



在職家庭及學生資助事務處

學生資助處

WORKING FAMILY AND STUDENT FINANCIAL ASSISTANCE AGENCY

STUDENT FINANCE OFFICE

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

< Name of Student >

< Address Line 1 >

< Address Line 2 >

< Address Line 3 >

< Address Line 4 >

< Address Line 5 >

本處檔號 Our Ref. : (Ref. No.)

電話 Telephone : 2155 8126 / 3586 3352

傳真 Fax : 2111 9150

電郵 Email : au_sfo@wfsfaa.gov.hk

日期 Date : (Date)

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) 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.

2) Repayment Period: 1 to 15 years

Please note that you need to bear higher total interest and risk of interest fluctuation if you opt for a longer repayment period. You can estimate the repayment amount under different repayment periods using the "Calculator" available online (https://www.wfsfaa.gov.hk/calculator_e.htm).

Please note that if we do not receive your repayment option by the deadline specified above, we will arrange your loan repayment to commence on **1 January 2026** in **15 years** by **180 equal monthly instalments** according to the Undertaking you had signed.

Still Studying

If you are still studying the above course, in full-time or any course covered by the Tertiary Student Finance Scheme - Publicly-funded Programmes (TSFS) or the Financial Assistance Scheme for Post-secondary Students (FASP) in pursuance of completing your first degree programme, please submit the "Notification of Change of Study Status" form and its specified supporting documents online (<https://eform.cefs.gov.hk/form/sfo044/en/>) **on or before 17 June 2025**.

You may make online submissions with the following QR codes:



Loan Repayment Option

OR



Notification of Change of Study Status form

“SFO E-link - My Bills” service

Please create an account in “eWFSFAA” (eWFSFAA.gov.hk), select “My Bills” on the eWFSFAA platform and then register for “SFO E-link - My Bills” by using the **Link-up Code A1234567** for receiving electronic demand notes and making online repayment. Please refer to the “Registration Guidelines” for registration details (<https://www.wfsfaa.gov.hk/en/resources/loanrepayment/index.htm>). If assistance is required during registration, please call the helpdesk hotline at 183 5500 or email to e-link_sfo@wfsfaa.gov.hk.

Enquiries

“SFO E-link - My Bills” Link-up Code

If you have any enquiries, please contact us via the following hotlines during office hours -

Activation Unit	: 2155 8126 / 3586 3352
(for matters on commencement of loan repayment)	
Student Loan Unit	: 2150 6211 / 2150 6212
(for matters on loan repayment)	

Yours faithfully,

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for Head,

Working Family and Student Financial Assistance Agency

Encl.: 1) 15-year Repayment Schedule (for reference only)
2) Important Reminders on Submission of Repayment Options

(This letter is a computer-generated letter bearing no signature.)

(This letter (together with any attachments) is for the designated recipient only. It may contain information that is privileged for the designated recipient. If you are not the intended recipient, you are hereby notified that any use, retention, disclosure, copying, printing, forwarding or dissemination of the letter (including any attachments) is strictly prohibited, and please notify the sender immediately and return the letter (including any attachments) to the Working Family and Student Financial Assistance Agency.)



Important Information

- (1) According to the “Undertaking” signed by you when you took out the loan(s),
- (a) if you and / or your Indemnifier(s):
 - (i) have changed the contact information*; or
 - (ii) intend to leave Hong Kong for a period longer than three months or to emigrate,you **are obliged to notify this Office in writing immediately**. You can also notify us online your new address* and/or telephone numbers via the QR code on the right;
 - (b) if you breach the above terms and conditions of your loan(s), this Office could demand your **immediate full repayment** of the outstanding balance of the loan(s), interest, overdue interest (if any), surcharge (if any), administrative fee (if any) and any other expenses.
- (2) You should make early arrangement for loan repayment and plan in advance for your personal financial arrangement.
- (3) Please contact this Office proactively for assistance if you have genuine difficulties in repaying. Late repayment could affect your future loan borrowings and have serious consequences. Surcharge and/ or overdue interest will be levied on top of the outstanding repayments. This Office may also take legal actions to recover all outstanding loans and related costs, which may lead to permanent legal consequences, and may impact on your reputation and future.



* Copy of **documentary evidence showing the new address** issued in the past three months should be submitted for any change of correspondence / residential address.

敬啟者：

全日制大專學生免入息審查貸款計劃－償還貸款選項

院校：（院校名稱）
課程：（課程名稱）
貸款帳戶編號：（貸款帳戶編號）
尚未償還貸款本金：尚未償還貸款本金#（截至_年_月_日）

25 位數字個人代碼：123456-1234567-1234567-12345

25 位數字個人代碼

未包括已發出繳款單而尚未繳清的貸款本金及欠款（如有）

根據你已簽立的「承諾書」，你須在終止修讀上述課程後於 2026 年 1 月 1 日開始償還貸款，請於 **2025 年 6 月 17 日或之前**，使用上述 25 位數字個人代碼登入「學資處電子通」內的「我的選擇－開始償還學生貸款」（https://e-link.wfsfaa.gov.hk/EBILLPRD/jsp_public/ens/ens1201.jsp），以提交上述貸款帳戶的還款選項：

甲）提早一次過償還貸款

如你選擇提早一次過償還你的貸款，本處將於收到你的申請後 14 天內郵寄提早一次過償還貸款繳款單給你，若你未能收到有關繳款單，請立即致電 2150 6211 或 2150 6212 聯絡本處，否則本處將假定你已經收妥有關繳款單。一般來說，你須於繳款單發出日後的 14 天內清還有關款項。利息將累積至你提出要求日期的前一天。

乙）分期償還貸款

一、首個分期還款到期日：2026 年 1 月 1 日或 2026 年 7 月 1 日

你可以就上述帳戶選擇於 2026 年 1 月 1 日開始償還貸款，或延期開始償還貸款（即 2026 年 7 月 1 日）。請注意，利息是由貸款發放日起計算，直至全數償還貸款為止。因此，如你選擇延期開始還款，你仍須繳付延期期間累計的利息。如你在提交還款選項後打算更改首個分期還款到期日，你必須於本信件首段所述的截止日期或之前再次登入「學資處電子通」內的「我的選擇－開始償還學生貸款」並完成更改。

二、還款期：1 至 15 年

請注意，若你選擇愈長的還款年期，你便需負擔愈多的總貸款利息及利息波動的風險。你可使用網上「計算機」（https://www.wfsfaa.gov.hk/calculator_c.htm）估算不同還款年期下的還款額。

如本處在上述截止日期或之前沒有收到你的還款選項，本處將根據你簽立的「承諾書」，安排你於 **2026 年 1 月 1 日**起，在 15 年內均分為 180 期（以一個月為一期）償還貸款。

仍然在學

若你仍然以全日制模式修讀本信上列明的課程或已報讀任何屬「資助專上課程學生資助計劃」或「專上學生資助計劃」所涵蓋的課程以修畢你的首個學士學位課程，請你於 **2025 年 6 月 17 日或之前**於網上平台 <<https://eform.cefs.gov.hk/form/sfo044/tc/>>向本處遞交「更改就學情況通知書」及其指定的證明文件。

你可透過以下二維碼於網上遞交－



償還貸款選項

或



更改就學情況通知書

「學資處電子通－我的帳單」服務

請開立「**職學戶互通**」(eWFSFAA.gov.hk) 帳戶，然後在「職學戶互通」平台選擇「我的帳單」，並以**連接編號 A1234567** 登記「學資處電子通－我的帳單」服務，以收取電子繳款單及進行網上繳款。登記詳情請參考「登記指引」(<https://www.wfsfaa.gov.hk/tc/resources/loanrepayment/index.htm>)。如你在登記時需要協助，請致電熱線 183 5500 或電郵至 e-link_sfo@wfsfaa.gov.hk。

查詢

「學資處電子通－我的帳單」連接編號

如有任何查詢，請於辦公時間內致電以下熱線聯絡我們：

啟動還款組（查詢開始償還貸款事宜）：2155 8126 / 3586 3352

學生貸款組（查詢償還貸款事宜）：2150 6211 / 2150 6212

在職家庭及學生資助事務處處長

（代行）

附件：一、15 年期還款表（只供參考）
二、遞交還款選項的重要提示

（發信日期）

（本函由電腦自動編印，不經人手簽署。）

（本函（連同任何附件）只供指定收件人閱讀，內容可能包括只有指定收件人才有權接收的資料。如本函並非發給你，你不得使用、保留、披露、複製、列印、轉發或發放本函（包括任何附件），及請你立即通知發件人，並把本函（包括任何附件）交回在職家庭及學生資助事務處。）

重要資訊

- (1) 根據你在接受貸款時所簽立的「承諾書」：
 - (a) 如你及／或你的彌償人：
 - (i) 的聯絡資料有所變更*；或
 - (ii) 有意離開香港逾三個月或移居外地，你有責任立即以書面方式通知本處。你亦可透過右邊的二維碼，網上通知我們更新的地址及／或電話號碼；
 - (b) 如你違反上述貸款條款及條件，本處有權要求你立即全數償還尚欠的貸款餘額、利息、逾期利息（如有）、逾期附加費（如有）、行政費（如有）和其他開支。
- (2) 你應該盡早為開始還款作準備，及早制定個人財務安排。
- (3) 如有實際還款困難，應主動與本處商討。拖欠還款可影響你將來借貸並且招致嚴重後果。除償還逾期未還的分期還款外，還須繳付逾期附加費及／或逾期利息。本處亦會考慮採取法律行動以追討所有欠款及相關費用，而相關法律行動有機會引致永久性法律後果，或會影響名譽和前途。

* 更改通訊地址／住址須同時提交最近三個月內的新地址證明文件副本。

