

Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) 全日制大專學生免入息審查貸款計劃

For Local Full-time UGC-funded Students (including UGC-funded associate degree programmes)

Introduction

Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) is established by the Government to provide financial assistance in the form of interest-bearing loan to eligible students to cover their tuition fees. The Scheme is operated on a no-gain-no-loss and cost recovery basis. Interest rate is subject to periodic adjustment. For guidelines of application, please visit the following websites of the **Student Finance Office (SFO)**[學生資助處], which is under the **Working Family and Student Financial Assistance Agency (WFSFAA)** of the Hong Kong SAR Government.

<http://www.wfsfaa.gov.hk/sfo/tc/postsecondary/nlsft/overview.htm> (Chinese version)

<http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/overview.htm> (English version)

Enquiries

Student Finance Office (SFO) Enquiry Hotline : 2150 6222
24-hour Automated Enquiry Hotline provided by SFO : 2802 2345

2021/22 Application

Online Application Form (E-submission)

All NLSFT applicants are required to submit their applications through the online application form at SFO E-link – My Applications platform (<https://ess.wfsfaa.gov.hk>). **No more hard copy of application form can be submitted / processed.**

For Course Coding Sheet, please visit the Student Finance Office website :

<http://www.wfsfaa.gov.hk/sfo/tc/postsecondary/tsfs/general/coding.htm>

(Please note that your Institution Course Code means “Programme” + “Major” codes as enlisted in AIMS. For details, please click [here](#)).

Applicants are only required to submit to the SFO the transaction advice or ATM transaction advice for the **administrative fee** paid (**HK\$260**) together with the loan documents upon acceptance of the loan.

Online demonstration on E-submission of NLSFT applications:

<https://ess.wfsfaa.gov.hk/demo/tc/> (Chinese version)

<https://ess.wfsfaa.gov.hk/demo/en/> (English version)

Submission of Declaration (paper signing selected) & Supporting Documents

Students should submit the signed declaration (paper signing selected) and supporting documents to the SFO directly **within 7 days** from submission of online application form through the following means:

- A. Online upload (<https://ess.wfsfaa.gov.hk>)
 - Through SFO E-link – My Applications
 - File formats - PDF and JPEG
 - File capacity - 6 MB (about 30 pages)

B. By mail / By hand (together with the Reply Slip)

Address: Student Finance Office
Working Family and Student Financial Assistance Agency
Room 1204, 12/F, Cheung Sha Wan Government Offices
303 Cheung Sha Wan Road, Kowloon
(Attn: NLSFT APU)

Application Period

For Full-time Current Students: (Application deadline: 14 May 2021)

In 2021/22 academic year, NLSFT applicants should submit their applications through the online application form at SFO E-link – My Applications platform (<https://ess.wfsfaa.gov.hk>) **from 12 April to 14 May 2021.**

Please note that the earlier you hand in your application, the earlier your application will be processed. You may obtain your Non-means-tested Loan in time to cover your tuition fee for 2021/22.

For Full-time New Students: (Application deadline: 17 September 2021)

In 2021/22 academic year, NLSFT applicants should submit their applications through the online application form at SFO E-link – My Applications platform (<https://ess.wfsfaa.gov.hk>) **from 1 August 2021 to 17 September 2021.**

Please note that the earlier you hand in your application, the earlier your application will be processed. You may obtain your Non-means-tested Loan in time to cover your tuition fee for 2021/22.

Late Application

Late application should be submitted through the online application form at SFO E-link – My Applications platform (<https://ess.wfsfaa.gov.hk>).

For Local Full-time Postgraduate (by Research) UGC-funded Students:

Application should be submitted within one month after registration of 2021/22 programme which starts before March 2022. Application after March 2022 will not be accepted.

Documents Required

- i) Completed NLSFT application form
- ii) Copy of your Hong Kong ID card
- iii) Copy of your student ID card
- iv) Copy of your bank book's first page or statement showing your name and account number
- v) Copy of document showing your name and your pursuing programme
- vi) Copy of automatic teller machines (ATM) transaction advice for the administrative fee payment [△]

[△] The original copy of automatic teller machines (ATM) transaction advice for the administrative fee payment **should be submitted together with the loan documents and the required documents to the SFO upon acceptance of the NLSFT loans.**

NOTE

Full-time UGC-funded students who wish to apply for both TSFS and NLSFT have to submit the TSFS and NLSFT application forms separately.