

# 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

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### For Local Full-time UGC-funded Students

#### 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

#### 2025/26 Application

##### Online Application Form (E-submission)

All NLSFT applicants are required to submit their applications through the online application form at “eWFSFAA” ([eWFSFAA.gov.hk](http://eWFSFAA.gov.hk)). **No hard copy of application form can be submitted / processed.**

After successfully logging in to “eWFSFAA”, applicants should select “Post-secondary and Tertiary Level” under “Scheme Directory”, and then select “Non-means-tested Loan Scheme for Full-time Tertiary Students (NLSFT)” under the “Apply” section.

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/nlsft/registration\\_gd.html](https://ess.wfsfaa.gov.hk/demo/tc/nlsft/registration_gd.html) (Chinese version)

[https://ess.wfsfaa.gov.hk/demo/en/nlsft/registration\\_gd.html](https://ess.wfsfaa.gov.hk/demo/en/nlsft/registration_gd.html) (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 “eWFSFAA” ([eWFSFAA.gov.hk](http://eWFSFAA.gov.hk))
- Select “Post-secondary and Tertiary Level” under “Scheme Directory”, and then select “TSFS / FASP / NLSFT / NLSFS” (“Upload / Submit / View Documents”) under the “Provide Supplementary Information” section
- 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 11<sup>th</sup> Floor or in the G/F lift lobby of the Cheung Sha Wan Government Offices

**Application Period**

**For Full-time Current Students: (Application deadline: 23 May 2025)**

In 2025/26 academic year, NLSFT applicants should submit their applications through the online application form at “eWFSFAA” ([eWFSFAA.gov.hk](http://eWFSFAA.gov.hk)) **from 15 April to 23 May 2025.**

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 2025/26.

Late application should be submitted through the online application form at “eWFSFAA” ([eWFSFAA.gov.hk](http://eWFSFAA.gov.hk)).

**For Full-time New Students**

To be announced

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

Application should be submitted within one month after registration of 2025/26 programme which starts before March 2026. Application after March 2026 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\$328)** <sup>△</sup>

<sup>△</sup> 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.