

# “SFO E-link” “My Options - Commencement of Loan Repayment”

## Procedural Guide

This set of procedural guide provides procedures on how to submit repayment option(s) to repay the student loan(s) in “My Options - Commencement of Loan Repayment” at “SFO E-link”. If you have any enquiry, please contact this Office by email to e-link\_sfo@wfsfaa.gov.hk.

### Pre-requisite Requirement

### 25-Digit Personal Code in the “Options for Loan Repayment Letter”

“Options for Loan Repayment Letter” will be issued to you upon your completion, withdrawal of study or active request of loan repayment. A unique 25-digit personal code is provided in the letter.

	<b>在職家庭及學生資助事務處</b> <b>學生資助處</b> <b>WORKING FAMILY AND STUDENT FINANCIAL ASSISTANCE AGENCY</b> <b>STUDENT FINANCE OFFICE</b> 九龍啟德協調道3號工業貿易大樓4樓402室 Room 402, 4/F, Trade and Industry Tower, 3 Concorde Road, Kai Tak, Kowloon
<input type="checkbox"/> <b>&lt; Name of Student &gt;</b>	本處檔號 Our Ref. : (Ref. No.)
<b>&lt; Address Line 1 &gt;</b>	電話 Telephone : 2155 8126 / 3586 3352
<b>&lt; Address Line 2 &gt;</b>	傳真 Fax : 2111 9150
<b>&lt; Address Line 3 &gt;</b>	電郵 Email : au_sfo@wfsfaa.gov.hk
<b>&lt; Address Line 4 &gt;</b>	日期 Date : (Date)
<b>&lt; Address Line 5 &gt;</b>	

Dear Sir/Madam,

**Options for Loan Repayment under the Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)**

Educational Institution : (Educational Institution)  
Course : (Course Name)  
Loan Reference No. : (Loan Reference No.)  
Outstanding Loan Principal : Outstanding Loan Principal# (as at DD MM YYYY)  
**25-digit Personal Code : 123456-1234567-1234567-12345** ← **25-digit Personal Code**  
# Unsettled loan principal and arrears of issued demand note(s), if any, are not yet included.

According to the “Undertaking” signed by you, your loan repayment will soon commence on 1 January 2026 upon withdrawal of the above course. Please use the above 25-digit Personal Code to login “My Options - Commencement of Loan Repayment” at “SFO E-link” ([https://e-link.wfsfaa.gov.hk/EBILLPRD/jsp\\_public/ens/ens1201.jsp](https://e-link.wfsfaa.gov.hk/EBILLPRD/jsp_public/ens/ens1201.jsp)) and submit the following repayment options for the above loan account **on or before 17 June 2025** -

**A) Early Lump Sum Repayment**  
If you opt to make early lump sum repayment of the loan, an early lump sum repayment demand note will be posted to you within 14 days after receiving your application. If you do not receive the demand note concerned, please contact this Office at 2150 6211 or 2150 6212 without delay or it will be assumed that you have received the demand note concerned. Normally you have to settle the demand note in full within 14 days after its issue date. Interest will accrue up to the preceding day of the date of your request.

**B) Repayment by Instalments**

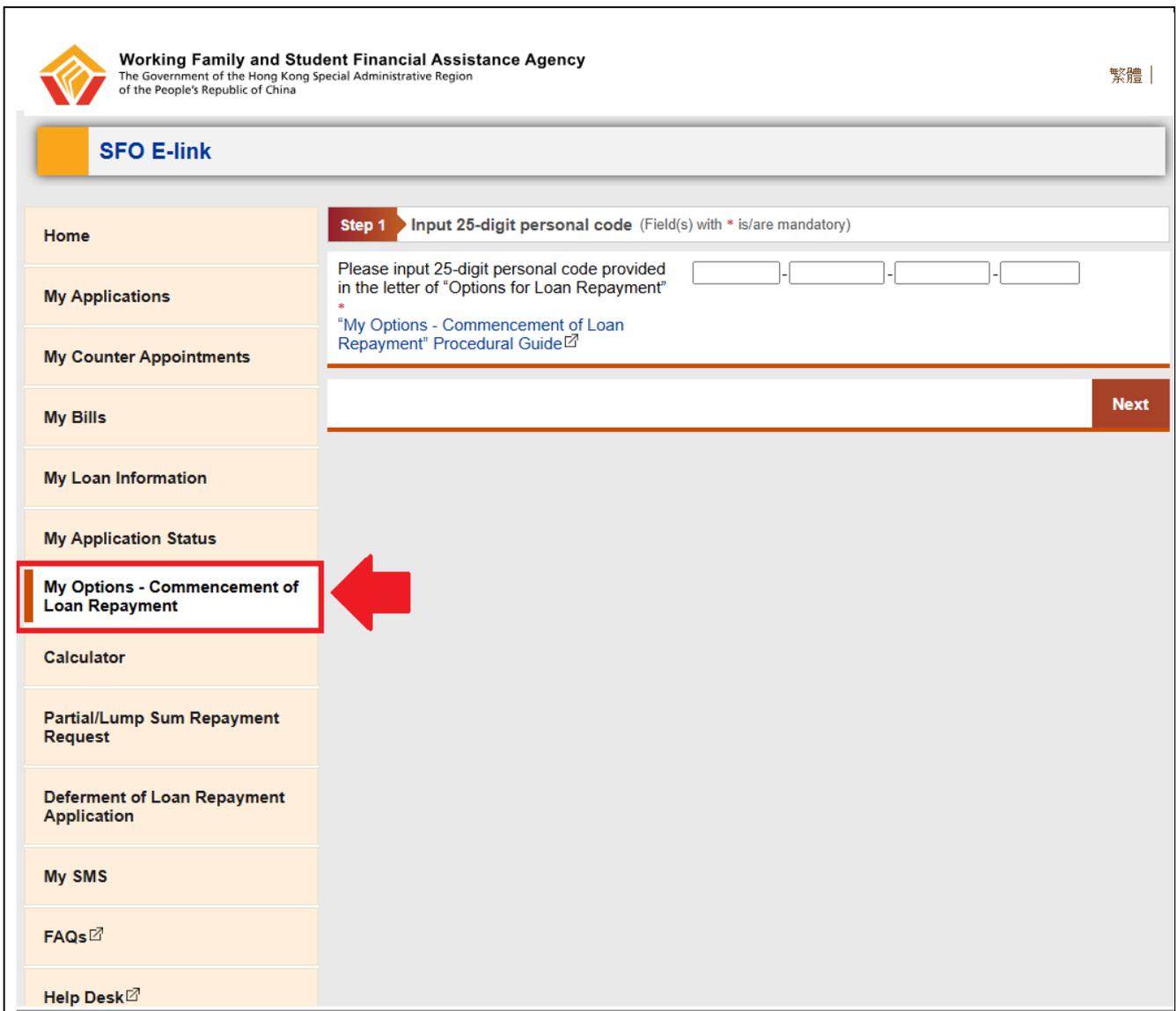
**1) First Instalment Due Date: 1 January 2026 or 1 July 2026**  
You may choose to commence your loan repayment on 1 January 2026, or to defer the commencement of loan repayment (i.e. 1 July 2026). Please note that interest is charged once the loan is drawn down until the loan has been fully repaid. Therefore, if you choose to defer the commencement of loan repayment, you are still required to bear the interest accrued during the deferred period. If you wish to update the first instalment due date after submission of repayment option, you are required to login “My Options - Commencement of Loan Repayment” at “SFO E-link” and update your option on or before the deadline specified in the first paragraph of this letter.

## Registration Procedures

Access the “My Options - Commencement of Loan Repayment” at “SFO E-link” via the following QR code or URL:



[https://e-link.wfsfaa.gov.hk/EBILLPRD/jsp\\_public/ens/ens1201.jsp](https://e-link.wfsfaa.gov.hk/EBILLPRD/jsp_public/ens/ens1201.jsp)



The screenshot displays the SFO E-link interface. At the top left is the logo of the Working Family and Student Financial Assistance Agency, with the text "The Government of the Hong Kong Special Administrative Region of the People's Republic of China". A "SFO E-link" banner is present. The main content area shows "Step 1" with the instruction "Input 25-digit personal code (Field(s) with \* is/are mandatory)". Below this is a form with four input fields separated by dashes, and a "Next" button. A red arrow points to the "My Options - Commencement of Loan Repayment" item in the left-hand navigation menu. The menu also includes "Home", "My Applications", "My Counter Appointments", "My Bills", "My Loan Information", "My Application Status", "Calculator", "Partial/Lump Sum Repayment Request", "Deferment of Loan Repayment Application", "My SMS", "FAQs", and "Help Desk".

## Step 1: Input 25-Digit Personal Code

- (1) Input the 25-digit personal code stated in the “*Options for Loan Repayment Letter*”.
- (2) Click “**Next**” to proceed.

The screenshot shows the SFO E-link website interface. At the top left is the logo of the Working Family and Student Financial Assistance Agency, with the text "The Government of the Hong Kong Special Administrative Region of the People's Republic of China". At the top right is the text "繁體". Below the header is a navigation menu with items: Home, My Applications, My Counter Appointments, My Bills, My Loan Information, My Application Status, My Options - Commencement of Loan Repayment (highlighted), Calculator, Partial/Lump Sum Repayment Request, Deferment of Loan Repayment Application, My SMS, FAQs, and Help Desk. The main content area is titled "Step 1 Input 25-digit personal code (Field(s) with \* is/are mandatory)". Below the title is a form with the instruction "Please input 25-digit personal code provided in the letter of 'Options for Loan Repayment'". The form contains four input fields with the values "123456", "1234567", "1234567", and "12345". A red box highlights these input fields, and a red arrow points to the "Next" button. Below the form is a "Next" button.

## Step 2: Opt for Early Lump Sum Repayment of Loan or Repayment by Instalments

- (1) Read the “Notes”.
- (2) You can select either “**Option 1: Early Lump Sum Repayment of Loan**” or “**Option 2: Repayment by Instalments**”.
- (3) If you select “**Option 2: Repayment by Instalments**”, you are required to select the “**Repayment Commencement Date**” and “**Repayment Period**”.



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繁體

### SFO E-link

**Step 2** Opt for Repayment by Lump Sum or by Monthly Instalments (Field(s) with \* is/are mandatory)

Please select  either OPTION 1 or OPTION 2:\*

**Option 1: Early Lump Sum Repayment<sup>1</sup>**

**Option 2: Repayment by Monthly Instalments**  
(Please choose a Repayment Commencement Date **AND** a Repayment Period)

**Repayment Commencement Date:**  
(please select one of the below )

01 January 2026  01 July 2026

**Repayment Period:**  
(please select one of the below )

5 years (60 monthly instalments)  
 10 years (120 monthly instalments)  
 15 years (180 monthly instalments)  
 Other Repayment Period

**Notes**

- (1) If you opt to make early lump sum repayment of the loan, an early lump sum repayment demand note will be posted to you within 14 days after receiving your application, if not, please contact our Student Loan Unit (NLS) at 2150 6211 or 2150 6212 without delay or it will be assumed that you have received the demand note concerned. Normally you have to settle the demand note in full within 14 days after its issue date. Interest will accrue up to the preceding day of the date of your request.
- (2) Each instalment amount shall not be less than HK\$100.
- (3) You can make use of the repayment calculator at SFO E-link for a rough estimation of repayment amount under different repayment periods. Please note that the calculation is for your reference only and may vary from actual repayment schedule.
- (4) Administrative fee is chargeable for each loan account in every academic year, until the loan and interest accrued thereon are fully repaid. If there is any unsettled balance under your loan account on or after 1 December, administrative fee for the coming academic year will be demanded for repayment with due date falling on 1 January of the following year.
- (5) After the commencement of loan repayment, if you have proven difficulties in repaying your loan due to further full-time study, financial hardship or serious illness, you may apply for deferment of loan repayment. The SFO will consider each application on its own merits. In case you have not opted for the standard

**Step 3: Acknowledgement**

**If you select “Option 1: Early Lump Sum Repayment of Loan”**

- (1) You are required to fill in your personal particulars.
  
- (2) You are required to tick the box “I acknowledge the above lump sum repayment arrangement and undertake to settle my loan with interest and administrative fee accrued up to the day preceding the date of my submission of repayment option.” after reading the “Arrangement under early lump sum repayment”.
  
- (3) Click “Next” to proceed or click “Back” to change your option(s).

**Step 3** Provision of personal information and acknowledgement of the charging arrangement of lump sum repayment (Field(s) with \* is/are mandatory)

Full Name in English\*

Day Time Contact Phone Number\*

Email Address

Correspondence Address\*

**Arrangement under Early Lump Sum Repayment**

(1) Interest will accrue up to the day preceding the date of your submission of repayment option.

(2) The early lump sum repayment demand note will be posted to you within 14 days, if not, please contact our Student Loan Unit (NLS) at 2150 6211 or 2150 6212 without delay or it will be assumed that you have received the demand note concerned.

(3) Normally you have to settle the demand note in full within 14 days after its issue date.

I acknowledge the above lump sum repayment arrangement and undertake to settle my loan with interest and administrative fee accrued up to the day preceding the date of my submission of repayment option.

BackNext

## If you select “Option 2: Repayment by Instalments”

- (1) Select the “**Repayment Commencement Date**”.
  - If you select to defer the commencement of loan repayment to the later date (e.g. 01 July 2026 in the example below), “**Reason(s)**” for such deferral should be provided. You can choose more than one reason.
- (2) Select the “**Repayment Period**”.
- (3) Read the “Notes”
- (4) Click “Next” to proceed.

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**SFO E-link**

**Step 2** Opt for Repayment by Lump Sum or by Monthly Instalments (Field(s) with \* is/are mandatory)

Please select  either OPTION 1 or OPTION 2:\*

Option 1: Early Lump Sum Repayment<sup>1</sup>

**Option 2: Repayment by Monthly Instalments**  
(Please choose a Repayment Commencement Date AND a Repayment Period)

**Repayment Commencement Date:\***  
(please select one of the below )

01 January 2026  01 July 2026

**Repayment Period:\***  
(please select one of the below )

5 years (60 monthly instalments)  
 10 years (120 monthly instalments)  
 15 years (180 monthly instalments)  
 Other Repayment Period

**Notes**

(1) If you opt to make early lump sum repayment of the loan, an early lump sum repayment demand note will be posted to you within 14 days after receiving your application, if not, please contact our Student Loan Unit (NLS) at 2150 6211 or 2150 6212 without delay or it will be assumed that you have received the demand note concerned. Normally you have to settle the demand note in full within 14 days after its issue date. Interest will accrue up to the preceding day of the date of your request.

(2) Each instalment amount shall not be less than HK\$100.

**Reason(s):\***

Financial hardship  
 Serious illness  
 Further full-time study  
 Others (Please specify)  
xxxx xxxx xxx

**Repayment Period:\***  
(please select one of the below )

5 years (60 monthly instalments)  
 10 years (120 monthly instalments)  
 15 years (180 monthly instalments)  
 Other Repayment Period

**Next**

(5) You are required to tick the box under “**Acknowledgement**” to confirm and proceed.

(6) Click “**Next**” to proceed or click “**Back**” to change your option(s).

The screenshot displays the SFO E-link website interface. At the top left is the logo of the Working Family and Student Financial Assistance Agency, with the text "The Government of the Hong Kong Special Administrative Region of the People's Republic of China". At the top right is the Chinese text "繁體". Below the header is a navigation bar with "SFO E-link". A sidebar on the left contains a list of menu items: Home, My Applications, My Counter Appointments, My Bills, My Loan Information, My Application Status, My Options - Commencement of Loan Repayment, Calculator, Partial/Lump Sum Repayment Request, Deferment of Loan Repayment Application, My SMS, FAQs, and Help Desk. The main content area shows "Step 3 Confirm Terms and Conditions" and "Acknowledgment". A red arrow points to the "My Applications" menu item. A red box highlights the acknowledgment text: "I admit the liability to pay for the student loan, interest accrued and annual administrative fee (if applicable) until they are repaid in full. I fully understand that the deferred commencement of loan repayment shall not prevent the Government of the Hong Kong Special Administrative Region from exercising the rights to institute legal proceedings against me to recover the outstanding student loan amount or its balance in the future." Below the text are "Back" and "Next" buttons.

**Step 4: Confirm and Review**

**If you select “Option 1: Early Lump Sum Repayment of Loan”**

- (1) You are required to check the personal particulars and repayment option(s) you have selected to ensure that they are correct. You can click “**Back**” to edit your personal particulars and change your repayment option(s).
  
- (2) Click “**Confirm and Send**” to submit the repayment option.

**Step 4** Confirm and Review

Please review your selected repayment option before submission.

Please note that, you have chosen early lump sum repayment. Change of repayment option after confirmation and submission will not be allowed via “My Options – Commencement of Loan Repayment”.

For enquiries on repayment matters or early lump sum repayment, please contact our Student Loan Unit (NLS) at 2150 6211 or 2150 6212.

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Full Name in English	XXX XXXX XXXX
Day Time Contact Phone Number	XXXXXXXX
Email Address	-
Correspondence Address	XXXXXXXXXXXX XXXXXXXXXXXX XXXXXXXXXXXX XXXXXXXXXXXX
Repayment Commencement Date	<b>Not Applicable</b>
Repayment Period	<b>Not Applicable</b>
Repayment Arrangement	<b>Early Lump Sum Repayment</b>

I acknowledge the above lump sum repayment arrangement and undertake to settle my loan with interest and administrative fee accrued up to the day preceding the date of my submission of repayment option.

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BackConfirm and Send

## If you select “Option 2: Repayment by Instalments”

- (1) You are required to check the repayment option(s) you have selected to ensure that they are correct. You can click “**Back**” to change your repayment option(s).
- (2) Click “**Confirm and Send**” to submit the repayment option.

The screenshot displays the SFO E-link interface. At the top left is the logo of the Working Family and Student Financial Assistance Agency, with the text 'The Government of the Hong Kong Special Administrative Region of the People's Republic of China'. At the top right is the Chinese character '繁體'. Below the header is a navigation menu with 'SFO E-link' highlighted. The main content area is titled 'Step 4 Confirm and Review'. It contains several paragraphs of instructions and a summary table of loan details. At the bottom right, there are 'Back' and 'Confirm and Send' buttons.

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繁體

SFO E-link

Home

My Applications

My Counter Appointments

My Bills

My Loan Information

My Application Status

**My Options - Commencement of Loan Repayment**

Calculator

Partial/Lump Sum Repayment Request

Deferment of Loan Repayment Application

My SMS

FAQs

Help Desk

**Step 4 Confirm and Review**

Before submission, please check your selected repayment options.

If you wish to update your repayment options subsequently, please log into the “My Options – Commencement of Loan Repayment” by using the 25-digit personal code and re-submit your repayment options by the deadline stated in the letter of “Options for Loan Repayment”.

SFO will arrange commencement of loan repayment in accordance with your latest submitted repayment options.

For enquiries on commencement of loan repayment, please contact our Activation Unit by phone at 2155 8126 or 3586 3352, fax at 2111 9150 or email to [au\\_sfo@wfsfaa.gov.hk](mailto:au_sfo@wfsfaa.gov.hk).

Repayment Commencement Date	<b>01 July 2026</b>
Repayment Period	<b>15 years (180 monthly instalments)</b>
Repayment Arrangement	<b>Repayment by Instalments</b>
Reason(s) for deferred commencement of loan repayment	<b>(1) Financial hardship (2) Others (Please specify): xxx xxx xxx</b>

I admit the liability to pay for the student loan, interest accrued and annual administrative fee (if applicable) until they are repaid in full. I fully understand that the deferred commencement of loan repayment shall not prevent the Government of the Hong Kong Special Administrative Region from exercising the rights to institute legal proceedings against me to recover the outstanding student loan amount or its balance in the future.

Back **Confirm and Send**

**Step 5: Acknowledgment of Receipt**

**If you select “Option 1: Early Lump Sum Repayment of Loan”**

Please click “**Print**” or “**Save**” to retain the Acknowledgment of Receipt for future reference.

**Step 5** Acknowledgement of Receipt

You have successfully submitted your option. You are advised to Save or Print out a copy of this page as acknowledgement of receipt.

For enquiries on repayment matters or early lump sum/partial repayment, please contact our Student Loan Unit (NLS) at 2150 6211 or 2150 6212, fax at 3102 1257 or email to student\_loan\_sfo@wfsfaa.gov.hk.

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**Request Details**

25-digit Personal Code	<b>250706-2016296-4842806-01079</b>
Submission Date and Time (YYYY/MM/DD HH:MM:SS)	<b>2025/04/16 16:19:14</b>
Full Name in English	<b>XXX XXXX XXXX</b>
Day Time Contact Phone Number	<b>XXXXXXXX</b>
Email Address	<b>-</b>
Correspondence Address	<b>XXXXXXXXXXXX XXXXXXXXXXXX XXXXXXXXXXXX XXXXXXXXXXXX</b>
Repayment Commencement Date	<b>Not Applicable</b>
Repayment Period	<b>Not Applicable</b>
Repayment Arrangement	<b>Early Lump Sum Repayment</b>

I acknowledge the above lump sum repayment arrangement and undertake to settle my loan with interest and administrative fee accrued up to the day preceding the date of my submission of repayment option.

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**Print** | **Save**

**If you select “Option 2: Repayment by Instalments”**

Please click “**Print**” or “**Save**” to retain the Acknowledgment of Receipt for future reference.



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**SFO E-link**

Home

My Applications

My Counter Appointments

My Bills

My Loan Information

My Application Status

**My Options - Commencement of Loan Repayment**

Calculator

Partial/Lump Sum Repayment Request

Deferment of Loan Repayment Application

My SMS

FAQs [↗](#)

Help Desk [↗](#)

Online Feedback Form [↗](#)

Student Finance Office [↗](#)

**Step 5** Acknowledgement of Receipt and Registration for Receiving Electronic Demand Notes

You have successfully submitted your repayment options. You are advised to Save or Print out a copy of this page as acknowledgement of receipt.

If you wish to update your repayment options subsequently, please log into the "My Options – Commencement of Loan Repayment" by using the 25-digit personal code and re-submit your repayment options by the deadline stated in the letter of "Options for Loan Repayment".

SFO will arrange commencement of loan repayment in accordance with your latest submitted repayment options.

For enquiries on commencement of loan repayment, please contact our Activation Unit by phone at 2155 8126 or 3586 3352 during office hours, fax at 2111 9150 or email to [au\\_sfo@wfsfaa.gov.hk](mailto:au_sfo@wfsfaa.gov.hk).

For enquiries on repayment matters or early lump sum/partial repayment, please contact our Student Loan Unit (NLS) at 2150 6211 or 2150 6212, fax at 3102 1257 or email to [student\\_loan\\_sfo@wfsfaa.gov.hk](mailto:student_loan_sfo@wfsfaa.gov.hk).

**Request Details**

25-digit Personal Code [REDACTED]

Submission Date and Time (YYYY/MM/DD HH:MM:SS) **2025/06/26 10:41:27**

Repayment Commencement Date **01 July 2026**

Repayment Period **15 years (180 monthly instalments)**

Repayment Arrangement **Repayment by Instalments**

Reason(s) for deferred commencement of loan repayment **(1) Financial hardship  
(2) Others (Please specify):  
xxx xxx xxx**

I admit the liability to pay for the student loan, interest accrued and annual administrative fee (if applicable) until they are repaid in full. I fully understand that the deferred commencement of loan repayment shall not prevent the Government of the Hong Kong Special Administrative Region from exercising the rights to institute legal proceedings against me to recover the outstanding student loan amount or its balance in the future.

Print
Save

The SFO E-link – My Bills service allows you -

Notes:

If you wish to update your repayment options subsequently, you are required to login “My Options – Commencement of Loan Repayment” by using the 25-digit personal code and re-submit your repayment options by the deadline stated in the letter of “Options for Loan Repayment”. SFO will arrange commencement of loan repayment in accordance with your latest submitted repayment options.

For enquiries on **commencement of loan repayment**, please contact our Activation Unit at the following hotlines. You may also fax to 2111 9150 or email to [au\\_sfo@wfsfaa.gov.hk](mailto:au_sfo@wfsfaa.gov.hk).

Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS) / Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) / Extended Non-means-tested Loan Scheme (ENLS)	2155 8126 / 3586 3352
Financial Assistance Scheme for Post-secondary Students (FASP) / Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)	3586 3357

For enquiries on **repayment matters or early lump sum/partial repayment**, please contact our Student Loan Unit (NLS) at the following hotlines. You may also fax to 3102 1257 or email to [student\\_loan\\_sfo@wfsfaa.gov.hk](mailto:student_loan_sfo@wfsfaa.gov.hk).

Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS)	2150 6226
Financial Assistance Scheme for Post-secondary Students (FASP)	2150 6065
Non-means-tested Loan Scheme (NLS)	2150 6211 / 2150 6212