The Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) is administered by the Government Student Finance Office of the Working Family and Student Financial Assistance Agency (SFO). It provides non-means-tested loans to students up to the amount of payable tuition fees. For details, please visit the website of SFO at http://www.wfsfaa.gov.hk/sfo.

Eligibility
- Applicants should be registered as a full-time student in The Chinese University of Hong Kong;
- Applicants must take up exclusively UGC-funded or publicly-funded student places of recognized programmes as listed in the Course Coding Sheet. (The Course Coding Sheet is available at SFO’s website: http://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/general/coding.htm);
- Applicants should have the right of abode in the Hong Kong Special Administrative Region (Hong Kong) or have resided or have had their home in Hong Kong continuously for 3 complete years immediately prior to the commencement of the course. This does not cover students who are staying in Hong Kong with student visas; and
- Students can only submit an application for one eligible full-time course in any particular academic year.

Online Submission of Application
- Applicants may submit their applications through “SFO E-link – My Applications” online platform at http://ess.wfsfaa.gov.hk. New students should submit their online applications on or before 23 September 2019.

Submission of Declaration and Supporting Documents
- After submission of the online form, applicants will be required to submit the declaration, supporting documents and a photocopy of the transaction advice or account deposit form for the administrative fee paid (HK$260) by online uploading, by post or in person to SFO’s office. Applicants may also submit the documents to the collection box at Room 1206, 12/F, Yasumoto International Academic Park from 8:45 a.m. to 1:00 p.m. and 2:00 p.m. to 5:30 p.m., Monday to Friday during 16 to 30 September 2019.
- Applicants should staple the declaration and supporting documents together before submission.

Notes
- Applicants may refer to the online demonstration at the homepage of SFO E-link – My Applications (https://ess.wfsfaa.gov.hk/demo) when completing the application form.
- SFO will issue a Remittance Advice to successful applicants stipulating the amount of the NLSFT loan to be disbursed and the loan disbursement date. The NLSFT loan will be disbursed to CUHK directly to settle applicants’ tuition fee payment. If applicants have already settled the tuition fee payment, the loan will be paid to the bank account specified in NLSFT application form.
- If applicants have not received the Remittance Advice before the tuition fee payment due date or the NLSFT disbursement date is later than the tuition fee payment due date, applicants are required to settle their tuition fee on or before the due date by themselves.
- TSFS applicants will be informed of the financial assistance they are entitled under TSFS and NLSFT, if any, simultaneously through the TSFS result notification. If they wish to accept the NLSFT loan offered, they may download the required loan documents from SFO website and submit the loan documents and the bank pay-in slip for the administrative fee paid in person or authorize a person to do so on their behalf to SFO on or before the deadline stated in their TSFS result notification.
- If applicants attend postgraduate courses (by research) that commence between March 2019 and February 2020, they should apply for NLSFT under the 2019/20 academic year. The application deadline is one month following the commencement of the course and in any case not later than 31 March 2020.

Enquiries
- Government Student Financial Office
  Tel. No: 2150 6222
  Website: http://www.wfsfaa.gov.hk/sfo

- Office of Admissions and Financial Aid
  Tel. No: 3943 1898 / 3943 7205
  Website: http://admission.cuhk.edu.hk

Scholarships and Financial Aid Section
Office of Admissions and Financial Aid
The Chinese University of Hong Kong
July 2019