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 [https://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/overview.htm](https://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/overview.htm).

**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. The Course Coding Sheet of the recognized programmes is available at SFO’s website: [http://www.wfsfaa.gov.hk/sfo/en/postsecondary/tsfs/general/coding.htm](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 application through “SFO E-link – My Applications” online platform at [http://ess.wfsfaa.gov.hk](http://ess.wfsfaa.gov.hk). New students should submit their online applications on or before 23 September 2022.

**Submission of Declaration and Supporting Documents**
- When completing the online application, applicants are required to provide the transaction details of the administrative fee paid ($260) and upload the corresponding transaction advice or account deposit form at “Step 5” of the online form.
- After submission of the online form, applicants will be required to submit the declaration, and supporting documents by online uploading, by post or to the collection boxes at 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 (except public holidays) during 13 to 30 September 2022*.
- Applicants should print the declaration and supporting documents on blank A4 white paper (Documents printed on recycled paper are not accepted). 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](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 by post or to the collection boxes at SFO’s office on or before the deadline stated in their TSFS result notification.
- If applicants attend postgraduate courses (by research) that commence between March 2022 and February 2023, they should apply for NLSFT under the 2022/23 academic year. The application deadline is one month following the commencement of the course and in any case not later than 31 March 2023.

**Enquiries**
- Government Student Financial Office
  - Tel. No: 2150 6222
  - Website: [http://www.wfsfaa.gov.hk/sfo](http://www.wfsfaa.gov.hk/sfo)
- Office of Admissions and Financial Aid
  - Tel. No: 3943 1898 / 3943 7205
  - Website: [http://admission.cuhk.edu.hk](http://admission.cuhk.edu.hk)

Scholarships and Financial Aid Section
Office of Admissions and Financial Aid
The Chinese University of Hong Kong
July 2022