

Points to Note for Graduates

- (1) Monthly repayment instalments will normally fall due on 1st of each calendar month each year. Monthly demand notes will be issued 14 days before each due date as far as practicable by the Student Finance Office (SFO). SFO would issue demand notes and repayment notifications in electronic form through Internet online platforms and would not send postal demand notes to student loan borrowers. In order to receive the electronic demand notes, you need to have / create an account with **iAM Smart / MyGovHK** and register for the **My Bills** service at **SFO E-link**.
- (2) If you do not receive the electronic demand note and/or notification 7 days before each due date whether because of system failure or any other reason not due to your fault or otherwise beyond your control, you should contact SFO without delay.
- (3) Failure to register with **iAM Smart / MyGovHK** and register for **My Bills** service at **SFO E-link** for receiving electronic demand notes and notifications or failure to visit the above- mentioned Internet online platforms to receive and view any such demand notes and notifications will not exempt you from the obligation to repay the instalment due on or before the due date.
- (4) The **My Bills** service allows you -
 - to receive, download and print the most recent demand note in Acrobat PDF file format;
 - to make online repayment;
 - to view your latest repayment schedule and repayment history;
 - to receive demand note notification messages through your **iAM Smart / MyGovHK** message box and/or your registered email address under **iAM Smart / MyGovHK** (if you have provided such during your registration with **iAM Smart / MyGovHK**) when demand notes are issued and when the latter are due; and
 - to receive SMS through your registered mobile phone number when demand notes are issued and when the latter are due.
- (5) If you have not yet registered your SFO loan accounts for receiving electronic demand notes, please proceed with the registration.