

STUDENT FINANCIAL ASSISTANCE AGENCY  
11/F, Cheung Sha Wan Government Offices,  
303 Cheung Sha Wan Road,  
Kowloon.

APP. NO.: [REDACTED]

TELEPHONE: [REDACTED]

FAXLINE NO.: [REDACTED]

Dear [REDACTED]

30/07/2012

If there are any discrepancies in the data shown below, please inform this Agency immediately.

HKID No. [REDACTED] Student No.: [REDACTED] Bank A/C No.: [REDACTED]

Institution: THE UNIVERSITY OF HONG KONG

Course: DEGREE (ARTS DISCIPLINE) - 3-YEAR STUDIES

Tuition Fee paid / payable for 2012-2013 Academic year : \$42,100.00

2012-2013  
Notification of Result of Application for Financial Assistance  
under the Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS)  
and Offer of Loan Under the Non-means-tested Loan Scheme (NLS)

I wish to inform you that processing of your application for the TSFS for the academic year 2012-2013 has been completed and the result is as follows:

Tuition fee grant	: \$38,540.00
Academic expenses grant	: \$0.00
Loan under TSFS	: \$29,730.00
NLS Loan	: \$22,770.00

The payment of financial assistance under the TSFS, if any, will be arranged in two equal instalments (Note 1). The first instalment of the tuition fee grant and the academic expenses grant will be paid to your bank account within 3 weeks. Payment of loan under the TSFS is subject to the acceptance of loan by means of successful submission of loan documents. In this connection, please download from the Agency's web page at <http://www.sfaa.gov.hk/pdf/common/Form/tsfs/tsfsloandocuments.pdf> the Undertaking (TSFS 15), Deed of Indemnity (TSFS 16) as well as Student, Indemnifier and Witness Details Input Form (Form A and B) (TSFS 29). Please return the completed documents in person together with the specified documentary evidence and the required photocopies of HKID Cards in one complete set to the Student Financial Assistance Agency on or before 13/08/2012 at the following address:

11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon.

In completing the three above-mentioned documents, you are required to fill in the amount of loan you intend to accept for the whole academic year. You may choose to accept the TSFS loan offered in full or in part. Subject to the successful submission of loan documents on or before the above-mentioned deadline, the first instalment of the loan will be paid to your bank account within 4 weeks from the deadline. The second instalment of the financial assistance will be disbursed to your designated bank account in January or February 2013 (Note 2).

If you do not submit the duly completed and signed loan documents to this Agency for the acceptance of loan offered under the TSFS within 2 calendar months from the date of this letter, this Agency shall assume that you do not wish to accept the loan and the loan offered to you will be automatically cancelled.

If you are not satisfied with the result of your application with sufficient grounds / justifications, you may apply for a review within three weeks from the date of this notification. You should give sufficient reasons in the "Application for Review" form and return it to the Agency together with any documentary evidence in support of your appeal. The form can be downloaded from the Agency's web page at [http://www.sfaa.gov.hk/pdf/common/Form/tsfs/Appeal Form \(Eng\).pdf](http://www.sfaa.gov.hk/pdf/common/Form/tsfs/Appeal Form (Eng).pdf).

**Prudent Financial Management**

Think twice about your need and repayment ability before you accept any loan.

**Non-means-tested Loan Scheme**

(i) Interest rate for the Non-means-tested Loan Scheme will be adjusted with due regard to the average best lending rate of note-issuing banks. The adjustment may be upward or downward.

**ATTENTION** (ii) To have a rough estimation on the quarterly repayment amount, please refer to the "Quarterly Repayment Calculator" at the Agency's web page at [www.sfaa.gov.hk/eng/calcs/nls/index.htm](http://www.sfaa.gov.hk/eng/calcs/nls/index.htm).

**Tertiary Student Finance Scheme - Publicly-funded Programmes**

On loans, you may have a rough estimation on the quarterly repayment amount by referring to the "Quarterly Repayment Calculator" at the Agency's web page at [www.sfaa.gov.hk/eng/calcs/tsfs/index.htm](http://www.sfaa.gov.hk/eng/calcs/tsfs/index.htm).

As a measure to verify the truthfulness and completeness of the information provided in the applications, the Agency will conduct authentication through home visit to a number of applicants. During such visits, our staff may need to obtain clarifications or additional evidence related to the information provided in the current as well as previous application(s), if any. If you are selected, I hope you will co-operate with our staff. Please note that intentional obstruction to our staff in the course of their verification, concealment of information or failure to provide the information / clarification as required may lead to full recovery of the financial assistance already awarded and even court proceedings.

We offer the NLS loan to you simultaneously in this notification of result. The NLS loan will be disbursed to your Institution by instalment(s) for the settlement of your tuition fees. The prevailing interest rate for the NLS loan as at the date of this notification is 1.674%. You may choose to accept the NLS loan offered in full or in part. An individual life-time maximum loan limit has been set under the NLS, please refer to the NLS Application Guidance Notes (NLS 111B) at the Agency's web page at <http://www.sfaa.gov.hk/eng/public/index.htm#nls> for details. If you accept the NLS loan, please download from the Agency's web page at <http://www.sfaa.gov.hk/pdf/common/Form/nls/nlsloandocuments.pdf> the Undertaking (NLS 15), Deed of Indemnity (NLS 16) as well as Student, Indemnifier and Witness Details Input Form (Form A and B) (NLS 116). You are also required to obtain from your Institution the bank pay-in-slip for the administrative fee. Please return the completed documents in person together with the bank pay-in-slip for the administrative fee paid, the specified documentary evidence and the required photocopies of HKID Cards in one complete set to the Student Financial Assistance Agency on or before 13/08/2012 at the following address:

11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon.

In completing the three above-mentioned NLS documents, you are required to fill in the amount of NLS loan you wish to borrow for the whole academic year. In particular, you must specify in the Student, Indemnifier and Witness Details Input Form (Form A and B) (NLS 116) how your NLS loan is to be applied for the settlement of your tuition fees. Please refer to the back side of the said input form for details. If you decide not to accept the NLS loan, please notify the Agency by completing the NLS reply form (NLS/C/120) which can be downloaded from the Agency's web page at [http://www.sfaa.gov.hk/pdf/common/Form/nls/NLS\\_C\\_120.pdf](http://www.sfaa.gov.hk/pdf/common/Form/nls/NLS_C_120.pdf).

Subject to the successful submission of loan documents on or before the above-mentioned deadline for NLS loan, we will arrange for the disbursement of the NLS loan to your Institution direct by instalment(s). We will inform you of the details of the payment arrangement in due course (Note 3).

If you and / or your indemnifier has / have any arrears of grant and / or loan under any financial assistance / loan scheme(s) administered by the Agency, the Controller, Student Financial Assistance Agency reserves the right to withhold the payment of financial assistance to you.

Terms and conditions applicable to the financial assistance under the TSFS and the NLS loans are set out in the two respective Notice of Offer (TSFS 12 and NLS 12). The Notice of Offer can be downloaded from the Agency's web page at [http://www.sfaa.gov.hk/pdf/common/Form/tsfs/TSFS\\_12.pdf](http://www.sfaa.gov.hk/pdf/common/Form/tsfs/TSFS_12.pdf). You should keep a set of copies for your future reference.

Enquiries about this notification of result, any matter relating to your application, loan documents, or on the payment / repayment arrangements may be addressed to the Agency by mail or by phone according to the following hotlines:

General Enquiries (24-hour automated hotline)	: 2802 2345
Application Processing (Office hour hotline)	: 2150 6000 (TSFS) / 2150 6222 (NLS)
Loan Document Matters (Office hour hotline)	: 2152 9307 (TSFS / NLS)
Payment Matters (Office hour hotline)	: 2150 6221 (TSFS / NLS)
Repayment Matters (Office hour hotline)	: 2150 6226 (TSFS) / 2150 6211 / 2150 6212 (NLS)

Yours faithfully,

*Ms Shirley KAM*

for Controller,  
Student Financial Assistance Agency.

Note 1: Taking into account of the payment due date of the tuition fee of your Institution, the issuance date of notification, and the date of submitting the loan documents, the grant and loan (if applicable) may be credited to your designated bank account in one single instalment. For details, please refer to our notice posted at the Student Affairs Office's notice board in your campus in due course.

Note 2: Depending on the issuance date of notification and the date of submitting the loan documents, the grant and loan (if applicable) may be credited to your designated bank account later than February 2013.

Note 3: If you fail to submit the NLS loan documents by the specified deadline for whatever reasons, the payment of NLS loan to your Institution may not be made on or before the due date(s) of your tuition fees payment. You should liaise with your Institution to see if any prior arrangements should be made in respect of your tuition fees payment.