

# 審慎理財先學好

## 按時還款無難度

### 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）

審慎理財小學

- 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。



# 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.

