

# SFO E-link My Bills Service Registration Guidelines - For Graduates

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

## Pre-requisite Requirements

### 1. A registered MyGovHK Account

You should have a registered **MyGovHK account** in order to register with **My Bills** service. If you do not have a registered **MyGovHK account**, please visit **GovHK** (<http://www.gov.hk/en/residents/>) to create an account. You could view a demonstration on account registration at this link: [https://www.personalised.gov.hk/content/en/instructions/demo\\_index.htm](https://www.personalised.gov.hk/content/en/instructions/demo_index.htm)

**MYGOVHK 我的政府一站通**

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**Welcome to MyGovHK**

Log into MyGovHK

**One-stop access**  
Use "iAM Smart" instead of username and password to access multiple government online services all in one go.  
[▶ Learn more](#)  


[▶ Login with username and password](#)

[▶ Can't log in?](#)  
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New to MyGovHK?

**Create Account**  
[▶ Activate account](#)

[➔ About MyGovHK](#)  
[➔ FAQs](#)  
[➔ Terms of Use](#)  
[➔ Demo](#)





**Click here & view demo**  
*MyGovHK @ your service*



## 2. ATM/PPS Reference Number of one of your loan account(s)

You should use the 12-digit **ATM/PPS Reference Number** to register with **My Bills** service. The ATM/PPS Reference Number could be found in the **Registration for SFO E-link My Bills Service letter** issued to you.

### ATM/PPS Reference Number shown on Registration for SFO E-link My Bills Service letter

在職家庭及學生資助事務處  
學生資助處  
九龍長沙灣道三〇三號  
長沙灣政府合署十一樓



WORKING FAMILY AND STUDENT FINANCIAL ASSISTANCE AGENCY  
STUDENT FINANCE OFFICE  
11/F, Cheung Sha Wan Government Offices,  
303 Cheung Sha Wan Road, Kowloon

隨函另附上本信函的中文譯本，歡迎參閱。

XXX XXX XXX  
XXX  
XXX  
XXX

本處機號	OUR REF.:	
來函機號	YOUR REF.:	
電話	TEL NO.:	2155 8126 / 2150 6247
傳真	FAX NO.:	2111 9150
電郵	EMAIL:	csu_sfo@wfsfaa.gov.hk

X XXX 2015

Dear Sir/Madam,

#### Registration for SFO E-link My Bills Service

Loan Scheme: XXX

Educational Institution: XXX

Course Name: XXX

<b>ATM/PPS Reference Number:</b> XXXXXXXXXXXX
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With a view to facilitating better financial management of student loan borrowers, the Student Finance Office (SFO) has implemented the monthly repayment arrangement from the 2013/14 academic year. To be environmentally friendly and to avoid possible non-receipt of postal demand notes and repayment notifications, SFO has been issuing demand notes and repayment notifications in electronic form to student loan borrowers upon the implementation of monthly repayment. Paper demand notes will not be provided.

## Registration Steps

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

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繁體 | [Exit SFO E-link](#)

 SFO E-link

My Applications

My Counter Appointments

My Bills

My Loan Information

My Application Status

My Options - Commencement of Loan Repayment

Financial Calculators

Partial/Lump Sum Repayment Request

Deferment of Loan Repayment Application

My SMS

FAQs

Help Desk

Online Feedback Form

Student Finance Office

GovHK's Update Your Address Record Online







## SFO E-link

Student Finance Office  
Working Family and Student Financial Assistance Agency  
The Government of the Hong Kong Special Administrative Region  
Integrated Online Service of Student Financial Assistance

Important Announcement

**Interest-free Deferral of Loan Repayment**  
The Student Finance Office has arranged interest-free deferral of loan repayment for eligible loan accounts from 1 April 2020 to 31 March 2022. Please note that interest calculation will be resumed from 1 April 2022 onwards. Loan borrowers who repay their loans by monthly instalments will resume repayment starting from the May 2022 instalment, while those repaying by quarterly instalments will resume repayment starting from the July 2022 instalment. For details of the arrangement, please [click here](#).

**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

- (1) If you have your registered MyGovHK account, please select **“Yes. I have a registered MyGovHK account”** and click **“Continue”**, you will be directed to **MyGovHK** and login with your account name and password. If you have both MyGovHK and iAM Smart accounts, you may also select **“Login with iAM Smart”**. Please use your mobile device with registered iAM Smart account to log in your iAM Smart account, scan the QR code accordingly and log in your MyGovHK account.

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Close

 SFO E-link

**Registration for My Bills**

Registration is easy. Please answer the simple question below and then follow the instructions to proceed with the online registration. The registration will take approximately 10 minutes. Registration notification results will be sent to your **MyGovHK** message box within 3 working days.

Question : Do you have a registered MyGovHK account? \*

☒ **Yes. I have a registered MyGovHK account** – You will be directed to login **MyGovHK**. Login your **MyGovHK** with your account name and password. After logging in please provide your link-up code/loan account and personal information to complete the online registration.  
[Click here on how to find your link-up code/loan account information]

☐ No. I have not yet registered MyGovHK for an account –

Cancel **Continue**

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**Welcome to MyGovHK**

**Log into MyGovHK**

Please enter your username.  
  
**Log In**

**Login with "iAM Smart"**

**Can't log in?**

**Cancel login**

**New to MyGovHK?**

**Create Account**


**Activate account**



**Click here & view demo**  
**MyGovHK @ your service**

### Welcome to MyGovHK

Log into MyGovHK



**One-stop access**  
Use "iAM Smart" instead of username and password to access multiple government online services all in one go.

Learn more

Login with "iAM Smart"

Login with username and password

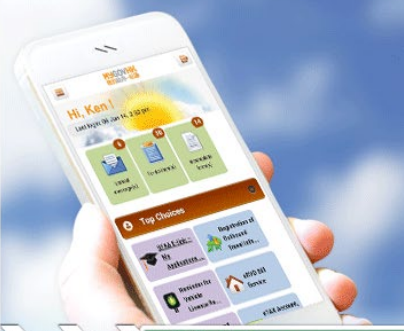
Can't log in?

Cancel login

New to MyGovHK?

Create Account

Activate account



Click here & view demo

MyGovHK @ your service




iAM Smart

English

[Back to online service](#)

### Log in with iAM Smart :

1. Please open iAM Smart App in your mobile
2. Tap the scan button in iAM Smart App


 Scan QR Code

3. Scan the QR Code





- (2) If you do not have a registered MyGovHK Account, please select **“No. I have not yet registered MyGovHK for an account”** and click **“Continue”**, you will be directed to create an account with **MyGovHK**. Click **“Create Account”** button to start creating your account. (You may refer to item 1 of the above **“Pre-requisite Requirements”** for further details)

 **SFO E-link**

**Registration for My Bills**

Registration is easy. Please answer the simple question below and then follow the instructions to proceed with the online registration. The registration will take approximately 10 minutes. Registration notification results will be sent to your **MyGovHK** message box within 3 working days.

Question : Do you have a registered MyGovHK account? \*


☐ Yes. I have a registered MyGovHK account –

☒ **No. I have not yet registered MyGovHK for an account –** You will be directed to create an account with **MyGovHK**. Click **Create Account** button to start creating your account. You may view the [demonstration](#) on how to open an account under **MyGovHK**. After creating account, you will then be directed to **SFO E-link My Bills** page. Please provide your link-up code/loan account and personal information to complete the online registration.  
[\[Click here on how to find your link-up code/loan account information\]](#)

Cancel **Continue**

**Welcome to MyGovHK**

Log into MyGovHK


 **One-stop access**  
Use "IAM Smart" instead of username and password to access multiple government online services all in one go.  
[Learn more](#)  
**Login with "IAM Smart"**

[Login with username and password](#)

[Can't log in?](#)

[Cancel login](#)

**New to MyGovHK?**  
**Create Account**  
[Activate account](#)

  
**Click here & view demo**  
**MyGovHK @ your service**

### **Step 3: Input Your Account Particulars**

You need to provide the following account particulars and information.

- (1) Your Hong Kong Identity Card Number (HKID);
- (2) An **ATM/PPS Reference Number of one of your loan accounts** (You may refer to item 2 of the above “**Pre-requisite Requirements**” for further details); and
- (3) You can opt to receive SMS notification by providing us your mobile phone number. An SMS will be sent to your registered mobile phone number upon issuance of demand note. If there is change of mobile phone number, you are also required to update your mobile phone number through “**My SMS**”.

## SFO E-link

My Bills  
Registration

FAQs →

Help Desk →

Online  
Feedback Form →Student  
Finance Office →GovHK's  
Update Your  
Address  
Record Online →

## Step 1

## Input account particulars (Field(s) with \* is/are mandatory)

(1) Student Loan Applicant

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 **My Bills** service at **SFO E-link** by following the instruction on the notification of result of TSFS/ FASP/ NLSFT/ NLSPS or the acknowledgement of ENLS application issued to you.

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

(Please fill your HKID No in the box provided.)

First Box: 1 or 2 alphabet(s)

Second Box: 6-digit number

Third Box: 1- digit number or 1 alphabet): \*

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"): \*

Do you wish to receive SMS notification?: \*

☒ Yes☐ No

Mobile Phone Number: \*

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

## Points to note:

- (1) You may provide the ATM/PPS Payment Reference No. or the Loan Reference No. of any one of the loan scheme you applied during registration. Once the service is linked up, information of all loan schemes will be available.
- (2) Registered users would receive repayment notifications in their MyGovHK account upon issuance of demand notes. On top of this, you could also opt to receive SMS notification. If you have opted to receive SMS notification, you are required to notify SFO future update of your mobile phone number through the Settings of SFO E-link.
- (3) The existence of default situation of certain loan accounts may cause failure of account registration.
- (4) If you are registering with the Link-up Code, you will be able to access your loan account information and receive electronic demand notes when you commence loan repayment.

Next




#### Step 4: Review of Information

- (1) You need to check the account particulars and ensure that they are correct. You can click **“Back”** to edit/change your account particulars.
- (2) Read the **Terms of Use**.
- (3) After reading the Terms of Use,
  - Check the box **“I have read, understood and agreed with the above terms of use and agreed 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.”** and
  - Check the box **“I have understood and agreed that if my 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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[Exit SFO E-link](#)

 SFO E-link

My Bills Registration

FAQs

Help Desk

Online Feedback Form

Student Finance Office

GovHK's Update Your Address Record Online

Step 2

Confirm and send application

MyGovHK Account XXXXXXXXXX

HKID XXXXXXX(X)

Registration Type ATM/PPS Payment Reference No.

Code/Number XXXXXXXX

Receive SMS Notification Yes

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

☐ I have read, understood and agreed with the above terms of use and agreed 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.

☐ I have understood and agreed that if my 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

## Step 5: Save or Print “Acknowledgment of Receipt”

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

My Bills  
Registration

FAQs

Help Desk

Student  
Finance Office

GovHK's Update  
Your Address  
Record Online

SFO E-link

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](mailto:e-link_sfo@wfsfaa.gov.hk).

Registration Details

Registration Date / Time  
(DD/MM/YYYY HH:MI:SS)

27/04/2015 18:23:08

Profile Information

MyGovHK Account

XXXXXXXXXX

HKID

XXXXXXXX(X)

Receive SMS Notification

ATM/PPS Payment Reference No.

Mobile Phone Number

XXXXXXXXXX

Account Information

Registration Type

Link-up Code

Code/Number

XXXXXXXXXX

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.

Save

Print

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

Back to Other Services

Student Finance Office (03/2021)

10

## Step 6: Receive “Confirmation Message”

The registration will be completed within 3 working days. A message will be sent to your MyGovHK message box when it is completed.

Select My...

MYGOVHK 我的政府一站通

Home > My Messages

Inbox

Inbox messages will be automatically and permanently removed in 2 years.

Refresh

My Reminders

My General Messages 02

SFO E-link - My Bills (UAT) Linked Up  
15:48

Enjoy the Many Personalised Features at MyGovHK Now!  
21/04

1-2 of 2

MYGOVHK 我的政府一站通

Inbox: My General Messages

Subject: SFO E-link - My Bills (UAT) Linked Up

Show Details

Hi, XXXXXXXXXXXX.

You have successfully linked up SFO E-link - My Bills (UAT) 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 (UAT) 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

### **Failure of Registration**

If the account particulars or information you provided is incorrect, it would cause failure of the registration. A message informing you of the unsuccessful registration will be sent to your MyGovHK message box. Please register again by following Steps 1 to 6 above with the correct information.

### **Important Notes**

1. For monthly repayers, the Student Finance Office (SFO) will only 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. In this regard, you are required to create an account with MyGovHK and then register with the **SFO E-link My Bills** service to view, print and download the monthly demand notes.
2. If you have other existing repaying loan accounts with the SFO which are repaying on quarterly basis, monthly repayment arrangement is not applicable to you until further notice.
3. 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).