

HKMU Student Financial Assistance Scheme **Guidance Notes for the 2021/2022 Academic Year**

Upholding the belief in “Education for All”, the HKMU established the “HKMU Student Financial Assistance Scheme” to provide bursaries and loans for students who encounter financial difficulties to pay the tuition fees. Since the establishment of the scheme, over 33,000 students have benefited and received more than \$435 million of financial assistance.



By online application



HKMU Loans

(‘Pay After One Year’ and ‘Pay On Graduation’ Loans)

All students (New and Continuing students) are eligible to apply for LOAN which is **interest-free**.

You may choose to repay the loan amount one year after the loan is issued (i.e. PAOY Loan) or even after graduation (i.e. POG Loan). The loan is to cover the payable tuition fees and you are required to pay a one-off amount of administrative fee which is charged at 0.5% on the loan amount.



HKMU Bursaries

Continuing students may apply for BURSARY which is not required to repay.

You are required to provide detailed financial information on yourself and the family members residing with you. Unsuccessful bursary applications will be automatically considered for loan if eligible.

Please contact the Student Affairs Office for enquiries.

Office hours (Monday to Friday) : 9:00am - 5:40pm (Closed on Saturdays, Sundays & public holidays)



2768-6636



2712-2301



sao_sfs@hkmu.edu.hk

1. Aim

1.1 The HKMU Student Financial Assistance Scheme aims to provide bursary or loan by paying tuition fees for HKMU 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 part time (distance learning) credit-bearing course at HKMU. 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 part time (distance learning) credit-bearing course at HKMU; and
- (b) have the right of abode in the Hong Kong Special Administrative Region (“Hong Kong”) (an alphabet “A” should be shown on the front side of your Hong Kong Permanent Identity Card) 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 of application, assistance will be made in the form of bursary or loan on disbursement basis. Bursary will be supported either in full (covering full tuition fees of course(s) supported) or partial (covering 50% of the tuition fees of course(s), recipients have to pay the remaining amount by their own means). Loan (covering full tuition fees of course(s) supported) will be “pay on graduation” (POG) or “pay after one year” (PAOY). The assistance will be disbursed to HKMU 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 all 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 if applicants are able to provide all the required information.

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

3.5 Loan applicants will only be considered if their monthly income does not exceed \$60,000, and they will be supported either by Pay On Graduation Loan (available in the first round of application) or Pay After One Year Loan.

3.6 If a student applicant chooses to apply for a **LOAN**, he/she is required to provide financial information on himself or herself. Documentary evidence (e.g. income proof of the latest 3 months) is required to provide upon request. If students are bursary/loan recipients within the immediate past two years (having passed the income assessment conducted in any one of the terms concerned), they will be offered POG loan normally after completing a “Priority Loan Form”. The Student Affairs Office will send out the invitation (by e-mail) in the beginning of admissions cycle, and eligible students should also make and complete online course registration separately to the Admissions & Enrolment Team (Distance Learning & Taught Postgraduate) of the Registry.

3.7 If a student applicant applies for a **BURSARY**, he/she is required to provide **detailed financial information on himself/herself and the family member(s) residing with applicant**. If the applicant is unsuccessful for bursary, he/she will be considered for loan if eligible.

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 in the HKMU 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 \$100,000 in any time.

4. Assessment

4.1 Applicants for LOANS will be assessed on their own income (submission of documentary evidence is required upon request). The type of loan assistance will be determined by the loan applicants’ choice and their loan limit.

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 HKMU and their respective institutions. Some bursaries are reserved for students with a disability.

4.3 Assessment will be made and considered by the HKMU’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 term 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 The assessment of disposable income will be conducted in a yearly basis, i.e. applicants are only required to provide the financial information and proof ONCE in a year. For example, if an applicant has successfully submitted a bursary application in the autumn term, he/she will be not required to submit the relevant information when he/she applied for bursary in the subsequent terms of the same academic year. The already provided information and calculated disposable income would be used again and the Committee would rank and offer bursary for the applicants with lowest disposable income in the respective application exercise.

4.5 For the application of bursary for 2021/2022 Academic Year, information given should be relevant to the period of 1 April 2020 to 31 March 2021.

5. Application Deadline and Announcement of Results

- 5.1 Both Bursary and Loan applicants are required to submit the online applications.
- 5.2 For Bursary applicants, HKMU continuing students please apply through the student portal “MyHKMU” (<http://www.hkmu.edu.hk/myhkmu>).
- 5.3 For Loan applicants, there are three types of Loan application forms. Please choose to use the appropriate application form.
- (a) Full version of Loan Form. It is for prospective and new students. Students who have not registered on any courses in part-time (distance learning) programmes please apply through the platform (<http://www.hkmu.edu.hk/mu-loans>).
 - (b) Simplified version of Loan Form. HKMU continuing students please apply through the student portal “MyHKMU” (<http://www.hkmu.edu.hk/myhkmu>).
 - (c) Priority Loan Form. HKMU Bursary/loan recipients within the immediate past two years will be invited to apply. Please read paragraph 3.6 for details.
- 5.4 Applicants are required to submit the online application form and all necessary supporting documents (**including a photocopy of the Hong Kong Identity [HKID] Card of yourself**) by the stipulated deadlines as mentioned in paragraph 5.5. Applicants should also make and complete ONLINE course application/ re-registration separately at the Admissions & Enrolment Team (Distance Learning & Taught Postgraduate) of the Registry for the respective terms.
- 5.5 The schedules of application deadlines and announcement of results are listed below:

Term	Application Period ^(Note 1)		Assistance Type	Announcement of Result
2021 Autumn Term	1 st round	15 – 28 Jun 2021	Bursary	By late Jul 2021
		15 Jun – 5 Jul 2021	PAOY & POG loans	
	2 nd round ^(Note 2)	6 Jul – 6 Sep 2021	PAOY loan	By early Sep 2021
2022 Spring Term	1 st round	1 – 15 Nov 2021	Bursary	By early Dec 2021
		1 – 22 Nov 2021	PAOY & POG loans	
	2 nd round ^(Note 2)	23 Nov 2021 – 17 Jan 2022	PAOY loan	By mid Jan 2022
2022 Summer Term	1 st round	22 Mar – 4 Apr 2022	Bursary	By late Apr 2022
		22 Mar – 11 Apr 2022	PAOY & POG loans	
	2 nd round ^(Note 2)	12 Apr – 30 May 2022	PAOY loan	By late May 2022

Notes:

1. The application dates may be revised from time to time, please visit the SAO website (<https://www.hkmu.edu.hk/sao/fa/pt-sfa>) to check the most updated application period and deadline for the term concerned.
2. Students are required to pay tuition fees first, regardless of whether or not their applications for loans are approved.

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 complete the acceptance formalities on or before the stipulated deadline indicated in the Reply Proforma. 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 loan - follow the instructions as stated in paragraphs 6.4 and 6.6-6.13 below (you do not need to pay the tuition fee through the bank).
 - (b) Partial bursary (1st round) - follow the instructions as stated in paragraph 6.5 and 6.13 below (you need to pay the remaining tuition fee).
 - (c) PAOY loan (2nd round) - follow the instructions as stated in paragraphs 6.6-6.13 below (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** by the specified deadline. Any cheque payment to the University should be crossed and made payable to “Hong Kong Metropolitan University” (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 complete the Reply Proforma only.
- 6.5 For PARTIAL BURSARY, you are required to:
- (a) complete the Reply Proforma; and
 - (b) submit a cheque to settle the remaining tuition fees for the course(s) you choose for receiving partial bursary.
- If you want the remaining tuition fees to be covered by the Extended Non-means-tested Loan Scheme (ENLS) offered by HKSAR Government Student Finance Office (SFO). Please pay the remaining tuition fees by cheque first and apply for loan reimbursement of the paid amount **by 11 March 2022**. For details, please contact SFO at tel: 2150-6223 (office hours) / 2802-2345 (24 hours) or visit their website at <http://www.wfsfaa.gov.hk/sfo/en/postsecondary/enls/overview.htm>.

- 6.6 For PAOY/POG loans, you are required to:
- complete the Reply Proforma;
 - complete the “Undertaking to be Signed by a Student Receiving Loans” (Undertaking);
 - complete the “Deed of Indemnity”;
 - submit 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. Photocopies made by facsimile machine, enlarged or reduced photocopies, duplicates of the signed photocopies, unclear or incomplete 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, HKID Card Numbers, Dates of Birth and resident status symbols printed on the HKID Cards should be legible and not obliterated from sight;
 - submit a documentary evidence showing the already paid non-refundable administrative fee, it is 0.5% of the course fees for courses you have chosen for assistance;
 - submit documentary evidence showing your residential address upon request. The address shown on the documentary evidence should be issued by government bureaux/departments, public organizations/utilities or commercial organizations. Post Office Box numbers, Public Letter Boxes or student hostels will not be accepted as valid address; and
 - submit 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 Hong Kong resident holding a Hong Kong Permanent Identity Card;
- at or over 21 years of age;
- gainfully employed in Hong Kong and 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 complete Profits Tax Demand Note issued by the Inland Revenue Department, and valid Business Registration Certificate and/or valid Certificate of Incorporation issued by the Companies Registry are required);
- 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 government bureaux/departments, public organizations/utilities or commercial organizations. Post Office Box numbers, Public Letter Boxes or student hostels will not be accepted as valid address; and
- 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 HKMU 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 filed by him/her or presented against him/her; or (c) has applied/is applying to the Court for “Individual Voluntary Arrangement” (IVA); 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) presently 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) for any reason he/she becomes incapable of fulfilling the obligations required under the Deed of Indemnity; or (b) deceased; or (c) he/she is aware that a bankruptcy petition is filed by him/her or presented against him/her or a bankruptcy order is made against him/her; or (d) he/she applies to the Court for IVA; or (e) 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 (f) he/she is a party to 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 Hong Kong resident holding a Hong Kong Permanent Identity Card;
- at or over 18 years of age; and
- 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 government bureaux/departments, public organizations/utilities or commercial organizations. Post Office Box numbers, Public Letter Boxes or student hostels will not be accepted as valid address.

6.12 The applicant himself/herself is **not** acceptable to act as the witness of his/her Undertaking and the corresponding Deed of Indemnity. 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.

6.13 In case the successful applicants have paid the tuition fees before receiving awards of financial assistance (it is normally applicable for the second round loan recipients), the University will reimburse the amount to their credit card account directly if the tuition fees concerned are paid by online credit card. Otherwise, the University will reimburse the amount to the applicants by cheque.

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% 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.

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 1st instalment due date, with a copy returned to the Student Affairs Office.

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 term begins, each successful applicant will receive the relevant debit note(s) of the administrative fee which is charged at 0.5% of the loan amount on each course, he/ she has to pay the administrative fee after he/ she confirms the acceptance of the POG loan. The paid administrative fee is non-refundable.
- 8.2 Repayment of the loan itself will be due in one of the following situations, whichever is the earliest:
- upon accepting an HKMU award (certificate, diploma, higher diploma, degree), or
 - upon achievement of 160 credits, or
 - 6 years after the first loan is issued, or
 - upon obtaining 3 'fail' (including absence) results or withdrawals from 3 courses supported by bursary/loan, or
 - upon suspension of study for more than 2 consecutive terms after the bursary/loan is awarded.
- 8.3 The total repayment term is 4 years. The loan will be repaid in 16 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 term begins, each successful applicant will receive the relevant debit note(s) of the administrative fee which is charged at 0.5% of the loan amount on each course, he/ she has to pay the administrative fee after he/ she confirms the acceptance of the PAOY loan. The paid administrative fee is non-refundable.
- 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-term courses), or 4 equal instalments within one year (for 2-term courses). Repayment notification will be issued and mailed to you three months before the commencement of repayment.
- 9.3 Second round successful PAOY loan applicants on reimbursement basis will be reimbursed the concerned course fees they have paid.

10. Late Repayment and Failure to Repay

- 10.1 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.
- 10.2 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.
- 10.3 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.
- 10.4 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.
- 10.5 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 HKMU.
- 10.6 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 HKMU. HKMU reserves the right to take any and all necessary steps to recover the loan, which includes one or more of the following:
- holding of the indemnifier as responsible for paying the outstanding amount on behalf of the concerned student;
 - withholding of the final result status of course(s) being studied*;
 - exclusion from further registration of courses;
 - exclusion from further financial assistance;
 - withholding of the conferment of any qualification on the concerned student;
 - withholding of the issuance of certificate/diploma/transcript; and
 - commencing legal proceedings against the concerned student and/or his/her indemnifier(s).
- * The result status of the course(s) would be "pending".

11. Withdrawal of Assistance and Change in Course Choice

- 11.1 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.
- 11.2 Students withdrawing from course(s) financed by loan after the commencement of a term are required to repay the loan as originally scheduled.
- 11.3 Students approved deferment of studies of course(s) financed by loan should also repay the loan as originally scheduled.
- 11.4 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 term begins.
- 11.5 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.
- 11.6 Request to cancel the course registration and have the fees refunded due to non-approval of loan application will not be accepted.

12. Handling of Information

- 12.1 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:
- Processing and counter-checking of your application for HKMU Student Financial Assistance Scheme and administration of your loan account.
 - Recovery of overdue loan(s), if any.
 - Matching of the personal data provided against other databases acquired and maintained by the University as may be required.
 - Statistics and research.

- 12.2 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 12.1 above if such disclosure is authorized or required by law.
- 12.3 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 12.1 above.
- 12.4 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 12.1 above.
- 12.5 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.
- 12.6 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, Hong Kong Metropolitan University, Ho Man Tin, Kowloon. (Fax: 2392-9132; E-mail: dpo@hkmu.edu.hk)

13. General

- 13.1 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**.
- 13.2 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.
- 13.3 Normally, overseas applicants will not be eligible for any form of financial assistance.
- 13.4 Applicants already received HKMU financial assistance would not be eligible for other assistance, for example, the government’s Extended Non-means-tested Loan Scheme (ENLS)/ Financial Assistance Scheme for Post-secondary Students (FASP)/ Non-means-tested Loan Scheme for Post-secondary Students (NLSPS)/ Continuing Education Fund (CEF), or the Interest-free Tuition Installment Plan offered by the Bank of China (Hong Kong).
- 13.5 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 HKMU.**
- 13.6 Documents sent with the application will not be returned under normal circumstances.
- 13.7 Before the announcement of application results, applicants should notify the **Admissions & Enrolment Team (Distance Learning & Taught Postgraduate)**, Registry immediately if they wish to change their course choice. However, after the applicants have confirmed to accept the financial assistance and request for course withdrawal, change of course registered or change of bank account from which auto-debit is made, they should notify the **Student Affairs Office** immediately.
- 13.8 If there are any changes in the personal details (e.g. address or telephone number, etc.), applicants should notify the **Student Records Team** of the Registry.
- 13.9 Applicants who fail to obtain bursary or loan in any one term may apply in the next term.
- 13.10 HKMU reserves the right to decline applicants who are excluded from registering on any courses of the University.
- 13.11 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 term (please see para 3.8), or
 - have already obtained 160 credits or more in any HKMU undergraduate degree programme, or
 - are ineligible for registering in HKMU courses, or
 - have provided incomplete, misleading, or wilful misrepresentation of information in the application.
- 13.12 The decision of HKMU’s Student Financial Awards Committee on all bursary and loan matters will be final.
- 13.13 HKMU reserves the right to alter the above-mentioned terms and conditions without prior notice except those terms and conditions affecting fees/charges.

14. Useful Forms and Samples

- 14.1 The following forms and samples are obtainable from the SAO Web Site (<https://www.hkmu.edu.hk/sao/fa/pt-uf>) or the Student Affairs Office (Tel: 2768-6636)
- Income Certificate - 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.