

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

The online application form will be available at "SFO E-link – My Applications" (<http://ess.wfsfaa.gov.hk>) until 31 December 2024. Late applications after 31 December 2024 should be supported with written explanation and will only be considered on individual merits. Students should call the SFO hotline direct at 2152 6222 for assistance. **In any event, no application will be accepted after 31 March 2025.**

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**) [△]

[△] 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.