

## Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) 2025/26

### Submission Guidelines (Current Students)

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/en/sfo/postsecondary/nlsft/overview.php>.

#### Eligibility

- ✧ Applicants should be registered as a full-time student in The Chinese University of Hong Kong;
- ✧ Applicants must take up exclusively publicly-funded student places of recognized post-secondary programmes. The Course Coding Sheet of the recognized programmes is available at SFO's website: [https://www.wfsfaa.gov.hk/tsfscs\\_e.htm](https://www.wfsfaa.gov.hk/tsfscs_e.htm);
- ✧ Applicants should have the right of abode in the Hong Kong Special Administrative Region (Hong Kong), or alternatively, applicants or their families must have resided in Hong Kong continuously for 3 complete years prior to the commencement of the programme. This does not cover non-local students holding student visas / entry permits; and
- ✧ Students can only submit an application for one recognised full-time programme in any one academic year.

#### Online Submission of Application

- ✧ Applicants have to submit their applications through “eWFSFAA” online platform at [eWFSFAA.gov.hk](http://eWFSFAA.gov.hk) starting from 15 April 2025. Current students should submit their online applications **on or before 23 May 2025**.

#### Submission of Declaration and Supporting Documents

- ✧ Applicants are required to submit the signed Declaration (if opted for paper signing) and supporting documents within **7 days** from submission of online application form 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 Scholarships and Financial Aid Section, Office of Admissions and Financial Aid 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 15 April to 29 May 2025**.
- ✧ All supporting documents should be printed on blank A4 white paper and should be clear and readable. Documents printed in reduced size or on used paper are not accepted. Applicants should staple the signed Declaration (if opted for paper signing) and the required supporting documents together before submission.

#### Notes

- ✧ Applicants should study the “Guidance Notes” before submitting their applications. The Notes are available at <https://www.wfsfaa.gov.hk/sfo/pdf/common/Form/nls/NLSFT111B.pdf>.
- ✧ Applicants may refer to the online demonstration at SFO's website ([https://ess.wfsfaa.gov.hk/demo/en/nlsft/ss\\_gd.html](https://ess.wfsfaa.gov.hk/demo/en/nlsft/ss_gd.html)) when completing the application form.
- ✧ The administrative fee for applying for this Scheme is HK\$328. Applicants may pay the administration fee by transfer via ATM of HSBC or Hang Seng Bank or paying cash in person at branch of HSBC. When completing the online application, transaction advice or account deposit form should be uploaded at “Step 5” of the online form. Applicants may also pay the fee instantly online by a credit card or Faster Payment System (“FPS”) account when submitting online application. For the credit card payment, only Visa, MasterCard, China UnionPay and JCB are accepted.
- ✧ 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. Office of Admissions and Financial Aid will contact those applicants who have already settled the tuition fee payment via CUHK@link email to provide their bank account information, the loan will then be paid to their bank accounts.
- ✧ Applicants who have difficulties in settling the tuition fee payment and 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 may apply for deferment of tuition fee payment. For application details, undergraduate and postgraduate students can contact their respective College and academic department respectively.
- ✧ 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 duly completed loan documents and other required supporting documents 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 2025 and February 2026, they should apply for NLSFT under the 2025/26 academic year. The application deadline is one month following the commencement of the course and in any case not later than 31 March 2026.

#### Enquiries

- ✧ Government Student Financial Office
- ✧ Office of Admissions and Financial Aid

Tel. No: 2150 6222  
Website: <http://www.wfsfaa.gov.hk/sfo>  
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  
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