



學生資助辦事處

STUDENT FINANCIAL ASSISTANCE AGENCY

九龍長沙灣道 303 號長沙灣政府合署十一樓
11/F., Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon

本處檔號 Our Ref. (1) SFAA/APU 1/35/1

來函檔號 Your Ref.

電話 Telephone 2150 6003

圖文傳真 Fax No. 2519 8512

27 April 2011

RAIMONDI COLLEGE
2-6 ROBINSON ROAD
MID-LEVEL
H.K.

Dear Sir/Madam,

**Leaflets on the
Tertiary Student Finance Scheme – Publicly-funded Programmes,
Financial Assistance Scheme for Post-secondary Students and
Non-means-tested Loan Scheme**

The Student Financial Assistance Agency is responsible for the administration of a number of financial assistance schemes which provide financial assistance to students, from kindergarten up to tertiary levels. The aim is to ensure that no students will be denied access to education because of lack of means.

The Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS) is one of these schemes, which provides means-tested financial assistance in the forms of grant and/or loan to needy students studying publicly-funded post-secondary programmes in Hong Kong. The Non-means-tested Loan Scheme (NLS), which was introduced in the 1998/99 academic year, complements the TSFS by providing financial assistance in the form of loans to eligible students.

Starting from the 2001/02 academic year, we have also introduced the Financial Assistance Scheme for Post-secondary Students (FASP) and the Non-means-tested Loan Scheme for Post-secondary Students (NLSPS). The FASP provides financial assistance to needy full-time students pursuing locally-accredited, self-financing post-secondary education programmes leading to a qualification at or above the levels of higher diploma, associate degree and/or professional diploma. The NLSPS complements the FASP by providing loans to eligible students.

In order to enhance the awareness of senior secondary students of the availability of the TSFS, NLS, FASP and NLSPS, I am attaching the "How to Apply" leaflets for financial assistance under the TSFS and FASP, and information notes on the NLS for your reference. You may wish to post them on notice boards or duplicate them for dissemination to your senior secondary students. Please also encourage your students to visit our website <http://www.sfaa.gov.hk> for more information about the financial assistance schemes.

Should you have any enquiries, please contact Ms. Annie WONG at 2150 6009.

Yours faithfully,



(Ms. Shirley KAM)

for Controller,

Student Financial Assistance Agency

Encl.

b.c.c. AC(PS), AC(NL), AC(PY)

怎樣申請資助專上課程 學生資助計劃的資助

資助專上課程學生資助計劃

「資助專上課程學生資助計劃」（以下簡稱「本計劃」）向在香港城市大學、香港浸會大學、香港理工大學、嶺南大學、香港中文大學、香港科技大學、香港大學、香港專業教育學院及香港知專設計學院、菲臘牙科醫院、香港教育學院及香港演藝學院修讀全日制公帑資助課程的有需要學生，提供助學金及貸款。申請人須經過家庭入息及資產審查合格後才可獲得資助。

「本計劃」旨在確保所有合資格的學生不會因經濟困難而失去就讀機會。資助形式包括助學金及／或貸款，助學金乃用以支付學費、學習所需開支及必須繳付的學生會會費；而貸款則用以支付學生的生活費。

資助額

最高助學金額相等於實際繳付所讀課程的學費和必須繳付的學生會會費，以及有關課程的學習開支；而所有學生可獲的生活費最高貸款額則一律相同。申請人須經過家庭入息及資產審查。資助額按申請人的家庭收入及資產而釐定。家庭收入或家庭資產（第一間自住物業的資產值不計算在內）超逾某個設定限額的申請人便不會獲得資助。

申請資格

申請人必須是在「本計劃」涵蓋的院校修讀合資格課程的全日制學生，擁有香港特別行政區（以下簡稱「香港」）居留權，或在課程開始前已連續在香港居住或其家庭在香港已居住滿三年。這並不包括持有香港學生簽證的留學生。

申請人只可於同一學年內，就一個合資格的全日制課程申請資助。

申請手續

申請人須遞交電子表格。電子表格由學生資助辦事處網頁下載。申請人在填妥電子表格後，須列印全份電子表格及於指定期限前交回所屬院校。

怎樣填寫申請表格

申請人必須填報其家庭成員的全部資料，包括在申請學年之前一個財政年度的收入、資產及提供有關證明文件（換句話說，當申請人遞交 2011/12 學年的申請時，他／她必須提交其家庭成員 2010 年 4 月 1 日至 2011 年 3 月 31 日期間的糧單、銀行月結單等），作為釐定可獲資助金額的基礎。如申請人虛報或漏報資料，會被取消申請資格，及／或被要求全數歸還已發放的資助金額，更可能被檢控。請注意，根據盜竊罪條例，任何人士以欺詐手段獲得財物／金錢利益是違法行為，一經定罪，可被判入獄 10 年。

學生資助辦事處網頁載有「本計劃」的詳盡申請指引及填寫申請書的參考樣本，以協助申請人正確填寫有關資料。學生應詳細閱讀並依照指引填報齊備的資料。

學生須每年遞交申請。本處會根據學生每年的實際家庭經濟狀況重新審核他／她可獲得的資助額。

發放助學金及貸款的安排

一般來說，本處在收到「本計劃」申請後，如果資料齊備，會在兩個月內發出申請結果通知書。助學金及貸款分兩期（每期金額相同）發放予成功申請人。助學金會存入申請人的銀行帳戶，貸款則在收到填妥的貸款文件（見下文）後，會以同樣方式發放。

領取貸款的規定

申請獲批准的學生在領取貸款之前，須提交下列兩份文件及其他相關文件：

- (甲) 承諾書（由申請人填寫）——同意於畢業或停止學業後向政府償還全部貸款及利息；及
- (乙) 彌償保證契據（由彌償人填寫）——同意向政府彌償因申請人未能履行承諾書內的規定所導致的損失。

還款安排

在「本計劃」下發放的助學金在一般情況下是不用歸還的。接受貸款者須於下列情況發生起計，在五年內均分二十期（以一期為一期）向香港特別行政區政府悉數攤還貸款（年息兩厘半）：

- (甲) 畢業；或
- (乙) 終止學業，

兩者以較早的日期為準。

利息會由償還貸款期開始之日，一般在畢業該年的十月一日起計。首期還款須在隨後一年的一月一日到期繳付。

如學生因繼續進修全日制課程、經濟困難或患重病而申請延期／暫停償還貸款，本處會按個別情況考慮有關申請。

查詢

如對「本計劃」有任何疑問，請向學生資助辦事處查詢，地址如下：

九龍長沙灣道三〇三號長沙灣政府合署十一樓

二十四小時查詢熱線： 2802 2345
查詢熱線(辦公時間)： 2150 6000
互聯網網址：<http://www.sfaa.gov.hk>

學生資助辦事處（二零一一年四月）

HOW TO APPLY FOR FINANCIAL ASSISTANCE UNDER THE TERTIARY STUDENT FINANCE SCHEME – PUBLICLY-FUNDED PROGRAMMES

The Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS)

The TSFS is a means-tested scheme which provides financial assistance to needy full-time students studying publicly-funded programmes in the City University of Hong Kong, the Hong Kong Baptist University, the Hong Kong Polytechnic University, the Lingnan University, the Chinese University of Hong Kong, the Hong Kong University of Science & Technology, the University of Hong Kong, the Hong Kong Institute of Vocational Education and Hong Kong Design Institute, the Prince Philip Dental Hospital, the Hong Kong Institute of Education and the Hong Kong Academy for Performing Arts.

The aim of the TSFS is to ensure that no eligible students will be denied access to education because of lack of means. Financial assistance is provided in the form of grant and/or loan. The grant is to cover tuition fees, academic expenses and compulsory students' union fees; the loan is to cover living expenses.

Level of Financial Assistance

The maximum amount of grant is equal to the tuition fee payable to institutions, the compulsory students' union fee and the academic expenses pertaining to the course of study whilst the maximum amount of loan for living expenses is the same for all students. Applicants have to go through an income and asset test. The level of financial assistance is determined with regard to the income and asset levels of the applicants' family. Applicants with family income or assets (the value of the first home is not counted) exceeding a pre-determined limit will not be offered any assistance.

Who are Eligible to Apply

Applicants should be full-time students studying eligible courses in the institutions covered by the TSFS who have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had their homes in Hong Kong continuously for three complete years prior to the commencement of the course. This does not cover students staying in Hong Kong holding student visas.

An applicant's eligibility is restricted to only one eligible full-time course at any one time.

How to Apply

Applicants will be required to submit their applications by completing an E-form. The E-form can be downloaded from the homepage of Student Financial Assistance Agency (SFAA). After completing the E-form, applicants have to print and submit the whole E-Form in hardcopies to the respective institutions before the specified deadlines.

How to Complete the Application Form

An applicant is required to furnish the full particulars of his/her family members, including their income and assets in the financial year preceding the application year, together with the relevant copies of documentary proofs (i.e. salary statements / bank statements, etc. covering the period 1.4.2010 – 31.3.2011 when submitting his/her 2011/12 application). Such information will form the basis of determining the level of financial assistance that he/she may obtain. Any misrepresentation or omission may lead to rejection of his/her application and/or full recovery of overpaid financial assistance and court proceedings. Applicants are reminded that it is an offence to obtain pecuniary advantage by deception. A person who does so commits an offence and is liable on conviction to imprisonment for 10 years under the Theft Ordinance.

Detailed Guidance Notes and Sample for Completing the Application Form can be found in SFAA homepage to assist applicants in completing the form. Students should study the guidelines and follow the instructions carefully.

Students should submit a new application for each academic year. Their level of financial assistance will be assessed on the basis of the prevailing financial circumstances of their family.

Payment Arrangement

Notification of result will normally be issued within 2 months from the date of receipt on the condition that all the required information has been submitted with the application. Financial assistance will be paid to the successful applicants in two equal instalments. Grant will be paid by direct credit into applicants' bank accounts. Loan will be paid in the same manner upon the receipt of the completed loan documents (see below).

Requirements for Obtaining a Loan

The following loan documents together with other supplementary documents are required to be provided by a successful applicant for the payment of loan:

- (a) Undertaking (to be completed by the applicant) indicating the applicant's agreement to repay the Government the full amount of loan and interest upon graduation or cessation of study, whichever is earlier; and
- (b) Deed of Indemnity (to be completed by the indemnifier) indicating the Indemnifier's agreement to indemnify the Government against any loss resulting from the applicant's failure to honour the undertaking.

Repayment Arrangement

Grants offered under the TSFS need not be repaid under normal circumstances. The loan recipients will be required to repay the loan and interest at 2.5% per annum to the Government in twenty quarterly instalments within a period of 5 years upon –

- (a) graduation; or
- (b) after he/she ceases to be a student at the institution on or before completion of his/her course.

whichever is earlier.

Interest will be charged and calculated from the commencement date of the loan repayment period, which shall normally fall on 1 October of the year of graduation. The first quarterly instalment of loan repayment will fall due on 1 January of the following year.

Deferment/suspension of loan repayment may be granted on grounds of further studies on full-time courses, financial hardship or serious illness upon written application to SFAA. All applications for deferment/suspension of loan repayment will be considered on their individual merits.

Enquiries

All general enquiries about the TSFS should be directed to:

Student Financial Assistance Agency
11/F., Cheung Sha Wan Government Offices,
303 Cheung Sha Wan Road, Kowloon

24-hour enquiry hotline: 2802 2345
Enquiry hotline (office hours): 2150 6000
Homepage: <http://www.sfaa.gov.hk>

Student Financial Assistance Agency (April 2011)

怎樣申請專上學生資助計劃

專上學生資助計劃

「專上學生資助計劃」(以下簡稱「專上計劃」)是一項須經家庭入息及資產審查的資助計劃。申請人須修讀以自資形式開辦並經本地評審的全日制專上課程,並在修畢課程後取得副學士學位、高級文憑及/或專業文憑或以上程度學歷。「專上計劃」的目的是向合資格的學生提供資助,確保他們不會因經濟困難而失去就讀機會。資助包括助學金及/或貸款,助學金用以支付學費及學習支出;而貸款則用以支付生活費。

資助額

凡通過入息及資產審查的申請人,視乎其家庭經濟狀況,可獲發不同程度的資助。在「專上計劃」下,2010/11學年最高的資助額為:

- (a) 應繳的學費助學金,上限為港幣 60,610 元;
- (b) 支付學習支出的助學金,上限為港幣 3,210 元;及
- (c) 生活費貸款,上限為港幣 37,250 元。

以上三項資助的上限將每年作出調整。

申請資格

學生必須符合下列申請資格:

- (甲) 年齡在二十五歲或以下的註冊全日制學生;
- (乙) 修讀經本地評審全日制自資專上課程的學生,並在修畢課程後,可取得副學位(即副學士學位、高級文憑及/或專業文憑)或以上程度學歷;

- (丙) (i) 尚未取得任何副學位或以上程度學歷的副學位課程學生;或
 - (ii) 尚未取得任何學士學位或以上程度學歷,但已取得經本地評審的副學位程度學歷的銜接學位課程學生;或
 - (iii) 尚未取得任何學士學位或以上程度學歷的學士課程學生;如持有副學位學歷,有關學歷必須已通過本地評審。
- (丁) 不曾在同一學年就申請書所填報的課程接受其他由公帑資助的學生資助計劃所發出的資助;以及
- (戊) 擁有香港特別行政區(簡稱「香港」)居留權,或在開始修讀有關課程前,他/她或他/她的家庭已連續在香港居住滿三年。這並不包括持有香港學生簽證的留學生。

申請時間

舊生須在五月或六月將填妥的申請書交回所屬院校。新生須在課程開始後的一個月內或課程通過本地評審後的一個月內將填妥的申請書經院校交回學生資助辦事處(以下簡稱「本處」),兩者以較後的日期為準。

怎樣填寫申請書

申請人必須填報其家庭成員的全部資料,包括在申請學年之前一個財政年度的收入、資產及提供有關證明文件(換句話說,當申請人遞交2011/12學年的申請時,他/她必須提交其家庭成員2010年4月1日至2011年3月31日期間的糧單、銀行月結單等)。以上資料將用作釐定申請人可獲發的資助金額。申請人如誤報或漏報資料,可能被取消申請資格及/或被要求全數歸還已獲發的資助金額,更可能會被檢控。請注意,根據盜竊罪條例,任何人士以欺詐手段獲得財物/金錢利益均屬違法行為,一經定罪,可被判入獄10年。

每份申請書均附有申請指引及補充資料,以協助申請人正確填寫申請書。學生應細閱申請指引,並把所需資料連同申請書一併遞交。

學生須每年遞交申請。本處會根據學生每年的實際家庭經濟狀況重新審核他/她可獲得的資助額。

發放助學金及貸款的安排

一般來說，假如申請人填報的資料齊備，他/她可於本處發出接獲申請通知書日期起計的兩個月內獲發申請結果通知書。助學金及貸款分兩期(每期金額相同)發放予成功申請人。本處會在收到所需的承諾書及彌償契據後安排將資助存入申請人的銀行帳戶。

助學金的發放條款

獲發助學金的學生必須修畢有關認可課程，及在首次發放資助後六年內獲頒擬取得學歷¹，否則，他們須償還已獲發的助學金。

獲批資助的學生在接受助學金之前，須提交下列文件：

(甲) 承諾書(由申請人填寫)——同意在終止學業、或首次發放資助後六年內未能完成課程及取得擬取得學歷、或未能應本處要求出示證書以證明已獲頒擬取得學歷時，須向政府全數償還助學金連利息。

(乙) 彌償契據(由彌償人填寫)——同意向政府彌償因申請人未能履行承諾書內的規定所導致的損失。

領取貸款的規定

申請獲批的學生在領取貸款之前，須提交下列兩份文件及其他相關文件：

(甲) 承諾書(由申請人填寫)——同意於畢業、終止學業或在首次發放資助後滿六年的時間(三者以最早的日期為準)向政府償還全部貸款及利息；及

(乙) 彌償契據(由彌償人填寫)——同意向政府彌償因申請人未能履行承諾書內的規定所導致的損失。

還款安排

償還助學金

倘若接受助學金的申請人在首次發放資助後六年內不論因何原因而未能完成有關經評審的課程及獲頒擬取得學歷，他們須於下列情況發生起計，一次過全數償還助學金而無須繳付利息(但必須在分期還款期開始前，即首季分期還款到期繳款日前三個月償還)、或在十年內均分四十期(以一季為一期)全數償還助學金連利息，年息率為兩厘半：

- (a) 終止學業；或
- (b) 在首次發放資助後滿六年的時間，

兩者以較早的日期為準。

償還貸款

接受貸款的申請人須於下列情況發生起計，五年內均分二十期(以一季為一期)全數償還貸款連利息，年息率為兩厘半：

- (a) 畢業；或
- (b) 終止學業；或
- (c) 在首次發放資助後滿六年的時間，

三者以最早的日期為準。

利息會由開始償還貸款當日，一般在畢業該年的十月一日起計。首期還款須在隨後一年的一月一日繳付。

¹ 接受助學金的申請人如修讀副學位課程，擬取得學歷指副學士學位、高級文憑或專業文憑或以上程度學歷。接受助學金的申請人如為修讀學位/銜接學位課程的副學位畢業生，擬取得學歷指學位/銜接學位或以上程度學歷。

政府將向任何逾期七天或以上的分期還款，徵收百份之五的附加費。

如申請人因繼續進修全日制課程、財政困難或患重病等原因而申請延期償還資助，本處會按申請人的個別情況，來決定批准與否。

查詢

如對「專上計劃」有任何疑問，請向學生資助辦事處「專上學生資助組」查詢，地址如下：

九龍彌敦道 700 號工業貿易署大樓 12 樓

二十四小時查詢熱線：2802 2345
查詢熱線(辦公時間)：2152 9000
互聯網網址：<http://www.sfaa.gov.hk/>

學生資助辦事處
二零一一年四月

HOW TO APPLY FOR FINANCIAL ASSISTANCE UNDER THE FINANCIAL ASSISTANCE SCHEME FOR POST-SECONDARY STUDENTS

What is Financial Assistance Scheme for Post-Secondary Students (FASP)

FASP is a means-tested scheme which provides financial assistance to needy full-time students pursuing locally-accredited, self-financing post-secondary education programmes, which will lead to a qualification at or above the levels of associate degree, higher diploma and/ or professional diploma. FASP aims to provide financial assistance to needy students so that no eligible students will be denied access to post-secondary education because of lack of means. Financial assistance is provided in the form of grant and/or loan. The grant is to cover tuition fees and academic expenses; the loan is to cover living expenses.

Level of Financial Assistance

Applicants who pass both the income test and the asset test will be offered financial assistance, the level of which is determined with regard to the financial circumstances of their family. The maximum level of assistance under FASP in 2010/11 is as follows:

- (a) annual tuition fees payable, subject to a ceiling of \$60,610;
- (b) academic expenses grant up to \$3,210; and
- (c) living expenses loan capped at \$37,250.

The above ceilings will be reviewed annually.

Who is Eligible to Apply

A student is eligible to apply for FASP if he/she:

- (a) is a registered full-time student, aged 25 or below;
- (b) is engaged in full-time locally-accredited self-financing post-secondary education programmes leading to a qualification at sub-degree (i.e. associate degree, higher diploma and/or professional diploma) level or above;

- (c)
 - (i) for students engaged in a sub-degree programme, have not obtained any qualifications at sub-degree or above; or
 - (ii) for students engaged in a top-up degree programme, have not obtained any qualifications at degree level or above, and have obtained a locally-accredited sub-degree qualification; or
 - (iii) for students engaged in a degree programme, have not obtained any qualifications at degree level or above, and if he/she is in possession of a sub-degree qualification, such qualification must be a locally-accredited sub-degree qualification.
- (d) has not accepted financial assistance under any other publicly-funded student finance assistance scheme for the programme/course covered by the application in the same academic year; and
- (e) has the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or has resided or has had his/her home in Hong Kong continuously for three complete years immediately prior to the commencement of the course. This does not cover students staying in Hong Kong holding student visas.

When to Apply

For continuing students, completed applications should reach their institutions in May / June. For new students, completed applications should route through the respective institutions and reach the Student Financial Assistance Agency (SFAA) either within one calendar month from the commencement date of their programme, or within one calendar month from the date of course accreditation, whichever is later.

How to Complete the Application Form

An applicant is required to furnish the full particulars of his/her family members, including their income and assets in the financial year preceding the application year, together with the relevant copies of documentary proofs (e.g. salary statements / bank statements, etc. covering the period 1.4.2010 – 31.3.2011 when submitting his/her 2011/12 applications). Such information will form the basis for determining his/her level of financial assistance. **Any misrepresentation or omission may lead to rejection of his/her application and/or full recovery of overpaid financial assistance and court proceedings. Applicants are reminded that it is an offence to obtain pecuniary advantage by deception. Any person who does so commits an offence and is liable on conviction to imprisonment for 10 years under the Theft Ordinance.**

Guidance Notes and supplementary information are attached to each application form to assist applicants in completing the forms. Students should study the notes carefully and submit the required information with their applications.

Students should submit a new application for each academic year. Their level of financial assistance will be assessed on the basis of the prevailing financial circumstances of their family.

Payment Arrangement

The notification of result will normally be issued to applicants with complete information within two months from the date of acknowledgement of receipt. Approved grant and loan will be paid in two equal instalments. The SFAA will credit the financial assistance into the applicants' bank accounts after receipt of duly-completed undertakings and deeds of indemnity.

Condition for Offering Grant

Grant is offered on the condition that the recipient can successfully complete the locally-accredited programme and be awarded the intended qualification¹ within six years from the first disbursement of financial assistance, failing which, the grant will have to be repaid.

A successful applicant must submit the following documents if he/she accepts the grant offer:

- (a) Undertaking (to be completed by the applicant) indicating the applicant's agreement to repay to the Government the full amount of grant plus interest if the applicant terminates his/her studies; fails to complete the locally-accredited programme and obtain the intended qualification within six years from the first disbursement of financial assistance; or fails to produce documentary proofs of his/her attainment of the intended qualification upon SFAA's request.
- (b) Deed of Indemnity (to be completed by the Indemnifier) indicating his/her agreement to indemnify the Government against any loss resulting from the applicant's failure to honour the undertaking.

¹ If the grant recipient is engaged in a sub-degree programme, the intended qualification refers to associate degree, higher diploma or professional diploma qualification or above. If the grant recipient is a sub-degree graduate who is engaged in a degree or top-up degree programme, the intended qualification refers to a degree or top-up degree qualification or above.

Requirements for Obtaining a Loan

A successful applicant needs to submit the following loan documents and other supplementary documents before payment of loan will be arranged:

- (a) Undertaking (to be completed by the applicant) indicating the applicant's agreement to repay the Government the full amount of loan and interest upon graduation, termination of studies, or lapse of six years from the first disbursement of financial assistance, whichever is the earliest; and
- (b) Deed of Indemnity (to be completed by the indemnifier) indicating the Indemnifier's agreement to indemnify the Government against any loss resulting from the applicant's failure to honour the undertaking.

Repayment Arrangement

FASP grant

If a grant recipient fails to complete the locally-accredited programme and obtain the intended qualification within six years from the first disbursement of financial assistance for whatever reasons, the grant shall be repaid in one lump sum without interest (but should be repaid before the commencement date of repayment by instalments, i.e. three months immediately preceding the due date of the first quarterly repayment instalment), or by 40 equal quarterly instalments with interest at 2.5% per annum within a period of 10 years upon –

- (a) termination of studies; or
- (b) lapse of six years from the first disbursement of financial assistance,

whichever is earlier.

FASP loan

A loan recipient will be required to repay the loan and interest at 2.5% per annum in full in 20 equal quarterly instalments within a period of 5 years upon –

- (a) graduation; or
- (b) termination of studies; or
- (c) lapse of 6 years from the first disbursement of financial assistance,

whichever is the earliest.

Interest will be charged from the commencement date of the loan repayment period, which normally falls on 1 October of the year of graduation. The first quarterly instalment of loan repayment will be due on 1 January of the following year.

If repayment of any instalment is overdue by 7 days or more, a 5% surcharge will be imposed on the overdue instalment.

Deferment of repayment of financial assistance may be granted on grounds of full-time studies, financial hardship or serious illness. The SFAA will consider applications for deferment of repayment on merits of individual cases.

Enquiries

All general enquiries about FASP should be directed to:

Post-secondary Students Section
Student Financial Assistance Agency
12/F, Trade and Industry Department Tower,
700 Nathan Road, Kowloon.

Students may also call the following enquiry hotlines:

24-hour enquiry hotline: 2802 2345
Enquiry hotline (office hours): 2152 9000
Homepage: <http://www.sfaa.gov.hk>

Student Financial Assistance Agency
April 2011

免入息審查貸款計劃簡介

計劃目的

「免入息審查貸款計劃」（以下簡稱「貸款計劃」）於一九九八年推行，旨在配合現有的「資助專上課程學生資助計劃」，以及確保所有合資格的學生，不會因經濟困難而失去接受高等教育的機會。「貸款計劃」提供貸款予合資格的學生，協助他們繳付學費。

由二零零一／零二學年起，為配合「專上學生資助計劃」，香港特別行政區政府（以下簡稱「特區政府」）推行另一項免入息審查貸款計劃，名為「專上學生免入息審查貸款計劃」（以下簡稱「專上貸款計劃」）予年齡為 25 歲或以下及修讀以自資形式開辦並經本地評審的全日制專上課程的學生，以協助他們繳付學費、學習支出及基本生活費用。

申請資格

凡修讀「貸款計劃」／「專上貸款計劃」所涵蓋的課程的學生均可向學生資助辦事處（以下簡稱「本處」）申請貸款。這些學生必須擁有香港特別行政區（以下簡稱「香港」）居留權，或在課程開始前，他們或其家庭已連續在香港居住滿 3 年。這並不包括持有香港學生簽證的留學生。

利息及行政費

「貸款計劃」／「專上貸款計劃」是以收回全部成本的基礎運作。申請人須為所借取的貸款繳付利息；利率以無所損益為原則，再加一個風險調整系數，以抵銷特區政府為學生提供無抵押貸款的風險。免入息審查貸款須按「貸款計劃」／「專上貸款計劃」當時的利率繳付利息。利息由貸款發放日起計算，直至申請人償還全部貸款為止。庫務署署長會在每月底檢討該無所損益利率，倘有任何改變，便會於下月首天調整該利率。

由申請人首次遞交申請開始，直至償還全部貸款和累積利息為止的期間，申請人須每年繳交一次行政費，以彌補本處處理申請和管理學生貸款帳戶的全部成本。有關的行政費會定期檢討。遞交申請表時所須繳付的費用，除上述的行政費外，或已包括由申請人所屬院校附加收取的處理申請費。所有已繳付的行政費均不會退還予申請人，亦不可轉戶。

最高貸款金額

合資格申請「貸款計劃」的學生最高可獲得的貸款額為申請人該學年應繳學費的總額。合資格申請「專上貸款計劃」的學生可獲取的最高貸款額，為申請人所修讀課程的全年應繳學費、學習支出及基本生活費用的總額。

計劃的管理

本處負責管理貸款計劃，並聽取特區政府助學金聯合委員會的意見。該委員會的成員包括社會知名人士及各院校和學生會的代表。

撥款額

「貸款計劃」／「專上貸款計劃」以無限額撥款的方式運作，即由特區政府提供資金，協助所有合資格的申請人。

貸款批核

在學年開始時，有意申請「貸款計劃」／「專上貸款計劃」的學生須填妥一份申請表，呈交相關證明文件，包括但不限於證明就讀課程的文件，並繳交行政費。本處會依據申請資格詳細審核申請，並在有需要時，要求學生提供解釋或提交附加資料。在審核申請後，本處會計算及通知學生按「貸款計劃」／「專上貸款計劃」可獲得的貸款額。接受貸款的學生必須填寫一份承諾書，作為承諾在畢業後或終止學業後償還貸款的證明。同時，他們亦需提供一位合資格的彌償人，並安排彌償人填妥彌償契據。在申請人遞交全套完整的貸款承諾書、彌償契據及其他所需文件後，本處會安排發放貸款。申請「貸款計劃」的學生所獲得的貸款會直接發放予其所屬院校，申請「專上貸款計劃」的學生所獲得的貸款則會直接存入學生指定的銀行帳戶。一般來說，假如申請人提供的資料齊備，本處會在接獲申請日期起計算的 3 個星期內，將申請結果通知書發給申請人。

覆核機制

申請人如對申請結果不滿意，可以書面向本處提出覆核申請，並且詳述申請理由。本處會根據申請人所提供的資料進行覆核。在一般情況下，若資料齊備，本處會於收到覆核申請的 3 星期內發信通知申請人有關結果。

償還及延期償還貸款

「貸款計劃」的貸款人須於畢業或終止學業後的 10 年內，均分為 40 期（以一季為一期）全數償還貸款和累積利息；而「專上貸款計劃」的貸款人則須於畢業；或終止學業；或首次發放貸款 6 年後（三者以最早的日期為準），同樣地分 10 年償還貸款及累積利息。貸款人可選擇提前償還貸款。

貸款人如因繼續進修全日制課程、經濟困難或患重病而需要延期還款，他們可向本處提出有關申請。所有延期申請將按個別情況考慮。

查詢

如對「免入息審查貸款計劃」／「專上學生免入息審查貸款計劃」有任何查詢，請聯絡學生資助辦事處，方法如下：

地址：九龍長沙灣道 303 號長沙灣政府合署 1204 室
學生資助辦事處免入息審查貸款組

二十四小時查詢熱線：2802 2345
查詢熱線(辦公時間)：2150 6222
互聯網網址：<http://www.sfaa.gov.hk>

學生資助辦事處
二零一一年四月

INFORMATION NOTES ON NON-MEANS-TESTED LOAN SCHEMES

Objectives of the schemes

The Non-means-tested Loan Scheme (NLS) was introduced in 1998 to complement the Tertiary Student Finance Scheme – Publicly-funded Programmes and to ensure that no qualified students will be denied access to tertiary education because of lack of means. The NLS provides loans to eligible students to meet their tuition fees.

With effect from the 2001/02 academic year, the Government of the Hong Kong Special Administrative Region (the Government) introduced the Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) to complement the Financial Assistance Scheme for Post-secondary Students to provide loans to eligible full-time students aged 25 or below pursuing locally-accredited self-financing post-secondary education programmes to meet their tuition fees, academic expenses and basic living expenses.

Eligibility

Applicants may apply to the Student Financial Assistance Agency (SFAA) for NLS/NLSPS loan(s) if the programmes/courses they pursue are eligible under the schemes and they have the right of abode in Hong Kong Special Administrative Region (Hong Kong) or have resided or have had their homes in Hong Kong continuously for 3 complete years, immediately prior to the commencement of the courses. This does not cover students staying in Hong Kong holding student visas.

Interest and administrative fee

The NLS and NLSPS operate on a full-cost recovery basis. Interest rate is set at the Government's no-gain-no-loss rate plus a risk-adjusted factor which seeks to cover the Government's risk in disbursing unsecured loan. The interest is charged at the prevailing NLS/NLSPS interest rate once the loan is drawn down and throughout the repayment period until the NLS/NLSPS loan is fully repaid. The Director of Accounting Services will review the no-gain-no-loss interest rate by the end of each month and will adjust the rate with effect from the first day of the following month.

An administrative fee, to cover the full costs of processing and administering the NLS/NLSPS loan(s), is chargeable as from the submission of the first application and annually thereafter until the loan(s) and the interest accrued thereon are fully repaid. The administrative fee is subject to review regularly. The fee payable on application may include the said administrative fee and a handling charge levied by and payable to the applicant's institution. Administrative fees paid are not refundable nor transferable.

Maximum loan amount

Eligible students may obtain a loan under the NLS up to their annual tuition fees payable. Applicants of the NLSPS may obtain a loan up to their annual tuition fees payable, plus academic expenses and basic living expenses.

Administration of the NLS/NLSPS

The NLS and NLSPS are administered by the SFAA on the advice of the Joint Committee on Student Finance which comprises prominent members of the community, representatives of institutions and student unions.

Level of funding

The NLS and NLSPS operate on an open-ended funding basis, i.e. funds will be provided to meet payment of loans to all eligible applicants.

Application processing

At the beginning of each academic year, students who wish to apply for the NLS/NLSPS loan will have to complete an application form, provide relevant supporting documents, including but not limited to documentary proofs on their course of study, and pay an administrative fee. The applications will be examined having regard to the eligibility criteria and where necessary, students will be required to give an explanation or provide supplementary information. After processing, the level of the NLS/NLSPS loan will be assessed and students will then be notified of the result. A student who is offered NLS/NLSPS loan will be required to complete an undertaking for repayment of the loan after graduation or termination of studies and to arrange for an indemnifier to sign a deed of indemnity. The payment of the NLS loan will be made to the respective institutions, while the NLSPS loan will be credited to the applicants' designated bank account upon the applicants' submission of the duly completed undertaking, the deed of indemnity and other required documents in one complete set. Under normal circumstances, the SFAA will issue notifications to students within 3 weeks from the date of receipt of applications which contain complete information.

Review mechanism

Applicants who are not satisfied with the results may seek a review of their applications by writing to the SFAA providing detailed justifications. The SFAA will review the cases based on the information provided. Under normal circumstances, the SFAA will issue the result within 3 weeks from the date of receipt of applications for review which contain complete information.

Repayment and deferment of loans

NLS loan recipients should repay the loans and the interest accrued thereon in full in 40 equal quarterly instalments within 10 years after graduation or termination of studies. NLSPS loan recipients are also required to repay the loans and the interest accrued thereon within 10 years upon graduation; or termination of studies; or lapse of 6 years from the first disbursement of the loans, whichever is the earliest. Loan recipients may choose to make early repayment of the loans.

Deferment of repayment may be granted to applications on grounds of further studies on full-time courses, financial hardship or serious illness upon application to the SFAA. All applications for deferment will be considered on individual merits.

Enquiries

All enquiries about the NLS/NLSPS should be addressed to the Student Financial Assistance Agency as follows :

Address: Non-means-tested Loan Scheme Section
Student Financial Assistance Agency
Room 1204, Cheung Sha Wan Government Offices,
303 Cheung Sha Wan Road, Kowloon

24-hour enquiry hotline: 2802 2345
Enquiry hotline (office hours): 2150 6222
Homepage: <http://www.sfaa.gov.hk>

Student Financial Assistance Agency
April 2011