

IMPORTANT POINTS TO NOTE

1. You must complete the application documents FULLY and TRUTHFULLY. Any misrepresentation or omission may lead to disqualification from application and/or full recovery of loan(s) already offered to you, and court proceedings. You are reminded that it is an offence to obtain property or pecuniary advantage by deception. Any person who does so commits an offence and shall be liable on conviction upon indictment to imprisonment for 10 years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong). You are also reminded that 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 7 years and to a fine under the Crimes Ordinance (Chapter 200 of the Laws of Hong Kong).
2. You should inform the Student Finance Office (the Office) in writing **immediately** (office address: Application Processing Unit (Extended Non-means-tested Loan Scheme), Student Finance Office, Working Family and Student Financial Assistance Agency, 11/F, Cheung Sha Wan Government Offices, 303 Cheung Sha Wan Road, Kowloon) of any change of information in Parts A to D after submission of the application. You should use the amendment form ENLS 124 (for change of personal particulars) or ENLS 146 (for change of loan particulars) which is obtainable at the Office and downloadable from the Office's homepage at <http://www.wfsfaa.gov.hk/sfo/eng/public/index.htm#nls2>. Failure in timely provision of changes of information to the Office will cause delay in processing your application or making payment(s) to you or lead to additional loan being drawn down and extra interest accrued therefrom.
3. Applications will not be considered for those who cannot provide the supporting documents required without sufficient reasons.

DECLARATION

I, _____, have read and fully understood the "Application Guidance Notes of the
(Name of Applicant) (Please write the name in the same order as recorded in the Hong Kong Identity Card)

Extended Non-means-tested Loan Scheme in the 2015/16 Academic Year [ENLS 140(2015)]" (Application Guidance Notes) and I agree to the terms of, and undertake to abide by the Application Guidance Notes [and such other requirements as specified from time to time by the Government of the Hong Kong Special Administrative Region (the Government)] if the Government offers me loan(s) under the Extended Non-means-tested Loan Scheme (ENLS). I declare that the information provided in this application form for the ENLS [which shall include any documents submitted to the Student Finance Office (the Office) in support of the application] (my application) is **complete** and **true** to the best of my knowledge. I am aware that the Government will rely, and consent to the Government relying on the information provided by me to determine the eligibility and the level of loan(s) to be offered to me under the ENLS. **I also understand that any person who by any deception dishonestly obtains for himself or another any pecuniary advantage shall be guilty of an offence and shall be liable on conviction upon indictment to imprisonment for 10 years under the Theft Ordinance (Chapter 210 of the Laws of Hong Kong).**

I further give my consent to any Government policy bureaux and departments or their advisory bodies or agencies or private bodies to release my personal data to the Office for the purpose of processing this application.

*** I declare that as at the date of this application:-**

- I have **not** filed a bankruptcy petition and **no** bankruptcy order is made against me, and I have **not** applied / am **not** applying for Individual Voluntary Arrangement [i.e. the Court has not approved any repayment proposal by me in my capacity as a debtor on how I will repay my creditors] and I am **not** aware of a bankruptcy petition presented against me and any legal proceedings have been commenced (or are pending or being threatened) against me or any of my assets or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets.
- I **have** filed a bankruptcy petition; and/or a bankruptcy order is made against me; and/or I **have** applied / am applying for Individual Voluntary Arrangement [i.e. the Court is considering or has approved a repayment proposal by me in my capacity as a debtor on how I will repay my creditors] and/or I am aware that a bankruptcy petition is presented against me and/or legal proceeding(s) has/have been commenced (or are pending or being threatened) against me or any of my assets or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets. I have set out the full details in relation to the above in **Part F – ADDITIONAL INFORMATION PROVIDED BY APPLICANT**.
- I **have never obtained** any grant(s) and/or loan(s) under any financial assistance/loan scheme(s) administered by the Office.
- I **have obtained** grant(s) and/or loan(s) under the following financial assistance/loan scheme(s) administered by the Office: -
- Tertiary Student Finance Scheme – Publicly-funded Programmes (TSFS) and/or Local Student Finance Scheme (LSFS)
 - Financial Assistance Scheme for Post-secondary Students (FASP)
 - Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)
 - Non-means-tested Loan Scheme for Post-secondary Students (NLSPTS)
 - Extended Non-means-tested Loan Scheme (ENLS)
 - Continuing Education Fund (CEF)

*** Please put a tick (✓) in the appropriate box.**

I hereby consent to the Government (including the Office and any Government policy bureaux and departments and their advisory bodies and agencies) and the institution or its operator/local agency (if applicable) offering the programme in respect of which I am making this application using the personal data or other information provided in connection with this application for any purpose contemplated in paragraph 14 of Part I of the Application Guidance Notes and any purpose directly related to such purpose. I also authorise and consent to my institution or its operator/local agency (if applicable) releasing personal data of which I am the subject of the data held by it to the Government in order for the Government to use such information to process my application (and any other application I may make to the Government) and for any other purpose contemplated in paragraph 14 of Part I of the Application Guidance Notes and any purpose directly related to such purpose.

I understand that the Government has the right to suspend and review my application for loan(s) and adjust my loan entitlement(s) or withdraw the Government's offer of loan(s), if necessary. I undertake to refund to the Government any overpayment of loan(s) made to me upon demand.

I acknowledge that the Government's payment of the loan(s) shall be subject to my honouring all the obligations, conditions, and covenants set out in my application and the other terms by which I am bound under the ENLS.

Signature of Applicant/HKID No. _____ / _____ ()

Date _____

CHECKLIST FOR SUBMISSION OF APPLICATION

1. Please study the Application Guidance Notes of the ENLS [ENLS 140(2015)] (http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/ENLS140_E.pdf) for completion of the documents with a permanent black or dark blue ball pen. You should pay attention to the **application deadline** stipulated in paragraph 7.1 of the Application Guidance Notes. **Students of the Open University of Hong Kong should also refer to the Supplementary Application Guidance Notes mentioned in paragraph 7.2 of Part I of the Application Guidance Notes.**
2. **Neither yourself nor your Indemnifier can act as a Witness in the Undertaking and Deed of Indemnity.** You cannot act as Indemnifier for your own application as well.
3. All parts of the Application Form must be fully completed. If you fail to submit the necessary supporting documents and cannot provide a satisfactory explanation for so doing, your application will not be considered.
4. Please note that correction fluid/tape is strictly prohibited for making amendments in the Undertaking and Deed of Indemnity. Please cross out and sign against the amendments.
5. Photocopies made by facsimile machine, enlarged or reduced photocopies or duplicates of the signed photocopies, unclear or incomplete photocopies of HKID Cards of the Applicant, Witness(es) and the Indemnifier(s) will not be accepted.
6. **All submitted application and supporting documents are not returnable.** You should retain one copy of the documents for your own reference.

(A) Before you hand in your application, please check the following:

Application

- Have you printed it from http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/ENLS141_E.pdf?

Form

(Please use **white A4 papers** for printing.)

[ENLS 141(2015)]

- Have you entered your personal data in Part A?
bank account information in Part B if you have paid all or part of your tuition fees?
academic information in Part C?
- Have you entered your loan amount required at the top of Page 2 (Part D)?
- Have you entered the details of your tuition fees in the appropriate sub-section in Part D? (*please refer to paragraph 3 of Part I of these Application Guidance Notes*)
- Have you entered the details of your employment status in Part E?
- If you have used a separate sheet for Part F, you should sign at the bottom of the paper.
- Have you entered the details of your Witness(es) in Part G?
- Have you entered the details of your Indemnifier in Part H?
- Have you filled in your full name, put a (✓) in the appropriate box to declare whether you are a bankrupt or have applied for IVA and signed the Declaration section on Page 4?

Undertaking

[ENLS 142(2015)]

- Have you printed it from http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/ENLS142_E.pdf?
- (Please use **white A4 papers** for printing.)
- Have you filled in the details of yourself and your Witness in the document?
- Have you and your Witness signed the document?
- If you or your Witness has made any amendment(s) and/or rewrite(s), you or your Witness, as appropriate, should sign against each amendment and/or rewrite with the same signature in the document and the photocopy of HKID card(s).

Deed of

Indemnity

[ENLS 143(2015)]

- Have you printed it from http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/ENLS143_E.pdf?
- (Please use **white A4 papers** for printing.)
- Have you filled in the details of your Indemnifier and his/her Witness in the document?
- Have your Indemnifier and his/her Witness signed the document?
- Is the date entered by your Indemnifier at the end of the second paragraph the same as the date you have filled in the Undertaking?
- If your Indemnifier or his/her Witness has made any amendment(s) and/or rewrite(s), your Indemnifier or the Witness, as appropriate, should sign against each amendment and/or rewrite with the same signature that he/she has signed in the document and the photocopy of HKID card(s).

Others

- Is your Indemnifier at or over 21 years of age, a Hong Kong permanent resident holding a Hong Kong Permanent Identity Card, gainfully employed in Hong Kong, financially sound and able to submit an office address in Hong Kong? (*Housewives, students and casual workers are **not** acceptable as Indemnifiers.*)
- Have you registered with "SFO E-link – My Bills" service from <http://e-link.wfsfaa.gov.hk>?

CHECKLIST FOR SUBMISSION OF APPLICATION

(B) Please submit the following documents together with your application in person or by authorised person to the Office "11/F Cheung Sha Wan Government Offices" during office hours:

- 1. The **original** bank transaction advice/receipt/ATM transaction advice (please write your name and your HKID Card number on the back of the transaction advice/receipt) for administrative fee paid (HK\$260/HK\$180) to the Office's bank account **(044-171635-001)**;
- 2. The duly completed and signed Application Form [ENLS 141(2015)];
(http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/ENLS141_E.pdf) (Please use white A4 papers for printing.)
- 3. The duly completed and signed Undertaking [ENLS 142(2015)] in the presence of a Witness;
(http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/ENLS142_E.pdf) (Please use white A4 papers for printing.)
- 4. The duly completed and signed Deed of Indemnity [ENLS 143(2015)] in the presence of a Witness;
(http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/ENLS143_E.pdf) (Please use white A4 papers for printing.)
- 5. Photocopies of the HKID Cards of yourself, your Indemnifier(s) and your Witness(es). The photocopies should be signed on the face and certified as true copies by the respective cardholders. The signatures should be the same as those shown on the Undertaking and the Deed of Indemnity, as appropriate. Please make each photocopy of the HKID Card on a separate A4 size white paper which is blank on both sides. Photocopies made by facsimile machine, enlarged or reduced photocopies, duplicates of the signed photocopies, unclear or incomplete photocopies of the respective HKID Cards are not acceptable. Please be reminded that if you/ your Indemnifier(s)/ Witness(es) mark(s) "COPY" on the photocopies of the HKID Cards submitted, the "COPY" mark should be made across the whole image of the HKID Cards and the Name, Identity Card Number, Date of Birth and resident status symbols printed on the HKID Cards should be legible and not obliterated from sight;
(if the Witnesses for the Undertaking and Deed of Indemnity are different, please provide separate certified copies of HKID for each of them)
- 6. Documentary evidence in originals showing your residential and correspondence addresses in Hong Kong in the past 3 months. Documentary evidence of residential and correspondence addresses should be letter issued by government bureaux/departments, public organisations/utilities or commercial organisations. Post Office Box numbers, Public Letter Boxes or student hostels will not be accepted as valid address;
- 7. (a) A copy of your Student Identity Card on an A4 size paper which is blank on both sides; and/or
(b) A copy of your admission letter if you are a new student (if applicable), you should also bring along the original copy for verification;
- 8. The **original receipt** of the tuition fee(s) if you have already paid the fee(s) and/or the debit note/payment schedule (if issued) for your tuition fee(s) payable;
- 9. The **original copy** of bank exchange memo/bank receipt showing the exchange rate in Hong Kong dollars if your tuition fee(s) was/were paid in foreign currencies;
- 10. If you are an undischarged bankrupt, please attach a copy of the bankruptcy order/petition and **the duly completed Reply Slip by your Indemnifier** (you can find the Reply Slip on Part III of the [Application Guidance Notes](#));
- 11. If you are a subject person of an IVA, please attach a copy of the your IVA proposal and **the duly completed Reply Slip by your Indemnifier** (you can find the Reply Slip on Part III of the [Application Guidance Notes](#));
- 12. Documentary evidence showing your Indemnifier's current employment status and income in Hong Kong [e.g. the latest complete Individual Income Tax Demand Note issued by the Inland Revenue Department, recent 3 months' salary records (e.g. salary statements or a copy of his/her bank passbook/statements), or written certification of his/her job title and wages from the employer with company chop.] If the Indemnifier is self-employed, (a) documentary evidence showing that he/she has a regular income such as a copy of his/her latest complete Tax Demand Note issued by the Inland Revenue Department, and (b) a copy of valid Business Registration Certificate and/or Certificate of Incorporation issued by the Companies Registry is/are required;
- 13. Documentary evidence in originals showing your Indemnifier's residential address in Hong Kong within the recent 3 months. Documentary evidence of residential address should be letter issued by e.g. government bureaux/departments, public organizations/utilities or commercial organizations. Post Office Box numbers, Public Letter Boxes or student hostels will not be accepted as valid address;
- 14. Documentary evidence showing the office/employer's business address of your Indemnifier in Hong Kong (e.g. his/her business name card or letter issued to him/her by his/her employer, etc.);
- 15. The duly completed authorisation form if you authorise another person to hand in your application in person (you can find the form on Part IV (1) of the [Application Guidance Notes](#));
- 16. If you **have already paid** all or part of your tuition fee(s), you should submit a photocopy of the relevant page of your personal bank passbook or account statement showing your name and account number; and
- 17. The printout of acknowledgement of receipt/confirmation message after registering "SFO E-link – My Bills" service.

POINTS TO NOTE FOR PAYING ADMINISTRATIVE FEE

You can choose one of the following methods to pay the administrative fee before the submission of ENLS application to the Student Finance Office (the Office):

1. Pay the administrative fee (**HK\$ 260** or **HK\$ 180**) to the Office's bank account at the Hong Kong and Shanghai Banking Corporation (HSBC) (payment by cheque **is NOT accepted**), **the account number is "044-171635-001"**. You should request for the original transaction advice/receipt after payment, and then write your name and Hong Kong Identity Card Number on the back of the transaction advice/receipt.

OR

2. Transfer the administrative fee to the Office's bank account through **automatic teller machines (ATM)** of HSBC. Please follow the steps below:
 - **choose the service "Transfer";**
 - **key in the account number "044-171635-001", then the amount HK\$ 260 or HK\$ 180, as appropriate;**
 - **choose the "issue advice" option;**
 - **transaction ends and take the advice; and**
 - **write your full name and Hong Kong Identity Card Number on the back of the original ATM transaction advice**

Please note that if you fail to submit the original bank transaction advice / receipt / ATM transaction advice during your submission of ENLS loan application, you have to apply for a bank statement from HSBC showing the transaction concerned. **Payment by cheque or PPS is NOT accepted.**

The administrative fees payable in the 2015/16 academic year by eligible students are set out in the following table:

Students of	On each application	Remarks
<ul style="list-style-type: none"> ● University Grants Committee (UGC)-funded Institutions ¹ ● Hong Kong Institute of Vocational Education (IVE) (including Hong Kong Design Institute) 	HK\$ 260	The amount covers an administrative fee of HK\$180 payable to the Government and a one-off handling charge of HK\$80 payable to your institution.
<ul style="list-style-type: none"> ● The Open University of Hong Kong (including Li Ka Shing Institute of Professional and Continuing Education) ● Schools of Professional and Continuing Education of UGC-funded Institutions / the Vocational Training Council ● Yi Jin Diploma ● Other Eligible Institutions/Course Providers 	HK\$ 180	—

¹ UGC-funded institutions include the University of Hong Kong, the Chinese University of Hong Kong, the Hong Kong Polytechnic University, Hong Kong Baptist University, City University of Hong Kong, the Hong Kong University of Science and Technology, Lingnan University and the Hong Kong Institute of Education.