



本處專用: Office Use:	<b>B</b>
申請號碼 12-11- App No.	

## 二〇一二年四月學期 —— 助學金申請表 Application for Bursary – April 2012 Semester

### 重要事項 Important Notes

- 香港公開大學的舊生，若成功完成一個本校遙距學習／兼讀面授可累積學分的科目，均可申請。  
Continuing Students who have passed one distance-learning/ part-time face-to-face credit-bearing course at OUHK may apply.
- 填寫本申請表前，須細閱香港公開大學「學費資助計劃」簡章及申請指引。  
Read the Leaflet and Guidance Notes for OUHK Student Financial Assistance Scheme before completing this application form.
- 在適當地方以英文清楚填寫本申請表。若有任何更正，須在旁邊簽署證實。如有需要，可另加白紙或複印有關表格。填寫\*項時，刪去不適用者。  
Complete the form clearly in English as appropriate, and initial against any corrections. Use additional or duplicated sheets if necessary. Delete if inappropriate for \* items.
- 你在此申請表所提供的個人資料會用作一切學生及大學的行政管理用途。不成功的申請人的個人資料會被銷毀。若你未能提供完整及準確的資料，大學可能無法處理你的申請。大學會將你所提供的資料保密，但亦可能將資料交予大學有關人員及為大學提供服務的其他人員及機構。你有權查閱及改正你的個人資料，如有需要，請聯絡保障資料主任。  
The personal data provided on this form will be used for student and University administration purposes. All personal data of unsuccessful applicants will be destroyed. If you fail to provide complete and accurate information, the University may not be able to process your application. The University will keep the personal data provided confidential but may need to disclose to appropriate personnel in the University and other parties providing services to the University. You have the rights to request access to and correction of your personal data. If you wish to do so, please contact the Data Protection Officer.
- 截止日期為二〇一一年十二月十六日。請將填妥之申請表連同有關證明文件的副本，交回或郵寄九龍何文田牧愛街30號5樓A0511室香港公開大學教務處學生事務組。申請表不可以傳真方式遞交，申請日期以郵戳為準。申請人亦須另外於大學網站進行網上註冊，向入學組辦理及完成二〇一二年四月學期的新生入學／舊生選科申請。  
Return the completed form and photocopies of the supporting documents to Student Affairs Office, Registry, OUHK, Rm A0511, 5/F, 30 Good Shepherd Street, Ho Man Tin, Kowloon by **16 December 2011**. Fax copies of application forms will not be accepted. Applications should be post-dated no later than the specified application deadline. Please also make and complete ONLINE course application/ re-registration separately to the Admissions Office for April 2012 semester.

### 第一部份 個人資料 Section I Personal Particulars

學生編號 Student No. _____	香港身分證號碼 HKID No. _____
稱銜* 先生／女士 英文姓名 Title* Mr/ Ms English Name _____	中文姓名 Chinese Name _____
婚姻狀況* 未婚／已婚／離異／其他 Marital Status* single/ married/ divorced/ others	電話(住宅) Tel No. (Home) _____
	(公司) (Office) _____
	傳呼機／流動電話號碼 Pager/ Mobile Phone No. _____
通訊地址 Correspondence Address _____	

(如通訊地址有更改，請通知入學及學生紀錄組。Please inform Admissions & Student Records Office if your correspondence address has been changed.)

申請人在港居住年期:  
Period the applicant has been residing in Hong Kong: \_\_\_\_\_ 年 years \_\_\_\_\_ 月 months

申請人是否殘疾人士?  是 Yes #  否 No 如選擇是，請註明殘疾性質及附上證明文件 \_\_\_\_\_  
Is the applicant a person with disabilities? If yes, please specify the nature of disabilities and provide supporting document.

申請人是否在囚人士?  是 Yes #  否 No 如選擇是，請註明服刑的監獄及囚犯編號 \_\_\_\_\_  
Is the applicant a prison inmate? If yes, please specify the name of Prison and Prisoner number.

# 申請人如未有在其學生記錄正式申報上述情況，大學會根據所提供的資料，更新申請人的學生記錄。申請人如果是在囚人士，大學會直接聯絡懲教署進行有關他／她的申請事宜。  
For applicant who indicates his/ her status here but has not done so in the formal student record, the University will update his/ her student record accordingly. For applicant who indicates himself/ herself as a prison inmate, the University will proceed to liaise with the Correctional Services Department about the application.  
獲助學金的在囚人士，應遵照大學及其在囚監獄的建議，不可修讀因監禁而令他們在學習期間會遇到困難（包括平時作業和考試）的科目。  
Due to imprisonment, prison inmates receiving bursaries should not take course(s) they may encounter hardship in making progress through/ completing the course(s) (continuous assessment and examination) as advised by the OUHK and their respective institutions.

<b>第二部份</b>	<b>所有家庭成員</b>
<b>Section II</b>	<b>All Family Members</b>

於1/4/2010 - 31/3/2011期間，申請人及所有同住的家庭成員，均需要填報。申請人如為在囚人士，其配偶、子女、父母的資料均需填報。如成員在填報申請表前已去世，必須註明。所有列出的受薪家庭成員(包括申請人)，必須簽署，以授權香港公開大學向有關僱主徹底調查入息(如有需要)。

Applicant and all family members living together with applicant during the period 1/4/2010 - 31/3/2011 should be included. If applicant is a prison inmate, information on spouse, parents and children should be included. Please state if the members passed away at the time of your application. All family members (including applicant) as given who have earned income must sign individually so as to authorize OUHK to investigate fully with the employer(s) concerned on the income declared (if necessary).

家庭成員姓名 Name of Family Member	年齡 Age	與申請人的關係 Relationship with applicant	如申報的家庭成員為在職/在學/居住在安老院，請分別填上所需資料 If the family member is employed/ studying/ living in elderly home, please provide the required information.			全年總收入/全年學費總支出 Annual Income/ Annual Tuition <b><u>(1/4/2010-31/3/2011)</u></b>	所有受薪家庭成員(包括申請人)的簽署 Signatures of all family members (including applicant) who have earned income
			在職 Employed a) 職業及職銜(請註明全職“F”/兼職“P”) occupation & position (please specify full-time “F”/ part-time “P”) b) 公司/僱主名稱(如為自僱，請提供商業登記副本及利得稅單副本) name of company/ employer (if self-employed, please provide a photocopy of the Business Registration Certificate and Profit Tax Return) c) 公司/僱主地址及聯絡電話號碼 address and contact telephone no. of company/ employer d) 在職時期 employment period	在學 Studying a) 學校名稱(請註明全日制“F”/兼讀制“P”) name of school (please specify full-time “F”/ part-time “P”) b) 課程程度及年級 study level and year of study	居住於安老院 Living in elderly home a) 安老院名稱 name of elderly home		
1.		申請人 Applicant	a) _____ (F/P)*				
			b) _____				
			c) _____				
			Tel (電話): _____				
			d) 由From (月Month) (年Year) 至To (月Month) (年Year)				
2.			a) _____ (F/P)*				
			b) _____				
			c) _____				
			Tel (電話): _____				
			d) 由From (月Month) (年Year) 至To (月Month) (年Year)				
3.			a) _____ (F/P)*				
			b) _____				
			c) _____				
			Tel (電話): _____				
			d) 由From (月Month) (年Year) 至To (月Month) (年Year)				
4.			a) _____ (F/P)*				
			b) _____				
			c) _____				
			Tel (電話): _____				
			d) 由From (月Month) (年Year) 至To (月Month) (年Year)				
5.			a) _____ (F/P)*				
			b) _____				
			c) _____				
			Tel (電話): _____				
			d) 由From (月Month) (年Year) 至To (月Month) (年Year)				
6.			a) _____ (F/P)*				
			b) _____				
			c) _____				
			Tel (電話): _____				
			d) 由From (月Month) (年Year) 至To (月Month) (年Year)				
7.			a) _____ (F/P)*				
			b) _____				
			c) _____				
			Tel (電話): _____				
			d) 由From (月Month) (年Year) 至To (月Month) (年Year)				



**第七部份 附加資料 (可選擇填寫與否)**  
**Section VII Additional Information (Optional)**

**第八部份 聲明**  
**Section VIII Declaration**

本人 \_\_\_\_\_ (申請人姓名) 聲明, 根據本人所知及本人可確定之一切, 本人在這份申請表所填報及隨附文件所提供的一切資料均正確無誤, 並授權香港公開大學向本人申報的僱主徹底調查入息 (如有需要)。本人知道香港公開大學將根據本人所提供的資料, 按照有關計劃評定本人是否符合資助資格、資助之形式及所得的資助的款額。本人明白, 任何蓄意虛報或漏報資料將會令本人受到大學紀律處分。

本人已閱畢並完全明白列載於申請表的「重要事項」, 二〇一二年四月學期香港公開大學「學費資助計劃」申請指引及該學期課程概覽及/或學生手冊的有關部份, 並同意遵守該等規例/事項, 包括個人資料的處理。

本人聲明截至遞交此申請日期為止 (請在適當的方格內填上「✓」號) :

本人並非破產的人, 亦沒有申請個人自願安排 [即法院並無批准本人以債務人身份, 提出如何向債權人償還欠款的建議]。此外, 據本人所知, 並沒有任何針對本人破產的法律程序正在進行 [或等待舉行或可能提出], 亦沒有任何人就本人的任何或全部資產被委任為接管人、管理人、行政接管人、受託人或其他同類人員。

本人乃已破產的人, 及/或已經申請個人自願安排 [即法院正考慮或已批准本人以債務人身份, 提出如何向債權人償還欠款的建議], 及/或本人知悉針對本人破產的法律程序正在進行 [或等待舉行或可能提出] 或任何人就本人的任何或全部資產被委任為接管人、管理人、行政接管人、受託人或其他同類人員。

I, \_\_\_\_\_ (name of applicant), declare that to the best of my knowledge and as far as I can ascertain, all the information provided by me in this application form and the attached documents are complete and true. I authorize OUHK to investigate full with the employer(s) on the income declared (if necessary). I am aware that OUHK will rely on the information provided by me to determine my eligibility for financial assistance and to assess the type and level of financial assistance to be offered. I also understand that my wilful omission or misrepresentation of information renders me liable to disciplinary action by OUHK.

I have read and fully understood the Important Notes of this form, Guidance Notes for OUHK Student Financial Assistance Scheme - April 2012 Semester, and the relevant section in the current Prospectus and/or Student Handbook. I agree to conform to the related Regulations/Notes, including the handling of personal data.

I declare that as at the date of this application (please put a "✓" in the appropriate box):

I am not a bankrupt and have not applied for Individual Voluntary Arrangement [i.e. the Court has not approved any repayment proposal by me in my capacity as a debtor on how I will repay my creditors] and I am not aware of any legal proceedings which have been started (or are pending or being threatened) against me for my bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets.

I am a bankrupt; and/ or I have applied for Individual Voluntary Arrangement [i.e. the Court is considering or has approved a repayment proposal by me in my capacity as a debtor on how I will repay my creditors] and/ or I am aware that legal proceeding(s) has/ have been started (or are pending or being threatened) against me for my bankruptcy or for the appointment of a receiver, administrator, administrative receiver, trustee or similar officer over any or all of my assets.

簽署

Signature \_\_\_\_\_

日期

Date \_\_\_\_\_

**第九部份 所需文件**  
**Section IX Required Documents**

申請表需附上以下文件的影印本:

Photocopies of the following documents need to be submitted with the application form:

1. 申請人及各有關家庭成員的身分證 (若小童並沒有身分證, 則可提供出生證明文件)。本校需要核對有關的香港身分證上的資料, 以確保紀錄準確無誤。你可以在辦公時間內親自將助學金申請表交回本校, 並出示有關的香港身分證, 以茲核對。另外, 如你想以郵寄方式遞交助學金申請表, 請連同身分證副本 (寫上「副本」字樣) 寄回。

Hong Kong Identity (HKID) Card of the applicant and each relevant family member (or birth certificate for children who do not have a HKID card). The University needs to check the information on the HKID cards to ensure the accuracy of our records. You should submit your application in person and produce the HKID cards for verification during our office hours. However, alternatively, if you prefer to apply by mail, you can send in a copy of the HKID cards with the mark 'copy' across the face.

2. 申請人的結婚證明書 (如適用者)。

Applicant's marriage certificate (if applicable).

3. 1/4/2010 - 31/3/2011 期間, 申請人及各有關家庭成員的收入證明 (例如: 稅單、糧單、僱主證明函件、銀行存摺/月結單、收入證明書/營業損益表副本)。

Proof of income within the period 1/4/2010 - 31/3/2011 for applicant and each relevant family member (e.g. copy of tax return, salary slip, employer's letter, passbook/statements, income certificate/ statement on profit and loss).

4. 其他收入證明 (如適用者)。

Documents showing income from other sources (if applicable).

5. 如申報的家庭成員為全職學生, 其學費收據 (如適用者)。

Tuition fee receipts for family members under full-time study (if applicable).

6. 租契及租單或按揭分期付款收據 (如適用者)。

Rental contract and receipts / mortgage instalment receipts (if applicable).

7. 醫療費用收據及醫生證明信 (如適用者)。

Medical receipts and medical certificates (if applicable).

8. 如申報的家庭成員居於安老院, 其入住安老院的證明文件 (如適用者)。

Proof of residence for members live in elderly home (if applicable).

9. 如申請人為殘疾人士, 有關殘疾證明文件, 如醫生證明信。

Applicant's relevant supporting document for disabilities such as medical certificate.

**請填妥表格, 連同證明文件交回或郵寄:**



**Please return this form with supporting documents to:**

九龍何文田牧愛街30號

5樓A0511室

香港公開大學

教務處學生事務組

辦公時間 (星期一至五): 上午九時至下午一時

下午二時至五時四十分

(星期六、日及公眾

假期休息)

Student Affairs Office, Registry

The Open University of Hong Kong

Rm A0511, 5/F, 30 Good Shepherd Street

Ho Man Tin, Kowloon

Office hours (Monday to Friday): 9 am - 1 pm

2 pm - 5:40 pm

(Closed on Saturday,

Sunday & public holiday)

**截止日期: 二〇一一年十二月十六日**  
**Application Deadline: 16 December 2011**

# Guidance Notes for OUHK Student Financial Assistance Scheme

## APRIL 2012 SEMESTER

Dear Students,

Since the establishment of the OUHK Student Financial Assistance Scheme, over 25,700 students have been benefited and more than \$324 million have been granted. This financial assistance will help you to pay for the fees for courses that you want to study.

### Loan [Interest-free]



#### Simplified OUHK Loan Scheme

- Bursary/ loan recipients within the immediate past two years will get a further loan. These eligible students are required to complete a simple reply slip.
- Students will be awarded a **more favourable** loan if they fulfill the necessary criteria.

You may apply for LOAN, which only requires you to pay a very low administrative fee of 0.5% - 1.5% of the loan amount before the semester commences. You will then repay the loan amount (i.e. tuition fees) by interest-free instalments during or after your course of study, or even after graduation.

### Bursary

**(Only available for applications submitted in the first round)**

You may choose to apply for BURSARY in which there is no need to repay, but more detailed information will be required. Any unsuccessful bursary applications will be automatically considered for loan.

### Application Period

There will be two rounds of applications for April 2012 semester:

	<b>Application Period</b>	<b>Assistance Type</b>	<b>Eligibility*</b>
First Round	1-16 December 2011	Bursary	For continuing students
	1-23 December 2011	Loan	For new and continuing students
Second Round# <i>#Students must pay tuition fees first, regardless of whether or not their applications for loans are approved.</i>	3 January – 2 March 2012	Pay After One Year loan	For continuing students
		Pay As You Learn loan	For new students

\* Please also refer to item 2 "Eligibility" as stated overleaf.

**Application form for bursary or loan can be obtained from the following in the relevant application period:**

- OUHK Web Site (<http://www.ouhk.edu.hk>) [Current Students ⇨ Academic Information ⇨ Distance Learning ⇨ Forms];
- Information Centre (G/F Podium, OUHK Campus);
- Student Affairs Office, Registry (Tel: 2768-6636);
- 24-hour Infoline (Tel: 2309-2188);
- OUHK's Registry Counter (Address: Registry, The Open University of Hong Kong, Rm A0511, 5/F, 30 Good Shepherd Street, Ho Man Tin, Kowloon).

Simply read the leaflet, guidance notes and complete the application form enclosed. We will let you know the result in writing in late January 2012 before the deadline for paying tuition fees (for first round application) or by late March 2012 (for second round application).

**For further enquiries, please contact**

**Student Affairs Office, Registry at 2768-6636 (phone), 2712-2301 (fax) or  
regsao@ouhk.edu.hk (email)**

**Office hours (Monday to Friday) : 9am - 1pm; 2pm - 5:40pm (Closed on Saturday, Sunday & public holiday)**

**Student Affairs Office, Registry**

*Read carefully the leaflet on OUHK Student Financial Assistance Scheme, the following guidance notes and important notes on the application form before completing the application form.*

**1. Aim**

1.1 The OUHK Student Financial Assistance Scheme aims to provide bursary or loan by paying tuition fees for OUHK students who encounter financial difficulties.

**2. Eligibility**

2.1 Bursary – You are eligible to apply for a bursary if you are a continuing student who has passed one distance-learning/part-time face-to-face credit-bearing course at OUHK. It will only be available for applications submitted during the first round.

2.2 Loan – You are eligible to apply for a loan if you:

- (a) intend to register for any distance-learning/part-time face-to-face credit-bearing course at OUHK; and
- (b) have the right of abode in the Hong Kong Special Administrative Region (“Hong Kong”) or the right to land in Hong Kong or are permitted to stay in Hong Kong without restriction or have resided or have had your home in Hong Kong continuously for three complete years immediately prior to the commencement of the programme/course. This does not cover students studying in Hong Kong holding student visas.

**3. Form and Level of Assistance**

3.1 For the first round application, assistance will be made in the form of bursary or loan on disbursement basis. Bursary will be either in full (covering full tuition fees of course(s) supported) or partial (covering 50% of the tuition fees of course(s) supported, recipients have to pay the remaining amount by their own means). Loan (covering full tuition fees of course(s) supported) will be “paid on graduation” (POG), “paid after one year” (PAOY) or “paid as you learn” (PAYL). The assistance will be disbursed to OUHK direct to pay the concerned tuition fees for the successful applicants.

3.2 For successful applicants in the second round, PAOY loan will be offered to continuing students, and PAYL loan to new students. Students with financial difficulties may apply for direct transfer of the loan amount to their tuition fees account (tutorial class group(s) for the concerned course(s) will be assigned by the university). Otherwise, they have to pay the tuition fees first and apply the loan for reimbursement. Funding is available on a first-come-first-served basis. Applicants should note that their loan applications may not be approved.

3.3 Bursaries and loans are granted on different criteria and different information is required in support of the application. Applications will only be considered on the basis of eligibility, the criteria of the type of assistance applied for, and with all the required information.

3.4 Bursary recipients taking postgraduate course(s) will only be allocated partial bursary for the approved course(s).

3.5 Loan applicants must meet the respective requirements in order to be considered for the following loans:

- (a) Pay On Graduation (POG) Loan – only for continuing students who have obtained 20 studied credits at OUHK at the time of application, available in first round.
- (b) Pay After One Year (PAOY) Loan – only for continuing students at OUHK, available in both first and second rounds.
- (c) Pay As You Learn (PAYL) Loan – for new students, available in both first and second rounds

3.6 If you choose to apply for a LOAN, **only applicant’s information is required**. If you are a bursary/loan recipient within the immediate past two years (having passed the income assessment conducted in at least one of the concerned semesters), you should have received a simple reply slip. You only need to fill in the reply slip to indicate your wish to apply for a loan for April 2012 semester and return it to Student Affairs Office of the Registry during 1-16 December 2011. You will not need to submit income information again. Please contact the Student Affairs Office to obtain a reply slip if you have not received one by early December 2011. You will be awarded the same loan type or a more favourable one if you fulfill the other necessary criteria, and conditions like the credit requirement will continue to be imposed. If you want to be awarded a more favourable loan, or for dubious and special cases, you have to submit loan application form and updated income information for assessment again. Please also make and complete ONLINE course application/ re-registration separately to the Admissions Office for April 2012 semester.

3.7 If you wish to apply for a BURSARY, **detailed information of all family members living together with you is required**. For bursary application, you will be considered for bursary first, if unsuccessful, will be considered for loan.

3.8 Depending on the course(s) registered/intended to be registered, successful bursary applicants may obtain assistance (either full or half of tuition fees) to cover courses of a total of **20** credits per year while successful loan applicants may obtain assistance up to the course fees of **40** credits per year. [Note: Each student may receive financial assistance to cover courses of a total of 40 credits per year. The ‘year’ depends on the starting point of the first assistance awarded to individual students.] The total bursary amount granted to a student throughout his/her study with the OUHK should not exceed \$50,000 (in term of the full tuition fees of the courses being assisted, not the actual amount). Besides, the total amount for POG loans a student is bearing (loans not yet fully paid) should not exceed \$70,000 in any time.

**4. Assessment**

4.1 Applicants for LOANS are awarded loan points based on their own income. Normally, successful applicants with the higher points can be offered ‘Pay On Graduation’ (POG) Loan and those with lower points ‘Pay After One Year’ (PAOY) Loan. New students are only eligible for ‘Pay As You Learn’ (PAYL) Loan.

4.2 Applicants for BURSARIES will be assessed on their disposable income, which is calculated by taking the total family income less certain permitted deductions (e.g. rent, medical costs, school fees, dependent allowance, subsistence allowance, etc.), dividing it by the number of eligible family members. All family members living together with the applicant are required to provide information. Full or partial bursaries are awarded to applicants with the lowest disposable income according to the relative ranking of their financial situation. Bursary recipients are requested to give full explanation on their subsequent absences from examination or withdrawals from course(s) that are financed by bursaries. Preference will be given to the applicants who have successfully completed the course(s) financed by bursaries or have better academic performance. Prison inmates receiving bursaries should not take course(s) that they may encounter hardship in making progress through/completing the courses (continuous assessment and examination) due to their imprisonment as advised by the OUHK and their respective institutions. Some bursaries are reserved for students with a disability.

4.3 Assessment will be made and considered by the OUHK’s Student Financial Awards Committee (Committee). The type of assistance offered to individual successful applicants and the number of successful applicants is determined by the applicants’ financial circumstances, the criteria for making an award like academic performance and the funds available in any semester and other factors the Committee considers necessary. The bursary allocation will also be subject to individual donors’ specification. Interviews and/or home visits will be arranged in some cases for authentication purposes.

4.4 For the application for April 2012 semester, information given should be relevant to the period of 1 April 2010 to 31 March 2011.

## 5. Application Deadline and Announcement of Results

- 5.1 The completed application forms and all necessary supporting documents (**including a photocopy of the Hong Kong Identity [HKID] Card of yourself**) must reach the Student Affairs Office by **16 December 2011** (for bursary application) or **23 December 2011** (for first round loan application) or by **2 March 2012** (for second round loan application, only PAOY loan will be offered to the continuing students, and PAYL loan to the new students). Applicants should also make and complete ONLINE course application/ re-registration separately at the Admissions Office for April 2012 semester.
- 5.2 Results will be announced in writing in late January 2012 (for first round application) or by late March 2012 (for second round application).

## 6. Acceptance of Financial Assistance

- 6.1 If you have applied for financial assistance for the first round, you are reminded not to pay your tuition fees until you receive notification from the Student Affairs Office about the result of your application. After receiving the notification from Student Affairs Office, you should pay the tuition fees of those courses allocated for which partial bursary has been awarded or no bursary or loan has been awarded.
- 6.2 If you have been awarded any assistance, you need to do the following to complete the acceptance formalities. Student Affairs Office will coordinate the registration of the course(s) concerned, and transfer the bursary or loan amount to your tuition fees account (except for reimbursement cases).
- (a) Full bursary/POG/PAOY/ PAYL loan (1<sup>st</sup> round) - follow the instructions as stated in paragraphs 6.4 and 6.6-6.12 below respectively and reply by **10 February 2012** (you do not need to pay the tuition fee through the bank).
  - (b) Partial bursary (1<sup>st</sup> round) - follow the instructions as stated in paragraph 6.5 below and reply by **10 February 2012** (you need to pay the remaining tuition fee).
  - (c) PAOY/PAYL loan (2<sup>nd</sup> round) - follow the instructions as stated in paragraphs 6.6-6.12 below and reply by **16 March 2012** (you are required to pay the tuition fees first unless you have obtained permission for direct transfer of the loan amount to your tuition fees account. Successful loan applicants will be reimbursed the concerned course fees they have paid).
- 6.3 Your reply on the acceptance of assistance and all the required documents should be returned to **Student Affairs Office of the Registry** by the specified deadline. Any cheque payment to the University should be crossed and made payable to "The Open University of Hong Kong" (no post dated cheque will be accepted). If there is/are any missing information or uncertified amendments in the documents submitted or delay in returning the required documents, the assistance may be withdrawn.
- 6.4 For FULL BURSARY, you are required to submit the documents listed below:
- (a) duly completed Reply Proforma; and
  - (b) a cheque for settling the refundable deposit, if any, of your chosen course(s) for assistance.
- 6.5 For PARTIAL BURSARY, you are required to submit the documents listed below:
- (a) duly completed Reply Proforma;
  - (b) a cheque for settling the refundable deposit, if any, of your chosen course(s) for assistance; and
  - (c) settle the remaining tuition fees for the course(s) you choose for receiving partial bursary by one of the following actions:
    - i) send your payment with the specified amount of the remaining tuition fees by a cheque; or
    - ii) if you want the remaining tuition fees to be covered by OUHK MasterCard Interest Free Tuition Loan and disbursed directly to the OUHK, you must indicate so in the Reply Proforma and submit your application for the loan with a photocopy of the signed Reply Proforma to Wing Lung Bank on or before 10 February 2012 following the instructions in the "Application Procedures for Interest Free Tuition Loan" attached with the Reply Proforma; or
    - iii) if you want the remaining tuition fees to be covered by NLS offered by SFAA and disbursed directly to the OUHK, you must indicate so in the Reply Proforma and submit the completed NLS application form, tuition fee debit note(s) for the chosen course(s) and relevant loan document with a photocopy of the signed Reply Proforma to SFAA on or before 1 February 2012. For details, please contact SFAA at tel: 2150-6223 (office hours)/2802-2345 (24 hours) or visit their website at <http://www.sfaa.gov.hk/eng/schemes/nlss.htm>.
- 6.6 For PAYL/PAOY/POG LOANS, you are required to submit the documents listed below:
- (a) duly completed Reply Proforma;
  - (b) a cheque for settling the refundable deposit, if any, of your chosen course(s) for assistance;
  - (c) duly completed "Undertaking to be Signed by a Student Receiving Loans" (Undertaking);
  - (d) duly completed "Deed of Indemnity";
  - (e) photocopies of the HKID Cards of your witness(es) and your indemnifier(s). The photocopies should be signed on the face and certified as true copies by the respective cardholders. The signatures should be the same as those shown on the Undertaking and the Deed of Indemnity, as appropriate. Please make photocopies of the HKID Cards on separate A4 size white paper which is blank on both sides. Computer scanned copies, photocopies made by facsimile machine, enlarged or reduced photocopies or duplicates of the photocopies of the respective HKID Cards are not acceptable. If your indemnifier(s)/witness(es) mark(s) "COPY" in the photocopies of the HKID Cards submitted, the "COPY" mark should be made across the whole image of the HKID Cards and the names in Chinese (if applicable) and English, Identity Card Number, Date of Birth and resident status symbols printed on the HKID Cards should be legible and not obliterated from sight;
  - (f) a photocopy of the "Student Copy" of the relevant debit note(s) (not applicable to PPS payment), indicating your payment of the concerned 0.5%/1%/1.5% non-refundable administrative fee (subject to the loan type) to the bank for those courses you have chosen for assistance;
  - (g) for PAYL loan recipient, a copy of the duly completed Direct Debit Authorization Form, which you have sent to your bank at least 8 weeks before the 1<sup>st</sup> instalment due date for the autopay arrangement;
  - (h) documentary evidence showing your residential address upon request. The address shown on the documentary evidence should be issued by e.g. government bureaux/departments, public organizations/utilities or commercial organizations, etc.; and
  - (i) documentary evidence showing your employer's business address if you are under employment upon request.

- 6.7 To be acceptable as an indemnifier, a person must be:
- (a) a Hong Kong resident holding a Hong Kong Permanent Identity Card;
  - (b) at or over 21 years of age;
  - (c) gainfully employed, financially sound and able to provide a local business address (persons without regular income e.g. housewives, students, part-time and casual workers and pensioners are **not** acceptable. If the indemnifier is self-employed, documentary evidence showing that he/she has a regular income such as a copy of his/her latest Tax Demand Note and valid Company's Business Registration Certificate are required);
  - (d) able to provide a local residential address; and able to produce documentary evidence showing his/her residential address upon request. The address shown on the documentary evidence should be issued by e.g. government bureaux/departments, public organizations/utilities or commercial organizations, etc; and
  - (e) able to produce documentary proof of employment status and income (e.g. the latest Tax Demand Note or letter from the employer certifying the indemnifier's employment status and wages or latest income proof for at least three consecutive months) and documentary evidence showing his/her employer's business address (e.g. his/her business name card or letter issued to him/her by his/her employer, etc.) upon request.

*The indemnifier will have to repay the loan if the applicant fails to do so. Any person who has failed to meet repayment obligation of an OUHK loan without special authorization will not be accepted as an indemnifier.*

- 6.8 A person who (a) is an undischarged bankrupt; or (b) is aware that a bankruptcy petition will be presented against him/her; or (c) has applied/is applying to the Court for "Individual Voluntary Arrangement" (IVA) to pay his/her debts; or (d) is aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets; or (e) is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or there is any claim (whether inside or outside Hong Kong) in progress or pending or being threatened against him/her or any of his/her assets at the time when he/she signs the Deed of Indemnity is **not** acceptable to act as an indemnifier.
- 6.9 The indemnifier is obliged to notify the University in writing **immediately** if (a) he/she is aware that a bankruptcy petition is presented against him/her or a bankruptcy order is made against him/her; or (b) he/she applies to the Court for IVA; or (c) he/she is aware that a receiver, administrator, administrative receiver, trustee or similar officer has been appointed over any or all of his/her assets; or (d) he/she is involved in any litigation, arbitration or administrative proceedings (whether inside or outside Hong Kong) or if there is any claim (whether inside or outside Hong Kong) in progress or pending or being threatened against him/her or any of his/her assets after he/she signs the Deed of Indemnity. Under the circumstances, the applicant is required to provide another qualified indemnifier to replace the original one.
- 6.10 The applicant himself/herself is **not** acceptable to act as the indemnifier of his/her own application. Besides, Council member(s)/employee(s) of the University or its holding subsidiary company which offers the course/programme under application is **not** acceptable to act as the indemnifier of the applicant.
- 6.11 To be acceptable as a witness, a person must be:
- (a) a Hong Kong resident holding a Hong Kong Permanent Identity Card;
  - (b) at or over 18 years of age; and
  - (c) able to provide a local residential address; and able to produce documentary evidence showing his/her residential address upon request. The address shown on the documentary evidence should be issued by e.g. government bureaux/departments, public organizations/utilities or commercial organizations, etc.
- 6.12 The applicant himself/herself is **not** acceptable to act as the witness of his/her own application and the indemnifier is **not** acceptable to act as the witness of his/her Deed of Indemnity and the corresponding Undertaking. Besides, Council member(s)/employee(s) of the University or its holding subsidiary company which offers the course/programme under application is **not** acceptable to act as the witness of the applicant.

## **7. Administrative Fee and Repayment**

- 7.1 No repayment and administrative fee will be applied in the case of full and partial bursary.
- 7.2 A non-refundable administrative fee of 0.5% - 1.5% (depending on the loan types) of the loan amount should be paid when applicants confirm acceptance of the loans. The administrative fee would not be adjusted or refunded in any way in the case of subsequent adjustment of tuition fees, if any. Appropriate debit notes would be issued to you according to the fee payment method you have indicated in application for admission/ current University record.
- 7.3 Repayment should normally be made by autopay transaction. Loan recipients should have sent the Direct Debit Authorization (DDA) forms to their banks at least 8 weeks before the 1<sup>st</sup> instalment due date, with a copy returned to the Student Affairs Office of the Registry.
- 7.4 Requests to change the terms of repayment will only be considered in exceptional cases.

## **8. Pay On Graduation (POG) Loans**

- 8.1 Before the semester begins, each successful applicant has to pay a non-refundable administrative fee of 1.5% of the loan amount for each course on receiving the debit note after he/she confirms the acceptance of the POG loan.
- 8.2 Repayment of the loan itself will be due in one of the following situations, whichever is the earliest:
- (a) upon accepting an OUHK award (certificate, diploma, higher diploma, degree), or
  - (b) upon achievement of 160 credits, or
  - (c) 6 years after the first loan is issued, or
  - (d) upon obtaining 3 'fail' (including absence) results or withdrawals from 3 courses supported by bursary/loan, or
  - (e) upon suspension of study for more than 2 consecutive semesters since the last bursary/loan.
- 8.3 The total repayment term is 3 years. The loan will be repaid in 12 equal quarterly instalments, after fulfilling conditions as stated in para 8.2. Before the repayment becomes due, applicants will be informed of the exact schedules for repayment in writing.

## **9. Pay After One Year (PAOY) Loans**

- 9.1 Before the semester begins, each successful applicant has to pay a non-refundable administrative fee of 1% of the loan amount for each course on receiving the debit note after he/she confirms the acceptance of the PAOY loan.
- 9.2 Repayment of the loan itself will be made one year after the loan is issued in either 2 equal instalments within half year (for 1-semester courses), or 4 equal instalments within one year (for 2-semester courses); starting in April (April semester) or October (October semester).
- 9.3 Second round successful PAOY loan applicants on reimbursement basis will be reimbursed the concerned course fees they have paid.

## 10. Pay As You Learn (PAYL) Loans

- 10.1 Before the semester begins, each successful applicant has to pay a non-refundable administrative fee of 0.5% of the loan amount for each course on receiving the debit note after he/she confirms the acceptance of the PAYL loan.
- 10.2 All PAYL loans must be repaid in full before the end of the course for which they are awarded. Repayment will be made in either 2 equal instalments within half year (for 1-semester courses), or 4 equal instalments within one year (for 2-semester courses); starting in April (April semester) or October (October semester).
- 10.3 Second round successful PAYL loan applicants on reimbursement basis will be reimbursed the concerned course fees they have paid. Since the repayment of the first instalment of the PAYL loan (April 2012) is due on 15 April 2012, and the arrangement of autopay transaction for repayment of the loan should be made eight weeks before that due date, the amount of the first instalment will be repaid by deducting from the total reimbursement amount (loan amount). Only the 2<sup>nd</sup> instalment (for 1-semester courses) and the 2<sup>nd</sup>-4<sup>th</sup> instalments (for 2-semester courses) would be reimbursed to the successful applicants after the semester begins.

## 11. Late Repayment and Failure to Repay (POG, PAOY and PAYL Loans)

- 11.1 Applicants should maintain sufficient funds in the bank for auto-debit payment of each instalment, which will be conducted at 00:00 on the respective due dates. If an instalment due date falls on a Saturday, Sunday or a public holiday, the autopay transaction will be made on the next working day. Payments made after the due date will incur surcharge. If payment for two instalments has not been made, repayment of the outstanding loan, surcharge and unsuccessful autopay transaction penalty charge will be due immediately.
- 11.2 A penalty charge of HK\$30 will be imposed on each unsuccessful autopay transaction. Applicants who fail to arrange autopay transaction for repayment on the due dates will have to pay this charge.
- 11.3 A surcharge of 5% on the overdue instalment will be levied on all loans if payment of any instalment is delayed by 7 days or more.
- 11.4 A loan recovery charge will be levied on the loan recipients and their indemnifiers if they fail to repay the loan. At present, it is around HK\$1,000 (but subject to revision). The charge will include filing fees regarding legal claims and other related administration.
- 11.5 Payment of any monies after an instalment has been delayed shall be applied firstly to the payment of surcharge, secondly to the payment of the overdue loan, thirdly to the payment of the penalty charge for unsuccessful autopay transaction and finally to any recovery costs incurred by OUHK.
- 11.6 If a loan recipient fails to repay the loan or any related charges according to the stipulated terms and follow up advice, he/she is considered as in debt to OUHK. OUHK reserves the right to take any and all necessary steps to recover the loan, which includes one or more of the following:
  - (a) holding of the indemnifier as responsible for paying the outstanding amount on behalf of the concerned student;
  - (b) withholding of the final result status of course(s) being studied\*;
  - (c) exclusion from further registration of courses;
  - (d) exclusion from further financial assistance;
  - (e) withholding of the conferment of any qualification on the concerned student;
  - (f) withholding of the issuance of certificate/diploma/transcript; and
  - (g) commencing legal proceedings against the concerned student and/or his/her indemnifier(s).

\* The result status of the course(s) would be "pending".

## 12. Withdrawal of Assistance and Change in Course Choice

- 12.1 For applicants who withdraw from the course(s) after they have confirmed the acceptance of a bursary or loan offer, they will be given a 'withdrawal' status for the withdrawn course(s) in the transcript.
- 12.2 Students withdrawing from course(s) financed by loan after the commencement of a semester are required to repay the loan as originally scheduled.
- 12.3 Students approved deferment of studies of course(s) financed by loan should also repay the loan as originally scheduled.
- 12.4 Request for change of course financed by loan can only be applicable to courses with the same or lower course fees. Such request will not be considered after the semester begins.
- 12.5 Students withdrawing from course(s) financed by loan after acceptance will not have their paid administrative fee(s) refunded. Students changing course(s) financed by loan after confirmation will have to pay administrative fee(s) for the new course(s), and paid administrative fee(s) for the old course(s) will not be refunded.
- 12.6 Request to cancel the course registration and have the fees refunded due to non-approval of loan application will not be accepted.

## 13. Handling of Information

- 13.1 You are obliged to supply the information including your personal data as required in the application. Moreover, in accordance with Section 3.2.1.2 of the Code of Practice on the Identity Card Number and the Personal Identifiers issued by the Privacy Commissioner for Personal Data, you are requested to furnish the University copies of your indemnifier(s)', your witness(es)' and your Hong Kong Identity Cards. If you fail to comply with this requirement, your application will be refused. The personal data provided by means of the Application Form, the Undertaking and the Deed of Indemnity and any supplementary information as required for the application and subsequent loan repayment/recovery (if applicable) will be used by the University, with the assistance of its agents, for the following purposes:
  - (a) Processing and counter-checking of your application for OUHK Student Financial Assistance Scheme and administration of your loan account.
  - (b) Recovery of overdue loan(s), if any.
  - (c) Matching of the personal data provided against other databases acquired and maintained by the University as may be required.
  - (d) Statistics and research.

- 13.2 The personal data and other supplementary information provided in your application, Undertaking, Deed of Indemnity and any other documents submitted by you relating to subsequent loan repayment/ recovery (if applicable) may be disclosed to the Government bureaux and departments or relevant non-Government organizations or bodies for the purposes mentioned in paragraph 13.1 above if such disclosure is authorized or required by law.
- 13.3 If necessary, the University will contact the government departments and organizations (including the employers of your family members) to verify the personal data provided in your application with those held by the government departments and organizations for the purposes mentioned in paragraph 13.1 above.
- 13.4 If necessary, the University will contact you, your indemnifier(s) and/ or witness(es) direct to verify the personal data concerned provided in your application for the purposes mentioned in paragraph 13.1 above.
- 13.5 In accordance with Sections 18 and 22 and Principle 6 of Schedule 1 of the Personal Data (Privacy) Ordinance (Cap. 486 of the Laws of Hong Kong), the applicant, the indemnifier(s) and the witness(es) have the right to request access to and correction of the personal data provided by them in the Application Form, the Undertaking and the Deed of Indemnity retained by the University.
- 13.6 Enquiries concerning the personal data provided in the applications and requests for the correction of such data may be made in writing to:
- Data Protection Officer, Rm A1021, Human Resources Unit, The Open University of Hong Kong, 30 Good Shepherd Street, Ho Man Tin, Kowloon, Hong Kong. (Fax: 2392-9132; E-mail: DPO@ouhk.edu.hk)

## 14. General

- 14.1 If a bankruptcy petition is filed by you or presented against you or a bankruptcy order is made against you or you have applied/ are applying to the Court for “Individual Voluntary Arrangement” (IVA) to pay your debts, you are obliged to notify the University in writing **immediately**.
- 14.2 Terms and conditions applicable to the loan may be altered from time to time and at any time(s) by the University upon notice to you of any such alteration by means of written notice thereof sent to your last address notified to the University from time to time.
- 14.3 Normally, overseas applicants will not be eligible for any form of financial assistance.
- 14.4 Courses supported by OUHK financial assistance would not be eligible for other government’s assistance like the Non-means-tested Loan Scheme (NLS)/ Financial Assistance Scheme for Post-secondary Students (FASP)/ Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)/ Continuing Education Fund (CEF), or the OUHK MasterCard Interest Free Tuition Loan at the same time.
- 14.5 The application form must be completed fully and truthfully. **Any wilful omission or misrepresentation may lead to disqualification and be liable to disciplinary action by OUHK.**
- 14.6 Documents sent with the application will not be returned under normal circumstances.
- 14.7 Before notification of the application results, applicants should inform the **Admissions and Student Records Office** of OUHK immediately of any changes in their course choice and personal data (e.g. address). After confirmation of acceptance of financial assistance, should there be any requests for course withdrawal, change of course registered and bank account from which auto-debit is made, the **Student Affairs Office** should be informed instead.
- 14.8 Applicants who fail to obtain bursary or loan in any one semester may apply in the next semester.
- 14.9 OUHK reserves the right to decline applicants who are excluded from registering on any courses of the University.
- 14.10 Students will normally be ineligible for the assistance if they:
- have obtained 3 ‘fail’ (including absence) results/ withdrawals from 3 courses supported by the bursary or loan [ineligible for **bursary** application but still eligible for loan application], or
  - have failed to meet repayment obligations for a loan previously granted without special authorization, or
  - have already obtained financial assistance (bursary, loan or bursary and loan) to cover courses of a total of 40 credits in the previous semester (please see para 3.8), or
  - have already obtained 160 credits or more in any OUHK undergraduate degree programme, or
  - are ineligible for registering in OUHK courses, or
  - have provided incomplete, misleading, or wilful misrepresentation of information in the application.
- 14.11 The decision of OUHK’s Student Financial Awards Committee on all bursary and loan matters will be final.
- 14.12 OUHK reserves the right to alter the above-mentioned terms and conditions without prior notice except those terms and conditions affecting fees/charges.

## 15. Useful Forms and Samples

- 15.1 The following forms and samples are obtainable from the OUHK Web Site (<http://www.ouhk.edu.hk>), the 24-hour Infoline (Tel: 2309-2188) or the Student Affairs Office of the Registry (Tel: 2768-6636)
- Income Certificate Form - for salaried employed applicants and family members who cannot produce salary statement, tax demand note, employer’s letter, bank statements or other income proofs.
  - Samples of Self-prepared Income Breakdown/ Profit and Loss Account/ Balance Sheet - for self-employed trade in which no documentary proof of business income can be available.
  - Samples on how to calculate annual disposable income and loan points.
  - Samples on how to complete an application form.
  - Application forms for bursary and loan.


# 香港公開大學「學費資助計劃」申請指引

二〇一二年四月學期

各位同學：

香港公開大學學費資助計劃成立以來，已有二萬五千七百多名學生受惠，資助金額超過三億二千四百萬元，此計劃可助你繳付學費。

## 貸款【免息分期】



- 過去兩年已獲助學金／貸款的同學可再獲貸款。該類合資格的同學只需填妥簡便回條。
- 若同學符合所需條件，將可獲**更理想**的貸款類別。

若你申請大學的貸款，繳付的行政費僅為貸款額的0.5%至1.5%。你只需在就讀科目期間或一年後，甚至在畢業後免息分期償還貸款（即學費）。

## 助學金

（只限於首輪申請）

若你申請大學的助學金，須提交較詳盡的資料，以供審查。如果你的助學金申請不獲批予，大學會自動將你的申請撥入貸款考慮之列。

## 申請日期

二〇一二年四月學期將有兩輪申請：

	申請日期	資助類別	申請資格*
首輪	二〇一一年十二月一日至十六日	助學金	舊生
	二〇一一年十二月一日至二十三日	貸款	新生及舊生均可
第二輪# #不論貸款獲批與否， 學生須先繳付學費。	二〇一二年一月三日至三月二日	「一年後償還」貸款	舊生
		「在學償還」貸款	新生

\*請同時參閱背面第二項「申請資格」。

你可利用以下途徑索取助學金或貸款申請表：

- 香港公開大學網站 (<http://www.ouhk.edu.hk>) [在學學生⇒教學資訊⇒遙距學習⇒表格]；
- 諮詢中心（香港公開大學平台）；
- 教務處學生事務組（電話：2768-6636）；
- 二十四小時資訊聆（電話：2309-2188）；
- 香港公開大學教務處（地址：九龍何文田牧愛街30號5樓A0511室）。

請參閱附上的學費資助簡章、申請指引並寄回填妥的申請表。申請結果將於二〇一二年一月底繳交學費限期前（首輪申請）或三月底前（第二輪申請）以書面通知各申請者。

如有查詢，請致電2768-6636、傳真2712-2301或電郵[regsao@ouhk.edu.hk](mailto:regsao@ouhk.edu.hk) 教務處學生事務組。

辦公時間（星期一至五）：上午九時至下午一時；下午二時至五時四十分（星期六、日及公眾假期休息）

教務處學生事務組

填寫學費資助申請表前，請細閱香港公開大學「學費資助計劃」簡章、申請指引及申請表上的重要事項。

## 1. 主旨

- 1.1 香港公開大學學費資助計劃旨在以「助學金」或「貸款」形式，資助有經濟困難的學生繳付學費，使他們得以繼續學業。

## 2. 申請資格

- 2.1 助學金 – 申請人必須為香港公開大學的舊生，並已成功完成一個本校遙距學習／兼讀制面授可累積學分的科目；限於首輪申請。
- 2.2 貸款 – 申請人必須符合下列的申請資格：
- (a) 有意報讀香港公開大學遙距學習／兼讀制面授可累積學分的科目；以及
  - (b) 擁有香港特別行政區（以下簡稱「香港」）居留權，或香港入境權，或獲准逗留香港而並不受任何逗留條件的限制，或在課程開始前，你或你的家庭已連續在香港居住滿三年或以上。這並不包括持有香港學生簽證的留學生。

## 3. 資助的形式及程度

- 3.1 首輪申請的資助將以助學金或貸款形式發放。助學金分「全費助學金」（以繳付資助科目的全數學費）及「半費助學金」（以繳付資助科目50%的學費，獲資助的學生須自行安排繳付餘下的學費）。貸款（以繳付資助科目的全數學費）分「畢業償還」（POG）、「一年後償還」（PAOY）及「在學償還」（PAYL）三種。有關資助將會直接發放予公開大學作應繳之學費。
- 3.2 第二輪成功申請人，舊生可獲「一年後償還」貸款，而新生可獲「在學償還」貸款。學生如有經濟困難，可申請直接發放貸款予公開大學繳交學費（有關學科之導師課組別將由大學安排）。否則，他們須先繳付學費，再申請發還已繳款項。貸款按先到先得方式審批，申請不一定能成功。
- 3.3 助學金及貸款各有本身的發放標準，所需的資料也有不同。大學只會在獲得充份資料的情況下，考慮你所指定的資助類別申請。
- 3.4 獲助學金的學生若修讀深造科目，則只會獲發放半費助學金。
- 3.5 貸款申請人如合乎相關的條件，可能會獲發下列其中一種貸款：
- (a) 畢業償還貸款 – 只發放給於申請時已在公開大學經修讀而取得最少20學分的舊生；限於首輪申請。
  - (b) 一年後償還貸款 – 只發放給公開大學的舊生；於首輪及第二輪申請均會提供。
  - (c) 在學償還貸款 – 可發放給新生，於首輪及第二輪申請均會提供。
- 3.6 申請『貸款』者，**只須提供個人資料**。若你已於申請貸款前兩年獲助學金／貸款（並在該兩年內其中至少一個學期通過入息審查），你應已經收到一份簡便回條。你需將填妥的回條，於二〇一一年十二月一至十六日期間交回教務處學生事務組，以示你希望於二〇一二年四月學期再次申請貸款，並無需再遞交其入息證明。倘若你於二〇一一年十二月初還未收到該回條，請與學生事務組聯絡索取。你將可獲同一種貸款或更理想的貸款類別，但你仍受制於其他條件，包括可獲資助的學分上限。倘若你希望能獲得更理想的貸款類別，又或在特殊情況下，你須重新遞交貸款申請表及最近期的入息資料，以供再次評審。請另外於大學網站進行網上註冊，向入學組辦理及完成該學期的新生入學／舊生選科申請。
- 3.7 申請『助學金』者，**須提交個人及所有同住家庭成員的資料以作評審**。若助學金的申請不獲批予，大學會自動將申請撥入貸款考慮之列。
- 3.8 視乎已／欲註冊的科目，成功申請助學金者，每年最多可獲資助合共二十學分的科目（的全費或半費）；而成功申請貸款者，每年最多可獲資助合共四十學分的科目。【注意：每名學生每年最多可獲資助就讀合共四十學分的科目，「每年」的定義是視乎個別學生第一次接受資助的時間起計算。】學生於在學期間獲得的助學金總額（以獲資助科目的全數學費計算，而非資助金額）不應超過\$50,000。此外，學生於任何時候所獲得的「畢業償還」貸款總額（未完全償還者）不應超過\$70,000。
- ## 4. 評審標準
- 4.1 申請貸款者，其個人的收入會被釐定點數。一般而言，得到最高點數的成功申請人會獲發放「畢業償還」貸款，而其他較低點數的申請人會獲發放「一年後償還」貸款。新生只會獲發放「在學償還」貸款。
- 4.2 助學金的發放是根據家庭全年總收入，減去可扣除的開支（如租金、醫療費用、學費、供養家屬開支、維持生活費用等），除以合資格的家庭成員人數，得出個人可支配收入。申請人及所有同住家庭成員必須提供所需的資料以作評審。按照各申請人的財政狀況，全費和半費助學金將發放給最低可支配收入的申請人。獲得發放助學金的學生如缺席考試或退修受資助的科目，須向大學提交充份理由。申請人如曾成功完成由助學金資助的科目或具有較佳學業成績，會獲優先考慮。獲助學金的在囚人士，應遵照大學及其在囚監獄的建議，不可修讀因監禁而令他們在學習期間會遇到困難（包括平時作業和考試）的科目。大學為殘疾學生設有特定的助學金。
- 4.3 各申請將由香港公開大學學生獎助委員會進行評審。資助類別及成功申請人數，乃取決於申請人的經濟環境、發放資助的標準如學業成績以及該學期可動用的金額及委員會考慮的其他因素。助學金需遵從個別捐款人指定的條件發放。為了證實資料準確，委員會可能就個別申請安排面試或家訪。
- 4.4 以二〇一二年四月學期的申請而言，申請者須提供二〇一〇年四月一日至二〇一一年三月三十一日期間的資料。

## 5. 截止申請日期及結果公佈

- 5.1 申請人必須在二〇一一年十二月十六日（助學金申請）或二〇一一年十二月二十三日或之前（首輪貸款申請），或在二〇一二年三月二日或之前（第二輪貸款申請，只發放「一年後償還」貸款給舊生／「在學償還」貸款給新生），將填妥的二〇一二年四月學期學費資助計劃申請表及所有有關的證明文件（**包括申請人的身分證影印本**），交／寄回學生事務組。申請人士亦須另外於大學網站進行網上註冊，向入學組辦理及完成該學期的新生入學／舊生選科申請。
- 5.2 申請人將於二〇一二年一月底（首輪申請），或於二〇一二年三月底前（第二輪申請），收到書面通知申請結果。

## 6. 接受資助

- 6.1 如你已申請首輪資助，在收到學生事務組發出的有關申請結果之前，請暫勿繳交學費。當學生事務組通知你有關結果時，你應按往常註冊的規定，為獲發放半費助學金、不獲發放全費助學金或貸款的科目繳交學費。
- 6.2 若你獲發放任何資助，你須按下列所述辦妥接受資助的手續。學生事務組會協調有關科目的註冊事宜，並將助學金或貸款轉入你的學費帳項內（已繳學費、申請直接發還款項者除外）。
- (a) 全費助學金／「畢業償還」／「一年後償還」／「在學償還」貸款（首輪申請） - 你須分別按照下列第 6.4 和 6.6-6.12 項的指引，於二〇一二年二月十日或之前回覆。（你無須繳交學費。）
- (b) 半費助學金（首輪申請） - 你須按照下列第 6.5 項的指引，於二〇一二年二月十日或之前回覆。（你須繳交接受資助科目的餘下學費。）
- (c) 「一年後償還」／「在學償還」貸款（第二輪） - 你須按照下列第 6.6-6.12 項的指引，於二〇一二年三月十六日或之前回覆。（你須先行繳交學費，除非你獲得批准將是項貸款直接轉入你的學費賬項內。成功申請並已繳學費者將獲直接發還貸款。）
- 6.3 你必須於截止日期前，將接受資助的回覆及所有有關文件交回**教務處學生事務組**。任何需繳付大學的支票，應加以劃線，抬頭為「香港公開大學」（期票作廢）。假如申請的文件不齊備、塗改的文件未有加簽、又或所需文件過期交還，有關申請可能自動作廢。
- 6.4 如你獲發放「全費助學金」，你必須把下列有關文件交回：
- (a) 填妥的「回覆表格」；以及
- (b) 如你所選擇接受資助的科目須繳交可獲退回的按金，你須交回有關款額的支票乙張。
- 6.5 如你獲發放「半費助學金」，你必須把下列有關文件交回：
- (a) 填妥的「回覆表格」；
- (b) 如你所選擇接受資助的科目須繳交可獲退回的按金，你須交回有關款額的支票乙張；以及
- (c) 用下列方法繳付你所選擇接受半費助學金資助科目的餘下學費，並在「回覆表格」上註明：
- (i) 交回接受資助科目餘下學費總額的劃線支票乙張；或
- (ii) 如欲以香港公開大學MasterCard的學費免息分期付款直接繳付餘下學費，你須於二〇一二年二月十日或之前，按照「回覆表格」隨附的「『學費免息分期』計劃申請手續」的指引，把有關貸款的申請表格連同已簽署的回覆表格副本，交回永隆銀行；或
- (iii) 如以香港特區政府學生資助辦事處所提供的「免入息審查貸款計劃」，直接繳付餘下學費，你須於回覆表格上說明，並於二〇一二年二月一日或之前，將填妥的申請表、有關科目的學費繳費單及相關之貸款文件，連同已簽署的回覆表格副本，交回學生資助辦事處。詳情請致電該辦事處查詢 2150-6223（辦公時間）／2802-2345（24小時）或瀏覽其網頁 <http://www.sfaa.gov.hk/tc/schemes/nlss.htm>。
- 6.6 如你獲發放「在學償還」／「一年後償還」／「畢業償還」貸款，你必須把下列有關文件交回：
- (a) 填妥的「回覆表格」；
- (b) 如你所選擇接受資助的科目須繳交可獲退回的按金，你須交回有關款額的支票乙張；
- (c) 填妥學生接受貸款而簽立的承諾書（簡稱「承諾書」）；
- (d) 填妥的彌償契據；
- (e) 你的彌償人及見證人的香港身分證影印本。持證人須各自在其身分證的影印本正面簽署，以核證其為真確影印本，影印本上的簽名須與承諾書及彌償契據上的簽名相同。每張身分證須分別用底面空白的 A4 白紙影印。利用電腦掃描、圖文傳真機複印、放大或縮小的身分證影印本或身分證影印本的複本概不接納。如你的彌償人／見證人在香港身分證影印本上加上「副本」字眼，該字眼應加在橫跨整個身分證的影像上，所有身分證影印本需清晰顯示及不會遮蓋持證人的中文（如適用）和英文姓名、身分證號碼、出生日期及持證人居留身分標記；
- (f) 貸款行政費繳費單學生副本的影印本（用繳費靈（PPS）除外），以示你已到銀行繳交接受貸款資助科目的 0.5%／1%／1.5%（視乎貸款類別而言）的不獲退還的行政費；
- (g) 如你獲發放「在學償還」貸款，你須於第一期還款到期日之前至少八星期，將「直接付款授權書」填妥及交回你的銀行，並影印一份交回大學。
- (h) 在校方要求下，提供你的住址證明文件。有關證明文件上的地址，必須由特區政府政策局／部門、公用事務組織／機構或商業機構等所發出；以及
- (i) 如你是受僱人士，在校方要求下，能提供你的僱主公司地址證明文件。

- 6.7 彌償人須具備下列條件：
- (a) 為香港居民，並持有香港永久性居民身分證；
  - (b) 年齡為二十一歲或以上；
  - (c) 有固定收入的職業，經濟狀況良好，並能提供本地公司地址（沒有固定收入人士如家庭主婦、學生、兼職人士和散工，以及支取退休金的人士，均**不獲**接納為彌償人。如彌償人為自僱人士，則須提供可證明該人士擁有固定收入的證明文件影印本，如最近的繳稅通知書和有效的公司商業登記證）；
  - (d) 能提供他／她的本地住址；以及在校方要求下，能提供他／她的住址證明文件。有關證明文件上的地址，必須由特區政府政策局／部門、公用事務組織／機構或商業機構等所發出；以及
  - (e) 在校方要求下，能提供受僱及收入證明文件（如最近的繳稅通知書或僱主書面證明彌償人的受僱情況以及最近三個月或以上的工資等）及僱主公司地址證明文件（如商業名片或僱主發給的信件等）。

若申請人未能償還貸款，彌償人須代為清還欠款。任何公開大學的貸款人，若曾在未經許可的情況下，不按規定償還貸款，均**不獲**接納為彌償人。

- 6.8 (a)任何未獲解除破產人身份的人士或於簽署彌償契據時(b)知悉任何與他／她有關的破產呈請或(c)已經／正在向法院申請「個人自願安排」償還債務或(d)知悉已有人就其任何或全部資產被委任為接管人、管理人、行政接管人、受託人或其他同類人員或(e)牽涉於任何在香港或其他地方進行的訴訟、仲裁或行政法律程序之中，或在香港或其他地方有任何正在進行、待決或可能提出的申索是針對他／她或其任何資產而提出的人士，均**不獲**接納為彌償人。
- 6.9 倘若彌償人於簽署彌償契據後，(a)知悉任何與他／她有關的破產呈請或被法院頒布破產令或(b)向法院申請「個人自願安排」償還債務或(c)知悉已有人就其任何或全部資產被委任為接管人、管理人、行政接管人、受託人或其他同類人員或(d)牽涉於任何在香港或其他地方進行的訴訟、仲裁或行政法律程序之中，或有人針對他／她或其任何資產在香港或其他地方提出任何申索，他／她須**立即**以書面方式通知大學有關情況，而有關申請人亦須提供另一位合資格的彌償人以替代原來的彌償人。
- 6.10 申請人本人**不能**為自己的貸款申請作彌償人。此外，香港公開大學及其附屬公司的董事局成員及僱員，均**不獲**接納為彌償人。
- 6.11 見證人的資格
- (a) 為香港居民，並持有香港永久性居民身分證；以及
  - (b) 年齡為十八歲或以上。
  - (c) 能提供他／她的本地住址；以及在校方要求下，能提供他／她的住址證明文件。有關證明文件上的地址，必須由特區政府政策局／部門、公用事務組織／機構或商業機構等所發出。
- 6.12 申請人本人**不能**為自己的承諾書及相關的彌償契據作見證人，彌償人亦**不能**為自己的彌償契據及相關的承諾書作見證人。此外，香港公開大學及其附屬公司的董事局成員及僱員，均**不獲**接納為見證人。

## 7. 行政費及貸款償還

- 7.1 全費／半費助學金無須償還。
- 7.2 獲貸款的申請人，須於開學前繳付為貸款額0.5%至1.5%的行政費（視貸款類別而定），已繳費用，不予退還。倘若學費其後調整，此項行政費亦不會因而調整或退還。大學會根據申請人在「入學申請表格」所示的學費繳付方式／現有的紀錄，將適當的「學生貸款行政費繳費單」，郵寄給申請人。
- 7.3 還款乃透過自動轉賬進行。獲資助的同學，應於第一期到期還款日之前至少八個星期，將「直接付款授權書」交回銀行，另交回一份副本予教務處學生事務組。
- 7.4 申請人只可在特殊情況下，提出有關更改償還條款的要求。

## 8. 「畢業償還」(POG)貸款

- 8.1 獲發放「畢業償還」貸款的申請人，會收到繳費單，於學期開始前需繳付該貸款1.5%的行政費，已繳費用，不予退還。
- 8.2 在下列任何一種情況下，貸款均作到期償還論，以最早者為準：
- (a) 獲頒授香港公開大學學歷（證書、文憑、高級文憑、學位等）；或
  - (b) 修畢一百六十學分；或
  - (c) 第一期貸款發出滿六年；或
  - (d) 獲助學金或貸款資助的科目中有三科不合格（包括缺席考試）或退修；或
  - (e) 取得助學金或貸款後連續停學超過兩學期。
- 8.3 償還期為三年，貸款分十二季攤還。在上述8.2項的任何情況出現時，申請人便需開始償還有關貸款，申請人將會收到書面通知明確的償還時間表。

## 9. 「一年後償還」(PAOY)貸款

- 9.1 獲發放「一年後償還」貸款的申請人，會收到繳費單，於開學前繳付該貸款額1%的行政費，已繳費用，不予退還。
- 9.2 有關的學費將於一年後開始償還。為期一個學期的科目貸款於半年內分兩期攤還，為期兩個學期的科目貸款於一年內分四期攤還；還款期將於四月（四月份學期）或十月（十月份學期）開始。
- 9.3 第二輪申請獲發放「一年後償還」貸款（發還學費）的申請人，大學會將已繳交的有關學費發還。

## 10. 「在學償還」(PAYL)貸款

- 10.1 獲發放「在學償還」貸款的申請人，會收到繳費單，於學期開始前需繳付該貸款0.5%的行政費，已繳費用，不予退還。
- 10.2 所有「在學償還」的貸款必須在有關的科目學期完結前償還完畢。為期一個學期的科目貸款於半年內分兩期攤還，為期兩個學期的科目貸款於一年內分四期攤還；還款期將於四月（四月份學期）或十月（十月份學期）開始。
- 10.3 第二輪申請獲發放「在學償還」貸款（發還學費）的申請人，大學會將已繳交的有關學費發還。由於二〇一二年四月學期的「在學償還」貸款第一期還款將於二〇一二年四月十五日到期，而償還貸款需於到期日前八個星期前辦妥自動轉賬手續，故此，第一期的還款會由直接發還款項（貸款）中扣除；而於學期開始後，學生可獲的直接發還款項為總還款額的第二期（適用於一個學期的科目）或總還款額的第二至四期（適用於兩個學期科目）。

## 11. 過期償還及未能償還

- 11.1 申請人須確保在自動轉賬的賬戶內有足夠的款項，作每期還款之用；銀行將於各還款到期日零時過賬。若到期還款日為星期六、星期日或公眾假期，銀行只能於下一個工作天過賬。過期償還須繳付附加罰款。若累積兩期未能還款，餘下未償還的貸款、附加罰款及自動轉賬不能兌現罰款會作即時到期論。
- 11.2 每次未能成功透過自動轉賬還款，須繳付罰款港幣三十元正。倘若申請人未安排自動轉賬戶口於到期日還款，他／她仍需要繳付此項罰款。
- 11.3 如任何一筆分期還款逾期七天或以上仍未清繳，將會被徵收佔該期還款5%的附加罰款。
- 11.4 任何貸款申請人及其彌償人如果逾期還款，將會被徵收貸款追討費港幣一千元（以經調整的金額為準）。該費用包括法律索賠及相關的行政費用。
- 11.5 於還款期逾時後繳交的任何款項，須首先用作繳付因逾期徵收的附加罰款，再用作繳付逾期未清還的貸款，然後用作繳付因未能成功透過自動轉賬還款而徵收的罰款，最後用作繳付校方因追討欠款而支付的一切費用。
- 11.6 未能按償還時間表還款或任何相關費用的申請人，將被視作欠下校方債項。校方保留採取向其追討尚未繳交費用和所必需的下列任何一項或多項行動的權利：
- (a) 要求有關的彌償人負責償還欠款；
  - (b) 不發放正修讀的科目的最後成績\*；
  - (c) 拒絕有關學生再註冊修讀任何科目；
  - (d) 拒絕有關學生再申請學費資助；
  - (e) 不頒發任何學歷資格；
  - (f) 不發給學歷證書／文憑／學業成績表；和
  - (g) 向有關學生（或）其彌償人提出法律訴訟。

\* 有關科目的成績將會是「待決」。

## 12. 中斷資助及更改選修科目

- 12.1 若申請人於辦妥接受助學金或貸款手續後退修受資助科目，其相關的科目將被視作「退修」論，並會記錄在學業成績表內。
- 12.2 學生於學期開始後退修受資助的科目，仍須依照原定的償還時間表按時還款。
- 12.3 學生獲准延期修讀受資助的科目，亦須依照原定的償還時間表按時還款。
- 12.4 學生可申請更改受資助科目，但只限於與該科學費相同或較低的科目。此申請必須於學期開始前辦妥。
- 12.5 學生於接受貸款後退修受資助科目，已繳交的行政費將不予發還。學生於辦妥接受貸款手續後更改受資助科目，須為新的科目繳交行政費，為舊科目繳交的行政費將不予發還。
- 12.6 因為貸款不獲批准而欲取消已註冊的科目及發還學費，將不受理。

## 13. 資料處理

- 13.1 你有責任向大學提供申請所需的資料，包括你的個人資料。此外，根據個人資料私隱專員所公布的香港身分證號碼及其他身分代號實務守則3.2.1.2節，請你提供你本人、彌償人和見證人的香港身分證副本。如果你未能符合有關要求，大學將不能辦理你的申請。經申請表、承諾書和彌償契據，及大學要求提供有關申請及其後償還／追討貸款（如適用）的附加資料所申報的個人資料，將被大學及在代理人的協助下，用作下列有關用途：
- (a) 處理及查證就「香港公開大學學費資助計劃」所提出的申請及管理學生帳戶的各項事務；
  - (b) 追討逾期未清還的貸款的各項事務；
  - (c) 查證大學所取得或儲存的個人資料；以及
  - (d) 作為統計及研究用途。

- 13.2 如為用作上述第13.1項的用途，你在申請表、承諾書、彌償契據，及其他有關其後償還／追討貸款而遞交的文件（如適用）內，所提供的個人資料以及其他補充資料，如在法例授權或要求下，大學可向特區政府內的政策局、部門或非政府的有關機構透露。
- 13.3 如在用作上述第13.1項的用途，大學在有需要時，會聯絡有關政府部門及其他機構（包括你家庭成員的僱主），要求他們根據所擁有有關於你的個人資料，來核實你在申請表內所提供的個人資料。
- 13.4 如為用作上述第13.1項的用途，大學在有需要時，會直接聯絡你、你的彌償人及／或見證人以核實你在申請表內所提供有關的個人資料。
- 13.5 根據個人資料（私隱）條例（香港法例第486章）第18及22條及附表1第6原則，你本人、彌償人及見證人有權查閱及更正他們在申請表、承諾書和彌償契據上所填報的個人資料。上述所有文件由大學保存。
- 13.6 有關查詢及更改申請表內提供的個人資料，可以用書面形式向大學下列人員提出：  
九龍何文田牧愛街30號A1021室人力資源部香港公開大學保障資料主任。（傳真：2392-9132；電郵：DPO@ouhk.edu.hk）

## 14. 一般事項

- 14.1 倘若你知悉任何與你有關的破產呈請或你被法院頒布破產令或你已經／正在向法院申請「個人自願安排」償還債務，你必須立即以書面方式通知大學有關情況。
- 14.2 倘大學已按你最後向大學申報的地址，以書面方式向你發出修改學費資助計劃條款及條件通知書，大學可隨時修改有關的條款及條件。
- 14.3 海外人士通常不會獲學費資助。
- 14.4 成功申請公開大學資助的人士，不能為同一科目申請其他的政府資助，如免入息審查貸款計劃／專上學生資助計劃／專上學生免入息審查貸款計劃／持續進修基金，或香港公開大學MasterCard的學費免息分期計劃。
- 14.5 申請表填上的資料必須真實及正確。**任何蓄意虛報事實或漏報資料，均會被取消資格及受到大學紀律處分。**
- 14.6 一般情況下，與申請表一起提交的文件，不予發還。
- 14.7 在申請結果公佈之前，申請人若要更改選修科目及個人資料（如地址），應立即通知香港公開大學入學及學生紀錄組。申請人在確定接納資助後欲退修科目、更改已註冊的科目及自動轉帳的銀行帳戶，則應儘快與學生事務組聯絡。
- 14.8 在某一學期申請助學金或貸款落空的學生，可在下一學期再申請。
- 14.9 香港公開大學保留權利，不接納大學認為「被拒絕註冊學生」的申請。
- 14.10 學生在下列情況，不能申請學費資助：
- 獲助學金或貸款資助的科目中，有三科不合格（包括缺席考試）或退修【不可再申請助學金；貸款申請不受此限】；或
  - 在未經許可的情況下，不按規定償還以往取得的貸款；或
  - 在前一學期已獲得合共四十學分的科目的學費資助（助學金、貸款或助學金及貸款，請參閱第3.8項）；或
  - 在任何香港公開大學學士學位課程內已取得一百六十學分或以上；或
  - 無資格修讀香港公開大學科目；或
  - 在申請表上填報不完整、有誤導成份或蓄意虛報的資料。
- 14.11 大學的學生獎助委員會就助學金和貸款的所有事項有最後決定權。
- 14.12 除修改有關收費之條文外，香港公開大學保留隨時更改上述條款及細則之權利而毋須事前作另行通知。

## 15. 表格及參考樣本

- 15.1 申請人可透過登入香港公開大學網站（<http://www.ouhk.edu.hk>）、利用二十四小時的資訊聆（電話：2309-2188），或致電教務處學生事務組（電話：2768-6636）申請索取以下表格及參考樣本：
- 收入證明書 — 適用於受薪行業而無法提供糧單、稅單、僱主信件、銀行紀錄或其他收入證明的申請人及其家屬。
  - 收入自述書／經營損益表／資產負債表樣本 — 適用於自僱行業而無法提供營業收入證明的申請人及其家屬。
  - 計算可支配收入及貸款積分點數例子。
  - 填寫申請表樣本。
  - 助學金申請表及貸款申請表。