

2023/24 Academic Year TSFS

Tertiary Student Finance Scheme – Publicly-funded Programmes

Guidance Notes

TSFS/1B(2023)



**Student Finance Office
Working Family and Student Financial
Assistance Agency**

本申請指引備有中文版本[TSFS/1A(2023)]

如有需要，可於在職家庭及學生資助事務處網頁下載：

https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/Guidance_Note_Chi.pdf

Important Notice

An applicant has the responsibility to complete his/her application in an accurate and timely manner. Your particular attention is drawn to paragraphs 4.1 to 4.3 “Points to Note” in Part I of the Guidance Notes. The Student Finance Office (“SFO”) will accord priority to those applications with complete information and supporting documents upon submission. Any misrepresentation or omission or not-properly-filled-in information in the application form may lead to rejection of the application or refund of all student financial assistance disbursed. The applicant and his/her family members may also be liable to prosecution.

It is an offence to obtain property and/or pecuniary advantage by deception. Any person who does so commits an offence and shall be liable on conviction upon indictment to imprisonment for ten years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong).

Applicants, their family members and/or agents must not offer an advantage, including money or gifts, to any government officer in connection with their applications or while having dealings of any kind with government bureaux/departments; or else, they may commit an offence under section 4(1) and/or section 8 of the Prevention of Bribery Ordinance (Chapter 201 of the Laws of Hong Kong), and be liable to a maximum penalty of a fine of \$500,000 and imprisonment for seven years.

Financial assistance recipients have an obligation to inform the SFO immediately of the cessation as a registered full-time student or the decision to withdraw from, suspend or defer studies or apply for leave of absence for any reason. If applicants fail to inform the SFO immediately of the above situation, interest may be charged on the overpaid assistance amount with retrospective effect from the date of their withdrawal/suspension of studies. The SFO reserves the right to recover all or part of the grant/loan disbursed to the applicants in the case of incomplete studies for any reason.

Contents

Part I General Information

1. The Tertiary Student Finance Scheme – Publicly-funded Programmes (“TSFS”)	P.4
2. Eligibility	P.5
3. How to Apply.....	P.6
4. Points to Note	P.9
5. Level and Calculation of Financial Assistance	P.11
6. Notification of Result, Disbursement / Recovery Arrangements and Undertaking of Loan.....	P.13
7. Review Mechanism	P.17
8. Handling of Information	P.18
9. Enquiries	P.20

Part II Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

1. Key Points to Note on Completion of the Online Application Form	P.21
2. How to Complete the Online Application Form	P.22
3. Tips for Complete and Accurate Reporting in Application Form.....	P.35

Part III Appendices

Appendix (I)	SFO E-link – My Applications Service Registration Guidelines	P.A1
Appendix (II)	Student Travel Subsidy (“STS”) Scheme	P.A10
Appendix (III)	Ready Reckoner under the “Adjusted Family Income” (“AFI”) Formula (AY2023/24)	P.A12
Appendix (IV)	Sliding Scale of Asset Value for Discounting Grant/Loan Assistance (AY2023/24)	P.A13
Appendix (V)	Forms and Samples of Self-written Income Breakdown / Profit and Loss Account	P.A14
Appendix (VI)	Forms and Samples of Balance Sheet	P.A20
Appendix (VII)	Information Notes on Repayment and Deferment of Loan under the TSFS	P.A22
Appendix (VIII)	Frequently Asked Questions and Answers.....	P.A26
Appendix (IX)	Illustration of Reporting Income & Assets.....	P.A26

1. The Tertiary Student Finance Scheme – Publicly-funded Programmes (“TSFS”)

- 1.1** The Tertiary Student Finance Scheme – Publicly-funded Programmes (“TSFS”), which is administered by the SFO of the Working Family and Student Financial Assistance Agency (“WFSFAA”), is a means-tested financial assistance scheme which provides financial assistance to eligible full-time post-secondary students who passed a means test comprising of an income test and an assets test. Its aim is to ensure that no eligible student will be denied access to tertiary education because of a lack of means. Financial assistance is provided in the form of grant and/or loan. The grant is to help an applicant to pay his/her tuition fee, academic expenses and the compulsory union fees. The loan is to meet his/her living expenses and is interest bearing at 1% per annum chargeable from the commencement date of the loan repayment. In addition, eligible undergraduate students would be provided with hostel subsidy, and students with special educational needs would be provided with additional academic expenses grant.
- 1.2** Applicants will be assessed by both an income test and an assets test to determine the percentage of the maximum grant and loan offered under TSFS (see [paragraph 5](#) below).

2. Eligibility

2.1 You are eligible to apply for TSFS in the 2023/24 academic year if you -

- (i) are registered as a full-time student of a recognised course at one of the following institutions in the 2023/24 academic year, taking up an exclusively publicly-funded, including the University Grants Committee (“UGC”)-funded, student place -
- a. City University of Hong Kong (“CityU”)
 - b. Hong Kong Baptist University (“HKBU”)
 - c. Lingnan University (“LU”)
 - d. The Chinese University of Hong Kong (“CUHK”)
 - e. The Education University of Hong Kong (“EdUHK”)
 - f. The Hong Kong Polytechnic University (“PolyU”)
 - g. The Hong Kong University of Science And Technology (“HKUST”)
 - h. The University of Hong Kong (“HKU”)
 - i. The Hong Kong Academy for Performing Arts (“HKAPA”)
 - j. The Prince Philip Dental Hospital (“PPDH”)
 - k. Hong Kong Institute of Vocational Education (“IVE”), Chinese Culinary Institute (“CCI”) and International Culinary Institute (“ICI”), Hong Kong Design Institute (“HKDI”) and Maritime Services Training Institute (“MSTI”) of the Vocational Training Council

and

- (ii) have the right of abode in the Hong Kong Special Administrative Region (“Hong Kong”); or alternatively, you or your family must have resided in Hong Kong continuously for three complete years prior to the commencement of the course*.

(Remarks: This does not cover non-local students holding -

- a. student visas / entry permits;
- b. visas / entry permits under the Immigration Arrangements for Non-local Graduates; or
- c. dependant visas / entry permits which were issued by the Director of Immigration when the relevant students were 18 years old or above.)

* Applicants without the right of abode in Hong Kong (without the alphabet "A" beneath the Date of Birth field of the Hong Kong Identity Card) should also provide a copy of their entry permits to Hong Kong, e.g. one-way permit / dependant visa, etc., with their applications.

2.2 Your eligibility is restricted to only **one** eligible full-time course in any **one** academic year.

2.3 If you are eligible to apply for assistance under TSFS, and attend a full-time day course up to first degree level, you may also apply for subsidy under the Student Travel Subsidy (“STS”) Scheme. Please refer to Appendix II in Part III of the Guidance Notes for details.

2.4 If you are eligible to apply for assistance under TSFS, you are also eligible to apply for a loan under the Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”). NLSFT provides non-means-tested loan to eligible students to settle their tuition fees payable. The maximum level of loan amount is equal to the total annual tuition fees payable in the academic year. You will be informed of your TSFS and/or NLSFT (if any) entitlement simultaneously in the TSFS notification of result if you do not apply for NLSFT separately. However, if you wish to apply for and be offered with the NLSFT loan earlier, you are required to submit a separate NLSFT application for processing. For details of NLSFT, please refer to the following link - <https://www.wfsfaa.gov.hk/en/sfo/postsecondary/nlsft/overview.php>.

2.5 If you are going to join an overseas exchange programme in the 2023/24 academic year, you are still eligible to apply for assistance under TSFS provided that you have fulfilled the requirements in paragraph 2.1 above.

3. How to Apply

1. Submit the TSFS online application form through “SFO E-link – My Applications” Platform

SFO E-link – My Applications - <https://ess.wfsfaa.gov.hk>



2. Complete and submit the signed declaration and copies of supporting documents

Submit the signed declaration (or completed the digital signing) and copies of supporting documents to the SFO **within seven days** from the date of submission of your application. Please refer to the [Checklist of Documentary Proofs Required \(TSFS RM \(2023\)\)](#) for examples of documentary proofs.

You can submit the required documents through the following means -

- online upload
- By mail ¹ to or through the SFO’s drop-in boxes located at 12/F, One Mong Kok Commercial Centre, 1 Mong Kok Road, Kowloon (Attention: Applications Team (TSFS)). You are advised to print the required documents on blank A4 white paper. Documents printed on used paper are not accepted.



3. Provide clarifications / supplementary information to the SFO upon request



4. The SFO will issue an acknowledgement of receipt and assess your application

Notification of Result will be issued -

Successful Application

The amount of grant offered under TSFS, if any, will be credited to your designated bank account by autopay. The Notification of Result sets out the amount of living expenses loan offered under TSFS, and/or loan they are entitled under NLSFT. For details of loan undertaking and repayment, please refer to [paragraph 6](#) in Part I of the Guidance Notes.

If you are not satisfied with the application result, you may apply to the SFO for a review of the level of financial assistance. Please refer to [paragraph 7](#) in Part I of the Guidance Notes.

Unsuccessful Application

Upon receipt of the Notification of Result, you may apply to the SFO for a review of the result. Please refer to [paragraph 7](#) in Part I of the Guidance Notes.

¹ Underpaid mail items will not be accepted. If you submit your supplementary information by post, you must ensure sufficient postage is paid and provide a return address on the back of the envelope. Otherwise your mail may not be delivered to the SFO. For details and calculation of postage rates, please visit the Hongkong Post’s website - https://www.hongkongpost.hk/en/postage_calculator/index.html

3.1 There are three versions of the application form. Please use the appropriate application form applicable to you

Full Version Application Form (Full Version)	
Applicable to	The general application form for use by all applicants.
Points to Note	Please refer to Part II of the Guidance Notes on how to complete the application form.

Simplified Version Application Form (Simplified Version)	
Applicable to	You may choose to submit the Simplified Version instead of the Full Version only if - (i) you have an unmarried sibling residing with you and he/she has submitted or is submitting the Full Version under TSFS or Financial Assistance Scheme for Post-secondary Students (“FASP”) for the 2023/24 academic year ; and (ii) you are not married.
Points to Note	The SFO will process your Simplified Version application with your sibling’s Full Version application in one go. If there are any errors or omissions relating to the financial information reported in your sibling’s Full Version application, they will also be taken as your errors/omissions. If, as a result of the errors/omissions, your sibling’s level of assistance is subsequently adjusted, a warning letter is issued, or the application is rejected, such same treatment will also be applicable to you. In this regard, you may choose to submit an application using Full Version instead of Simplified Version. Both you and your sibling(s) submitting Full Version application must also sign on the declaration of your Simplified Version application. If you are eligible to use the Simplified Version but would like to provide a full set of information on yourself and your family members, you may still choose to submit the Full Version instead of the Simplified Version.

Simplified Version Application Form for Comprehensive Social Security Assistance (“CSSA”) Families (Simplified Version for CSSA Families)	
Applicable to	If your family received CSSA throughout the assessment period from 1.4.2022 to 31.3.2023 or is receiving CSSA when the application is submitted and meets one of the following criteria, you can submit your application by using the Simplified Version for CSSA families - (i) both your father and mother are CSSA recipients. If only one of your parents is a CSSA recipient, the Simplified Version for CSSA families is not applicable to you; (ii) you come from a single-parent family and the parent who resides with you and supports your living is a CSSA recipient; (iii) you are an independent CSSA recipient; or (iv) you are married and your spouse is a CSSA recipient.
Points to Note	You are not required to provide the income and assets information of your family in the Simplified Version for CSSA Families. The SFO will ascertain whether you meet the above criteria for using the form based on the data matching results with the Social Welfare Department (“SWD”). If the SFO verifies that you do not meet the criteria for using the form or considers it necessary, the SFO will request you to supplement the income and assets information of your family (including re-submitting the Full Version, re-signing the declaration and providing all the supporting documents). Attention - the SFO will ascertain whether you or your family was in receipt of CSSA at the

Simplified Version Application Form for Comprehensive Social Security Assistance (“CSSA”) Families (Simplified Version for CSSA Families)

time of the submission of your application or received CSSA throughout the relevant assessment period (“CSSA status”) based on the data matching results with the SWD to assess your application. If it comes to the knowledge of the SFO that you and your family has obtained CSSA by misrepresentation, provision of false information, omission of information, withholding any information or deceptive means, your application may be rejected. You will be required to refund all student financial assistance you have received. You and your family members may also be liable to prosecution.

3.2 Application submission

- (i) You should submit your application as early as practicable to facilitate prompt application processing and early release of financial assistance as appropriate. Recommended application submission schedule for continuing students and new students of respective institutions are promulgated on the WFSFAA website - <https://www.wfsfaa.gov.hk/en/sfo/postsecondary/tsfs/deadlines.php>.
- (ii) As a hard-and-fast rule, applications should be submitted in accordance with the announced schedule available on the website specified above. In any case, applications should reach the SFO no later than 31.12.2023. Late applications beyond 31.12.2023 would only be processed for circumstances that are beyond the control of individual applicants, for instance, commencement dates of their study programmes fall after 31.12.2023 or individual applicants experienced serious financial hardship as a result of drastic change in family’s financial situation in recent months. For such circumstances, the applicants involved have to provide documentary proofs to substantiate their claims.
- (iii) The SFO will not handle 2023/24 applications received after 31.3.2024.

3.3 If you attend a postgraduate course that commences between March 2023 and February 2024, you should apply for financial assistance for the 2023/24 academic year. The deadline for application is one month following the commencement of the course and in any case **not** later than 31.3.2024.

3.4 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 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 SFO in writing immediately.

4. Points to Note

- 4.1** It is your responsibility to **complete the application form fully and truthfully and submit all the supporting documents in a timely manner**. The SFO will rely on the information and documentary proofs provided in your application and the application(s) from your sibling(s) under TSFS/FASP, if any, to determine the eligibility and the level of financial assistance to be offered, if any, under the Scheme(s). During the course of vetting your current year's application, the SFO will, if necessary, make reference to your submitted application form(s) / information of the previous academic year(s) and ask you to clarify or provide additional information / explanation on the application form(s) / information submitted in the/these academic year(s). **Any misrepresentation or omission or not-properly filled-in information in the application form in any one of the said application(s) may lead to rejection and/or full recovery of financial assistance already disbursed to you and/or your sibling(s) and even referral to the Police for investigation**. You may also be requested to provide information beyond the assessment period if the information is considered to be relevant for the purpose of assessing your application.
- 4.2** 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 seven years and to a fine under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).
- 4.3** If you fail to report/provide the required information / supporting document(s) in/to the application form at the time of submitting your application, and the information / supporting document(s) is only reported/provided upon the SFO's enquiry, this would be treated as a misrepresentation and/or omission in the application. If supporting document(s) is/are provided but the relevant information of family income / assets is not reported in the application form, this would also be treated as not-properly-filled-in information. The SFO has the authority to reject your application with misrepresentation / omission / not-properly-filled-in information. Therefore, you have the responsibility to report true and complete information in your application form and provide all supporting documents.
- 4.4** In the event of overpayment of assistance due to erroneous calculation or assessment, you are required to refund the overpaid amount (including the amounts that may have been overpaid in previous academic years) and, if necessary, forfeit the amount that may be payable to you.
- 4.5** Please check the personal data and course data contained in the acknowledgement of receipt and the notification of result which will be issued to you upon receipt of your application and upon completion of the assessment of your application respectively. Should there be any discrepancies in the institution, programme of study, tuition fees paid/payable in the 2023/24 academic year, correspondence address or the bank account number to which the financial assistance is to be credited, you should **immediately** notify the SFO by submitting the duly completed Forms TSF/C/18A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)) or TSF/C/18B Notification of Change of Institution/ Course Data ([Online Form](#) / [Paper Form](#)). Late notification will result in unnecessary delay in processing of your application and disbursement of financial assistance.
- 4.6** Should there be any **changes in your study status** (such as change in expected graduation date, withdrawal of study, continuing study after completion of the programme which has been granted the loan, etc.) after you have drawn down your loan(s), you should **immediately** notify the SFO by submitting the duly completed Form SFO297_E Notification of Change of Study Status ([Online Form](#) / [Paper Form](#)). Provision of updated information in a timely manner is important as it may affect the activation date of your loan repayment.
- 4.7** You are also required to notify the SFO in writing **immediately** once you are offered or there is any change to the studentship / appointment by institution for the 2023/24 academic year (including the summer months of year 2023) or during the study period covered by the tuition fees paid/payable.

- 4.8** As a measure to verify the truthfulness and completeness of the information submitted, the SFO 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, the SFO 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. If, after completion of the counter-checking exercise, you and your family members are found to have seriously omitted / understated your family income and/or assets, the SFO will demand you to partially/fully refund the financial assistance already disbursed to you. Depending on the gravity of omission, the SFO may refer the case to the Police for investigation.
- 4.9** During the course of vetting / counter-checking / reviewing of your application(s) (including the current and previous academic years), the SFO may immediately withhold the disbursement of assistance if irregularity is suspected or omitted information is spotted. Disbursement of assistance would only resume after the vetting / counter-checking / reviewing procedures have completed and all irregularities / omitted information have been clarified/rectified.
- 4.10** If you have any arrears of grant and/or loan and/or subsidy under any financial assistance / loan schemes administered by the WFSFAA, your application for financial assistance / loan will be considered by Head, WFSFAA on individual merits.

5. Level and Calculation of Financial Assistance

5.1 Financial assistance under TSFS is made up of the following components -

- (i) grant for tuition fee² (excluding continuation fee) payable to the concerned local institution;
- (ii) grant for academic expenses for course of study;
- (iii) grant for compulsory union fees;
- (iv) loan for living expenses;
- (v) hostel subsidy (for eligible undergraduate students only); and
- (vi) additional academic expenses grant for students with special educational needs.

The maximum level of assistance is adjusted on an annual basis. Please refer to the WFSFAA [website](#) for the updated information and rates.

5.2 Your eligibility for financial assistance depends on the financial position of your family. Your eligible level of assistance will be determined by a two-tier means test comprising an income test and an assets test. Details are as follows -

(i) First tier: Income test

First, your Adjusted Family Income (“AFI”)³ is calculated and compared with the AFI groups shown in the [“Ready Reckoner under the AFI Formula”](#). The level of financial assistance to be offered will then be calculated by applying the corresponding percentage of maximum grant and loan.

(ii) Second tier: Assets test

Second, the level of financial assistance calculated from the income test will be adjusted based on the Net Asset Value per Family Member⁴ of your family by applying the corresponding discount factor of the asset group shown in the [“Sliding Scale of Asset Value for Discounting Financial Assistance”](#).

5.3 The Ready Reckoner under the AFI Formula and the Sliding Scale of Asset Value for Discounting Financial Assistance for the 2023/24 academic year are at Appendix III and Appendix IV in Part III of the Guidance Notes respectively. If you would like to have a rough idea of your level of assistance, you may try the Calculator on the following webpage - <https://www.wfsfaa.gov.hk/sfo/eng/schemes/tsfs/calculator/calculator.htm>.

5.4 The SFO will assess your family income and assets, and verify the number of family members based on the information reported in your TSFS application form and other information reported by your sibling(s), if any, under TSFS and/or FASP before determining your eligibility for and level of financial assistance. The SFO will normally accept reported information which is supported by documentary proof(s). If proper documentary proof(s) cannot be provided or the documents provided cannot substantiate the reported income/asset information of the family concerned (e.g. claim for prolonged unemployment is not substantiated or only self-written statement of income is provided), the SFO may need to make adjustments and apply benchmark figures

² The financial assistance is calculated on the basis of the local institution fee. The SFO will deduct the part of tuition fee in the financial assistance you are entitled under TSFS if your institution will not charge you for any tuition fee during the period of your overseas exchange programme.

³ $AFI = (\text{Gross annual family income} - \text{deductible medical expenses}) \div (\text{number of family members} + 1)$. For single-parent families of 2 to 3 members, the “plus-1 factor” in the divisor of the AFI formula will be increased to “plus-2”. All the annual income of an applicant’s parent(s) and 30% of the annual income of an applicant’s unmarried sibling(s) residing with the applicant’s family is counted towards the gross annual family income. Only the medical expenses incurred by the applicants and/or their family members who are chronically ill or permanently incapacitated are deductible from family income. The ceiling of deduction for the 2023/24 academic year is \$22,790 for each family member.

⁴ The “Net Asset Value per Family Member” is the total net value of the fixed assets and liquid assets possessed by you and your parents/spouse (if you are married) divided by the number of family members. You need to declare the value of your family’s assets as at 31.3.2023 in the application form. Debts of family members are not deductible from the total value of family assets.

based on the statistical information provided by the relevant government departments, such as the Census and Statistics Department, the Rating and Valuation Department and the Transport Department, etc., to assess the income and/or net value of the assets held by the family members concerned. The SFO may apply projected figures in the assessment of family income if necessary.

- 5.5** You and your father or mother may be invited to attend an interview with SFO staff where necessary. You will be required to bring to the interview for our examination all the **originals** of the supporting documents, such as all bankbooks/bank monthly statements and receipts for medical expenses. Before the interview, you and/or your father or mother may be required to make a declaration at the SFO in accordance with the Oaths and Declarations Ordinance (Chapter 11 of the Laws of Hong Kong) to declare that the information given in the application is true and complete. During interview, the SFO staff may need to seek clarifications / additional information on the information already provided.

6. Notification of Result, Disbursement / Recovery Arrangements and Undertaking of Loan

- 6.1** In general, if the information and supporting documents you provided when you submitted your application is **complete**, you will be notified of the TSFS application result within about two months from the date of the SFO's acknowledging receipt of your application. **However, the processing time will vary or be lengthened, depending on the particular circumstances of individual applications, which may include the following -**
- (i) If the information provided is incomplete or inconsistent, the SFO will require you to give an explanation for the discrepancy or provide supplementary information;
 - (ii) If your or your sibling's previous application(s) under TSFS/FASP has/have been selected for authentication (including home visits, bank searches or other means), the processing of your current year's application will be withheld pending the outcome of the authentication;
 - (iii) If the SFO has to seek additional information (e.g. the actual amount of tuition fees payable for repeaters) from your institution.
- 6.2** You should check the information printed on the notification of result including but not limited to your personal particulars, institution, course of study, tuition fee payable and your bank account number. Should there be any discrepancies, you should **immediately** notify the SFO by submitting the duly completed Form TSF/C/18A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)) or TSF/C/18B Notification of Change of Institution/ Course Data ([Online Form](#) / [Paper Form](#)).
- 6.3** The amount of grant / subsidy offered under TSFS, if any, is the result of multiplying the percentage of assistance based on the vetting result to the maximum amount of grant (i.e. comprising the tuition fee payable and academic expenses grant) and subsidy as described in paragraph 5.1 above. Unless you notify the SFO in writing that you do NOT wish to accept it, the grant, if any, will be credited to your designated bank account by autopay. For acceptance of the loan offered, please refer to paragraphs 6.10 to 6.14 below.
- 6.4** Disbursement of financial assistance is subject to your being or becoming a registered full-time student at a TSFS institution and taking up an exclusively publicly-funded, including the UGC-funded, programme in the 2023/24 academic year. The grant offered and/or the loan accepted will normally be disbursed in two equal instalments.

The first instalment of the grant	Will normally be disbursed to your designated bank account within two weeks from the date of issuance of the notification of result.
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The first instalment of the accepted loan	If you successfully submitted the full set of loan documents and other related supporting documents on or before the specified deadline, the SFO will credit the first instalment of the loan payment to your designated bank account within three weeks from the deadline for return of documents. If you missed the deadline, disbursement will normally be made three weeks from the successful submission of the full set of loan documents and other related supporting documents.
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The second instalment of the grant and/or the accepted loan	Will normally be disbursed between December 2023 and February 2024. After February 2024, depending on the date of notification of result and the date of submitting the full set of loan documents, the financial assistance may be credited to your designated bank account in a single instalment.
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- 6.5** 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 WFSFAA, 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 WFSFAA, the WFSFAA reserves the right to withhold the processing of your application or disbursement of financial assistance / loan 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.
- 6.6** Financial assistance will be credited to your designated bank account. You must be the **sole holder** of the account. **Only a Hong Kong dollar savings or current account** is accepted.
- (i) You must **accurately fill in the valid number of the bank account solely owned by you** in the application form. You have to provide a copy of documentary proof of the bank account (e.g. the first page of the bank passbook, a bank ATM card or a bank statement). Such proof should bear your name and bank account number.
 - (ii) If you do not have a valid bank account of your own, you must open one before submitting your application. If you are under the age of 18 and do not have a valid bank account of your own, please note that **not** all banks currently provide bank account service to persons under the age of 18. You should make your own enquiries with individual banks on their services provided and the related terms and conditions, including service charge, if any, and processing time required, and make your own decision in choosing which bank to open your own valid bank account. Not being able to open a bank account on time before submitting the application will not be accepted as the reason for requesting late submission of application.
 - (iii) If you change your bank account, please notify the SFO of your new account number **immediately** by submitting the duly completed Form TSF/C/18A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)) together with a copy of the first page of the bank passbook, a bank ATM card or a bank statement which should bear your name and bank account number.
- 6.7** Additional financial assistance in the form of grant may be offered to you if you are required to participate in **overseas compulsory** field trip(s) which constitute(s) the essential part of the course / programme.
- (i) You are reminded that **not all overseas field trip(s) arranged by your institution constitute(s) the compulsory or essential part of the course / programme**. Generally speaking, if a field trip is only compulsory for an elective course/subject, it will not be eligible for additional financial assistance. Upon the beginning of the academic year, the SFO will obtain from the institutions a list of compulsory one(s) which constitute(s) the essential part of the course / programme in that academic year. **If you have doubts, you may contact your institution.**
 - (ii) Provision of additional grant under the TSFS for the participation of overseas compulsory field trip(s) which constitute(s) the essential part of the course / programme is calculated based on the result of vetting of application and subject to your attendance of the concerned field trip(s) as confirmed by your institution. Upon receipt of the information about the expenses of compulsory field trip(s) from your institution, the SFO will re-assess your financial entitlement and inform you of the revised financial entitlement, if any, accordingly. The grant will then be released as a **reimbursement** for your expenses incurred. There is **no discretion** for early payment before completion of the field trip(s).
- 6.8** Under the following circumstances, you must notify the SFO in writing **immediately** for follow-up action(s), including but not limited to withholding the disbursement of or demanding refund of the disbursed financial assistance.
- (i) you ceased to be a registered full-time student before graduation;
 - (ii) you decided to withdraw from, suspend or defer studies or apply for leave of absence for whatever reasons;
 - (iii) you changed course / institution; or
 - (iv) you are not required to pay full amount of tuition fee in the 2023/24 academic year.
- 6.9** The SFO will review the application and adjust your entitlement of financial assistance, if necessary. In the event that there is overpayment of financial assistance, you will be required to refund in one lump sum the overpaid

amount. If you ceased to be a registered full-time student or withdraw from/suspend/defer studies or being granted leave of absence for any reason -

- (i) before commencement of the first school term of the academic year, you will be required to refund all financial assistance disbursed to you for that academic year;
- (ii) during the first school term of the academic year, you will be required to refund all the academic expenses grant and the loan disbursed to you for that academic year; and the overpaid tuition fee grant, which is the difference between (a) the tuition fee grant disbursed to you, and (b) the revised tuition fee grant calculated based on the proportion of the revised tuition fee paid by you (excluding overpaid tuition fee) to the total tuition fee payable by you for the whole academic year; or
- (iii) before commencement or during other school term(s) of the academic year, you will be required to refund the academic expenses grant and the loan for the concerned school term(s) of that academic year, if disbursed to you; and the overpaid tuition fee grant, which is the difference between (a) the tuition fee grant disbursed to you and; (b) the revised tuition fee grant calculated based on the proportion of the revised tuition fee paid by you (excluding overpaid tuition fee) to the total tuition fee payable by you for the whole academic year.

6.10 If you have not applied for NLSFT separately, you will be informed of the financial assistance you are entitled under NLSFT, (if any) simultaneously in the notification of result. If you wish to accept the NLSFT loan offered, you may obtain the required loan documents from the WFSFAA Website at <https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/nlsloandocuments.pdf> and you must submit the full set of loan documents and the original copy of administrative fee payment proof to the SFO by mail (address: Counter Service Unit, Student Finance Office, Working Family and Student Financial Assistance Agency, 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon)⁵ or through the SFO's drop-in boxes⁶ on or before the deadline as specified in your TSFS notification of result. Please refer to the NLSFT Guidance Notes (<https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLSFT111B.pdf>) for details.

6.11 To accept the offer, you must submit the duly completed loan documents (including the "Undertaking", the "Deed of Indemnity" and the "Student, Indemnifier and Witness Details Input Forms (Forms A and B)") and other related supporting documents listed on the "Checklist for Submission of Loan Documents" by mail⁵ or through the SFO's drop-in boxes⁶ on or before the deadline as specified in the notification of result. Loan documents submitted before the issuance of the relevant notification, or by fax or email are **not** acceptable. The full set of loan documents and other related documents (including the "Checklist for Submission of Loan Documents") can be downloaded at the WFSFAA website (<https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/tsfsoandocuments.pdf>).

6.12 You can choose to accept the loan offered either in full or in part. In completing the Undertaking, the Deed of Indemnity and the Student, Indemnifier and Witness Details Input Form, 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). Before accepting any loan offered, you may have a rough estimation on the repayment amount by using the repayment calculator available in the "SFO E-link" at <https://e-link.wfsfaa.gov.hk>. Please consider carefully your need and repayment ability. Please refer to Appendix VII in Part III of the Guidance Notes for an Information Notes on repayment of Loan under TSFS.

6.13 If you do not submit the duly completed and signed loan documents to the SFO for the acceptance of loan offered under TSFS within (i) **two calendar months** from the issuance date of the notification of result, (ii) **four weeks**

⁵ For proper delivery of mail items to the SFO and to avoid unnecessary delay in delivery or unsuccessful delivery, please ensure that the mail items bear sufficient postage with return address before mailing. Underpaid mail items are subject to surcharge by the Hongkong Post, and will be returned to the sender (with return address) or disposed of (without return address) by the Hongkong Post.

⁶ There are drop-in boxes for submission of documents in the Reception Hall on 11/F (during office hours) and G/F lift lobby (outside office hours), Cheung Sha Wan Government Offices (CSWGOs), 303 Cheung Sha Wan Road, Kowloon. The SFO'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. For submission outside office hours, you may enter the CSWGOs through the side entrance near the security counter and use the drop-in box in G/F lift lobby.

from the issuance date of the notification of adjusted result, or (iii) **on or before 30.6.2024** (whichever is the latest), the SFO will assume that you do not wish to accept the loan and the loan offered to you will be **automatically cancelled**.

- 6.14** To be acceptable as an indemnifier or a witness, a person must meet the relevant criteria as set out in paragraphs 14 to 21 in the Notice of Offer of Financial Assistance / Loan which can be downloaded from the WFSFAA website - <https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/tsfsloandocuments.pdf>.

7. Review Mechanism

7.1 If there is a substantial change in your family’s financial condition after the submission of the 2023/24 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 SFO for a review of the level of financial assistance by the following deadline. Each applicant may only request a review once for each academic year -**

- (i) within three weeks from the date of issue of the notification of result; or
- (ii) **on or before 31.3.2024**, whichever is later.

The completed Form TSFS/Review(2023/24) "TSFS – Application for Review of Financial Assistance" ([Online Form](#) / [Paper Form](#)), together with detailed justifications and relevant supporting documents, should be submitted to the Appeal Team of TSFS of the SFO.

7.2 In general, you will be notified of the review result within 10 weeks from the date of the SFO’s acknowledging receipt of the application for review. However, the processing time of the application for review will be longer if the information provided is incomplete and the SFO requires you to give an explanation or provide supplementary information.

7.3 Paragraph 4.3 in Part I of the Guidance Notes has clearly stipulated that if an applicant fails to report/provide the required information / supporting document(s) in the application form at the time of submitting the application, and the information / supporting document(s) is only reported/provided upon the SFO’s enquiry, this would be treated as a misrepresentation and/or an omission in the application. The SFO has the right to reject the application.

7.4 If your application has been rejected due to omission/misrepresentation of information, you may lodge an application for review by submitting the duly completed Form "TSFS – Application for Review Against Rejection" ([Online Form](#) / [Paper Form](#)) within three weeks from the date of the rejection letter. Please state clearly the reasons (e.g. the reasons for the omission/understatement, any special family hardship) with proof if applicable. The review will be considered by the Review Sub-Committee ("RSC"), if necessary.

Email address of the RSC Secretariat : rscsect_sfo@wfsfaa.gov.hk

8. Handling of Information

- 8.1** The personal data provided in the application and loan documents as well as any supplementary information provided on the request of the WFSFAA will be used by WFSFAA and the Education Bureau (“EDB”) / disclosed to the agents of the WFSFAA/EDB, the schools/institutions concerned and relevant government bureaux/departments for the following purposes:
- (i) Activities relating to the processing and counter-checking of applications under schemes listed below and notification of application results;
 - a. Grant for School-related Expenses for Kindergarten Students (“Grant-KG”)
 - b. Kindergarten & Child Care Centre Fee Remission Scheme (“KCFRS”)
 - c. School Textbook Assistance Scheme (“STAS”)
 - d. Student Travel Subsidy Scheme (“STSS”)
 - e. Subsidy for Internet Access Charges (“SIA”)
 - f. Diploma of Applied Education Fee Reimbursement (“DAEFR”) / Diploma Yi Jin Fee Reimbursement (“DYJFR”)
 - g. Financial Assistance Scheme for Designated Evening Adult Education Courses (“FAEAEC”)
 - h. Tertiary Student Finance Scheme – Publicly-funded Programmes (“TSFS”)
 - i. Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”)
 - j. Financial Assistance Scheme for Post-secondary Students (“FASP”)
 - k. Non-means-tested Loan Scheme for Post-secondary Students (“NLSPS”)
 - l. Extended Non-means-tested Loan Scheme (“ENLS”)
 - m. Student Travel Subsidy for Tertiary or Post-secondary Students
 - n. Continuing Education Fund (“CEF”)
 - o. Working Family Allowance (“WFA”) Scheme
 - (ii) Activities relating to authentication of applications under schemes listed in 8.1(i) above against other databases of the WFSFAA, and the databases of other government bureaux/departments and schools/institutions in association with the financial assistance received by the applicant and the applicant’s family member(s) so as to prevent double subsidies, avoid and detect fraudulence, and to recover overpayment(s), overdue repayment(s) or any outstanding amount, and any cost arising therefrom;
 - (iii) Activities relating to the matching of the personal data of the student-applicants and their family members (if applicable) with the databases of other government bureaux/departments including but not limited to the EDB and the Immigration Department in association with processing and counter-checking of the applications under schemes listed in 8.1(i) above and the granting of other financial assistance by the WFSFAA so as to verify/update records of the WFSFAA and confirm eligibility for individual schemes;
 - (iv) Activities relating to the matching of the personal data of the applicant and applicant’s family members with other databases of the WFSFAA and the databases of the Social Welfare Department (“SWD”) in association with processing and counter-checking of the applications under schemes listed in 8.1(i) above and the granting of other financial assistance by the WFSFAA to prevent double subsidies (in case the applicant’s family was in receipt of Comprehensive Social Security Assistance (“CSSA”) during the relevant assessment period or is currently in receipt of CSSA) and recover overpayment(s);
 - (v) Administration and maintenance of loan accounts and repayment of loans;
 - (vi) Statistics and research purposes;
 - (vii) Activities/matters relating to the communication or exchange of views with applicants for the purpose of scheme administration; and
 - (viii) Processing and counter-checking of other applications relating to financial assistance and/or selection of needy students for award of other financial assistance administered by the WFSFAA, the EDB, the Hong Kong Examinations and Assessment Authority, other relevant government bureaux/departments/organisations and the schools/institutions concerned.

- 8.2** The personal data of the applicant and those of his/her family members provided by the applicant may be disclosed to other government bureaux/departments/organisations and the schools/institutions concerned for the purposes stated in paragraph 8.1 above; or where the applicant has given consent to such disclosure; or where such disclosure is authorised or required by law. The provision of personal data to the WFSFAA by the applicant is voluntary, but if the applicant fails to provide the personal data required, the WFSFAA may not be able to process his/her application.
- 8.3** If necessary, the WFSFAA will contact the applicant's institution, other relevant government bureaux/departments and organisations (including the employers of the applicant's family member(s)) to obtain any information of the applicant and his/her family member(s) for the purposes mentioned in paragraph 8.1 above. The applicant consents that the WFSFAA may inform schools/institutions of the result of the application, including assistance level, subsidy amount, date of payment of assistance and loans offered/disbursed.
- 8.4** If necessary, the WFSFAA will contact the applicant, the applicant's parents (or spouse, if applicable), other family members, the applicant's indemnifier(s) and/or witness(es) direct to verify the personal data provided in the application / Undertakings / Deeds of Indemnity for the purposes mentioned in paragraph 8.1 above.
- 8.5** 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), the applicant has the right to request access to and correction of the personal data supplied in the application.
- 8.6** Once the online application is submitted, no online amendments will be allowed. All subsequent amendments should be made in writing to the WFSFAA. Besides, all documents submitted are not returnable. Applicants are advised to retain a paper copy or computer backup for own reference. Should there be any correction of personal data, the applicant should notify the SFO by submitting the duly completed Form TSF/C/18A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)).
- 8.7** Besides, once legal proceedings are instituted against a student loan defaulter with the issue of a claim form in the Small Claims Tribunal or a writ of summons in higher court, some cases information, e.g. name and address of the student loan defaulter, case nature, etc., will become public. Applicants' special attention is drawn to the following clauses of the "Code of Practice on Consumer Credit Data" ("the Code") issued by the Office of the Privacy Commissioner for Personal Data ("PCPD") –
- (i) According to clause 3.1.3A of the Code, a Credit Reference Agency ("CRA") may, for the consumer credit reference service which it provides, collect public record and related data, being data in official records that are publicly available relating to any action for the recovery of a debt or judgements for monies owed entered against the individual, and any declaration or discharge of bankruptcy appearing on official records or as notified to the CRA by the individual pursuant to clauses 3.3.2 and 3.4B.2;
 - (ii) According to clause 3.6.1 of the Code, where a CRA has collected any consumer credit data other than account data or mortgage account general data, it may thereafter retain such public record and related data under clause 3.1.3A (except data relating to a declaration or discharge of bankruptcy) for a period of seven years from the date of the event shown in the official record.
- The full version of the Code is available on the website of the PCPD at https://www.pcpd.org.hk/english/data_privacy_law/code_of_practices/files/CCDCCode_2013_e.pdf.
- 8.8** If you have previously applied for any financial assistance schemes for post-secondary studies from the WFSFAA, your correspondence address under these financial assistance schemes will also be updated in accordance with the correspondence address provided in your latest application for financial assistance in the 2023/24 academic year.
- 8.9** Enquiries concerning the personal data provided in the applications and loan documents should be made in writing to the [Access to Information Officer](#) of the WFSFAA –

📍 Address: General Administration Section
Working Family and Student Financial Assistance Agency
19/F, 181 Hoi Bun Road, Kwun Tong, Kowloon




📠 Fax No.: 3897 1902

✉ Email address: aio@wfsfaa.gov.hk




9. Enquiries

 **Office hours: Mondays to Fridays 8:45 a.m. – 1:00 p.m.
2:00 p.m. – 5:45 p.m.**


TSFS

 Enquiry number (Office hours): **2152 9000**  Fax number: 2519 8512
 Address: TSFS Application Processing Unit, 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon


NLSFT

 Enquiry number (Office hours): **2150 6222**  Fax number: 3101 1908
 Address: Room 1204, 12/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon

STSS

 Enquiry number (Office hours): **3616 6540**


- Hong Kong Institute of Vocational Education
- Chinese Culinary Institute and International Culinary Institute
- Hong Kong Design Institute
- Maritime Services Training of the Vocational Training Council


 Enquiry number (Office hours): **3575 3852**


- City University of Hong Kong
- Hong Kong Polytechnic University and
- Lingnan University

 Enquiry number (Office hours): **3616 6536**


- The University of Hong Kong
- The Chinese University of Hong Kong
- Hong Kong Baptist University
- The Hong Kong University of Science and Technology
- The Education University of Hong Kong
- The Hong Kong Academy for Performing Arts
- The Prince Philip Dental Hospital

 Fax number: 3616 6461 / 3616 6531

 Address: 12/F, One Mong Kok Commercial Centre, 1 Mong Kok Road, Kowloon

 **24-hour automated enquiry hotline: 2802 2345**

 **Website:** <https://www.wfsfaa.gov.hk/en/sfo/index.htm>

 **E-mail address:** wg_sfo@wfsfaa.gov.hk

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

1. Key Points to Note on Completion of the Online Application Form

- ▶ You must complete and submit the TSFS application online through the [SFO E-link](#). For first-time users, please refer to “SFO E-link – My Applications” Registration Guidelines – <https://ess.wfsfaa.gov.hk/essprd/jsp/gen/apps0102.jsp?language=en>
- ▶ In general, your current year’s financial assistance is determined having regard to your family income and assets as well as the number of family members in the **financial year from 1.4.2022 to 31.3.2023** (known as the “assessment period”). **However, the SFO may request you to provide information on your family members, and/or income and assets of your family that fall beyond the above assessment period if the information is relevant for the purpose of assessing your family’s past and current financial position.**
- ▶ All items in the TSFS application form are mandatory except those specified otherwise. If you fail to provide the required information without reasons, your application will not be processed.
- ▶ The following is an overview on How to Complete TSFS Online Application Form. Please click on individual step(s) for details. You can also visit the webpage of “SFO E-link – My Applications” for an online demonstration of all the application procedures.



- ▶ You can review information of your submitted online application in the past two academic years from “SFO E-link – My Applications”. You can save your unfinished application and retrieve your saved application afterwards to continue the application process. All incomplete applications in the 2023/24 academic year would be kept until 31.12.2023 only. After that, all information would be deleted automatically. If you have selected the incorrect version of application form, you can delete the incomplete application and then start a new application by selecting the correct one. However, please note that you cannot delete or amend any submitted application. If you have to amend the submitted application, you must make the request in writing to the SFO.

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

2. How to Complete the Online Application Form

Step	Application Form		
	Full Version	Simplified Version	Simplified Version for CSSA Families
1	Important Note	See Paragraph 2.1 below.	
2	Personal Particulars of Applicant	See Paragraph 2.2 below.	
3	Course Information	See Paragraph 2.3 below.	
4	Personal Particulars of Family Member(s)	See Paragraph 2.4 below.	You only need to enter your parents' names in Chinese and English and their HKID Card numbers in <i>Step 4</i> . See Paragraph 2.4 below.
5	Address(es)	See Paragraph 2.5 below	
6	Family Income	See Paragraph 2.6 below and Appendix (IX) for details	The online system will automatically skip this step. Input of family's income information is not required for these versions.
7	Family Assets - Bank Deposits	See Paragraph 2.7 below and Appendix (IX) for details.	Only the applicant's bank account information is required for this version.
8	Family Assets - Investments	See Paragraph 2.8 below and Appendix (IX) for details.	The online system will automatically skip these steps. Input of Family's Assets information is not required for this version.
9	Family Assets - Insurance Policies	See Paragraph 2.9 below and Appendix (IX) for details.	
10	Family Assets - Property/Land/Carpark, Vehicle/Vessel and Business Undertakings	See Paragraph 2.10 below and Appendix (IX) for details.	
11	Family Assets - Other Assets	See Paragraph 2.11 below and Appendix (IX) for details.	
12	Additional Information	See Paragraph 2.12 below and Appendix (IX) for details.	
13	Application Summary and Application Submission	See Paragraph 2.13 below (for signing the Declaration on paper-form or through digital means).	
14	Supporting Documents Submission	See Paragraph 2.14 below (for submitting supporting documents online, by post or through drop-in boxes).	

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

Step 1 Important Note

2.1 Applicants should read the Guidance Notes and Important Notice and get all required documents ready.

Step 2 Personal Particulars of Applicant

2.2.1 Fields with “*” are mandatory. Besides, you are required to fill-in fields without “*” if they are applicable to you. **All unavailable information/supporting documents at the time of submitting the application form should be stated in Step 12 “Additional Information” and you should take the initiative to prepare and submit it/them to the SFO as soon as practicable.**

For Applicants Using Simplified Version

2.2.2 You must enter the personal data of the sibling who has submitted the Full Version for TSFS or FASP in 2023/24 before entering your own personal particulars.

Information of applicant's unmarried sibling who has submitted a full version of application for TSFS or FASP in 2023/24

Name of sibling who has submitted full version of application: *	YIU SUN SUN
HKID Card No.: *	Y 123456 (7)
Scheme Applied: *	Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS)

For All Applicants

2.2.3 You have to fill-in all of your personal particulars. In respect of the fields of “HKID Card No.” and “Email Address”, please note the following points -

Personal Particulars of Applicant

Title:

Name in English: *
(Input the English name as recorded in HKID card including the space between each word. Punctuation marks are not necessary.)

Name in Chinese:
(This field must be input if a Chinese name is recorded in the HKID card.)

HKID Card No.:

Have the right of abode in Hong Kong: * Yes No

The year in which you have started to reside or have had your home continuously in Hong Kong: *

Currently holding any of the following visa(s) or entry permit(s) issued by the Director of Immigration: * Yes No
(i) Student
(ii) Immigration Arrangements for Non-local Graduates
(iii) Dependant

Type of visa / entry permit you are currently holding: *

Were you aged 18 or above when you were issued dependant visa / entry permit by the Director of Immigration: * Yes No
(If "No" is selected, please provide the copy of the dependant visa / entry permit.)

Month & Year of Birth: * / MM/YYYY

Ethnicity: Chinese Pakistani Nepalese
 Others (please specify)

Mobile Phone No.: *

Marital Status: *

Email Address: *
(Please input your personal email address. The student email address provided by the institution is not accepted.)

Re-enter Email Address : *

If you have the right of abode in Hong Kong, there will be an alphabet “A” after the symbols “***” on the front side of your Hong Kong Permanent Identity Card. Please choose “Yes” or “No” to indicate whether you have the right of abode in Hong Kong. If you choose “No”, please enter the year in which you have started to reside or have had home continuously in the territory.

Please provide your personal email address. The student email address provided by the institution is not accepted.

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

Step 3 Course Information

2.3 Please provide the information of the course you study in the 2023/24 academic year. You shall refer to TSFS Course Coding Sheet available on the WFSFAA website for your Institution Course Code and Name. If you are a new student, please ensure that you have secured an official offer from the relevant institution for the concerned course when submitting the application. Otherwise, your application may be treated as ineligible.

Step 4 Personal Particulars of Family Member(s)

[This part is applicable to applicants using either (a) Full Version or (b) Simplified Version for CSSA Families]

2.4 “Family Member(s)” generally include the core-family member(s) residing with you. “Family Member(s)” and “Other Family Member(s)”, if applicable, do not include non-Hong Kong residents, and those who have left Hong Kong permanently and no longer consider Hong Kong as their home.

(i) For “Full Version Applications”

Applicant’s Marital Status	Not married
Core-family Member(s)	Yourself, your parent(s) [including step-parent(s)], your unmarried sibling(s) residing with you and/or your parent(s) and dependent paternal or maternal grandparent(s), if applicable.
Other Family Member(s)	<ol style="list-style-type: none"> Any person who is not a family member but residing with you and/or your parent(s). Your sibling(s), regardless of his/her/their marital status, who is/are not residing with you and/or your parent(s).
Important Notes	<ol style="list-style-type: none"> If you declared that your parent(s) received CSSA throughout the assessment period from 1.4.2022 to 31.3.2023 or is/are receiving CSSA when your application is submitted, the SFO will ascertain such information based on the data matching results with the Social Welfare Department to assess your application. If your unmarried sibling(s) who has/have left Hong Kong for full-time study(ies) (and his/her/their level of study(ies) is/are up to the bachelor’s degree) or is/are attending one of the local institutions covered by TSFS / FASP and residing in a hostel / rented premises and is/are dependent on your parents for a living, he/she/they will also be considered as family members. In determining whether or not the unmarried sibling(s) and/or grandparent(s) is/are family member(s), the SFO will, apart from considering his/her/their place(s) of residence, take into account whether or not he/she/they is/are dependent on your parents financially. During the period from 1.4.2022 to 31.3.2023, the grandparent(s) who is/are dependent on your parent(s) are Hong Kong residents and - <ol style="list-style-type: none"> has/have resided with your family member(s) for an aggregate period of six months or more; has/have taken up permanent residence in (an)other local premise(s) owned or rented by your parents (please provide their residential address in <i>Step 12 “Additional Information”</i>); has/have resided in elderly homes with the expenses fully covered by your parent(s) for an aggregate period of six months or more; or has/have been totally supported by your parent(s) for an aggregate period of six months or more, they might be considered as family member(s). Please provide the information required and supporting documents. In case the grandparent(s) has/have resided in a premises of his/her/their own,

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

Applicant's Marital Status	Not married
	he/she/they may still be regarded as family member(s). Please provide details in <i>Step 12 "Additional Information"</i> and submit documentary proof (e.g. tax assessment form of your parents) to substantiate the claim that he/she/they depend fully on your family for a living.

Applicant's Marital Status	Married/Separated/Divorced/Widowed
Core-family Members	Yourself, your spouse (applicable to married applicants only) and your dependent child(ren) (if applicable)
Other Family Members	Your parents

(ii) For "Simplified Version Applications for CSSA families"

Applicant's Marital Status	Not married
Core-family Members	You and your parent(s) [including step-parent(s)], and your unmarried sibling(s) who is/are residing with you and/or your parent(s), if applicable.
Other Family Members	Not required to be reported

Applicant's Marital Status	Married/Separated/Divorced/Widowed
Core-family Members	You, your spouse (applicable to married applicants only) and your dependent child(ren) (if applicable)
Other Family Members	Not required to be reported

For the following family circumstances, apart from inputting the family members' particulars in *Step 4*, please also state the situation in *Step 12 "Additional Information"* and provide documentary proof(s) -

Family circumstances	Information and documents to be submitted
If any of the "Family Member(s)" has/have passed away when you submit the application form	Please state so in <i>Step 12 "Additional Information"</i> and provide the relevant documentary proof(s) (e.g. the death certificate).
If your parents are not residing with the family member(s)	Please provide details in <i>Step 12 "Additional Information"</i> .
If you/the parent residing with you have remarried	Please provide a copy of the relevant marriage certificate.
If you/your parents have divorced	Please state so in <i>Step 12 "Additional Information"</i> and provide documentary proof. Please also report the alimony received by the parent residing with you during the period from 1.4.2022 to 31.3.2023 (or received by yourself if you are divorced) in <i>Step 6</i> .
If the previously unmarried sibling who was residing with you and/or your parents had got married after 1.4.2023	Please provide a copy of the relevant marriage certificate and report in <i>Step 12 "Additional Information"</i> if the sibling had provided any contribution to the family during the period from 1.4.2022 to 31.3.2023.

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

You may click the “Add” button in *Step 4* to add the following family member(s):

Applicant’s Marital Status	Family member(s) to be added through the system
Not married	Unmarried sibling(s) / your paternal, maternal grandparent(s) and/or great-grandparent(s) (thereafter known as “grandparents”) who is/are dependent on your parent(s) for his/her/their living / other family member(s) [sibling(s) who is/are not residing with you and/or your parent(s) / any other persons who reside with the family but are not mentioned above].
Married / Separated / divorced / widowed	Child(ren) / other family members (applicant’s parents, any other persons who reside with the family but are not mentioned above).

Adding Family Member(s) Through System

(i) *Unmarried Siblings (applicable to Unmarried Applicant’s Application Form only)*

Add Information on UNMARRIED Sibling(s) residing with the family

Name in English: *
(Input the English name as recorded in HKID card including the space between each word. Punctuation marks are not necessary.)

Name in Chinese:
(This field must be input if a Chinese name is recorded in the HKID card.)

HKID Card No.: *
(8)

Month & Year of Birth: * / MM/YYYY

Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2022 to 31.3.2023: * Yes No

(ii) *Applicant’s Dependent Grandparents (applicable to Unmarried Applicant’s Application Form only)*

Add Information on Dependent Grandparent - Status between 1.4.2022 and 31.3.2023

Name in English: *
(Input the English name as recorded in HKID card including the space between each word. Punctuation marks are not necessary.)

Name in Chinese:
(This field must be input if a Chinese name is recorded in the HKID card.)

HKID Card No.: *
(8)

Year of Birth: *

At least 6 months during 1.4.2022 to 31.3.2023-

Resided with applicant or applicant's parent(s): * Yes No

Resided in premises owned or rented by the applicant's parent(s): * Yes No

Resided in an elderly home and the expenses were fully paid by the applicant's parent(s) OR totally supported by the applicant's parent(s): * Yes No

Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2022 to 31.3.2023: * Yes No

If the newly added family member is a Hong Kong resident and fulfils the relevant criteria, he/she may be treated as a family member. You must provide the relevant supporting documents.

In case the grandparent has resided in a premises of his/her own, he/she may still be regarded as family member. Please provide details in *Step 12 “Additional Information”* and submit documentary proof (e.g. tax assessment form of your parents) to substantiate the claim that he/she is fully depending on your parents for a living.

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

(iii) Applicant's Dependent Children (applicable to Married Applicant's Application Form only)

Add Child

Name in English: *

(Input the English name as recorded in HKID card including the space between each word. Punctuation marks are not necessary.)

Name in Chinese:

(This field must be input if a Chinese name is recorded in the HKID card.)

HKID Card No. / Birth Certificate No.: * ()

Month & Year of Birth: * / MM/YYYY

Currently in receipt of Comprehensive Social Security Assistance (CSSA) or in receipt of CSSA throughout the assessment period from 1.4.2022 to 31.3.2023: * Yes No

Please provide a HKID card copy of the child; or a copy of the birth certificate if the child does not possess a HKID card.

(iv) Other Family Members

Add Information on Other Family Member - Status between 1.4.2022 and 31.3.2023

Name of Family Member: *

Relationship with Applicant: *

Year of Birth:

Marital Status:

Residential Address: *

Telephone No.:

Occupation:

Annual Contribution: \$

Depending on applicant's parent(s) for living: * Yes No

If the newly-added "Other family member" gives \$20,000 per month to you and/or your family member, you must input \$240,000 as the total annual contribution.

i Contribution refers to any family expenses, alimony, payment settled by others (e.g. mortgage payment, rental expenses, insurance payment), family expense aids, etc. provided by others (e.g. sibling living away from applicant, divorced parent, relative, friend, etc.)

Step 5 Address(es)

2.5 Please fill-in the residential address. If the correspondence address is different from the residential address, please provide your correspondence address as well.

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

Step 6 Family Income [Illustration on pages 1-5 at Appendix (IX)]

- 2.6.1 Please state in *Step 6* family members' employment information and actual incomes during the period from 1.4.2022 to 31.3.2023. If a family member is a full-time student, please enter the name of his/her school and his/her year of study for the 2023/24 academic year. Please also attach a copy of his/her student card.
- 2.6.2 For filling-in incomes of family members –
- (i) Employees: please refer to paragraph 1.1 of Appendix (IX) for details
 - (ii) Self-Employed Persons: please refer to paragraph 1.2 of Appendix (IX) for details.
 - (iii) Business Operators: please refer to paragraph 1.3 of Appendix (IX) for details.
 - (iv) Retired Persons: please refer to paragraph 1.4 of Appendix (IX) for details.
- 2.6.3 Please note that the "incomes" of each family member means his/her total incomes, including leave pay, bonuses, cash awards, commission, tips, allowances, payment in lieu of notice and income earned from part-time employment. Allowances include overtime work allowances, living allowances, housing or rent allowances, travel allowances, food allowances, and education allowances, etc.. Nevertheless, the part-time incomes of family members who are full-time students need not to be reported.

Salaries Received by Family Members during Study Leave or the Various Allowances that They Drew during Their Research and Studies

- 2.6.4 Salaries received by family members in the 2022/23 academic year during their study leave or the various allowances that they drew during their research and studies should also be reported. This includes incomes earned in the form of studentship or incomes derived from appointment by institution. Please declare in *Step 12 "Additional Information"* whether the family members concerned will continue to receive the income/studentship in the 2023/24 academic year.

Applicant's Full-time Employment Income

- 2.6.5 If you continue to have a full-time job after your commencement of full-time study in the 2023/24 academic year, please state in *Step 12 "Additional Information"* your full-time job in the 2023/24 academic year, your total full-time incomes for the whole 2022-23 financial year, and provide the relevant income proof.

Contribution from Any Person(s) to You and/or Your Family

- 2.6.6 You should include contribution received by you and/or your family and any fees paid by any person(s) (including "Other Family Members" in *Step 4*, siblings living away, divorced parents, relatives, friends, etc.) on behalf of your family under the Section of "Contribution from any person(s) to you and/or your family" in *Step 6*. **Please note that regardless of the amounts involved, any remittance, family expenses, alimony, mortgage payment, rental expenses, insurance premium, loan repayment, etc. received by your family in the period from 1.4.2022 to 31.3.2023 should be reported.** Please refer to Paragraph 1.5 of Appendix (IX) for details. Other sources of support not mentioned in these Guidance Notes but received by the family should be specified in the Sections of "Other income" or "Contribution from any person(s) to you and/or your family".

Deductible Medical Expenses

- 2.6.7 Except for the medical expenses incurred by the family members listed in *Step 4* (excluding "Other Family Members") who are chronically ill or permanently incapacitated, all other family expenses are non-deductible. Please do not deduct any other expenses from the income.

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

Add Medical Expenses Incurred by Family Member(s) with Chronic Illness

Name of Family Member: *

Nature of Incapacity or Chronic Illness: *

Medical Expenses Incurred between 1.4.2022 and 31.3.2023: \$

The deduction of medical expenses may be allowed upon the production of receipts for the period from 1.4.2022 to 31.3.2023. In the 2023/24 academic year, the maximum amount of deductible medical expenses for each family member is \$22,790.

- 2.6.8 Please provide any of the following documents to substantiate the incomes from 1.4.2022 to 31.3.2023 of your parents and your unmarried siblings who are residing with the family (if you are unmarried)/spouse (if you are married).

For employees:

- (i) A copy of the “Tax Assessment and Demand Note” [IRC 6401] for the 2022-23 financial year issued by the Inland Revenue Department;
- (ii) A copy of the “Inland Revenue Department’s Employer’s Return of Remuneration and Pensions” [IR56B] / “Notification by an Employer of an Employee who is About to Cease to be Employed” [IR56F] / “Return of Payroll Emoluments for Civil Servant” [IR56C];
- (iii) Copies of salary statements/envelopes for the whole 2022-23 financial year; and
- (iv) A copy of the passbook(s) indicating salary payments by autopay (please circle the entries with appropriate remarks).

For business operators:

- (i) A Profit and Loss account for the 2022-23 financial year verified by a Certified Public Accountant.
- (ii) If such a document is not available, you may prepare one on your own [Examples are at *Appendix (V)*] for the SFO’s consideration.

For self-employed persons or persons in temporary and short-term employment:

- (i) If income proof is not available, you may list in writing the various incomes or prepare on your own a Profit and Loss account or an income statement [Examples are at *Appendix (V)*] for the SFO’s consideration.
- (ii) “Notification of Remuneration Paid to Persons Other Than Employees” [IR56M].

For studentship or income derived from appointment by institution received / to be received by you and/or your family member in the 2023/24 academic year, including the summer months of 2023:

- (i) A photocopy of the employment letter, contract, certification letter from the employer, written proof issued by the institution or other income proof.

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

- 2.6.9 If any family member has been unemployed between 1.4.2022 and 31.3.2023, please state in the self-prepared income statement or *Step 12 “Additional Information”* the period(s) of and the reason(s) for unemployment (e.g. injuries whilst at work, illness, close-down of business, etc.). At the same time, please provide information of previous employment of the family member (including position, rank, salary and date of leaving the former employer), and documentary proof of unemployment. The following documents might be considered as documentary proof of unemployment – termination letter, “Notification by an Employer of an Employee Who is About to Cease to be Employed” [IR56F], medical proof, proof of looking for jobs, proof of studying full-time courses, etc. You can also provide other information/documents to support the unemployment status of a family member.
- 2.6.10 Please note that the SFO will take into account the individual circumstances of each case in determining whether to accept the information/documents produced as proof of income/unemployment when assessing the income of a family member. Your parents and/or spouse may be requested by the SFO to provide further information/documents (e.g. income records issued by the Inland Revenue Department) for assessment.

Example for Filling-in Unmarried Siblings’ Income / Study Information

Income / Study Information of UNMARRIED Sibling(s) residing with the family

Name	
YIU KIN HONG	Edit
YIU MEI LAI	Edit
YIU SIU WAI	Edit

Click “Edit” button to input unmarried sibling(s) information

Edit Income / Study Details of UNMARRIED Sibling

Name in English: YIU KIN HONG

Mode of Employment / Study: *

Full-time student

- Pursuing full-time Studies Locally
- Pursuing full-time Studies Abroad

 In Employment

- Part-time Working
- Full-time Working

 Self-employed
 Unemployment
 Others

Name of Institution: * ABC SECONDARY SCHOOL

Year of Study: * S5

Occupation / Employment: CASHIER

Name of Employer / Firm: ABC SUPERMARKET

Please tick the appropriate box according to the study or employment status of your family member during the period from 1.4.2022 to 31.3.2023.

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

Steps 7 to 11 Family Assets

2.7 You are required to fill-in all assets in Hong Kong or outside Hong Kong, regardless whether they are wholly or partly owned by the following family member(s) between 1.4.2022 and 31.3.2023 in Steps 7 to 11. The latest value of assets reported in previous years should still be reported in the current application.

	Full Version		Simplified Version
	Unmarried Applicant	Married Applicant	
Core-family Members	<ul style="list-style-type: none"> ● Applicant ● Applicant's parents 	<ul style="list-style-type: none"> ● Applicant ● Applicant's spouse 	Applicant

Step 7 Family Assets - Bank Deposits [Illustration on pages 6-9 at Appendix (IX)]


- 2.7.1 Savings, current accounts, club deposits, integrated accounts, joint accounts and fixed/time-deposits in local or foreign currencies of yourself and your family members in all banks (including virtual banks) should be reported.
- 2.7.2 Please provide copies of documents that can identify the name of the holder of the account and the account number (for instance, the first page of a savings account passbook) and copies of passbooks of all bank accounts or monthly statements that can show all transactions between 1.4.2022 and 31.3.2023.
- 2.7.3 If an account was closed between 1.4.2022 and 31.3.2023, you still have to report the account and provide the transaction records up to the closing date; you should also report in *Step 12 "Additional Information"* on how the savings were disposed of.
- 2.7.4 If you have lost the documents concerned, please ask the bank to reproduce such and provide the copy to the SFO. If you fail to do so, your application will not be considered.
- 2.7.5 For bank account which was opened on or after 1.4.2022, please state in *Step 12 "Additional Information"*. Please provide the first page of the passbook / first set of bank statement to show the name of the account holder and the account number. For passbook, the first inner page is also required to show the opening date of the account.
- 2.7.6 **Please be reminded to report fixed/time-deposits including those with auto-renewal instructions.** For time-deposits, if the receipts/documents do not show the balance as at 31.3.2023, please state the balance at the nearest date to 31.3.2023. If the maturity date is beyond 31.3.2023, you should still write down the principal amount and provide copies of the notice of the time-deposit with the deposit period covering 31.3.2023. **For example, if a time-deposit covers the period from 1.2.2023 to 30.4.2023, as the deposit period covers 31.3.2023, the principal amount should also be reported. If the money deposited are transferred from a savings account to a time-deposit account, it is insufficient if only the savings account is reported without reporting the concerned time-deposit account.**
- 2.7.7 To ensure that the financial circumstances reported in the application are true and complete, the SFO will make enquiries about transactions shown on bank statements. To speed up the processing of the application, you should give explanations and provide documentary proof (as appropriate) for the following transactions -
- (i) with an amount of \$100,000 or more (which may be fixed deposits);
 - (ii) any other deposits of odd cents (which may be interest from time-deposits or dividends from stocks and shares); and
 - (iii) other regular cash/cheque deposits (which may be contributions/remittance from relatives or income from part-time jobs).
- 2.7.8 If situation warrants, the SFO may contact you for clarifications and documentary proof of the bank transactions.
- 2.7.9 **Applicant's Bank Account:** For the bank account for receipt of financial assistance, you must be the sole holder of the account. The account should be a Hong Kong dollar savings or current account. Time-deposit account, credit card account and foreign currency account will not be accepted.

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

- 2.7.10 If you do not have a valid bank account of your own, you should open one before submitting your application. If you need to change to a new bank account after submitting the application, please notify the SFO by submitting the duly completed Form TSF/C/18A Notification of Change of Applicant's Personal Particulars ([Online Form](#) / [Paper Form](#)) with a copy of documentary proof (e.g. the first page of the bank passbook, a bank ATM card or a bank statement bearing your name and bank account number). Please note that the new bank account will replace all the bank account(s) for receiving financial assistance provided by you previously under other financial assistance schemes for post-secondary students of the SFO.

Add Bank Account Information (balance as at 31.3.2023)

Name of Bank / Financial Institution: *	<input type="text" value="Hang Seng Bank Limited"/>
Bank Code:	024 - Hang Seng Bank Limited
Account Number: *	<input type="text" value="1234567890"/> <small>(Please skip "-" and bank code for input of account number.)</small>
Currency & Balance (as at 31.3.2023) : *	<input type="text" value="Hong Kong Dollars"/> <input type="text" value="10000"/>
Type of Account: *	<input type="text" value="Savings"/>
	<input checked="" type="checkbox"/> Account for Payment of Financial Assistance

 Applicant must be the sole account holder. Time deposit / credit card / foreign currency account is not acceptable. Please ensure the accuracy of the bank account number to avoid wrong or delay payment of financial assistance.

You can only select **one** account for **receipt of financial assistance from the SFO**. The account must be a Hong Kong Dollar savings account or Hong Kong Dollar current account.

Step 8 **Family Assets – Investments** [Illustration on pages 10-11 at Appendix (IX)]

- 2.8 Please report all kinds of investments (including investment accounts, margin accounts, stocks, warrants, bonds and funds, etc.) held by you and your family members. Please provide documents to certify the value of investment items and account cash balance as at 31.3.2023.

Step 9 **Family Assets - Insurance Policies** [Illustration on page 12 at Appendix (IX)]

- 2.9 Please input the insurance policy(ies) (savings / investment-linked insurance policy(ies) with cash value and dividends, and other annuity plan(s)) held by you and your family members (i.e., as policy owner) and the policy value / dividend amount as at 31.3.2023 in this step.

Step 10 **Family Assets - Property/Land/Carpark, Vehicle/Vessel and Business Undertakings** [Illustration on pages 13-15 at Appendix (IX)]

Properties/Lands/Carparks

- 2.10.1 All properties/lands/carparks owned by you and your family members including that/those is/are vacant, rented out or self-occupied, as at 31.3.2023 should be reported. Apart from the first home occupied by you and your family members, the net value of all other properties are counted as family assets.
- 2.10.2 Properties include completed premises, premises sold before completion, commercial and industrial properties, parking spaces, and properties on which transactions have been agreed. If your family had sold properties such as residential flats, lands, parking space, etc. during the period from 1.4.2022 to 31.3.2023, you should report the transaction in *Step 12 "Additional Information"* and report the selling price of the property and the bank account to which the proceeds were deposited.

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

- 2.10.3 It is possible to obtain an estimated market value of the property from real estate agents or banks. If the property / land / carpark was bought between 1.1.2023 and 31.3.2023, you may report the purchase price.
- 2.10.4 Except for your family's first home, please provide the following documentary proof for all other properties / lands / carparks -
- (i) Documents certifying the ownership of the property/land/carpark such as agreement for sale and purchase, assignments and deeds, etc.;
 - (ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2023;
 - (iii) Any one copy of the "Demand for Rates" between 1.4.2022 and 31.3.2023 of each property/land/carpark concerned. If there is no "Demand for Rates", please explain in *Step 12 "Additional Information"*; and
 - (iv) If a family member's share of ownership of the property/land/parking space is less than 100%, please furnish the relevant proof.

Vehicles / Vessels and Taxi / Public Light Bus Licence

- 2.10.5 Please fill-in the information (if applicable) and provide the following documentary proofs -
- (i) Vehicle Registration Document / Certificate of Ownership (for vessels);
 - (ii) Mortgage documents (if applicable) indicating the outstanding loan amount as at 31.3.2023; and
 - (iii) The relevant proof, if a family member's share of ownership of that asset is less than 100%.

Business Undertakings (including with or without profit)

- 2.10.6 For Business Undertakings, including those with or without profit, please provide the name and address of the business owned by you and your family members and specify if the premises used by the business is rented or self-owned. Please also state the nature of the business and provide the following documentary proof(s) -
- (i) The business' Balance Sheet as at 31.3.2023 to indicate its net asset value (i.e. assets minus liabilities). If the business account closing date is not on 31 March (for example, on 31 December), you could also submit information for that accounting year;
 - (ii) Generally speaking, balance sheets verified by a Certified Public Accountant are preferred. If such certifications are not available, a self-prepared Balance Sheet may be provided. Example is at *Appendix (VI)*. If you have any special reason for not providing a Balance Sheet (for instance, the business does not have any assets), please explain in *Step 12 "Additional Information"*; and
 - (iii) The Business Registration Certificate of the business.

Step 11 Family Assets - Other Assets [Illustration on page 16 at Appendix (IX)]

- 2.11.1 Please fill-in all other assets as at 31.3.2023 (such as cash in hand, loan to others, assets held on behalf of others, assets belonging to you and your family members but under others' custody, gold, silver, cheques in transit, betting account and e-wallets balance, and other readily realisable assets and valuables, etc.).
- 2.11.2 Other types of assets not mentioned in these Guidance Notes but owned by you and your family should be reported in this step. Cash in hand as at 31.3.2023, if less than HK\$5,000, is not required to be reported.
- 2.11.3 Under the item "Loan to Others", please provide the loan made to others and was not fully repaid as at 31.3.2023, including the amounts due to directors on the balance sheet of the business owned by family members. **Even if the loan might already have been reported in previous applications, it should still be reported as long as it had not been fully repaid by 31.3.2023.** If the total amount is less than HK\$5,000, it is not required to be reported.

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

Step 12 Additional Information

- 2.12 Information or family situation that could not be reported in other parts of the application form should be reported here. Please read paragraph 3 of Appendix (IX) for details.

Step 13 Application Summary and Application Submission

- 2.13.1 If you are unmarried, you and your parents (if you are married, you and your spouse) will have to sign the **declaration** on paper or through digital means.
- 2.13.2 If you submit / are submitting a Simplified Version Application Form, your sibling who has submitted / is submitting a Full Version Application Form for FASP or TSFS in 2023/24 will have to sign the declaration form of your application.
- 2.13.3 Each signature should be provided by the relevant family member personally. Any person signing the declaration on behalf of you/your parent(s)/spouse will not only lead to rejection of the application, but will also constitute an offence of forgery, which on conviction, holds the offender liable for imprisonment for 14 years under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).
- 2.13.4 You are required to declare in Item (c) of Part B of the declaration whether or not you are bankrupt, has applied for Individual Voluntary Arrangement (IVA) and are 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. The system would prefill the option you have chosen in *Step 13* in the declaration form.

Step 14 Supporting Documents Submission

- 2.14.1 Please refer to the items on the Checklist of Documentary Proofs Required downloadable from the online application platform and check carefully to see if the application has been filled-in properly and if copies of all the supporting documents have been provided. Please ensure that the information shown on the copies is legible.
- 2.14.2 An applicant who was a successful applicant in the past three academic years under the financial assistance schemes for post-secondary students of the SFO and had submitted a copy of his/her own permanent HKID card and copies of his/her family members' HKID cards together with his/her successful application previously is not required to submit a copy again provided that there is no change of the personal particulars of the applicant and his/her family members.
- 2.14.3 Supporting documents, once submitted, are not returnable. You are advised to retain a copy for your own reference.
- 2.14.4 You are advised to print the required documents on blank A4 white paper. Documents printed on used paper are not accepted.

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

3. Tips for Complete and Accurate Reporting in Application Form

3.1 Every year, a considerable number of applications were rejected due to misrepresentation and/or omission of family income and/or assets in the application forms. Among the applicants with their applications rejected, some of them were demanded to refund the overpaid amount of assistance and even subject to legal proceedings.

3.2 **It is very important for you to ensure that the application form reports all the information including family members, family incomes and assets fully and accurately.** Below are the tips for complete and accurate reporting in application form.

(I) Make good use of Step 12 “Additional Information”

3.3 For any family income and/or asset items you cannot ascertain when you submit the application form (e.g. exact amount of parents’/spouse’s total income, details of asset item(s) possessed by your family), you –

- **SHOULD** report those income/assets in *Step 12* of the application form and state when such information and supporting documents will be available.
- **SHOULD NOT** omit such items in the application form and provide upon subsequent request by the SFO.

(II) Communicate in advance with your parents/spouse and family members

3.4 You should inform your parents/spouse and family members in advance that you are going to apply for financial assistance and that they need to fully report **all their income and assets** in the application form.

3.5 On family incomes, please confirm with your parents/spouse and family members whether –

- they have more than one job; and
- they have received any contribution from relatives and/or others.

3.6 On family assets, please remind your parents/spouse to report –

- all bank accounts, investments, insurance policies, properties, lands, carparks, vehicles/vessels and business undertakings;
- all cash in hand and valuables (unless the total amount is less than \$5,000);
- all loan to others not yet repaid (unless the total amount is less than \$5,000); and
- all assets held in trust for others / entrusted to others.

(III) Counterchecking of information reported in the application form and presented in supporting documents

3.7 You should take the initiative to countercheck the information reported in the application form and the details presented including the information and supporting documents provided by your family members –

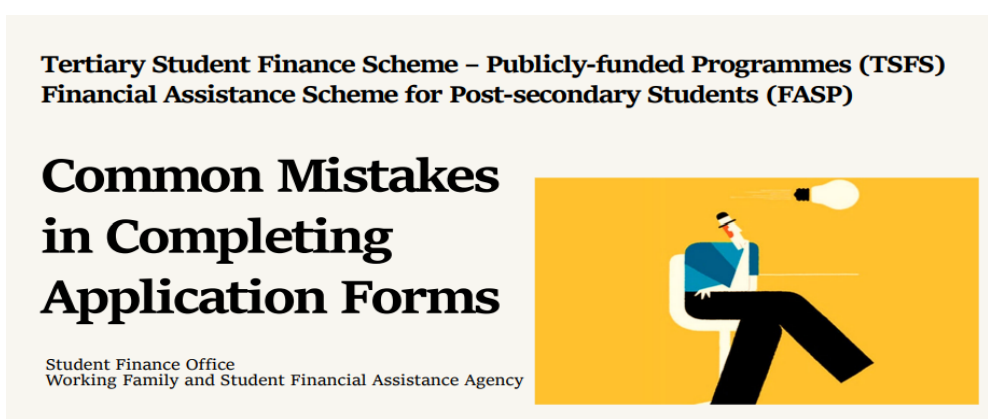
- *Checking of items reported in the application form against the supporting documents*
 - whether supporting documents (e.g. pay slips and bank account statements) are provided for all incomes and assets reported in the application form;
 - whether all items presented in supporting documents are reported in the application form; and
 - whether all accounts (e.g. foreign currency, securities, time-deposit) present in the integrated bank statements are reported in the application form.
- *Examining transactions in bank accounts and making relevant remarks beside them -*
 - For deposit transactions -
 - ◇ Regular cash/cheque deposits: Are they salary or contributions?

Part II - Overview on How to Complete the Online Application Form and Points to Note When Filling-in Individual Steps

- ◇ Deposits of odd cents: Are they dividends from stocks and shares? Do they come from time-deposits?
- ◇ Deposits of considerable amount: Do they come from other asset items (e.g. bonds, annuity plan, securities) of your family?
- For withdrawal transactions -
 - ◇ Regular withdrawals: Are they premium of insurance policies? Are they mortgage repayments?
 - ◇ Withdrawals with considerable amount: What are their “destinations”?
 - Loans to others? Time-deposits? Other asset items of your family?
- Making remarks beside transactions -
 - ◇ To provide explanation on transactions with substantial amount and unclear source.
 - ◇ It helps avoid omissions of incomes/assets and help expedite the application processing.
- *Asking yourself and your family members questions on incomes/assets to avoid omissions -*
 - Have I reported all my family members in the application form?
 - Is the family income (i.e. sum of the incomes reported in *Step 6*) able to cover my family’s expenses in the past year?
 - By considering the income of the family, do your family members remember to report all the bank accounts used to receive/deposit salary and contribution?
 - By considering the daily expenses of the family, do you and your parents/spouse remember to report all the bank accounts used for withdrawing money for daily expenses and paying rents, bills, premium of insurance policies, mortgage and loan repayment etc.?

(IV) Learning from Common Mistakes

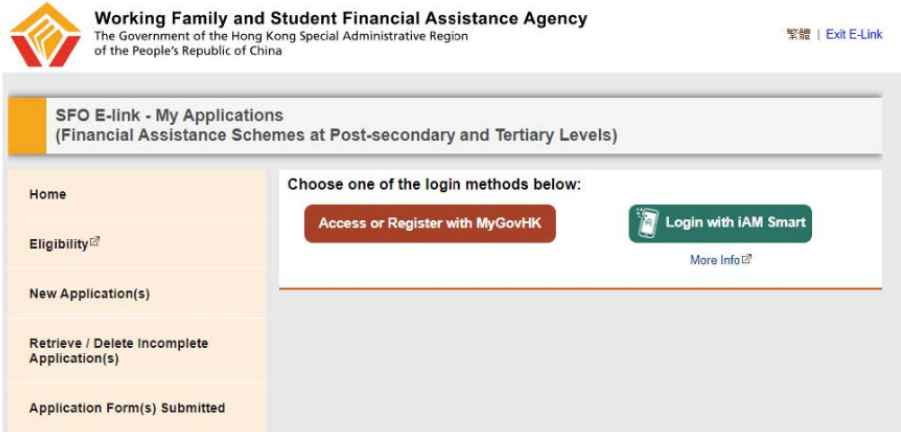
- 3.8 Please refer to our pamphlet on “Common Mistakes in Completing Application Forms” on our website (https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/Common_Mistakes_E.pdf).



SFO E-link – My Applications Service Registration Guidelines

Step 1. Choose to register with MyGovHK or iAM Smart Account

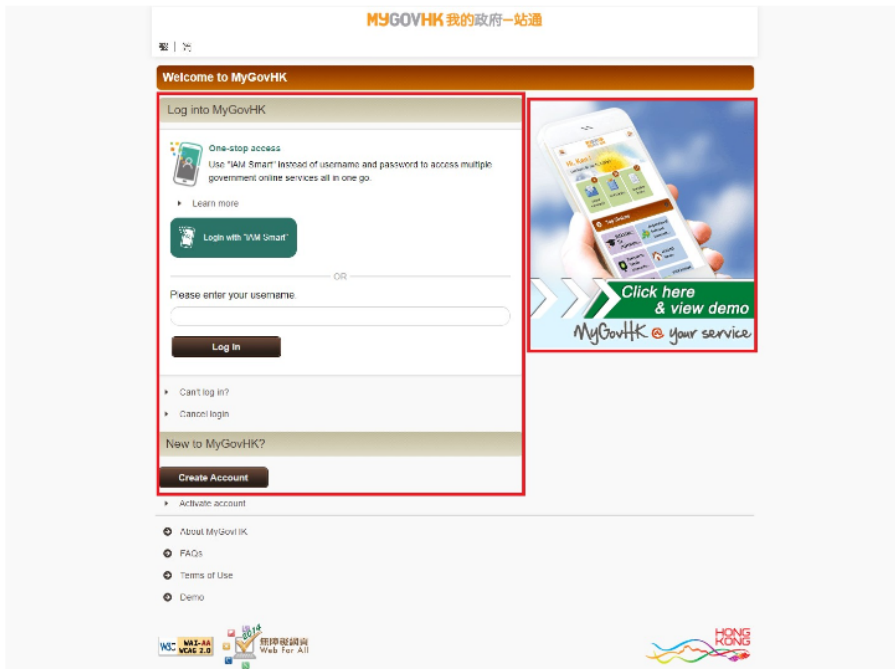
To register for the online service of “SFO E-link –My Applications”, please create or log in with a MyGovHK account or an iAM Smart account.



If you would like to create or log in with a MyGovHK account, please follow Step 2a to Step 4a; if you would like to create or log in with an iAM Smart account, please follow Step 2b to Step 4b.

Step 2a. Create or log in your MyGovHK Account

To create or log in a MyGovHK account, click “Access or Register with MyGovHK”. Please view the demo for registration if necessary.



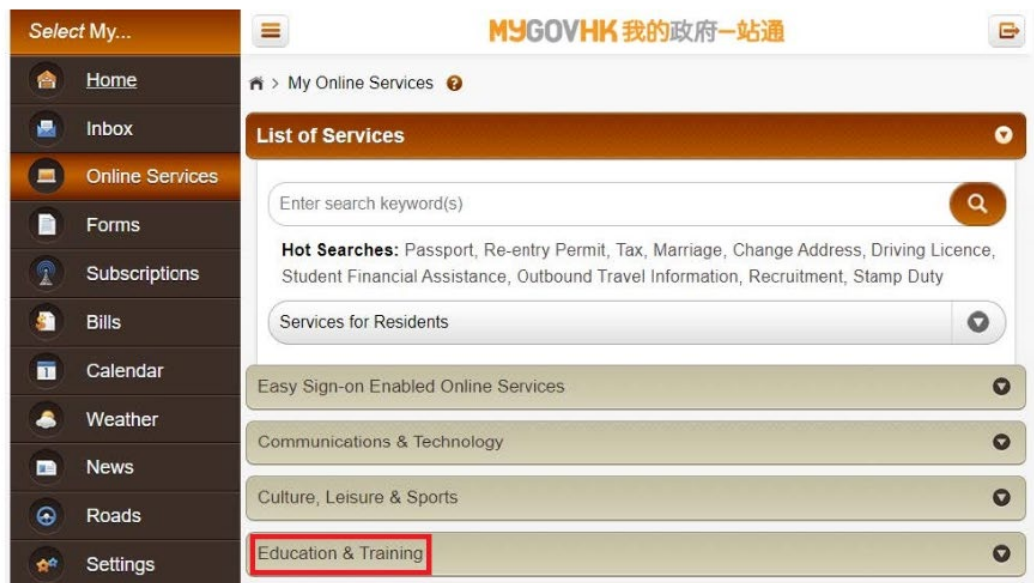
Part III - Appendices

Step 3a. Add the service of "SFO E-link - My Applications to Submit Online Applications"

Click "Add more services" in the Online Services.



Then, search "Access SFO E-link - My Applications to Submit Online Applications" under "Education & Training".



Part III - Appendices

Select and add the service.

Add all selected Clear all selected

Search for Secondary School Profiles

Calculate Amount of Student Financial Assistance and / or Loan Repayment

Access SFO E-link – My Bills to View Student Loan Account & Make Payment

Access SFO E-link – My Applications to Submit Online Applications

Access SFO E-link – My Counter Appointments to Make Appointments for Submitting Loan / Application Documents

Click "Close" after completion.

MYGOVHK 我的政府一站通

My Online Services

You have added the following service(s):

- Access SFO E-link – My Applications to Submit Online Applications

Close

W3C WAI-AA WCAG 2.0

HONG KONG

Step 4a. Link up with the service

Click the hyperlink of "Access SFO E-link - My Applications to Submit Online Applications" to link up with the service and proceed to registration

Select My...

Home

Inbox

Online Services

Forms

Subscriptions

Bills

Calendar

Weather

News

Roads

MYGOVHK 我的政府一站通

My Online Services

My Frequently Used Services

Edit

Access SFO E-link – My Applications to Submit Online Applications

Add more services

Back to Top

W3C WAI-AA WCAG 2.0

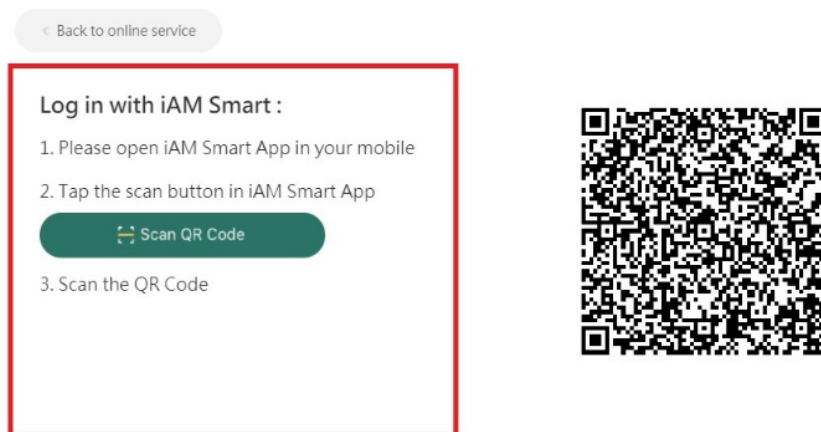
HONG KONG

Step 2b. Create or log in your iAM Smart Account

To create an iAM Smart account, please visit the iAM Smart web page (<https://www.iamsmart.gov.hk/en/>) for more information.



To log in an iAM Smart account, click "Login with iAM Smart" and follow the on-screen instructions to scan the QR code.



Part III - Appendices

Step 3b. Provide your HKID Card No. with iAM Smart

Click "Providing Personal Data with iAM Smart" to provide your HKID card number to access "SFO E-link – My Applications".

Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

SFO E-link - My Applications
(Financial Assistance Schemes at Post-secondary and Tertiary Levels)

SFO E-link - My Applications Registration

FAQs

Help Desk

Application Deadline

Working Family and Student Financial Assistance Agency

Calculator

Welcome to use "iAM Smart" to login SFO E-link - My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)

This is your first time to login SFO E-link through "iAM Smart", SFO E-link requires you to provide the below personal information for the service you would like to access.

- HongKong Identity Card Number

Cancel Login to SFO E-link

Providing Personal Data with iAM Smart

More Info

About GovHK Copyright Notice Privacy Policy Disclaimer WEB ACCESSIBILITY COMPLIANCE HONG KONG

Step 4b. Authorise to provide your personal information

Please follow the on-screen instruction to authorise to provide your personal information.

Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

SFO E-link - My Applications
(Financial Assistance Schemes at Post-secondary and Tertiary Levels)

SFO E-link - My Applications Registration

FAQs

Help Desk

Application Deadline

Working Family and Student Financial Assistance Agency

Calculator

Welcome to use "iAM Smart" to login SFO E-link - My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)

This is your first time to login SFO E-link through "iAM Smart", SFO E-link requires you to provide the below personal information for the service you would like to access:

Authorise "iAM Smart" to provide personal information

PROVIDE PERSONAL INFO COMPLETE

Please follow the steps below:

1. Open "iAM Smart" app in your mobile device
2. Tap on "To authorise"
3. Tap on "OK" to confirm the authorisation

Cancel

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Part III - Appendices

Step 5. Input / review your HKID Card No.

You will be redirected to the registration page. Input / review your HKID Card No., and click "Next".

The screenshot shows the 'SFO E-link - My Applications' registration page. The header includes the agency logo and name: 'Working Family and Student Financial Assistance Agency, The Government of the Hong Kong Special Administrative Region of the People's Republic of China'. A navigation menu on the left lists 'SFO E-link - My Applications Registration', 'FAQs', 'Help Desk', 'Application Deadline', 'Working Family and Student Financial Assistance Agency', and 'Calculator'. The main content area is titled 'Step 1 (Field(s) with * is/are mandatory)'. It contains a message 'Please enter your HKID Card No.' and a form field for 'HKID Card No.: *'. The input field is highlighted with a red box, showing three empty boxes for digits. A 'Next' button is located at the bottom right of the form area. The footer contains links for 'About GovHK', 'Copyright Notice', 'Privacy Policy', 'Disclaimer', 'WEB ACCESSIBILITY CONFORMANCE', and the 'HONG KONG' logo.

OR

The screenshot shows the 'SFO E-link - My Applications' registration page after successful data entry. The header and navigation menu are identical to the previous screenshot. The main content area is titled 'Step 1 (Field(s) with * is/are mandatory)'. It displays a green checkmark and the message 'Provide Personal Data Successfully'. Below this, it says 'Please verify your HKID Card No.' and shows the 'HKID Card No.: *' field with the number '62250711' entered. A 'Next' button is located at the bottom right of the form area. The footer contains the same links and logos as the previous screenshot.

Part III - Appendices

Step 6. Check the registration information and read the Terms and Conditions of Use

1. You need to check if the information of your MyGovHK Account and/or HKID Card No. is correct. If not, please click "Previous" to amend the relevant information.
2. If the information is correct, please read the Terms and Conditions of Use carefully.
3. Check the box "I have read, understood and agreed to be bound by Terms and Conditions of Use of SFO-E-link – My Applications above." after reading.
4. Click "Next" to complete the registration.

Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

繁體 | Exit E-Link

SFO E-link - My Applications
(Financial Assistance Schemes at Post-secondary and Tertiary Levels)

Step 2 Please check if the information is correct

MyGovHK Account: 8111A1A1064
HKID Card No. 8300731A

TERMS AND CONDITIONS FOR THE USE OF SFO E-LINK – MY APPLICATIONS

1. The following are the terms and conditions for the use of Student Finance Office (SFO) – My Applications ("Terms"). The Government agrees to provide the Services (as defined in paragraph 2 below) and you, as the user, agree to use the Services in accordance with the Terms.
2. "SFO E-link – My Applications" is a website for submitting on-line applications to SFO and its user may use any of the services and functions provided therein ("Services") in accordance with the Terms.
3. The Services in "SFO E-link – My Applications" are provided on an "AS IS" basis without any express or implied warranty or representation of any kind. The Government may provide procedures for the use of any of the Services from time to time as the Government sees necessary. Notwithstanding anything provided herein, the Government may add, modify, suspend and terminate the Services and you

I have read, understood and agreed to be bound by Terms and Conditions of Use of SFO E-link – My Applications above.

Previous Next

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HONG KONG

Step 7. Registration Completed

You may save or print the registration details for future reference.

Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

繁體 | Exit E-Link

SFO E-link - My Applications
(Financial Assistance Schemes at Post-secondary and Tertiary Levels)

Step 3 Registration Completed

Your registration for using the online service of SFO E-link - My Applications is successful. You can start using all related online services now.

Registration Details

Registration Date / Time: 24/03/2023 21:44:23
(DD/MM/YYYY HH:MM:SS)

MyGovHK Account: 8111A1A1064
HKID Card No. 8300731A

Please save or print a copy of this page for reference.

Save Print

Proceed to Application

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HONG KONG

Part III - Appendices

Click "**Proceed to Application**" and you will be redirected to the webpage of SFO E-link – My Applications. You can start a new application now

The screenshot shows the homepage of the SFO E-link - My Applications portal. At the top, there is the logo of the Working Family and Student Financial Assistance Agency, along with the text "The Government of the Hong Kong Special Administrative Region of the People's Republic of China" and a language selector for "繁體" (Traditional Chinese) and "Exit E-Link". The main heading is "SFO E-link - My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)". On the left, there is a navigation menu with options: Home, New Application(s), Retrieve / Delete Incomplete Application(s), Application Form(s) Submitted, Application for Review of Financial Assistance, Application for Review against Rejection, Forms Download, and Calculator. The main content area is titled "General Notes" and contains several expandable sections: "Report Information Fully and Truthfully", "Anti-corruption Message", "Handling of Personal Information", "Arrears of Financial Assistance", "Overpayment due to Error of Calculation or Assessment", and "Terms and Conditions Subject to Alteration". Below these sections, there is a checkbox for "I have read and agreed to be bound by the above statements." and a "Proceed" button.

Why does the system request me to input reactivation code and how can I get this code?

The system requests you to input reactivation code if your MyGovHK account has once been delinked with the SFO E-link – My Applications service. To get the reactivation code, you have to complete the [SFO E-link – My Applications Reactivation Code / Delink Request Form](#) to apply for a reactivation code for link-up of the service again.

The screenshot shows the registration page for SFO E-link - My Applications. The page title is "SFO E-link - My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)". On the left, there is a navigation menu with options: SFO E-link - My Applications Registration, FAQs, Help Desk, Application Deadline, Working Family and Student Financial Assistance Agency, and Calculator. The main content area is titled "Step 1" and contains an error message: "Error: Your SFO E-link - My Applications service has been delinked. Please complete the SFO E-link - My Applications Reactivation Code / Delink Request Form to apply for a reactivation code for link-up of the service again. [20002]". Below the error message, there is a form with two input fields: "HKID Card No.:" and "Reactivation Code:". A "Next" button is located at the bottom right of the form. At the bottom of the page, there are links for "About GovHK", "Copyright Notice", "Privacy Policy", "Disclaimer", and "WEB ACCESSIBILITY CONFORMANCE", along with the Hong Kong logo.

Part III - Appendices

I have once used a MyGovHK account to link up the service of SFO E-link – My Applications. However, I have forgotten the original MyGovHK ID or password. What should I do?

You can try to retrieve the ID or password of your original MyGovHK account from [MyGovHK](#). In case you are unable to recover the MyGovHK ID or password, please complete the [SFO E-link – My Applications Reactivation Code / Delink Request Form](#) to request the SFO to delink the original link-up so as to establish a fresh link-up.

The screenshot displays the 'SFO E-link - My Applications (Financial Assistance Schemes at Post-secondary and Tertiary Levels)' registration page. The page header includes the logo of the Working Family and Student Financial Assistance Agency, the Government of the Hong Kong Special Administrative Region, and the text 'The Government of the Hong Kong Special Administrative Region of the People's Republic of China'. There is also a '繁體 | Exit E-Link' link.

The main content area is titled 'SFO E-link - My Applications Registration'. It features a sidebar with links for 'FAQs', 'Help Desk', 'Application Deadline', 'Working Family and Student Financial Assistance Agency', and 'Calculator'. The main form area is labeled 'Step 1 (Field(s) with * is/are mandatory)'. It contains a text input field for 'Please enter your HKID Card No.' and a 'Next' button. An error message is displayed in a red box:

Error:

- The HKID card number you input has already been registered. Please use your original MyGovHK account to access our service. If you have forgotten your original MyGovHK ID, please try to retrieve it from MyGovHK. In case you are unable to recover the MyGovHK ID, please complete the SFO E-link - My Applications Reactivation Code / Delink Request Form to request the SFO to delink the original link-up so as to establish a fresh link-up. [20003]

At the bottom of the page, there are links for 'About GovHK', 'Copyright Notice', 'Privacy Policy', and 'Disclaimer', along with a 'WEB ACCESSIBILITY CONFORMANCE' logo and the 'HONG KONG' logo.

Student Travel Subsidy (“STS”) Scheme

1. The STS for tertiary or post-secondary students under the TSFS provides travel subsidy to needy students who attend a full-time day course up to first degree level in a recognised institution, reside beyond 10 minutes' walking distance from their normal place of study and need to travel to school by public transport. To be eligible for the STS an applicant must be successful in his/her application for assistance under the TSFS.
2. Students taking the following programmes or periods covered by the following study arrangements will NOT be eligible for the STS:
 - (i) distance-learning programmes, on-line programmes or programmes outside Hong Kong,
 - (ii) term-time placement with allowance of any kinds; or
 - (iii) periods of exchange/placement programme outside Hong Kong.
3. The amount of travel subsidy is calculated on the basis of the average fare on public transport between the districts in which the student studies and resides during term-time.
4. There are two levels of subsidy, namely full-level and half-level. If you are entitled to maximum financial assistance under the TSFS, you will be eligible for full level travel subsidy. If you are entitled to assistance below the maximum level, you will be eligible for travel subsidy at half level.
5. Applicant must indicate the wish to apply for STS when submitting the online application for assistance under the TSFS.
6. If you have not applied for STS at the time of application for assistance under the TSFS but wish to re-apply for the STS thereafter, you should submit in writing to SFO for consideration by completing Form (TSFS/STS/18C) with the residential address proof.
7. The deadline for tertiary and post-secondary students to apply for the 2023/24 STS under the TSFS is 31.3.2024. An applicant who wishes to make a late application under exceptional circumstances is required to submit a completed Re-application Form with the residential address proof and a recommendation letter from the institution in support of the case to the SFO for consideration.
8. STS will normally be released two months after the TSFS assistance is released. Payment of the travel subsidy for the school year will be made by autopay by installments or in one lump sum and credited into the bank account specified in the application form.
 - (i) **For institutions with hostel accommodation / exchange programme / placement**

As the residence / study status of the applicant will directly affect whether and how the SFO will disburse the travel subsidy to the applicant, it is necessary for the SFO to confirm whether the applicants are hostel/exchange/placement students in the first semester before the disbursement of partial STS subsidy. The remaining balance can only be released to applicants after the list of hostel/exchange/placement students for the whole school year is received from the institutions.
 - (ii) **For institutions without hostel accommodation / exchange programme / placement**

It is necessary for the SFO to confirm the course information before the disbursement of the STS payment. If the institutions concerned provide the course information before our disbursement of the STS payment, the applicants will be paid in one lump sum. Otherwise, we may need to arrange payment to the applicants by installments.

Part III - Appendices

9. List of institutions with STS disbursement will be posted onto the “Student Travel Subsidy (STS) for Tertiary or Post-secondary Students” webpage under the WFSFAA website from time to time. Separately, the SFO will send SMS message to the successful applicants in accordance with the mobile phone number provided by the applicants to notify them that the payment of subsidy has been made by auto transfer.
10. In case the institutions update any information provided that affects the payment of travel subsidy, the SFO will recalculate the subsidy accordingly. The applicants may be required to refund any overpaid subsidy.
11. The SFO bears no responsibility for any erroneous entry made by the applicants. Any such errors may cause delay in receipt of payment. Any bank charges incurred due to such error will have to be borne by the applicant.
12. If the payment to an applicant by the autopay has been rejected due to incorrect bank account information on the application form, the SFO will contact the applicant concerned to update the bank account information.
13. The SFO will separately notify applicants of unsuccessful application for STS.

**2023/24 Tertiary Student Finance Scheme – Publicly-funded Programmes
Ready Reckoner under the “Adjusted Family Incomes” (“AFI”) Formula**

AFI Groups Between (HK\$)	% of Maximum Grant	% of Maximum Loan
0 to 43,495	100%*	100%*
43,496 to 53,280	75%	75%
53,281 to 62,890	50%	50%
62,891 to 72,521	25%	25%
72,522 to 84,105	15%	15%
> 84,105	0%	0%

* AFI thresholds for full level of assistance for 3-member and 4-member families are \$52,657 and \$48,445 respectively. For 2-member single-parent families and 3-member single-parent families, they are regarded as 3-member families and 4-member families respectively for determining the AFI thresholds for full level of assistance and calculation of AFI.

2023/24 Tertiary Student Finance Scheme – Publicly-funded Programmes
Sliding Scale of Asset Value for Discounting Grant/Loan Assistance

Net Asset Value per Family Member (HK\$)	Discount Factor of Grant/Loan
Over \$820,000	-100% (i.e. no assistance)
\$689,001 to \$820,000	-80%
\$553,001 to \$689,000	-60%
\$440,001 to \$553,000	-40%
\$292,001 to \$440,000	-20%
\$292,000 or below	-0% (i.e. no reduction of assistance)

Example (For an unmarried applicant):

Parents' annual incomes	\$184,000
Annual incomes of unmarried sibling	\$0
Deductible medical expenses	Nil
Family size	4
Net asset value of applicant and parents (not counting the first home)	\$1,250,000
AFI (\$184,000) ÷ (4 members + 1)	\$36,800
Per capita asset value (\$1,250,000 ÷ 4)	\$312,500
Maximum grant (assumed)	\$50,000
(i.e. tuition fee + academic expenses + compulsory union fee)	
Maximum loan	\$57,340
Income test (First-tier)	
Entitled grant (\$50,000 × 100%)	\$50,000
Entitled loan (\$57,340 × 100%)	\$57,340
Assets test (Second-tier)	
Entitled grant (\$50,000 × 80%)	\$40,000
Entitled loan (\$57,340 × 80%)	\$45,872

Part III - Appendices

Appendix V

2023/24 Tertiary Student Finance Scheme – Publicly-funded Programmes

Self-written Income Statement

If you worked for more than one job from 1.4.2022 to 31.3.2023,
please specify the job post, employer, working place and working period of each occupation.

Name of family member:

Job post :

Full/Part-time :

Employer:

Working place:

Working period:

Income Details

Salary (Including payment in lieu of notice, but excluding MPF contribution and severance payment)

- Please fill "\$0" or indicate unemployed if you do not have income (including full-time and part-time jobs) for the month.
- In general, salary of the month will be credited to your bank account by the end of the month or early next month. Hence, salary credited in early May should be salary for April. Please carefully check the salary records in your bank account or in other documents when completing the form.

4/2022	Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque : \$	5/2022	Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque : \$	6/2022	Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque : \$
7/2022	Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque : \$	8/2022	Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque : \$	9/2022	Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque : \$
10/2022	Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque : \$	11/2022	Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque : \$	12/2022	Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque : \$
1/2023	Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque : \$	2/2023	Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque : \$	3/2023	Cash : \$ Direct Credit# : \$ Cheque / Cash Cheque : \$

If you receive salary by Direct Credit / Cheque to account,
please specify your Bank and Account No.:

If you have other income, please specify: Double pay/Bonus/Subsidy* : **HK\$** _____

Total Annual Income (From 1.4.2022 to 31.3.2023) : **HK\$** _____

* Please delete as appropriate

Signature of the family member : _____ Date : _____

2023/24 Tertiary Student Finance Scheme – Publicly-funded Programmes

Self-written Income Statement

If you worked for more than one job from 1.4.2022 to 31.3.2023, please specify the job post, employer, working place and working period of each occupation.

Name of family member: **TIN Biu-yi**

Job post : **A : Shop Asst. B : Cleaner C : Post-natal Care Worker**

Full/Part-time : **A : FT B : PT C : FT**

Employer: **A : Ka Lok Building B : Shing Kung Building C : Mrs FONG
Owners' Corporation**

Working place: **A : Sai Yeung Choi Shop B : 1000 Mongkok Road, Shing C : Fu Kwai Building, Yue Man
Kung Building, Mongkok, KLN Square, Kwun Tong, KLN**

Working period: **A : 1/4/2022-20/10/2022 B : 8/6/2022-31/10/2022 C : 6/12/2022-31/3/2023**

Income Details

Salary (Including payment in lieu of notice, but **excluding** MPF contribution and severance payment)

- Please fill "\$0" or indicate unemployed if you do not have income (including full-time and part-time jobs) for the month.
- In general, salary of the month will be credited to your bank account by the end of the month or early next month. Hence, salary credited in early May should be salary for April. Please carefully check the salary records in your bank account or in other documents when completing the form.

4/2022 Cash : \$ Direct Credit # : \$5,335.2 (A) Cheque / Cash Cheque : \$	5/2022 Cash : \$ Direct Credit # : \$5,335.2 (A) Cheque / Cash Cheque : \$	6/2022 Cash : \$850 (B) Direct Credit # : \$5,335.2 (A) Cheque / Cash Cheque : \$
7/2022 Cash : \$1,000 (B) Direct Credit # : \$5,745.6 (A) Cheque / Cash Cheque : \$	8/2022 Cash : \$1,000 (B) Direct Credit # : \$5,745.6 (A) Cheque / Cash Cheque : \$	9/2022 Cash : \$1,000 (B) Direct Credit # : \$5,130 (A) Cheque / Cash Cheque : \$
10/2022 Cash : \$1,000 (B) Direct Credit # : \$3,888 (A) Cheque / Cash Cheque : \$	11/2022 Cash : \$0 Direct Credit # : \$unemployed Cheque / Cash Cheque : \$0	12/2022 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque : \$6,980 (C)
1/2023 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque : \$7,095 (C)	2/2023 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque : \$5,750 (C)	3/2023 Cash : \$ Direct Credit # : \$ Cheque / Cash Cheque : \$6,980 (C)

If you receive salary by Direct Credit / Cheque to account, please specify your Bank and Account No.: BOC a/c : 0123066501988

If you have other income, please specify: Double pay/Bonus/Subsidy* : **HK\$ 1,500 (meal allowances)**

Total Annual Income (From 1.4.2022 to 31.3.2023) : **HK\$ 69,669.8 (A)+(B)+(C)+ (meal allowances)**

* Please delete as appropriate

Signature of the family member : TIN Date : 17.7.2023

**2023/24 Tertiary Student Finance Scheme – Publicly-funded Programmes
Profit & Loss Account (from 1.4.2022 to 31.3.2023)
For self-employed driver of taxi / lorry / minibus / other commercial vehicle**

Name of family member engaged in the following business : _____

Type of driver * : Taxi driver Lorry driver Minibus driver
 Other commercial vehicle driver
(Please specify: _____)

Vehicle Owner / Vehicle Lessee * : Vehicle Owner
(Vehicle Registration No: _____)
 Vehicle Lessee

* Please tick as appropriate

Income (HK\$)

1. Rent (for vehicle owner only)	\$	_____
2. Profit from operating business	\$	_____
3. Others (please specify all items & breakdown of amounts^)	\$	_____
(A) Total Income (HK\$)	\$	_____

Expenditure (excluding vehicle mortgages) (HK\$)

(Items 1 & 2 are applicable to vehicle lessee ; items 2 to 5 are applicable to vehicle owner)

1. Vehicle rental fee	\$	_____
2. Fuel charges	\$	_____
3. Insurance premium	\$	_____
4. Maintenance fee	\$	_____
5. Licence fees	\$	_____
6. Others (please specify all items & breakdown of amounts^)	\$	_____
(B) Total Expenditure (HK\$)	\$	_____
(C) Net Profit [(A) - (B)] (HK\$)	\$	_____

Signature of the family member engaged in the above business: _____ **Date:** _____

^ Please add separate sheet(s) if necessary.

2023/24 Tertiary Student Finance Scheme – Publicly-funded Programmes)
Profit & Loss Account (from 1.4.2022 to 31.3.2023)
For self-employed driver of taxi / lorry / minibus / other commercial vehicle

Name of family member engaged in the following business : Tin Biu Yi

Type of driver * : Taxi driver Lorry driver Minibus driver
 Other commercial vehicle driver
(Please specify: _____)

Vehicle Owner / Vehicle Lessee * : Vehicle Owner
(Vehicle Registration No: _____)
 Vehicle Lessee

* Please tick as appropriate

Income (HK\$)

1.	Rent (for vehicle owner only)	\$	0
2.	Profit from operating business	\$	400,000
3.	Others (please specify all items & breakdown of amounts^)	\$	0
(A)	Total Income (HK\$)	\$	400,000

Expenditure (excluding vehicle mortgages) (HK\$)

(Items 1 & 2 are applicable to vehicle lessee ; items 2 to 5 are applicable to vehicle owner)

1.	Vehicle rental fee	\$	150,000
2.	Fuel charges	\$	80,000
3.	Insurance premium	\$	0
4.	Maintenance fee	\$	0
5.	Licence fees	\$	0
6.	Others (please specify all items & breakdown of amounts^)	\$	0
(B)	Total Expenditure (HK\$)	\$	230,000
(C)	Net Profit [(A) - (B)] (HK\$)	\$	170,000

Signature of the family member engaged in the above business: Tin

Date: 17.7.2023

^Please add separate sheet(s) if necessary.

2023/24 Tertiary Student Finance Scheme – Publicly-funded Programmes

Profit & Loss Account (from 1.4.2022 to 31.3.2023)

For person running business (including sole proprietorship / partnership business)

Name of family member running the following business [Owner] : _____

Business name : _____

Nature of business : _____

Business address : _____

Business Registration Certificate No. (if applicable) : _____

Sole proprietorship / Partnership (please tick as appropriate) : Sole proprietorship
 Partnership (Percentage of ownership : _____%)

(A) Gross Income / Sales (HK\$) \$ _____

Expenditure* (HK\$)
 (*The following is the running cost of the business and should not cover any household expenses)

Cost on purchasing merchandise \$ _____

Business registration fee \$ _____

Water charges \$ _____

Electricity charges \$ _____

Gas charges \$ _____

Telephone charges \$ _____

Rent and rates \$ _____

Salary of employees other than those marked '#' below \$ _____

Transportation costs \$ _____

Travelling expenses \$ _____

Insurance premium \$ _____

Fees for repair and maintenance of machinery \$ _____

Others (please specify all items & breakdown of amounts^) \$ _____

Other Expenditure

Salary of owner paid by this business \$ _____

Salary of other family member(s)^ paid by this business
 (Name of family member(s) : _____) \$ _____

(B) Total Expenditure (HK\$) \$ _____

(C) Net Profit [(A) - (B)] (HK\$) \$ _____

Signature of Owner: _____ **Date :** _____

^ Please add separate sheet(s) if necessary.

**2023/24 Tertiary Student Finance Scheme – Publicly-funded Programmes
Profit & Loss Account (from 1.4.2022 to 31.3.2023)**

For person running business (including sole proprietorship / partnership business)

Name of family member running the following business [Owner]	:	Tin Biu Yi
Business name	:	XX Company
Nature of business	:	Garment manufacture
Business address	:	Rm 6A, 123 Street, Kwun Tong, Kowloon
Business Registration Certificate No. (if applicable)	:	XXX
Sole proprietorship / Partnership (please tick as appropriate)	:	<input type="checkbox"/> Sole proprietorship <input checked="" type="checkbox"/> Partnership (Percentage of ownership : <u>50</u> %)
(A) Gross Income / Sales (HK\$)		\$ 2,000,000
Expenditure* (HK\$)		
(*The following is the running cost of the business and should not cover any household expenses)		
Cost on purchasing merchandise	\$	200,000
Business registration fee	\$	1,500
Water charges	\$	30,000
Electricity charges	\$	30,000
Gas charges	\$	10,000
Telephone charges	\$	6,000
Rent and rates	\$	100,000
Salary of employees other than those marked '#' below	\$	150,000
Transportation costs	\$	40,000
Travelling expenses	\$	10,000
Insurance premium	\$	60,000
Fees for repair and maintenance of machinery	\$	80,000
Others (please specify all items & breakdown of amounts^)	\$	0
Other Expenditure		
# Salary of owner paid by this business	\$	150,000
# Salary of other family member(s)^ paid by this business (Name of family member(s) : <u>Wong Mei Mei</u>)	\$	150,000
(B) Total Expenditure (HK\$)	\$	1,017,500
(C) Net Profit [(A) - (B)] (HK\$)	\$	982,500

Signature of Owner: Tin

Date : 17.7.2023

^ Please add separate sheet(s) if necessary.

**2023/24 Tertiary Student Finance Scheme – Publicly-funded Programmes
(Name of Business)
Balance Sheet
as at 31.3.2023**

Assets	HK\$	HK\$	HK\$
Cash in hand			
Bank balance			
Accounts receivable			
Less: Provision for bad debts			
Inventory			
Advance payment			
Utilities			
Property			
Less: Accumulated depreciation			
Appliances			
Less: Accumulated depreciation			
Goodwill			
Total Assets			
<u>Liabilities</u>			
Accounts payable			
Loans from others			
Overdraft			
Invoices payable			
Long-term mortgage loan			
Long-term loan			
Total liabilities			
<u>Net Capital</u>			
Registered capital			
Net profit for the year ending 31.3.2023			
Total Net Capital			
Total Liabilities and Net Capital			

2023/24 Tertiary Student Finance Scheme – Publicly-funded Programmes
Sample of Balance Sheet
The Balance Sheet of XX Company
as at 31.3.2023

<u>Assets</u>	HK\$	HK\$	HK\$
Cash in hand		1,000.00	
Bank balance		2,000.00	
Accounts receivable	120,000.00		
Less: Provision for bad debts	<u>10,000.00</u>		
		110,000.00	
Inventory		122,000.00	
Advance payment		1,000.00	
Utilities		2,000.00	
Property	125,000.00		
Less: Accumulated depreciation	<u>35,000.00</u>		
		90,000.00	
Appliances	50,000.00		
Less: Accumulated depreciation	<u>10,000.00</u>		
		40,000.00	
Goodwill		20,000.00	
	Total Assets		<u>388,000.00</u>
<u>Liabilities</u>			
Accounts payable		30,000.00	
Loans from others		5,000.00	
Overdraft		10,000.00	
Invoices payable		5,000.00	
Long-term mortgage loan		15,000.00	
Long-term loan		20,000.00	
	Total Liabilities		85,000.00
<u>Net Capital</u>			
Registered capital		200,000.00	
Net profit for the year ending 31.3.2023		103,000.00	
	Total Net Capital		303,000.00
	Total Liabilities and Net Capital		<u>388,000.00</u>

Information Notes on Repayment and Deferment of Loan under the TSFS

1. Loan borrowers are required to repay the TSFS loan, which shall normally commence on 1 December of the year of graduation or when the course has officially ended, until the TSFS loan and interest accrued thereon are fully repaid. The first instalment of loan repayment will normally fall due on 1 January or 1 July (if opted for deferred activation of loan repayment) of the following year of graduation. If loan borrowers have not received the 'Notice of Commencement of Repayment' or 'Demand of Repayment' within six months after their graduation or the course has officially ended, they should notify the SFO in writing immediately.
2. With a view to facilitating better financial management of loan borrowers, loan borrowers who have obtained TSFS loans and without any loan accounts repaying with quarterly repayment arrangement under other financial assistance / loan schemes administered by the SFO are required to repay the TSFS loans and the interest accrued in full by monthly instalments. The loan borrowed and the interest accrued thereon are repayable in 15 years ('Repayment Period') by 180 equal monthly instalments, or in a shorter Repayment Period by equal monthly instalments as agreed by the SFO.
3. If loan borrowers:
 - (i) cease to be registered full-time students of the recognised course; or
 - (ii) withdraw or are suspended from or cease or defer studies in the recognised course; or
 - (iii) transfer from the institution where loan borrowers have borrowed the TSFS loans to another institution; or
 - (iv) have not completed the course for any reasons,

they are required to notify the SFO in writing **immediately** and repay the TSFS loan in a lump sum or by equal instalments; and if by instalments over a revised Repayment Period, also interest accrued at the rate of 1% per annum. The length of the loan Repayment Period, its commencement date, and any repayment arrangements shall be decided by the SFO.

4. Arrangement of demand notes and notifications are as follows:
 - (i) Instalments will normally fall due on 1st of each calendar month for monthly repayment; while on 1 January, 1 April, 1 July and 1 October each year for quarterly repayment. Demand notes and/or notifications will be issued 14 days before each due date as far as practicable. If loan borrowers do not receive the demand note and/or notification seven days before each due date, they should contact the SFO immediately. Non-receipt of demand note does not exempt them from the obligation to repay the instalment due on or before the due date. If repayment has not been made duly, loan borrowers will be required to repay the Government the overdue amount together with a surcharge as set out in paragraph 9 below.
 - (ii) For environmentally friendly reason and to avoid possible non-receipt of postal demand notes, monthly demand notes would be uploaded to 'SFO E-link' online platform (<https://e-link.wfsfaa.gov.hk>) and notifications would be sent to "MyGovHK" and/or "iAM Smart" online platforms for viewing, printing and downloading. Loan borrowers need to safekeep their "MyGovHK" and/or "iAM Smart" account login username and password to receive repayment notifications and demand notes through "SFO E-link – My Bills" service. If loan borrowers have not logged into "MyGovHK" for a period of 36 months, their account will be terminated. Electronic monthly demand notes and/or notifications shall be deemed to have been duly given by the SFO and have been duly received by loan borrowers regardless of whether they have actually accessed the electronic demand notes and/or notifications and whether they have actually noticed the availability of those electronic demand notes and/or notifications. Requests for receiving demand notes and/or notifications by other means will not be accepted. The SFO may contact loan borrowers by mail, telephone, fax, e-mail or other forms of electronic notifications (e.g. SMS) for any repayment matters. Should loan borrowers wish to save a copy of the latest instalment demand note, they are reminded to download and/or print it out on or before the due date.
 - (iii) Failure to visit "MyGovHK", "iAM Smart" and/or "SFO E-link – My Bills" service online platform(s) to receive any repayment schedule or demand note(s) does not exempt loan borrowers from the obligation to repay the instalment due on or before the due date. Otherwise, loan borrowers will

Part III - Appendices

be regarded as breaching of the terms in the “Undertaking”.

5. Within the Repayment Period, loan borrowers can put up a request to change its duration. The request should be put up 14 days before the due date of the demand note so that the revised repayment schedule will take effect in the upcoming instalment. If loan borrowers fail to put up the request by the above mentioned deadline or their TSFS loan is currently under deferment, the effective date of their requested revision will be postponed accordingly. Request could only be made in writing. Verbal request will not be accepted. Loan borrowers have to repay their instalments according to the original repayment schedule until the revised Repayment Period takes effect.
6. Interest at a rate of 1% per annum shall be charged on the loan borrowed from the commencement date of the loan Repayment Period. Loan borrowers may have a rough estimation on the repayment amount by using the repayment calculator available in the “SFO E-link” at <http://e-link.wfsfaa.gov.hk>.
7. Interest of each monthly instalment is the interest accrued for the month preceding the instalment due date.
8. Each instalment (instalment loan principal and interest) shall not be less than HK\$100.
9. If loan borrowers fail to repay the loan or interest or any part thereof when it becomes due, they will be required to repay with the Government the overdue amount together with a surcharge at the rate of 5%.
10. Any partial repayment which does not discharge in full any amount due and payable shall be applied in or toward the discharge of: firstly the surcharge, secondly (any balance thereof) the interest, thirdly (any balance thereof) the overdue principal portion of the loan and finally all costs incurred by the Government for the recovery of the overdue amount and enforcement of the “Undertaking” and the “Deed of Indemnity”.
11. Any repayment before the instalment due date or overpayment will be applied to repay the forthcoming instalment(s) according to the repayment schedule until the amount is exhausted. Interest payable for those instalments will not be reduced or exempted.
12. If loan borrowers wish to make early lump sum or partial repayment of the TSFS loan, a request should be put up in writing. Verbal request will not be accepted. The relevant application form is available on the WFSFAA website (<https://www.wfsfaa.gov.hk/en/resources/loanrepayment/forms.htm>). Normally loan borrowers have to settle the “Early Partial / Lump sum Repayment Demand Note” in full within 14 days from its issue date. If loan borrowers fail to repay on time, surcharge incurred shall be calculated in the same way as set out in paragraph 9 above.
 - (i) For early lump sum repayment, the repayment amount shall include all outstanding principal, interest and surcharge.
 - (ii) For early partial repayment, the repayment amount shall not be less than an amount decided by the SFO (currently set at HK\$5,000) or the amount of one repayment instalment, whichever is greater.
 - (iii) Interest of early repayment is calculated as follows:

Loan Account Status	Early Lump Sum Repayment Interest Cut-off Date	Early Partial Repayment Interest Cut-off Date
Before commencement of repayment	Interest will not be charged	Interest will not be charged
During the repayment period	Preceding day of the date of request	Preceding day of the due date of the forthcoming instalment

- (iv) Loan borrowers should consider carefully before submitting an early repayment request. If loan borrowers cancel and make another request within the same month, the SFO may consider not accepting the second/revised application. If loan borrowers have fully settled the Early Partial / Lump Sum Repayment Demand Note, cancellation request to ask for refund of the repayment will not be accepted.

Part III - Appendices

13. For request and/or repayment by mail, the postmark date will be regarded as the request and/or repayment date. Underpaid mail items will not be accepted. Please ensure sufficient mailing time and postage to make delivery in order. Underpaid mail items will be returned to the sender (with return address) or disposed of (without return address) by the Hongkong Post. For repayment via internet online banking payment services, the actual date the bank effects its payment will be regarded as the repayment date. Repayment date will determine the charging of surcharge. For request by fax, email or via the 'SFO E-link', the date received by the SFO will be regarded as the date of request.
14. Loan borrowers are required to repay the instalment due on or before the due date. If loan borrowers plan to leave Hong Kong, they are required to make prior repayment arrangements. If loan borrowers intend to leave Hong Kong for a period longer than three months or to emigrate, they are obliged to notify the SFO immediately in writing. Upon receipt of such notification, unless the SFO has otherwise come to an agreement with loan borrowers concerning the repayment arrangement or unless the SFO is satisfied that they shall be able to continue to repay the loan based on the original repayment schedule, the SFO could demand their immediate repayment of all outstanding balance of the loan, interest and surcharge (if any) and any recovery expenses.
15. If loan borrowers have obtained loans for different courses, or for the same course under different financial assistance/loan schemes administered by the SFO, separate loan accounts will be created. Interest, and administrative fee (if applicable) will be calculated separately for each account. Request for merging loan accounts will not be accepted.
16. Loan borrowers and/or their indemnifiers are required to notify the SFO immediately in writing of any change of their correspondence/residential addresses or other contact information, including mobile phone number, email address or fax number. For any changes in correspondence/residential address, loan borrowers and/or their indemnifiers are required to provide a photocopy of documentary evidence showing the updated address in the past three months. Post Office Box numbers, Public Letter Boxes, care of addresses or student hostels will not be accepted as valid residential address. Documentary evidence of address should be letters issued by Government bureaux/departments, public organisations / utilities or commercial organisations. If necessary, loan borrowers and/or their indemnifiers may be required to produce the documentary evidence in originals. The relevant forms are available on the WFSFAA website (<https://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/application/forms.htm>).
17. If after the indemnifier signed the "Deed of Indemnity", the loan borrower is aware that:
 - (i) the indemnifier is deceased
 - (ii) a bankruptcy petition is filed by or presented against the indemnifier or a bankruptcy order is made against indemnifier;
 - (iii) the indemnifier applies for IVA under the Bankruptcy Ordinance;
 - (iv) a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of the indemnifier's assets;
 - (v) the indemnifier is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong);
 - (vi) there is any claim (whether inside or outside Hong Kong) against him/her or any of his/her assets;
 - (vii) the indemnifier intends to leave/has left Hong Kong for a period longer than three months or to emigrate; or
 - (viii) the indemnifier for other reasons becomes incapable of fulfilling the obligations under the "Deed of Indemnity",

the loan borrower is required to procure **immediately**, or otherwise upon the first demand of the SFO, an alternative indemnifier located in Hong Kong and acceptable to the Government to execute the "Deed of Indemnity" in favour of the Government, failing which the SFO has the power to demand their immediate repayment of all outstanding balance of the TSFS loan, interest, surcharge (if any) and any recovery expenses.

18. If any of the circumstances as set out in (ii) to (viii) of paragraph 17 above occur after the indemnifier signed the "Deed of Indemnity", the indemnifiers is required to notify the SFO in writing **immediately**. If after examining the relevant supporting documents, the SFO decides that the indemnifier is incapable of fulfilling the obligations required under the "Deed of Indemnity", the loan borrower will be required to procure another alternative indemnifier located in Hong Kong and acceptable to the Government to execute the indemnity in favour of the Government, failing which the SFO has the power to demand the

Part III - Appendices

loan borrower to make immediate repayment of all outstanding balance of the TSFS loan, interest, surcharge (if any) and any recovery expenses. Before the successful procurement of an alternative indemnifier acceptable to the Government by the loan borrower, the existing indemnifier remains obliged to continue to fulfill the obligations under the “Deed of Indemnity”.

19. In case of any breach of any of the terms and conditions of the TSFS loan or late repayment of any instalment(s) due, the SFO has the power to demand loan borrowers and/or their indemnifier(s) immediate repayment of all outstanding balance of the loan, interest, surcharge (if any) and any recovery expenses (including legal costs and related expenses in the course of legal recovery actions). The SFO also has the power to withhold the consideration and processing of loan borrowers’ other financial assistance/loan applications and/or various applications relating to loan repayment under different financial assistance/loan schemes administered by the SFO; and to demand loan borrowers and/or their indemnifiers immediate repayment of all outstanding balance of loan(s), interest (if any), overdue interest (if any) / surcharge (if any), administrative fee (if any) and any recovery expenses in relation to other course(s) taken by loan borrowers notwithstanding that they have not become due under the terms of such loan(s).
20. If loan borrowers have difficulties in repaying the TSFS loan due to further full-time study, financial hardship or serious illness, they may apply for deferment of loan repayment. For deferment of loan repayment on the grounds of financial hardship or serious illness, in case loan borrowers have not opted for the standard repayment period of 15 years, the repayment period of their loan will initially be extended to 15 years for calculation when their application is being processed. The SFO will consider each application on its own merits. Application for deferment of loan repayment should be submitted in writing, together with the necessary documentary proof, to the SFO before the due date(s) of the instalment(s) under application. For application by fax or by email, the date of receipt of the fax or email will be regarded as the date of application. For application by mail, the postmark date on the envelope will be regarded as the date of application. The application form concerned is available on the WFSFAA website (<https://www.wfsfaa.gov.hk/en/resources/loanrepayment/forms.htm>). Application for deferment of loan repayment is only applicable to the total amount due for repayment, which may comprise interest(s) and outstanding principal(s). Application for deferment of only a part of the repayment amount will not be acceded to.
21. To alleviate the financial burden of loan borrowers with proven repayment difficulties, loan borrowers whose application for deferment has been approved may be eligible for extension of the entire loan repayment period, subject to a maximum of two years (i.e. the entire repayment period will be up to 17 years). Interest will not accrue over the period of deferment. The deferred loan may be repaid on a revised repayment schedule with fewer numbers of instalments and at a larger amount or on any other terms as decided by the SFO.

Part III - Appendices

Appendix (VIII) - Frequently Asked Questions and Answers

<https://www.wfsfaa.gov.hk/en/sfo/postsecondary/tsfs/faq.php>

Appendix (IX) – Illustration of Reporting Income & Assets

<https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/tsfs/TSFS2B.pdf>