



<Name of Student>
<Address>

本處檔號 OUR REF.:
來函檔號 YOUR REF.:
電 話 TEL NO.: 2155 8126 / 2150 6247
傳 真 FAX NO.: 2111 9150
電郵地址 EMAIL: csu_sfo@wfsfaa.gov.hk

Please register for “SFO E-link - My Bills” service for receiving electronic demand notes and making online repayment.*

< Issue Date>

Dear Sir/Madam,

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

Educational Institution:

Course Name:

Loan Reference No.: (Amount: \$)

In view that you are due to commence loan repayment on _____ upon your completion of study, **please use this 25-digit personal code “_____” to login My Options - Commencement of Loan Repayment at SFO E-link (<http://e-link.wfsfaa.gov.hk>) and submit the following repayment options by _____.**

25-digit Personal Code

(A) Early Lump Sum Repayment

If you opt to repay your loan by lump sum, an early lump sum repayment demand note will be posted to you within 14 days, if not, please contact this Office at 2150 6211 or 2150 6212 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 day preceding the date of your request.

(B) Commencement Date of Repayment

You can opt to commence the loan repayment either on _____ (i.e. the forthcoming quarter) or on _____ (i.e. one year after the end of Academic Year _____). Please note that the loan interest is charged when the loan is drawn down and will accrue until the loan principal is fully repaid. If you opt to commence the loan repayment on _____, you are required to bear additional interest of approximately \$ _____.

(C) Repayment Period

You are required to opt for your preferred repayment period, ranging from 1 to 15 years. You can estimate the repayment amount under different repayment periods by using the **Repayment Calculator** at **SFO E-link**. Attached is the repayment schedule of opting for 15 years of repayment for your reference.

Please note that if we do not receive the above options by _____, we would assume that you would -

- opt to commence the loan repayment on _____; and
- opt for repayment within _____ years by _____ instalments according to the Undertaking(s) you have signed for the loan.

Still studying

If you are still studying the course stated above in full-time or pursuing your first full-time degree programme, please download the “Notification of Change of Study Status” form at http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/rd/SFO297_E.pdf and return the duly completed form together with the specified supporting documents to this Office by post/fax/email on or before _____. Underpaid mail items will not be accepted. Please ensure your mail items bear sufficient postage before posting.

Enquiries

For enquiries, please feel free to contact the following -

- Activation Unit : 2150 6247 or 2155 8126 (Commencement of Loan Repayment)
- Student Loan Unit (NLS) : 2150 6211 or 2150 6212 (Loan Repayment)

Yours sincerely,

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for Head,

Working Family and Student Financial Assistance Agency

(This letter is a computer-printed document hence no signature is required)

***For “SFO E-link – My Bills” Service Registration**

Please note that your monthly demand notes will be issued via SFO E-link, you are required to register for “SFO E-link – My Bills” service at <http://e-link.wfsfaa.gov.hk> using this 12-digit ATM/PPS Reference Number ‘_____’ in order to view repayment schedule, receive electronic demand notes and repayment notifications.

PPS Payment Reference Number