

SAMPLE

CHAN TAI MAN  
XXXXXXXXXX  
XXXXXXXXXX  
XXXXXXXXXX  
XXXXXXXXXX

3A1A\_0001

APP. NO. : ██████████  
TELEPHONE : ██████████  
FAXLINE NO. : ██████████

Dear CHAN TAI MAN,

██████████/2023

If there are any changes in the data shown below, you should inform this Office immediately.

HKID No. : ██████████ Student No. : ██████████  
Bank A/C No. : ██████████  
Institution : HONG KONG BAPTIST UNIVERSITY  
Course : DEG (BUS. ADMIN. DISCIPLINE) - 4 OR 5-YEAR STUDIES(BD010510)

Tuition Fee paid / payable for 2022/23 Academic year : \$21,050.00

**2022/23 Academic Year  
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 for Full-time Tertiary Students (NLSFT)**

I wish to inform you that processing of your application for the financial assistance under the TSFS for the 2022/23 academic year has been completed and the result is as follows:

Tuition fee grant	: \$5,262.00
Academic expenses grant	: \$1,262.00
Loan under TSFS	: \$6,945.00
NLSFT Loan	: \$21,050.00

Disbursement of the grant and loan as set out above is subject to the condition that you and/or your indemnifier has/have no arrears of grant and/or loan and/or subsidy under any financial assistance/loan scheme administered by this Office. 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 2 weeks. The second instalment will normally be paid during ██████████ (Note 1).

If you would like to accept the TSFS and / or NLSFT loan(s), you are required to click "SFO E-link – My Bills" service at the relevant webpage (<http://e-link.wfsfaa.gov.hk>) and login your "iAM Smart" or "MyGovHK" account, then proceed to register for "SFO E-link – My Bills" service by using the Link-up Code ██████████ **Please make sure that you have successfully registered for the service for processing of your loan application.** If assistance is required during registration, please contact 1823 Call Centre helpdesk hotline at 183 5500.

For acceptance of the TSFS loan, you are required to download from the relevant webpage (<http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/tsfsloandocuments.pdf>) the loan documents (i.e. the Undertaking (TSFS 15), Deed of Indemnity (TSFS 16) and Student, Indemnifier and Witness Details Input Forms (Forms A and B) (TSFS 29)) and the Checklist for Submission of Loan Documents (TSFS 148). You should carefully read the Checklist, gather all the required documents and properly complete the loan documents. Please return the duly completed loan documents and the specified documentary evidence to this Office **by mail (Address: Counter Service Unit, Student Finance Office, Working Family and Student Financial Assistance Agency, 11/F, Cheung Sha Wan Government Offices (CSWGOs), 303 Cheung Sha Wan Road, Kowloon) or through the drop-in boxes at this Office** on or before ██████████ **Please read the attached "Important Reminder for Submission of Loan Documents" before you submit a complete set of loan documents.**

In completing the above-mentioned TSFS loan 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 and the specified documentary evidence on or before the above-mentioned deadline, the first instalment of the loan will be paid to your bank account within 3 weeks from the deadline. The second instalment will be disbursed to your bank account during ██████████ (Note 1).

**If you submit the loan documents after the above-mentioned deadline, you may receive the financial assistance at a**

**ATTENTION**

**Think twice about your need and repayment ability before you accept any loan. Early repayment may save interest.** To have a rough estimation on the repayment amount, please refer to the "Financial Calculators" in this website - <http://e-link.wfsfaa.gov.hk>. Interest rate for the NLSFT will be adjusted with due regard to the average best lending rate of note-issuing banks. The adjustment may be **upward** or **downward**. Please browse the relevant webpage ([http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLS\\_interest\\_and\\_Admin\\_fee.pdf](http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLS_interest_and_Admin_fee.pdf)) or call our hotline at 2802 2345 for the prevailing interest rate.

later date. If you do not submit the duly completed and signed loan documents to this Office for the acceptance of loan offered under the TSFS within 2 calendar months from the date of this letter or on or before [REDACTED] whichever is later, this Office 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 3 weeks from the date of this notification. You should give sufficient reasons in the "Application for Review" form and return it to this Office together with any documentary evidence in support of your appeal. The form can be downloaded from the relevant webpage ([http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/Appeal\\_Form\\_\(Eng\).pdf](http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/Appeal_Form_(Eng).pdf)).

As a measure to verify the truthfulness and completeness of the information provided in the applications, this Office will conduct counter-checking on some of the successful applications, through home visits, bank search or other means. During these counter-checks, 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 NLSFT loan to you simultaneously in this notification. The NLSFT loan will be disbursed to your Institution by instalment(s) for the settlement of your tuition fees. The prevailing interest rate for the NLSFT loan as at the date of this notification is 1.895%. You can choose to accept the NLSFT loan offered **in full or in part**. A combined life-time loan limit has been imposed on students eligible for receiving loans under the NLSFT and the Non-means-tested Loan Scheme for Post-secondary Students (NLSPS). Please refer to the NLSFT Application Guidance Notes (NLSFT 111B) at the relevant webpage (<http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/application/forms.htm>) for details. For acceptance of the NLSFT loan, you are required to download from the relevant webpage (<http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloandocuments.pdf>) the loan documents (i.e. the Undertaking (NLSFT 15), Deed of Indemnity (NLSFT 16) and Student, Indemnifier and Witness Details Input Forms (Forms A and B) (NLSFT 116)) and the Checklist for Submission of Loan Documents (NLSFT 149). You should carefully read the Checklist, gather all the required documents and properly complete the loan documents. Please return the duly completed loan documents and the specified documentary evidence to this Office **by mail (Address: Counter Service Unit, Student Finance Office, Working Family and Student Financial Assistance Agency, 11/F, Cheung Sha Wan Government Offices (CSWGOs), 303 Cheung Sha Wan Road, Kowloon) or through the drop-in boxes at this Office** on or before [REDACTED] Please read the attached "Important Reminder for Submission of Loan Documents" before you submit a complete set of loan documents.

In completing the above-mentioned NLSFT loan documents, you are required to fill in the amount of NLSFT 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) (NLSFT 116) how your NLSFT loan is to be applied for the settlement of your tuition fees. Please refer to the back side of the said Form for details. Subject to the successful submission of loan documents and the specified documentary evidence on or before the above-mentioned deadline, we will arrange for the disbursement of the NLSFT loan to your Institution direct by instalment(s). We will inform you of the details of the payment arrangement in due course (Note 2). Late submission of loan documents may render the disbursement of the loan being delayed.

If you and / or your Indemnifier has / have any arrears of grant and / or loan and / or subsidy under any financial assistance / loan scheme administered by this Office, this Office reserves the right to withhold the payment of financial assistance to you and set-off the overpaid amount from the financial assistance to which you are entitled to in the year. The balance of the financial assistance after such set-off, if any, will be released to you. In addition or as an alternative, this Office shall require you to refund the overpaid amount immediately upon the request of this Office.

Terms and conditions applicable to the financial assistance under the TSFS and the NLSFT loans are set out in the two respective Notices of Offer (TSFS 12 and NLSFT 12). The Notices of Offer can be downloaded from the above-mentioned websites together with the loan documents. You should keep the Notices of Offer for your future reference.

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

General Enquiries (24-hour automated hotline)	:	2802 2345
Submission of Loan Documents (Office hour hotline)	:	2152 9307 (TSFS / NLSFT)
Payment Matters (Office hour hotline)	:	3102 3026 / 3102 3027 (TSFS / NLSFT)
Repayment Matters (Office hour hotline)	:	2150 6226 (TSFS) / 2150 6211 / 2150 6212 (NLSFT)

Yours sincerely,

*Ms Jessica LEUNG*

for Head,  
Working Family and Student Financial Assistance Agency

Note 1: 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 [REDACTED] in one single instalment.

Note 2: If you fail to submit the NLSFT loan documents by the specified deadline for whatever reasons, the payment of NLSFT 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.