

## How to Use My Bills Guide

The guidelines provide step-by-step instructions on how to use My Bills service under SFO E-link.

### **Step 1: Go to SFO E-link (<http://e-link.wfsfaa.gov.hk/>) and select “My Bills” under List of Services**

**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**

#### List of Services

- [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](#)

## Step 2: Choose to login with “MyGovHK” or “iAM Smart”.

**Login**

Choose one of the login methods below:

[Access or Register with "MyGovHK"](#)

[Login with "iAM Smart"](#)

[More Info](#)

## MyGovHK: Login with username and password

**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"](#)

OR

Please enter your username.

[Log In](#)



## iAM Smart: Login by scanning the QR Code with the iAM Smart App

**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
3. Scan the QR Code

[Scan QR Code](#)



**Step 3: Redirection to the screen of “List of Loan Accounts” under My Bills in SFO E-link, you can:**

- (a) **View / Print the Latest Demand Note**
- (b) **View Repayment History**
- (c) **View Repayment Schedule**
- (d) **Go to the List of Past Demand Note**
- (e) **Make Repayment by PPS-Instant Online Payment (for PPSB registered users)**
- (f) **View Other Repayment Methods**

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

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Online Demonstration

Online Feedback Form

Student Finance Office

**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 1.106% to 1.27% per annum with effect from 1 June 2021. The overdue interest rate is currently charged at 5.083% per annum. For enquiries, please contact 2150 6211 or 2150 6212.

**My Bills** > List of Loan Accounts

Note: Only the latest demand note will be displayed on this page. You are recommended to Save or Print a copy of your demand note for reference.

**Bill Details**

Scheme Type D/N Reference No. ATM/PPS Reference No.	Issue Date (dd/mm/yyyy)	Due Date (dd/mm/yyyy)	Extended Due Date (dd/mm/yyyy)	View	Outstanding Payable
NLSPS XXXXXXXXXX XXXXXXXXXX	01/01/2021	01/01/2021	08/01/2021	📄 📅 📄 📄	\$5,667.00 <b>Pay</b> SW009778-1
NLSFT XXXXXXXXXX XXXXXXXXXX	15/07/2020	Already Due	Reminder	📄 📅 📄 📄	\$5,046.00 <b>Pay</b> NW009778-1

📄 - View / Print the latest demand note

📅 - View repayment history

📄 - View repayment schedule

📄 - Go to the list of past demand notes

**Payment Methods**

- PPS - Instant Online Payment (SFO)\* (The payment limit for each transaction is \$100,000)
- PPS - Instant Online Payment (MyGovHK)\* (The payment limit for each transaction is \$100,000)
- Payment-by-Phone Service (PPS) [The daily transaction limit for each bill number (i.e. "ATM/PPS Ref. No.") is 3.]
- Automated Teller Machine (ATM)
- Internet Banking Bill Payment Service
- By Post/Cheque
- E-Cheque
- By Cash/Cheque/EPS at Hong Kong Post
- By Cash at 7-eleven, Circle K, Vango and CRVanguard (The payment limit for each transaction is \$5,000)
- Autopay
- Faster Payment System (FPS)

For more details on the Payment Methods, please refer to the overleaf of the demand note.  
 \* Only PPS Instant Online Payment is available at this stage. You need your 8-digit PPS Account Number/PPS Account Name and your PPS Internet Password in making payment.

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## (a) View / Print the Latest Demand Note

收款編碼 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	ATM/PPS Ref. No. Register at <a href="http://e-link.wfsfaa.gov.hk">http://e-link.wfsfaa.gov.hk</a> for electronic demand notes and online repayment. 請到 <a href="http://e-link.wfsfaa.gov.hk">http://e-link.wfsfaa.gov.hk</a> 登記， 收取電子繳款單及網上繳款。
姓名 NAME : XXXXX XXX XXX 地址 ADDRESS : XXXX XXXX XXXX XXXXX XXX	自動櫃員機或繳費靈付款編號 ATM/PPS Ref. No. : XXXXXXXXXXXXX 繳費靈商戶編號 : 44 FPS Merchant Code : 01/07/2020 還款到期日 Due Date : \$17,964.00 應繳付的金額 Amount Payable	
發單日期 Date of Issue : 24/11/2021 還款計算至下列日期止 Repayment Included Up To : 14/09/2021 貸款本金 Loan Principal : \$XXXXX 尚未到期償還的本金餘額 # Balance of Principal Not Yet Due for Repayment : \$4,366.60 尚未到期償還的在學期間利息 # Balance of Study Interest Not Yet Due for Repayment : \$72.60		
代號類別/說明 Code Type/Description 01 逾期未還金額 Arrears : 01 \$15,735.30 05 今期應付金額(請參閱下方列項) This Instalment (see details below) : 05 \$2,229.50 11 轉結下期的應付零額 Odd Cents c/f : 11 \$-0.80	代號 Code 金額 Amount	免入息審查貸款年利率 Prevaling NLS Interest Rate (p.a.) : 1.270% 逾期繳款年利率 Prevaling Interest Rate for Overdue Amount (p.a.) : 5.083% 自動轉帳授權是否確立 Autopay Authorisation Created? (Y(是)/N(否)) : N 自動轉帳過戶日期 Autopay Value Date : N/A 還款方法請參閱背頁 Please refer to overleaf for repayment methods
在右列日期前應繳付的總額 # Total Amount Due on or before : 08/07/2020 \$17,964.00		
* 如你未能於上列的還款到期日或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.		

## (b) View Repayment History

My Applications	My Bills	Repayment History								
My Counter Appointments	Scheme Type: Extended Non-means-tested Loan Scheme D/N Reference No.: XXXXXXXX-X									
My Bills										
My Loan Information	Repayment Details as at 28/08/2020 (dd/mm/yyyy)									
My Application Status	<table border="1"><thead><tr><th>Repayment Date (dd/mm/yyyy)</th><th>Payment Method</th><th>Repayment Party</th><th>Amount</th></tr></thead><tbody><tr><td>XX/XX/XXXX</td><td>XXXXX</td><td>XXX</td><td>\$XXXX</td></tr></tbody></table>	Repayment Date (dd/mm/yyyy)	Payment Method	Repayment Party	Amount	XX/XX/XXXX	XXXXX	XXX	\$XXXX	
Repayment Date (dd/mm/yyyy)	Payment Method	Repayment Party	Amount							
XX/XX/XXXX	XXXXX	XXX	\$XXXX							
My Options - Commencement of Loan Repayment		Back to Top								
Financial Calculators	Note: (1) For repayment by postal cheque, the postmark date will be regarded as the actual date of repayment. The "repayment date" displayed above represents the date of cheque clearance, which may be later than your actual repayment date due to processing time difference. (2) For payment other than PPS-Instant Online Payment, the Repayment Details will only show as at 28/08/2020.									
Partial/Lump										



**(e) Make Repayment by PPS-Instant Online Payment (for PPSB registered users)**

**(i) Back to “List of Loan Accounts” under My Bills and click “Pay” button for the selected loan**

My Bills > List of Loan Accounts

Note: Only the latest demand note will be displayed on this page. You are recommended to Save or Print a copy of your demand note for reference.

Bill Details

Scheme Type D/N Reference No. ATM/PPS Reference No.	Issue Date (dd/mm/yyyy)	Due Date (dd/mm/yyyy)	Extended Due Date (dd/mm/yyyy)	View	Outstanding Payable
ENLS XXXXXXXXXX XXXXXXXXXX	11/08/2020	01/10/2020	30/10/2020	   	\$5,483.00 <b>Pay</b>

 - View / Print the latest demand note  
 - View repayment history  
 - View repayment schedule  
 - Go to the list of past demand notes

**Payment Methods**

- PPS - Instant Online Payment (SFO)\* (The payment limit for each transaction is \$100,000)
- PPS - Instant Online Payment (MyGovHK)\* (The payment limit for each transaction is \$100,000)
- Payment-by-Phone Service (PPS) [The daily transaction limit for each bill number (i.e. "ATM/PPS Ref. No.") is 3.]
- Automated Teller Machine (ATM)
- Internet Banking Bill Payment Service
- By Post/Cheque
- E-Cheque
- By Cash/Cheque/EPS at Hong Kong Post
- By Cash at 7-eleven, Circle K, Vango and CRVanguard (The payment limit for each transaction is \$5,000)
- Autopay
- Faster Payment System (FPS)

For more details on the Payment Methods, please refer to the overleaf of the demand note.  
\* Only PPS Instant Online Payment is available at this stage. You need your 8-digit PPS Account Number/PPS Account Name and your PPS Internet Password in making payment.

**(ii) Click “Confirm and Pay” button**

Please review the details of your payment before proceeding.

Payment Summary

Scheme Type	<b>Extended Non-means-tested Loan Scheme</b>
D/N Reference No.	<b>XXXXXXXX-X</b>
Due Date (dd/mm/yyyy)	<b>01/10/2020</b>
Transaction Date and Time (dd/mm/yyyy hh:mi:ss)	<b>XX/XX/XXXX XX:XX:XX</b>
Transaction Reference No.	<b>XXXXXXXX</b>
Payment Method	<b>PPS - Instant Online Payment (SFO)</b>
Payment Amount	<b>HK\$ 5,483.00</b>

Cancel **Confirm and Pay**

**(iii) Click “Pay” button**

Please select the payment method :	
Type of Service	Government Student Loan Repayment
Transaction Date	XX/XX/XXXX XX:XX:XX
Transaction Reference Number	XXXXXXXXXX
Total Amount	HK\$ 5,483.00
Payment Method*	<input checked="" type="radio"/> 

**(iv) Redirection to PPS Payment**

- Enter 8-digit PPS Account Number or PPS Account Name and PPS Internet Password;
- Click the box “I have read and hereby accept the PPS Service General Terms and Condition of Use”; and
- Click “Submit” button



You **must read** the Terms and Conditions, Legal Disclaimer & Copyright Notice and Personal Information Collection Statement before clicking Submit for payment. For PPS Services General Terms and Conditions of Use, please browse [ppshk.com](http://ppshk.com)

<b>Merchant Name:</b>	Government Student Loan Repayment
<b>Reference Number:</b>	XXXXXXXXXXXXXXXXXXXX
<b>Amount (HK\$):</b>	5,483.00
<b>8-digit PPS Account Number or PPS Account Name * :</b>	<input type="text" value="XXXXXXXX"/>
<b>PPS Internet Password:</b>	<input type="text" value="XXXXXX"/>
<input type="checkbox"/>	have read and hereby accept the PPS Services General Terms and Conditions of Use.
PPS customers will receive SMS alert on every successful payment made to the merchant categories of "Credit Services" & "Securities Broker".	
<input type="button" value="Submit"/> <input type="button" value="Cancel"/>	

\*If you don't have a PPS account yet, you may create your PPS Account at any nearby PPS Registration Terminal. For details, please click [here](#).

(v) **Payment completed. You may click “Save” or “Print” button to save or print the “Acknowledge Receipt”**

Thank you for your payment. You are recommended to Save or Print a copy of this page for reference.

Payment Summary

Scheme Type	<b>Extended Non-means-tested Loan Scheme</b>
D/N Reference No.	<b>XXXXXXXX-X</b>
Due Date (dd/mm/yyyy)	<b>01/10/2020</b>
Transaction Date and Time (dd/mm/yyyy hh:mi:ss)	<b>XX/XX/XXXX XX:XX:XX</b>
Transaction Reference No.	<b>XXXXXXXXXX</b>
Payment Method	<b>PPS - Instant Online Payment (SFO)</b>
Payment Amount	<b>HK\$ 5,483.00</b>

[Back to Other Services](#) [Back to My Bills](#) [Save](#) [Print](#)

## (f) View Other Repayment Methods

Apart from PPS-Instant Online Payment, you can also make repayment through the following methods -

- By Payment-by-Phone Services (PPS)
- By Bank Automated Teller Machines (ATM)
- By Internet Banking Bill Payment Service
- By Post
- By e-Cheque
- In Person by Cash, Cheque, Cashier Order or EPS at Post Offices
- In Person by Cash at 7-Eleven, Circle K Convenience Store, VanGO Convenience Store or U select
- By Autopay
- By Faster Payment System (FPS)

For more details, please refer to the overleaf of the demand note.

**My Applications** → **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](#).

**My Counter Appointments** →

**My Bills** → **Special Announcement:**  
Financial assistance schemes for pre-primary, primary and secondary students for the 2020/21 school year are now open for online application. Eligible continuing applicants may download their pre-filled electronic Household Application Form for Student Financial Assistance Schemes at "SFO E-link - My Applications (Financial Assistance Schemes at Pre-primary, Primary and Secondary Levels)".

**My Loan Information** → **Special Announcement:**  
Due to system maintenance, all SFO E-link services will be temporarily suspended from [10/11/2020 09:00 to 13:00 \(HK Time\)](#).

**My Application Status** →

**My Options - Commencement of Loan Repayment** → **My Bills** → **List of Loan Accounts**

**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** →

**Note:** Only the latest demand note will be displayed on this page. You are recommended to Save or Print a copy of your demand note for reference.

**Bill Details**

Scheme Type D/N Reference No. ATM/PPS Reference No.	Issue Date (dd/mm/yyyy)	Due Date (dd/mm/yyyy)	Extended Due Date (dd/mm/yyyy)	View	Outstanding Payable
NLSPS XXXXXXXXXXXX XXXXXXXXXXXX	01/04/2020	Already Due	Reminder		\$22,444.00
	17/06/2019	01/07/2019	08/07/2019		<b>Pay</b>

- View / Print the latest demand note  
 - View repayment history  
 - View repayment schedule  
 - Go to the list of past demand notes

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- Payment-by-Phone Service (PPS) (The daily transaction limit for each bill number (i.e. "ATM/PPS Ref. No.") is 3 J)
- Automated Teller Machine (ATM)
- Internet Banking Bill Payment Service
- By Post/Cheque
- E-Cheque
- By Cash/Cheque/EPS at Hong Kong Post
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