

SAMPLE

CHAN XX XXX
XXXXXXXXXX
XXXXXXXXXX
XXXXXXXXXX
XXXXXXXXXX

APPLICATION REFERENCE NO. : [REDACTED]
TELEPHONE : [REDACTED]
FAXLINE NO. : [REDACTED]

3A1A_0001

[REDACTED] 2024

Dear CHAN XX XXX,

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

HKID Card No. : [REDACTED] Student Card No. : [REDACTED]
Bank A/C No. : [REDACTED]
Institution : THE UNIVERSITY OF HONG KONG
Course : Bachelor of Arts and Sciences

Tuition Fee paid / payable for 2024/25 Academic year : HK\$42,100.00

**2024/25 Academic Year
Notification of Result of Application for
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 TSFS for the 2024/25 academic year has been completed and the result is as follows:

TSFS tuition fee grant : HK\$31,575.00
TSFS academic expenses grant : HK\$8,107.00
TSFS living expenses loan : HK\$44,167.00
NLSFT loan : HK\$27,951.00

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 the Agency. The grant offered and/or the loan accepted under TSFS will normally be disbursed in two equal instalments (Note 1). The first instalment of the grant will normally be disbursed to your designated bank account within 2 weeks from the date of this Notification. The second instalment will normally be disbursed between [REDACTED] (Note 1).

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

For acceptance of the TSFS loan, you are required to download from the relevant webpage (<https://www.wfsfaa.gov.hk/tsfslid.pdf>) the full set of loan documents (including 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). Please return the full set of duly completed loan documents and other required supporting documents to the Agency **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 Student Finance Office's drop-in boxes located on 11/F (during office hours) or in the G/F lift lobby (outside office hours) of the CSWGOs (Note 2) by [REDACTED]**. Please read the attached "Important Reminder for Submission of Loan Documents" before you submit the complete set of loan documents.

You may choose to accept the TSFS loan offered either **in full or in part**. In completing the above-mentioned TSFS loan documents, you are required to specify the exact amount of loan that you wish to accept for the whole academic year (i.e. the sum of the first and second instalments). Subject to your successful submission of the full set of duly completed loan documents and other required supporting documents by the specified deadline above, the Agency will credit the first instalment of the loan payment to your designated bank account within 3 weeks from the deadline for return of documents. The second instalment will normally be disbursed between [REDACTED] (Note 1).

If you submit the loan documents after the specified deadline above, you may receive the loan at a later date. If you do not

ATTENTION

Please consider carefully your need and repayment ability before accepting any loan. Early repayment may save interest. You may have a rough estimation on the repayment amount by using the Calculator available on the "SFO E-link" online platform (<https://e-link.wfsfaa.gov.hk>). Interest rate for the NLSFT is derived on a no-gain-no-loss basis which will be adjusted with due regard to the average best lending rate of note-issuing banks, plus a risk-adjusted-factor rate which seeks to cover the risk of the Government of the Hong Kong Special Administrative Region in disbursing unsecured loans. The adjustment may be **upward or downward**. Please refer to the relevant webpage (https://www.wfsfaa.gov.hk/nlsiaf_e.pdf) or call our hotline at 2802 2345 for the prevailing NLSFT interest rate.

submit the duly completed and signed loan documents to the Agency for acceptance of the loan offered under the TSFS within 2 calendar months from the date of this Notification or by [REDACTED] whichever is later, the Agency shall assume that you do not wish to accept the loan and the loan offered to you will be automatically cancelled.

If there is a substantial change in your family's financial condition after the submission of the 2024/25 TSFS application form, which you consider may significantly affect the support that you may obtain from the family; and/or you have sufficient grounds/ justifications for adjusting the amount of financial assistance offered, you may apply to the Agency for a review of the level of financial assistance within 3 weeks from the date of this Notification or by [REDACTED] whichever is later. You may only request a review once for each academic year. You should complete "TSFS – Application for Review of Financial Assistance" form and return it to the Agency together with detailed justifications and relevant supporting documents. You may download the form from the relevant webpage (https://www.wfsfaa.gov.hk/tsfsaf_e.pdf) or submit the online form via "SFO E-link – My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels) – Application for Review of Financial Assistance".

As a measure to verify the truthfulness and completeness of the information submitted, the Agency has a mechanism to counter-check successful applications, which may be in the form of home visits, bank searches or other means. During these counter-checks, our staff may need to seek clarifications/ additional information on the information already provided. They may also examine the originals of all the supporting documents, including those for applications submitted in previous academic years. You and your family members are requested to keep all related application documents submitted in the current and previous academic years and to cooperate with our staff. Intentional obstruction to our staff in the course of their verification, concealment of information or failure to provide the information/ clarification as required may lead to full recovery of the financial assistance already disbursed and your case may even be referred to the Police for investigation.

We offer the NLSFT loan to you simultaneously in this Notification. You can choose to accept the above NLSFT loan offered either **in full or in part**. A combined life-time loan limit is 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 respective "Guidance Notes" or "Notice of Offer of Loan" for details. If you would like to accept the NLSFT loan offered, you are required to download the full set of loan documents from the relevant webpage (<https://www.wfsfaa.gov.hk/nlsftld.pdf>) (including the "Notice of Offer of Loan" (NLSFT 12), "Undertaking" (NLSFT 15), "Deed of Indemnity" (NLSFT 16), "Student, Indemnifier and Witness Details Input Forms (Forms A and B)" (NLSFT 116) and "Checklist for Submission of Loan Documents" (NLSFT 149)). **Please read the attached "Important Reminder for Submission of Loan Documents" before submission of the complete set of loan documents** and return the full set of duly completed loan documents and other required supporting documents to the Agency **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 Student Finance Office's drop-in boxes located on 11/F (during office hours) or in the G/F lift lobby (outside office hours) of the CSWGOs** (Note 2) by [REDACTED]

In completing the above-mentioned loan documents, you are required to specify the exact amount of NLSFT loan that you wish to accept 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 your successful submission of the full set of duly completed loan documents and other required supporting documents as set out above by the specified deadline above, the Agency will disburse the NLSFT loan directly to your institution by instalment(s). The Agency will inform you of the details of the disbursement arrangement in due course (Note 3). 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 the Agency, or you and/or your indemnifier has/have previously failed to comply with the terms and conditions of any financial assistance / loan scheme administered by the Agency, the Agency reserves the right to withhold the disbursement of financial assistance / loan to you and set-off the overpaid amount from the financial assistance / loan to which you are entitled in the academic year, even after processing of the applications. The balance of the financial assistance after such set-off, if any, will be released to you. The Agency may require you to refund the overpaid amount after the set-off or without undergoing the set-off arrangement.

Terms and conditions applicable to the financial assistance under the TSFS grant and/or loan and the NLSFT loan 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 retain a copy for your future reference.

Enquiries regarding this Notification, submission of loan documents, or arrangements for disbursement / repayment of financial assistance may be addressed to the Agency by mail or by calling the following hotlines:

General Enquiries (24-hour automated hotline)	: 2802 2345
Submission of Loan Documents (Office hour hotline)	: 2152 9307 (TSFS / NLSFT)
Disbursement 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 of result and the date of submitting the whole set of loan documents, the financial assistance (if applicable) may be credited to your designated bank account in one single instalment after [REDACTED]

Note 2: The Agency's office hours are 8:45 a.m. to 1:00 p.m. and 2:00 p.m. to 5:45 p.m. from Monday to Friday, except public holidays. Please enter the CSWGOs through the side entrance near the security counter outside office hours.

Note 3: If you fail to submit the NLSFT loan documents by the specified deadline for whatever reasons, the disbursement of NLSFT loan to your institution may not be made on or before the tuition fees instalment due date(s). You should liaise with your institution in respect of your tuition fees payment.

(This letter is computer-generated letter bearing no signature.)

(TSFS_NOT_3A1A)

[REDACTED]

[REDACTED]