

審慎理財先學好 按時還款無難度



中華人民共和國香港特別行政區政府
在職家庭及學生資助事務處

01 依時還款 履行責任

- 按季還款到期日為每年1月1日、4月1日、7月1日及10月1日。按月還款到期日為每個曆月的第一天。
- 貸款人的還款責任不會因收不到繳款單而獲豁免。如在還款到期日七天前仍未收到繳款單，請即聯絡學生資助處（學資處）。
- 若你及／或你的彌償人的聯絡資料有所變更，或有意離開香港逾三個月或移居外地，必須立即以書面方式通知學資處。



02 逾期還款 後果嚴重

- ▶ 須額外繳付逾期附加費及／或逾期利息。
- ▶ 如貸款人未能如期還款，彌償人須代為清繳貸款。
- ▶ 學資處會考慮向貸款人及／或彌償人採取法律行動，追討尚欠的整筆貸款，連同利息、逾期利息、逾期附加費及／或行政費，以及政府因追討欠款所引致的任何費用。
- ▶ 當小額錢債審裁處發出申索書或上級法院發出傳訊令狀，向拖欠貸款的學生提出訴訟，有關人士的案件資料將會被公開。
- ▶ 信貸資料機構可收集相關公開資料，有關資料將有可能影響貸款人或其彌償人。



03 還款困難 盡早求助

貸款人如有實際還款困難（例如繼續修讀全日制課程、經濟困難或患重病），可向學資處申請延期還款。（查詢電話 2150 6230）



- 定期做財政預算，清楚了解自己的收入和支出。
- 量入為出，落實最適合自己的開支、消費、儲蓄及投資組合。
- 將個人信用記錄保持在最佳狀態。經常留意及分析自己的消費及還款模式，審慎使用信用卡及電子錢包，切勿過度借貸。
- 須有計劃地改善債務問題，避免因拖欠還款而產生額外利息及收費，令欠債惡化。
- 當遇上財務困難時，應盡快以正面態度與借款人坦誠商討解決辦法，訂定雙方皆能接受的還款安排。



學資處網址：www.wfsfaa.gov.hk/sfo
學資處電郵地址：wg_sfo@wfsfaa.gov.hk
24小時查詢熱線：2802 2345

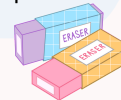
LEARN TO MANAGE MONEY BEFORE IT MANAGES YOU



01

Be Responsible - Repay On Time

- Quarterly repayment instalments are due on 1 January, 1 April, 1 July and 1 October each year. Monthly repayment instalments are due on the first day of each calendar month.
- Non-receipt of demand note does not exempt loan borrowers from the obligation to repay the loan. If you have not received the demand note(s) seven days before each repayment due date, please contact the Student Finance office (SFO) as soon as possible.
- You should notify SFO in writing immediately if you and/or your indemnifier(s) have changed the contact information; or intend to leave Hong Kong for a period longer than three months or to emigrate.



02

Late Repayment - Serious Consequences

- ▶ Surcharge and/or overdue interest will be levied.
- ▶ Indemnifier(s) would need to repay the loans on behalf of the loan borrower if the latter fails to do so.
- ▶ SFO may take legal action against the loan borrower and/or the indemnifier(s) to recover the full amount of the outstanding loan(s), together with interest, overdue interest, surcharge and/or administrative fee, and any recovery costs incurred by the Government.
- ▶ Once legal proceedings are instituted against a student loan defaulter with the issue of a claim form in the Small Claims Tribunal or a writ of summons in higher court, some case information of those involved will become public.
- ▶ Credit Reference Agencies may collect related open data, which may affect the loan borrower or the indemnifier(s).



03

Seek Help If You Can't Repay

Loan borrowers with proven repayment difficulties (e.g. further full-time study, financial hardship or serious illness) may apply for deferment of loan repayment with SFO. (Enquiry Hotline : 2150 6230)



Sound Financial Management

- Make plans for your finances periodically, understand clearly your income and expenditure.
- Spend within means, adopt a portfolio of expenditure, consumption, savings and investment which best suits your needs.
- Keep your credit record sound. Pay attention to and analyse your personal expenditure and loan repayment pattern from time to time, make prudent use of credit cards and e-wallets, and avoid excessive borrowing.
- Plan well for improving your debt situation, avoid the extra interests and fees arising from default in loan repayment which will further aggravate your debt problem.
- Discuss with your lenders frankly and positively when you encounter financial difficulties and try to reach a mutually acceptable repayment arrangement.



SFO Homepage: www.wfsfaa.gov.hk/sfo
SFO Email Address: wg_sfo@wfsfaa.gov.hk
24-hour Automated Enquiry Hotline: 2802 2345



Working Family and Student Financial Assistance Agency
The Government of the Hong Kong Special Administrative Region
of the People's Republic of China

申請貸款宜謹慎 穩健理財負責任

01 申請貸款前注意事項

- ▶ 認真考慮自己的需要及還款能力。
- ▶ 運用學生資助處(學資處)電子通的計算機(網址為<https://e-link.wfsfaa.gov.hk>)，粗略估算須每月/每季償還貸款金額。
- ▶ 及早制定個人財務安排。



02 及早妥善理財的重要性

- 學生資助來自公帑，貸款人須於畢業或終止學業後開始償還貸款。
- 如貸款人未能如期還款，彌償人須代為清繳貸款。
- 貸款人及／或彌償人須為逾期還款繳付利息、逾期利息、逾期附加費及／或行政費，直至償還全部貸款為止。
- 當小額錢債審裁處發出申索書或上級法院發出傳訊令狀，向拖欠貸款的學生提出訴訟，有關人士的案件資料將會被公開。
- 信貸資料機構可收集相關公開資料，有關資料將有可能影響貸款人或其彌償人。

- 時刻了解自己的收入和支出。
- 量入為出，落實最適合自己的開支、消費、儲蓄及投資組合。
- 為畢業後償還貸款作好準備。
- 未雨綢繆，理財行動莫遲疑！



03 逾期還款 後果嚴重

- ◆ 須額外繳付逾期附加費及／或逾期利息。
- ◆ 學資處會考慮向貸款人及／或彌償人採取法律行動，追討尚欠的整筆貸款，連同利息、逾期利息、逾期附加費及／或行政費，以及政府因追討欠款所引致的任何費用。



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BORROW WISELY AND MANAGE YOUR FINANCES PRUDENTLY



01 Points to Note before You Apply for Loans

- ▶ Think twice about your need and repayment ability.
- ▶ Make use of the calculator in the Student Finance Office (SFO) E-link at <https://e-link.wfsfaa.gov.hk> to make a rough estimation on the monthly/quarterly repayment amount.
- ▶ Make your financial plan early.



02 Importance of Early Financial Planning

- Student financial assistance is funded by public money. Loan borrowers have the obligation to repay the loans upon graduation or termination of studies.
- Indemnifier(s) would need to repay the loans on behalf of the loan borrower if the latter fails to do so.
- For late repayments, the loan borrower and/or the indemnifier(s) are required to pay interest, overdue interest, surcharge and/or administrative fee until the loan is fully repaid.
- Once legal proceedings are instituted against a student loan defaulter with the issue of a claim form in the Small Claims Tribunal or a writ of summons in higher court, some case information of those involved will become public.
- Credit Reference Agencies may collect related open data, which may affect the loan borrower or the indemnifier(s).

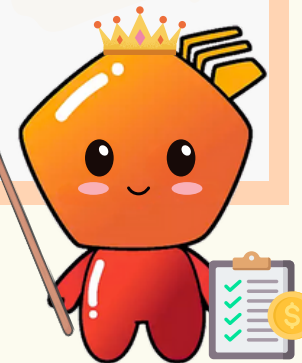
03 Late Repayment – Serious Consequences

- ◆ Surcharge and/or overdue interest will be levied.
- ◆ SFO may take legal action against the loan borrower and/or the indemnifier(s) to recover the full amount of the outstanding loan(s), together with interest, overdue interest, surcharge and/or administrative fee, and any recovery costs incurred by the Government.



Sound Financial Management

- Understand your own income and expenditure at all times.
- Spend within means, adopt a portfolio of expenditure, consumption, savings and investment which best suits your needs.
- Prepare early for the repayment of loans after graduation.
- Don't hesitate!
Act on your financial planning now!



理財計劃早定好 準時還款免苦惱



1 申請貸款前注意事項

認真考慮自己的需要及還款能力。

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及早制定個人財務安排。

2 依時還款 履行責任

按季還款到期日為每年1月1日、4月1日、7月1日及10月1日。按月還款到期日為每個曆月的第一天。

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若你及／或你的彌償人的聯絡資料有所變更，或有意離開香港逾三個月或移居外地，必須立即以書面方式通知學資處。



職學寶提提你:

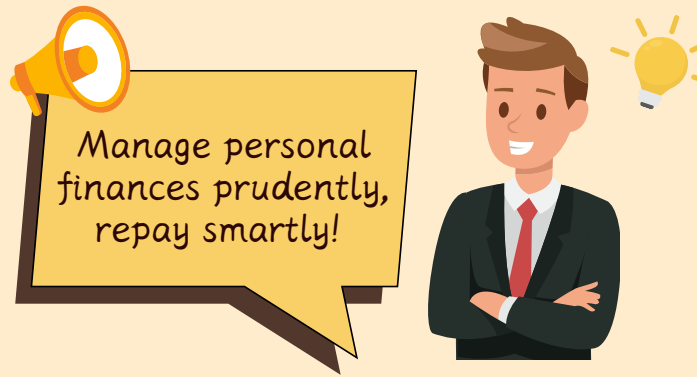
- 定期做財政檢視及預算，清楚了解自己的收入和支出。
- 量入為出，落實最適合自己的開支、消費、儲蓄及投資組合。
- 經常留意及分析自己的消費及還款模式，審慎使用信用卡及電子錢包，切勿過度借貸。
- 為畢業後償還貸款作好準備。
- 當遇上財務困難時，應盡快以正面態度與借款人坦誠商討解決辦法，訂定雙方皆能接受的還款安排。
- 未雨綢繆，理財行動莫遲疑！



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DEFAULT ON YOUR LOAN A LEGAL PLIGHT YOU OWN



1 Points to Note before You Apply for Loans

- Think twice about your need and repayment ability.
- Make use of the calculator in the Student Finance Office (SFO) E-link at <https://e-link.wfsfaa.gov.hk> to make a rough estimation on the monthly/quarterly repayment amount.
- Make your financial plan early.

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- You should notify SFO in writing immediately if you and/or your indemnifier(s) have changed the contact information; or intend to leave Hong Kong for a period longer than three months or to emigrate.



Reminders from S. Buddy

- Make plan for your finances periodically, understand clearly your income and expenditure.
- Spend within means, adopt a portfolio of expenditure, consumption, savings and investment which best suits your needs.
- Pay attention to and analyse your personal expenditure and loan repayment pattern from time to time, make prudent use of credit cards and e-wallets, and avoid excessive borrowing.
- Prepare early for the repayment of loans after graduation.
- Discuss with your lenders frankly and positively when you encounter financial difficulties and try to reach a mutually acceptable repayment proposal.
- Don't hesitate! Act on your financial planning now!



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拖欠貸款惹官非 還款責任無得匿



01 逾期還款 後果嚴重

- ▶ 所有學生資助均來自公帑，貸款人須於畢業或終止學業後開始償還貸款。
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貸款人如有實際還款困難（例如繼續修讀全日制課程、經濟困難或患重病），可向學資處申請延期還款。（查詢電話 2150 6230）



案例分享



某還款人雖然有穩定收入，但因過度消費而入不敷支，並累積許多債項。由於還款人無能力償還債務，只能申請破產，而欠下學資處的貸款亦需由其彌償人（還款人母親）承擔及代為償還。

還款人母親因收入微薄，無力一筆過償還所欠學生貸款。最後，學資處因彌償人財政上的困難而批准還款人母親作分期還款。



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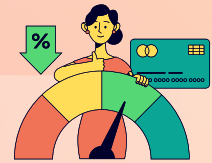
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DON'T EVADE LOAN OBLIGATION FACE CONSEQUENCES WITH RESOLUTION



01 Late Repayment - Serious Consequences

- ▶ Student financial assistance is funded by public money. Loan borrowers have the obligation to repay the loans upon graduation or termination of studies.
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- ▶ The Student Finance office (SFO) may take legal action against the loan borrower and/or the indemnifier(s) to recover the full amount of the outstanding loan(s), together with interest, overdue interest, surcharge and/or administrative fee, and any recovery costs incurred by the Government.
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02 Seek Help If You Can't Repay

Loan borrowers with proven repayment difficulties (e.g. further full-time study, financial hardship or serious illness) may apply for deferment of loan repayment with SFO. (Enquiry Hotline : 2150 6230)



CASE SHARING



Despite having stable income, a certain borrower's excessive spending has led to financial deficits and the accumulation of numerous debts. Unable to repay the debts, the borrower had no choice but to apply for bankruptcy, and the loan owed to SFO must be borne and repaid by the indemnifier (the borrower's mother).

With only meager income, the mother was unable to repay the student loan in a lump sum. Ultimately, SFO approved the request for installment repayment from the mother in consideration of her financial difficulties.



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