

# 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。



- 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！

## 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。

## 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。



# 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!

