

# “SFO E-link - My Bills” Service Registration Guidelines

The guidelines provide pre-requisite requirements and step-by-step instructions on how to register for “SFO E-link - My Bills” service.

## Pre-requisite Requirements

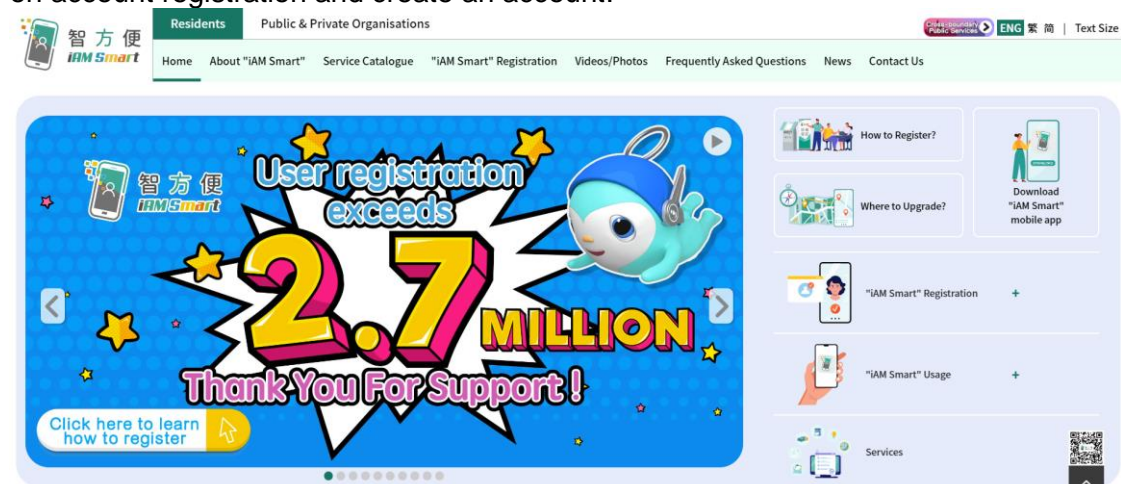
### 1. A registered “MyGovHK” or “iAM Smart” Account

You should have a registered “MyGovHK” or “iAM Smart” account in order to register with “My Bills” service.

If you would like to create a “MyGovHK” account, please visit the “MyGovHK” official website (<https://www.gov.hk/en/residents/>) to create an account. You could view a demonstration on account registration at this link: <https://www.gov.hk/en/about/helpdesk/demo/mygovhk/>.



If you would like to create an “iAM Smart” account, please visit the “iAM Smart” official website (<https://www.iamsmart.gov.hk/en/reg.html>) to view the demonstration on account registration and create an account.



## 2. Link-up Code / ATM or PPS Reference Number / Loan Reference Number

You need one of the following codes / reference numbers to register with “My Bills” service:

- **Link-up Code**
- **ATM or PPS Reference Number**
- **Loan Reference Number**

### ● **Link-up Code**

If you are applying for Tertiary Student Finance Scheme (TSFS) / 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 (NLSPS), you can find the link-up code on the **notification of result of application for financial assistance**. If you are applying for Extended Non-means-tested Loan Scheme (ENLS), you can find the link-up code on the **acknowledgement**.

### **Link-up code shown on notification of result of application for financial assistance**

(Applicable to TSFS, FASP, NLSFT and NLSPS applicants)

2023/24 Academic Year

Non-means-tested Loan Scheme for Full-time Tertiary Students (“NLSFT”)

#### **Notification of Result**

I am pleased to inform you that processing of your application for NLSFT loan for the 2023/24 academic year has been completed. The maximum amount of NLSFT loan that you may accept is –

**NLSFT Loan : HK\$42,100.00**

You can choose to accept the above loan offered either **in full or in part**. A combined life-time loan limit is imposed on students eligible for receiving loans under the NLSFT and the Non-means-tested Loan Scheme for Post-secondary Students (“NLSPS”). Please refer to the “Guidance Notes” or “Notice of Offer of Loan” for details. As at the issuance date of this Notification, the remaining balance of your combined life-time loan limit under the NLSFT and the NLSPS is HK\$398,300.00 (before deduction of the loan amount that you may accept as stated in this Notification).

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

Besides, you are also required to download the full set of loan documents from the website of the Working Family and Student Financial Assistance Agency (“WFSFAA”) at <https://www.wfsfaa.gov.hk/nlsftld.pdf> (including the “Notice of Offer of Loan” (NLSFT 12), “Undertaking” (NLSFT 15), “Deed of Indemnity” (NLSFT 16), “Student, Indemnifier and Witness Details Input Forms (Forms A and B)” (NLSFT 116) and “Checklist for Submission of Loan Documents” (NLSFT 149)). **Please read the attached “Important Reminder for Submission of Loan Documents” before submission of the complete set of loan documents.** Please return the duly completed loan documents and other related supporting documents to the SFO on or before \_\_\_\_\_ through one of the following means –

- by mail to the SFO at the following address:

#### **ATTENTION**

Please consider carefully about your need and repayment ability before you accept any loan. Early repayment may save interest. To have a rough estimation on the repayment amount, please refer to the Repayment Calculator in the WFSFAA website at <https://e-link.wfsfaa.gov.hk>. Interest rate for the NLSFT will be adjusted with due regard to the average best lending rate of note-issuing banks. The adjustment may be **upward or downward**. Please browse the WFSFAA website at [https://www.wfsfaa.gov.hk/nlsiaf\\_e.pdf](https://www.wfsfaa.gov.hk/nlsiaf_e.pdf) or call the SFO’s hotline at 2802 2345 for the prevailing interest rate.

## Link-up code shown on acknowledgement

(Applicable to ENLS applicants)

**Extended Non-means-tested Loan Scheme (ENLS)**  
**Points to Note for SFO E-Link "My Bills" Service Registration**

Applicant's Name: \_\_\_\_\_ Applicant's HKID: \_\_\_\_\_

Application No.: \_\_\_\_\_ **\*\*Link-up Code: \_\_\_\_\_\*\***

(The Link-up Code starts with 1 alphabet and follows by 7 numbers)

To register for "My Bills" service, you need the followings:

1. A registered MyGovHK account  
Please go to <http://www.gov.hk/mygovhk> to apply for a MyGovHK account; and
2. Link-up Code

Then follow the steps below for registration of "My Bills" service:

1. Please go to SFO E-link at <https://e-link.wfsfaa.gov.hk> and select "Register My Bills Service".
2. Login with your MyGovHK account.
3. Input the account particulars with "link up code" as registration type.
4. After sending out the account particulars, an acknowledgement of receipt will be sent to you and your registration will be handled by SFO. Normally, the registration will be completed within 3 working days. A confirmation message will be sent to your MyGovHK message box when the registration is successfully completed.
5. Please print the acknowledgement of receipt / confirmation message and submit it together with the other required documents to this Office for processing of your loan application.

**\*Please note that the Office will only process your loan application under ENLS after you submitted the acknowledgement of receipt / confirmation message.\***

## ● ATM or PPS Reference Number

You may use the ATM or PPS Reference Number of any of your loan accounts to register with "My Bills" service. You can find the ATM or PPS Reference Number on the demand note.

## ATM or PPS Reference Number shown on demand note

收數編碼 CRC 104	香港特別行政區政府 THE GOVERNMENT OF THE HKSAR 免入息審查貸款繳款單 Non-means-tested Loan Repayment Demand Note	Register at <a href="https://e-link.wfsfaa.gov.hk">https://e-link.wfsfaa.gov.hk</a> for electronic demand notes and online repayment. 請到 <a href="https://e-link.wfsfaa.gov.hk">https://e-link.wfsfaa.gov.hk</a> 登記， 收取電子繳款單及網上繳款。
姓名 NAME :	自動櫃員機或繳費靈付款編號 ATM/PPS Ref. No. : 143531259118	
地址 ADDRESS :	繳費靈商戶編號 PPS Merchant Code : 44	
	還款到期日 Due Date : 01/07/2023	
	應繳付的金額 Amount Payable : \$1,959.00	
發單日期 Date of Issue	還款計算至下列日期止 Repayment Included Up To	貸款本金 Loan Principal
23/05/2023	10/05/2023	\$36,000.00
		尚未到期償還的本金餘額 # Balance of Principal Not Yet Due for Repayment
		\$2,894.80
		尚未到期償還的在學期間利息 # Balance of Study Interest Not Yet Due for Repayment
		\$21.30
代號類別/說明 Code Type/Description		金額 Amount
01 逾期未還金額 Arrears		01 \$978.60
05 今期應付金額(請參閱下方列明) This Instalment (see details below)		05 \$981.20
11 轉結下期的應付零額 Odd Cents c/f		11 \$-0.80
在右列日期前應繳付的總額 * Total Amount Due on or before		10/07/2023 \$1,959.00
免入息審查貸款年利率 Prevailing NLS Interest Rate (p.a.)		1.895%
逾期應繳年利率 Prevailing Interest Rate for Overdue Amount (p.a.)		5.708%
自動轉帳授權是否確立 Autopay Authorization Created? (Y是) / (N否)		N
自動轉帳過戶日期 Autopay Value Date		N/A

\* 如果你未能在上列的還款到期日之前清還應繳付的總額，你須償還逾期欠款，另加逾期利息。If you fail to repay the total amount due on or before the due date shown above, you will be required to repay the overdue amount together with the overdue interest.  
# 不包括今期應繳付的金額 The amount payable for this instalment is not included.

還款方法請參閱背頁  
Please refer to overleaf for repayment methods

## ● Loan Reference Number

You may use the loan reference number of any of your loan accounts to register with “My Bills” service. You can find the loan reference number on the **commencement of repayment** or the **repayment schedule**.

### Loan Reference Number shown on commencement of repayment

(SFO will issue the letter of commencement of repayment to loan borrowers once they have completed their studies.)

Dear Sir/Madam,

#### Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)

##### Commencement of Repayment

**Loan Ref. No: NV123456-7-01**

##### *Commencement Date of Repayment and Repayment Schedule*

Your first instalment repayment of loan and interest for the NLSFT loan(s) under reference by monthly instalments will commence on 1 January 2024. Please refer to the enclosed repayment schedule(s) of the loan(s). Please also observe the repayment terms and conditions under the NLSFT as stipulated in the loan documents or at our website\*.

### Loan Reference Number shown on repayment schedule

(SFO will issue the repayment schedule together with the letter of commencement of repayment to loan borrowers once they have completed their studies.)

Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) Repayment Schedule													
全日制大專學生免入息審查貸款計劃還款表													
Name 姓名:													
Loan Reference Number		貸款帳戶編號		: NV123456-7-01		Issue Date		發出日期		: 13/05/2024			
D/N Reference Number		繳款帳戶編號		: NV123456-7		Schedule Last Updated On		還款表最後更改日期		: 02/05/2024			
ATM/PPS Reference Number		自動櫃員機或繳費靈付款編號		: 233164639817		Interest Rate (p.a.)		貸款利率(每年)		: 1.833%			
Loan Principal		貸款本金		: \$15,040.00		Effective Date		生效日期		: 01/06/2023			
Capitalized Deferment Interest		本金化的延期利息		: \$0.00		Effective Instalment Number		利率生效期數		: 1			
Study Interest Accrued		在學期間累積利息		: \$635.80		Loan Repayment Start Date		開始還款日期		: 01/01/2024			
Loan Principal Repaid		已繳付本金		: \$0.00		Loan Repayment End Date		最後還款日期		: 01/04/2035			
Instal Num	Due Date	Principal	Instal Interest	Study Interest	Admin Fee	Instalment Amount	Instal Num	Due Date	Principal	Instal Interest	Study Interest	Admin Fee	Instalment Amount
期數	到期日	償還本金	分期利息	在學期間利息	行政費	每期還款額	期數	到期日	償還本金	分期利息	在學期間利息	行政費	每期還款額
1	01/01/2024	\$0.00	\$0.00	\$0.00	-	\$0.00	69	01/09/2029	\$123.70	\$13.60	\$5.30	-	\$142.60
2	01/02/2024	\$0.00	\$0.00	\$0.00	-	\$0.00	70	01/10/2029	\$123.90	\$13.40	\$5.30	-	\$142.60
3	01/03/2024	\$0.00	\$0.00	\$0.00	-	\$0.00	71	01/11/2029	\$124.10	\$13.20	\$5.30	-	\$142.60
4	01/04/2024	\$0.00	\$0.00	\$0.00	-	\$0.00	72	01/12/2029	\$124.30	\$13.00	\$5.30	-	\$142.60
5	01/05/2024	\$0.00	\$0.00	\$0.00	-	\$0.00	73	01/01/2030	\$124.50	\$12.80	\$5.30	\$216.00	\$358.60
6	01/06/2024	\$0.00	\$0.00	\$0.00	-	\$0.00	74	01/02/2030	\$124.70	\$12.60	\$5.30	-	\$142.60



## Registration Steps

### Step 1: Go to “SFO E-link” (<https://e-link.wfsfaa.gov.hk/>) and select “Register My Bills Service”



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#### SFO E-link

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Student Finance Office [↗](#)

GovHK's Update Your Address  
Record Online [↗](#)



#### Important Announcement

The Finance Committee of the Legislative Council has approved to further extend the current interest-free deferral of student loan repayment for one year from 1 April 2024 until 31 March 2025. Please click [here](#) [↗](#) for details.

#### Notice of Adjustment to Non-means-tested Loan Schemes Interest Rate

The interest rate of the Non-means-tested Loan Schemes has been adjusted from 2.295% to 2.42% per annum with effect from 1 August 2023. The overdue interest rate has also been adjusted from 5.833% to 5.875% per annum with effect from 28 July 2023; and from 5.875% to 5.958% per annum with effect from 31 July 2023. For enquiries, please contact 2150 6211 or 2150 6212.

The Finance Committee of the Legislative Council approved on 15 February 2022 an extension of the interest-free deferral of loan repayment for student loan repayers for another two years from 1 April 2022.

Faster Payment System (FPS) was introduced as a repayment method of SFO in November 2021. You can use the mobile banking app or e-wallet that supports Government FPS bill payments to pay SFO demand notes printed with FPS QR code.

In accordance with the terms and conditions of the student financial assistance schemes, if you and/or your Indemnifier(s) have changed the contact information; or intend to leave the Hong Kong Special Administrative Region for a period longer than three months or to emigrate, you are **obliged to notify this Office immediately in writing**. You can also click [here](#) [↗](#) to notify us online your new address. Upon receipt of such notification, unless SFO has otherwise come to an agreement with you concerning the repayment arrangement or unless SFO is satisfied that you shall be able to continue to repay the loan based on the original repayment schedule, SFO could demand your immediate repayment of all outstanding balance of the loan, interest, overdue interest (if any), surcharge (if any), administrative fee (if any) and any other expenses.

**First Time Login to My Bills? Please refer to the [registration guidelines](#) [↗](#) (in Adobe [PDF](#) file). Your registration process will be completed within 3 working days.**

#### (A) Student Loan Applicant (Starting from the 2015/16 Academic Year)

Starting from the 2015/16 Academic Year, if you would like to accept the loan offered/apply for the loan, you are required to register for SFO E-link My Bills service by following the instruction on the notification of result of Tertiary Student Finance Scheme – Publicly-funded Tertiary Programmes (TSFS), Financial Assistance Scheme for Post-secondary Students (FASP), Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) and Non-means-tested Loan Scheme for Post-secondary Students (NLSPS) or the acknowledgement of Extended Non-means-tested Loan Scheme (ENLS) application issued to you.

Please print the acknowledgement of receipt/confirmation message as the proof of successful registration and submit it together with the loan documents and other documentary evidence to the Student Finance Office (SFO) for processing of your loan application.

#### (B) Registration for Receiving Electronic Demand Notes of Student Loans for Graduates

For graduates, SFO will issue monthly demand notes to you in electronic form through the SFO E-link My Bills service. No postal demand notes will be sent to you. You are required to create an account with MyGovHK and then register with SFO E-link My Bills service to view, print and download the monthly demand notes. Please read the [Points to Note](#) [↗](#) for details.

Please note that if you have other existing repaying loan accounts with SFO which are repaying on quarterly basis, monthly demand note repayment is not applicable to you until further notice.

Please also refer to the [how to use My Bills guide](#) [↗](#) for viewing Demand Note and repaying loan account information in My Bills Service.

#### (C) Existing Quarterly Demand Note Loan Repayer

For Existing Quarterly Demand Note Loan Repayer, you could receive quarterly electronic demand notes by using My Bills Service at SFO E-link. To be environmentally friendly, SFO will stop sending you postal demand notes after your successful registration of My Bills service. The registration is irrevocable and you are unable to request for postal demand notes after the registration. Please read the [Points to Note](#) [↗](#) for details.

Please also refer to the [how to use My Bills guide](#) [↗](#) for viewing Demand Note and repaying loan account information in My Bills Service.

[Register My Bills Service](#) [↗](#)

## Step 2: Redirection to “MyGovHK” / “iAM Smart”

If you have a registered “MyGovHK” or “iAM Smart” account, please select the login method according to type of account that you have registered for. You will then be directed to the login page of “MyGovHK” or “iAM Smart”.

### Selection of login method

#### Registration for My Bills

Choose one of the login methods below:

Access or Register with MyGovHK

Login with iAM Smart

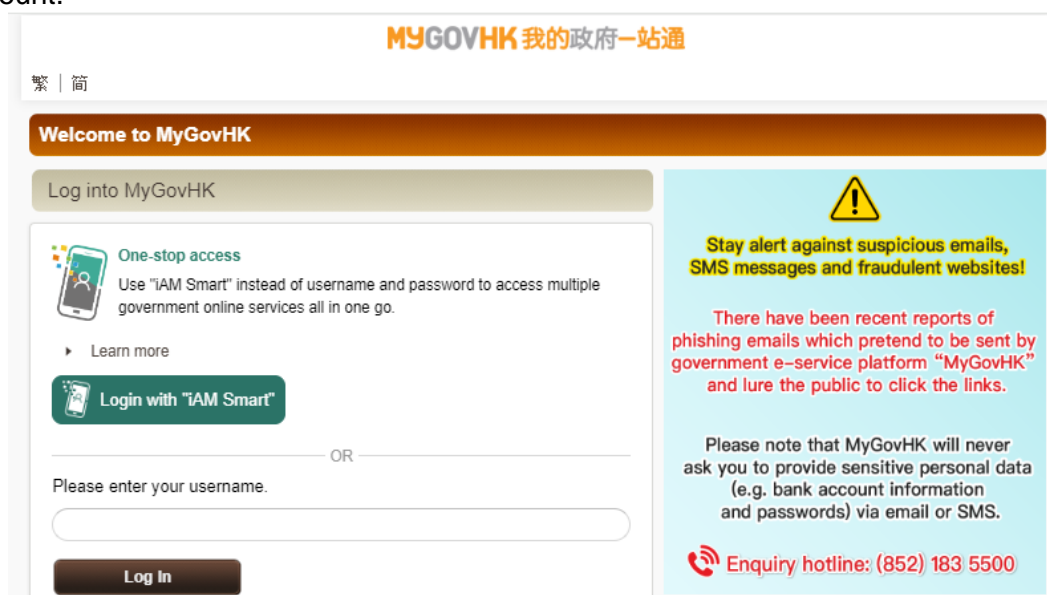
[More Info](#)

After logging in please provide your link-up code/loan account and personal information to complete the online registration.

[\[How to find your link-up code/loan account information\]](#)

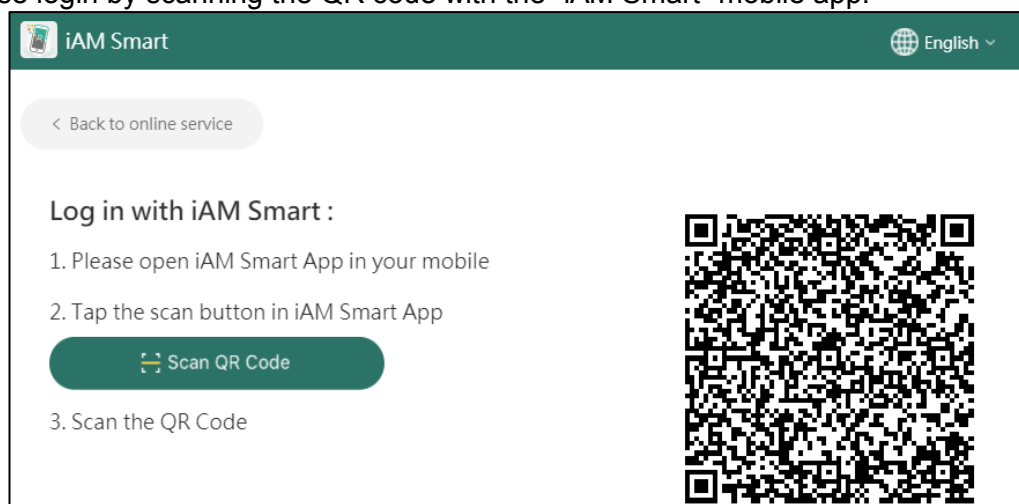
### “MyGovHK” Login Page

Please login by entering the username and password of your registered “MyGovHK” account.



### “iAM Smart” Login Page

Please login by scanning the QR code with the “iAM Smart” mobile app.



### Step 3: Input Your Account Particulars

You need to provide the following account particulars –

- (1) Your Hong Kong Identity Card Number (HKID);
- (2) The link-up code / ATM or PPS Reference Number / Loan Reference Number (You may refer to item 2 of the above “**Pre-requisite Requirements**” for further details); and
- (3) Your Hong Kong mobile phone number for receiving SMS notifications upon issuance of demand notes. You are required to update your mobile phone number through “**My SMS**” if there are any changes.

#### Quarterly Demand Notes Repayer

Electronic demand notes are identical with the paper demand notes but in Acrobat PDF file format. To help saving paper and to be environmentally friendly, SFO will stop sending you postal demand notes after your successful registration of **My Bills** service. The registration is irrevocable and you are unable to request for postal demand notes after the registration.

#### Monthly Demand Notes Repayer

For monthly demand notes repayer, SFO will issue monthly demand notes to you in electronic form through the **SFO E-link My Bills** service. No postal demand notes will be sent to you. You are required to create an account with MyGovHK and then register with **SFO E-link My Bills** service to view, print and download the monthly demand notes in Acrobat PDF file format.

- (2) If your MyGovHK account has not been logged into for a period of 36 months, MyGovHK will terminate your account, which makes you no longer have access to SFO E-link - My Bills service. **To avoid account termination, you should log in your MyGovHK account regularly.**
- (3) Besides, if there is/are person(s) or Indemnifier(s) who has/have been executing repayment responsibility on your behalf, you need to execute the responsibility of notifying these persons the repayment arrangement and details upon your successful registration for My Bills service.

HKID:    (1)

Registration Type:\* ☐ Link-up Code ☐ ☐ ATM / PPS Payment Reference No. ☐ ☐ Loan Reference No. (for FASP, NLSFT, NLSPS or ENLS only) ☐ ☐ Loan Reference No. (for TSFS only) ☐

Link-up Code (Link-up Code shown on notification of result/ acknowledgement of ENLS application)

ATM/PPS Payment Reference No. (12-digit number as shown at the top right corner of demand note)/ Loan Reference No. (Loan Reference No. shown on Letter of Commencement of Repayment or Repayment Schedule, please do not input "D/N Reference No.");\*

(2)

Mobile Phone Number:\*

Please Re-enter Mobile Phone Number for Verification:\*

(3)

☐ I am an overseas loan recipient.

The above Hong Kong mobile phone number will be used for receiving SMS notifications, and updating contact information of all of your grant/loan accounts under all financial assistance/loan schemes administered by the SFO.


#### Step 4: Review of Account Particulars

- (1) You are required to check the account particulars and ensure that they are correct. You can click “**Back**” to edit your account particulars.
- (2) Read the **Terms of Use**.
- (3) After reading the Terms of Use, check the box with the statements below:

I have read, understood and agreed with the above terms of use and agreed that SFO will issue electronic demand notes through SFO E-link My Bills service and I will not receive postal demand notes.

I have also understood and agreed that if I have a MyGovHK account, and if the MyGovHK account has not been logged into for a period of 36 months, MyGovHK will terminate my account, which makes me no longer have access to SFO E-link - My Bills service. To avoid account termination, I will log in the above MyGovHK account regularly.

- (4) Click “**Confirm and Send**” to complete the application.



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**Step 2** Confirm and send application

MyGovHK Account XXXXXXXX  
HKID XXXXXXX(X)  
Registration Type Link-up Code  
Code/Number XXXXXXXX  
Mobile Phone Number XXXXXXXX

**Terms of Use**

The following are the terms and conditions for the Use of SFO E-link ("the Terms"). The Government agrees to provide services of SFO E-link and you, as the user, agree to use the services of the SFO E-link in accordance with the Terms set out herein.  
**SFO E-link**  
2. SFO E-link is a website of an integrated online service delivery platform which its user may use any of the services provided therein ("service") in accordance with the Terms set out herein.

☐ I have read, understood and agreed with the above terms of use and agreed that SFO will issue electronic demand notes through SFO E-link My Bills service and I will not receive postal demand notes.  
I have also understood and agreed that if I have a MyGovHK account, and if the MyGovHK account has not been logged into for a period of 36 months, MyGovHK will terminate my account, which makes me no longer have access to SFO E-link - My Bills service. **To avoid account termination, I will log in the above MyGovHK account regularly.**

Back

Confirm and Send


Student Finance Office (6/2024)

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Step 5: Save or Print “Acknowledgment of Receipt”

You may save or print the “Acknowledgment of Receipt” for future reference.



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GovHK's Update Your Address Record Online

Step 3 Acknowledgment of Receipt

Your registration application was sent out.  
It normally takes 3 working days for the link-up process between your SFO loan account(s) and your MyGovHK account. A message will be sent to your MyGovHK message box when the link-up process is completed. If you do not receive our message after 3 working days, please contact us through e-link\_sfo@wfsfaa.gov.hk.

Registration Details

Registration Date / Time  
(DD/MM/YYYY HH:MI:SS)11/05/2023 20:43:13

Profile Information

MyGovHK AccountXXXXXXXX

HKIDXXXXXXXX(X)

Mobile Phone NumberXXXXXXXX

Account Information

Registration TypeLink-up Code

Code/NumberXXXXXXXX

I agree that SFO will issue electronic demand notes through my MyGovHK account and SFO E-link My Bills service and I will not receive postal demand notes.

You are recommended to Save or Print a copy of this page for reference.

SavePrint

Before successful Linkup, you can use other SFO e-Services without login.

Back to Other Services

## Step 6: Receive “Confirmation Message”

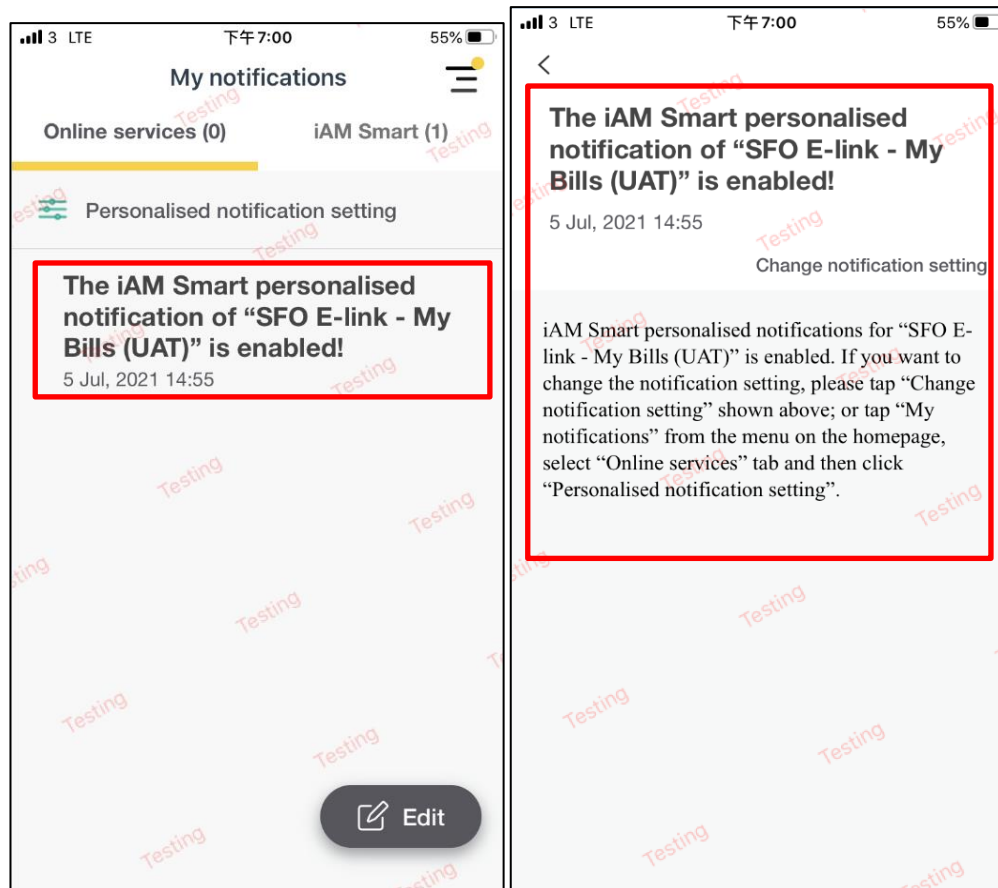
The registration will be completed within three working days. A message will be sent to your “MyGovHK” or “iAM Smart” message box upon completion of registration.

### “MyGovHK”

The screenshot shows the MyGovHK 'My Messages' inbox. On the left is a sidebar with navigation options: Home, Messages (selected), To-do List, Online Services, Forms, Subscriptions, Bills, Calendar, Weather, News, Roads, and Opinion. The main area is titled 'Inbox' and contains a notification about message removal, a 'Refresh' button, and sections for 'My Reminders' and 'My General Messages' (with 02 messages). A message titled 'SFO E-link - My Bills Linked Up' with a timestamp of 15:48 is highlighted with a red box. Below it is a message about personalized features dated 21/04. At the bottom, there are navigation arrows and a page indicator '1-2 of 2'.

This screenshot shows a detailed view of the 'SFO E-link - My Bills Linked Up' message. The subject line is 'Subject: SFO E-link - My Bills Linked Up' with a 'Show Details' button. The message body, enclosed in a red rounded rectangle, reads: 'Hi, You have successfully linked up SFO E-link - My Bills account with your MyGovHK account. The service has been added to My Frequently Used Services under My Online Services. From now on, you can access the service via MyGovHK. If you have individual username and password for the service account, please also keep them safely. When MyGovHK is inaccessible, you can still use the individual username and password for the service account to access the service through GovHK or the departmental website. If your MyGovHK account has not been logged into for a period of 36 months, MyGovHK will terminate your account, which makes you no longer have access to SFO E-link - My Bills service. **To avoid account termination, you should log in your MyGovHK account regularly.** If you wish to delink the service from your MyGovHK account, you can go to My Frequently Used Services, click "Edit" and then "Delink" beside the service. MyGovHK Management Team'.

## “iAM Smart”



### Failure of Registration

If the account particulars you provided is incorrect, it would cause failure of registration. Please register again by following Steps 1 to 6 above.

### Important Notes

1. Electronic demand notes are identical with the paper demand notes but in Acrobat PDF file format. In order to help saving paper and to be environmentally friendly, SFO will stop sending you postal demand notes after your successful registration of **“SFO E-link - My Bills”** service. The registration is irrevocable and you are unable to request for postal demand notes after the registration.
2. If there is/are person(s) or indemnifier(s) who has/have been executing repayment responsibility on your behalf, you need to execute the responsibility of notifying these persons the repayment arrangement and details upon your successful registration for **“SFO E-link - My Bills”** service.

### Assistance

If assistance is required during registration, please contact our 1823 Call Centre helpdesk hotline 183 5500 or email us at [e-link\\_sfo@wfsfaa.gov.hk](mailto:e-link_sfo@wfsfaa.gov.hk).

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