/Programme Name (Please use BLOCK LETTERS)	YEAR 2 STUDENT OF ASSOCIATE OF ARTS IN BUSINESS
Student Financial Assistance Agency (SFAA) Course Code	192 <input type="text" value="1"/> <input type="text" value="1"/> <input type="text" value="A"/> <input type="text" value="0"/> <input type="text" value="2"/> <input type="text" value="0"/> <input type="text" value="E"/> <input type="text" value="D"/> 199
SFAA Course Description (Please use BLOCK LETTERS)	ASSOCIATE OF ARTS IN BUSINESS (YEAR 2)
Annual Total Tuition Fees (Please provide figure for the 2009/10 academic year)	200 <input type="text" value="4"/> <input type="text" value="8"/> <input type="text" value="7"/> <input type="text" value="5"/> <input type="text" value="0"/> • <input type="text" value="0"/> <input type="text" value="0"/> 207
Year of study in the 2009/10 academic year	208 <input type="text" value="2"/> ('1' for Year 1, '2' for Year 2, and so on)
Expected graduation year/month	209 <input type="text" value="2"/> <input type="text" value="0"/> <input type="text" value="1"/> <input type="text" value="0"/> (year) 213 <input type="text" value="0"/> <input type="text" value="6"/> (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 <input type="text"/> <input type="text"/> • <input type="text"/> 218
Have you applied for the Financial Assistance Scheme for Post-secondary Students?	219 <input type="text" value="Y"/> ('Y' Yes, 'N' No) 220 <input type="text"/> <input type="text"/>

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 Financial Assistance Scheme for Post-secondary Students 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
Note: 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 227 <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"/> <input type="text"/> <input type="text"/> 236 (Left-justified)
	If you have already applied for the Financial Assistance Scheme for Post-secondary Students separately, please make sure that the bank account number entered here is consistent with the one already provided. If you have reasons to use a new bank account number, please correct the original one by filling in the change request form FASP/C/1A(2009) and attach it to this application with supporting documents.
	Attention Please ensure accuracy.

Part II — How to Complete the Application Form

- (a) You should provide your bank account number to facilitate the disbursement of the NLSPS loan to your designated bank account by this Agency. 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 bank account, please open one before you hand in your application.
- (b) 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
003	Standard Chartered Bank (Hong Kong) Limited
061	Tai Sang Bank Limited
035	Wing Hang Bank Limited
020	Wing Lung Bank Limited

- (c) 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 FASP/C/1A(2009). Please note that this new bank account will replace all the bank accounts provided by you previously under the FASP/NLSPS/Student Travel Subsidy Scheme.

Part II — How to Complete the Application Form

1.8 Part H – Certification by Institution at which the Applicant Acquired his/her Locally-accredited Sub-degree Qualification [Applicable to NLSPS/3B(2009) Application Form]

Since certification of your locally-accredited sub-degree qualification is required, you should ask the institution which conferred you the sub-degree qualification to complete this part before you submit your application to your institution of degree/top-up degree studies.

2. Declaration

2.1 Please sign the declaration on this page.

End of Part II