

Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) 全日制大專學生免入息審查貸款計劃

For Local Full-time UGC-funded Students (including UGC-funded associate degree programmes)

Introduction

Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT) is established by the Government to provide financial assistance in the form of interest-bearing loan to eligible students to cover their tuition fees. The Scheme is operated on a no-gain-no-loss and cost recovery basis. Interest rate is subject to periodic adjustment. For guidelines of application, please visit the following websites of the **Student Finance Office (SFO)**[學生資助處], which is under the **Working Family and Student Financial Assistance Agency (WFSFAA)** of the Hong Kong SAR Government.

<http://www.wfsfaa.gov.hk/sfo/tc/postsecondary/nlsft/overview.htm> (Chinese version)

<http://www.wfsfaa.gov.hk/sfo/en/postsecondary/nlsft/overview.htm> (English version)

Enquiries

Student Finance Office (SFO) Enquiry Hotline : 2150 6222
24-hour Automated Enquiry Hotline provided by SFO : 2802 2345

2024/25 Application

Online Application Form (E-submission)

All NLSFT applicants are required to submit their applications through the online application form at SFO E-link – My Applications platform (<https://ess.wfsfaa.gov.hk>). **No more hard copy of application form can be submitted / processed.**

For Course Coding Sheet, please visit the Student Finance Office website :

<https://www.wfsfaa.gov.hk/en/sfo/postsecondary/tsfs/coding.php>

(Please note that your Institution Course Code means “Programme” + “Major” codes as enlisted in AIMS. For details, please click [here](#)).

Online demonstration on E-submission of NLSFT applications:

<https://ess.wfsfaa.gov.hk/demo/tc/> (Chinese version)

<https://ess.wfsfaa.gov.hk/demo/en/> (English version)

Submission of Declaration (paper signing selected) & Supporting Documents

Students should submit the signed declaration (paper signing selected) and supporting documents to the SFO directly **within 7 days** from submission of online application form through the following means:

A. Online upload

- Through SFO E-link – My Applications platform (<https://ess.wfsfaa.gov.hk>)
- File formats - PDF or JPEG
- File capacity - 40 MB (about 100 black and white pages)

B. By mail **(together with the Reply Slip)**

Address: Student Finance Office
Working Family and Student Financial Assistance Agency
Room 1204, 12/F, Cheung Sha Wan Government Offices
303 Cheung Sha Wan Road, Kowloon
(Attn: NLSFT APU)

C. Through the SFO's drop-in boxes **(together with the Reply Slip)**

- Drop-in box located on 11th Floor or in the G/F lift lobby of the Cheung Sha Wan Government Offices

Application Period

For Full-time Current Students: (Application deadline: 24 May 2024)

In 2024/25 academic year, NLSFT applicants should submit their applications through the online application form at SFO E-link – My Applications platform (<https://ess.wfsfaa.gov.hk>) **from 18 April to 24 May 2024.**

For Full-time New Students: (Application deadline: 20 September 2024)

In 2024/25 academic year, TSFS applicants should submit their applications through the online application form at SFO E-link – My Applications platform (<https://ess.wfsfaa.gov.hk>) **from 1 August 2024 to 20 September 2024.**

Please note that the earlier you hand in your application, the earlier your application will be processed and you may obtain your Non-means-tested Loan in time to cover your tuition fee for 2024/25.

Late application should be submitted through the online application form at SFO E-link – My Applications platform (<https://ess.wfsfaa.gov.hk>).

For Local Full-time Postgraduate (by Research) UGC-funded Students:

Application should be submitted within one month after registration of 2024/25 programme which starts before March 2025. Application after March 2025 will not be accepted.

Documents Required

- The completed NLSFT application form
- Copy of your Hong Kong Identity (HKID) Card
- Copy of your Student Identity Card
- Copy of transaction advice or account deposit form for the administrative fee payment **(HK\$296)** ^Δ

^Δ The original copy of transaction advice or account deposit form for the administrative fee payment **should be submitted together with the loan documents and the required documents to the SFO upon acceptance of the NLSFT loans.**

NOTE

Full-time UGC-funded students who wish to apply for both TSFS and NLSFT have to submit the TSFS and NLSFT application forms separately.