



Working Family and Student Financial Assistance Agency
Student Finance Office
“Extended Non-means-tested Loan Scheme” - 2024/25 Academic Year
Points to Note for Full Time Diploma of Applied Education (“DAE”) /
Diploma Yi Jin (“DYJ”) Students

1. Students may consider applying for the Extended Non-means-tested Loan Scheme (“ENLS”) under the Student Finance Office (“SFO”) to settle the tuition fees. Please note that the ENLS is **not** a subsidy scheme. Loans obtained from the SFO would have to be repaid upon the completion of the programme. The loan repayment amount shall include **the loan, interest, overdue interest (if any), administrative fee (if any) and all recovery expenses (if applicable) in full**. Students who wish to apply for loans should complete the Indication of Intention for Application at the Working Family and Student Financial Assistance Agency (“WFSFAA”) website (<https://ocas.wfsfaa.gov.hk/ocasprd/dae/>). Applicants should then register and confirm enrolment at institutions with the Indication of Intention for Application. **Once registration is completed**, applicants should:
 - (a) Download and read the ENLS **Guidance Notes** of the 2024/25 Academic Year (“AY”) at http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/ENLS140_E.pdf
 - (b) Fill in and submit online applications via “SFO E-link – My Applications” online platform starting from 1 August 2024 at <http://ess.wfsfaa.gov.hk/>
 - (c) Prepare the duly completed and signed “**Undertaking**” [ENLS 142(2024)] by the applicant in the presence of a witness in original (The “Undertaking” should be printed clearly on A4 size white paper which is blank on both sides)
http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/ENLS142_E.pdf
 - (d) Prepare the duly completed and signed “**Deed of Indemnity**” [ENLS 143(2024)] by the indemnifier in the presence of a witness in original (The “Deed of Indemnity” should be printed clearly on A4 size white paper which is blank on both sides)
http://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/ENLS143_E.pdf
 - (e) (Applicable to applicants paying the administrative fee through Bank Automated Teller Machines (“ATM”) of the Hongkong and Shanghai Banking Corporation (“HSBC”) or Hang Seng Bank, or paying cash in person at branch of HSBC) Transfer the administrative fee (HKD 216) to the bank account of the SFO (044-171635-001) by ATM and keep the original transaction advice/receipt/account deposit form
 - (f) Submit documents to the SFO as stipulated on the ENLS “Checklist for Submission” by mail or through drop-in boxes
https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/ENLS_Checklist_E.pdf
2. The application for the ENLS is **not** a must for students who could settle the tuition fees by themselves. To secure the registration and enrolment with the respective DAE / DYJ institutions early, **students may pay the tuition fees on own accord to confirm the enrolment with the institutions first if the financial situations permit**, so as to avoid the peak season of the ENLS from July to September. If an application under the ENLS is to be applied for, applicants should keep the original receipt issued by institutions and submit an application to the SFO along with the **original receipt** for the first term and other **required supplementary documents** by the application deadline under the 2024/25 AY.

3. DAE / DYJ students should provide **a qualified Indemnifier and a qualified Witness** for ENLS application. Please refer to paragraphs 5.6 and 5.7 of the Guidance Notes for details of the eligibility of indemnifier and witness.
4. In 2024/25 AY, full time students of DAE / DYJ should submit their ENLS application **before the completion of the programme or not later than 31 July 2025** (whichever is earlier).
5. **Approval and payment arrangement:** Application may normally be approved within three weeks from the date of submission of all the required supporting document(s) / information completely to the SFO. The first instalment of loan will normally be paid within three weeks upon the date of approval. The loan will be paid by cheque made payable to applicants' institution or its operator / local agency (for tuition fee unpaid) and / or direct credit to applicants' bank account (for tuition fees already paid).
6. **Reference for completing application forms:** Please make reference to the examples of completing "Application form", "Undertaking" and "Deed of Indemnity".
7. **Points to note before submitting application:**

Please refer to the Guidance Notes [ENLS 140 (2024)] for the following details:

- Guidance Notes: paragraph 5.1 Administrative Fee Payment Method [HK\$216]
- Guidance Notes: paragraph 5.4 Documents Required for Application
- Guidance Notes: paragraph 5.6 Eligibility of Indemnifier(s)
- Guidance Notes: paragraph 5.7 Eligibility of Witness(es)

8. **Checklist for application submission:**

1. (applicable to applicants paying the administrative fee through ATM of the HSBC or Hang Seng Bank, or paying cash in person at branch of HSBC), **the copy of bank transaction advice / account deposit form / ATM transaction advice** for the administrative fee paid (HK\$216) to the SFO's bank account (bank code 004, account number 044-171635-001) (Please write your English full name and Hong Kong Identity ("HKID") card number on the front side of the original transaction advice / receipt before scanning and submitting the file. Please keep the original copy properly and consider making an extra photocopy for record. The SFO may request you to produce the original copy of administrative fee payment proof. In case of any dispute, the decision of the SFO will be final);
2. the duly completed and signed Application Summary with Declaration (for Declarations signed on paper) **in original**;
3. the duly completed and signed "Undertaking" [(ENLS 142)(2024)] in the presence of a Witness **in original**;
4. the duly completed and signed "Deed of Indemnity" [(ENLS 143)(2024)] in the presence of a witness;
5. photocopies of the HKID cards in respect of the applicant, indemnifier and witness. The photocopies should be made on a separate A4 size white paper which is blank on both sides (Please refer to paragraph 5.4(d) of Guidance Notes for details);
6. copy of documentary evidence showing applicants' and their indemnifiers' residential and correspondence addresses in Hong Kong in the past three months. Documentary evidence of residential and correspondence addresses should be paper-based letter issued by Government bureaux/departments, public organisations/utilities or commercial organisations. Post office box

numbers / public letter boxes / care of addresses / student hostels will not be accepted as valid residential address;

7. copy of the admission letter issued by DAE / DYJ Institutions;
 8. the **original receipt(s)** of the tuition fee(s) paid (If the applicant has already paid all or part of the tuition fees covered in the application);
 9. the photocopy of the relevant page of your personal savings/current account's bank passbook / statement showing the name and bank account number (Please refer to paragraph 8.1 of Guidance Notes for details) (If the applicant has already paid all or part of the tuition fees covered in the application);
 10. if applicant is an undischarged bankrupt, please attach a copy of the bankruptcy order / petition. **The indemnifier should also attend to the SFO in person to complete and sign the "Reply Slip";**
 11. if applicant is a subject person of an Individual Voluntary Arrangement ("IVA") under the Bankruptcy Ordinance, please attach a copy of the IVA proposal. **The indemnifier should also attend to the SFO in person to complete and sign the reply slip;**
 12. documentary evidence showing the indemnifier's office / employer's business address in Hong Kong;
 13. **documentary evidence showing the indemnifier's recent three months' salary records** [e.g. the latest complete individual demand note on tax issued by the Inland Revenue Department ("IRD"), written certification of his / her job title and wages from employer with company chop, a copy of his / her bank statements/ passbook showing the income (with the relevant page of his / her bank passbook or account statement showing his / her name and account number), etc.];
 14. **documentary evidence showing the indemnifier's current employment status** in Hong Kong (e.g. written certification from employer with company chop, the indemnifier's business name card or staff card, etc.);
 15. if the indemnifier is self-employed, (a) documentary evidence showing that he/she has a regular income such as a copy of his / her latest complete demand note on tax issued by the IRD, and (b) a copy of **valid** Business Registration Certificate and / or valid Certificate of Incorporation issued by the Companies Registry are required); and
 16. the applicant should register the "SFO E-link - My Bills" service.
9. **For enquiries on ENLS applications, please call the hotline of ENLS Application Processing Unit of the SFO at 2150 6223.**
10. **For enquiries on DAE / DYJ tuition fee reimbursement and its relevant eligibility assessment, please call the SFO hotline at 2802 2345 (i.e. a 24-hour hotline operated by the staff of "1823").**