

HKMU Student Financial Assistance Scheme Guidance Notes for the 2023/2024 Academic Year

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 34,000 students have benefited and received more than \$468 million of financial assistance.



By online application

Useful Forms



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 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:
- intend to register for any part time (distance learning) credit-bearing course at HKMU; and
 - 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 half (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 directly settle 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 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.
- 3.5 If a student applicant applies 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.
- 3.6 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.
- 3.7 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 (for 5-credit programmes) / **15** credits (for 3-credit-unit programmes) per year while successful loan applicants may obtain assistance up to the course fees of **40** credits (for 5-credit programmes) / **30** credits (for 3-credit-unit programmes) per year. [Note: Each student may receive financial assistance to cover courses of a total of **40** credits (for 5-credit programmes) / **30** credits (for 3-credit-unit programmes) per year. The ‘year’ depends on the starting point of the first assistance awarded to individual students.]
- 3.8 The total bursary amount granted to a student throughout his/her study in the HKMU should not exceed \$50,000 (in terms of the actual amount being assisted instead of the full tuition fees of the courses, with effect from 2023/2024 Academic Year). 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 the financial position of their family based on the “Adjusted Family Income” (AFI) mechanism.

“Adjusted Family Income” (AFI) Formula:

- | | |
|-------------------|---|
| (a) SUM | (i) Annual income of applicant; |
| | (ii) 30% of the annual incomes of other family members; |
| | (iii) Any other remittances / alimony / contribution/ support to the family. |
| (b) LESS | Medical expenses of family members who are chronically ill or permanently incapacitated. The amount that may be deducted per family member is subject to a ceiling. |
| (c) DIVDED | By the number of family members plus a factor of “1”. For single-parent families of 2 to 3 members, the “plus 1 factor” in the divisor of the AFI formula will be increased to 2. |

All family members living together with the applicant are required to provide information. Full or half bursaries are awarded to applicants with the lowest AFI according to the relative ranking of their financial situation. Bursary recipients are requested to give full explanation on their subsequent absences from examination of 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. Moreover, 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 AFI 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 AFI would be used again and the Committee would rank and offer bursary for the applicants with lowest AFI in the respective application exercise.
- 4.5 For the application of bursary for 2023/2024 Academic Year, information given should be relevant to the period of 1 April 2022 to 31 March 2023. Moreover, the AFI threshold for bursary assistance is \$84,105, and the ceiling of deductible medical expenses for each family member is \$22,790.

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, please choose to use the appropriate application form.
- (a) Full version of Loan Form. New students please apply through the online platform (<http://www.hkmu.edu.hk/mu-loans>).
- (b) Simplified version of Loan Form. Continuing students please apply through the student portal “MyHKMU” (<http://www.hkmu.edu.hk/myhkmu>).
- 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
2023 Autumn Term	1 st round	15 Jun – 29 Jun 2023	Bursary	By late Jul 2023
		15 Jun – 6 Jul 2023	PAOY & POG loans	
	2 nd round ^(Note 2)	7 Jul – 20 Aug 2023	PAOY loan	By late Aug 2023
2024 Spring Term	1 st round	1 Nov – 15 Nov 2023	Bursary	By mid Dec 2023
		1 Nov – 22 Nov 2023	PAOY & POG loans	
	2 nd round ^(Note 2)	23 Nov 2023 – 2 Jan 2024	PAOY loan	By early Jan 2024
2024 Summer Term	1 st round	25 Mar – 8 Apr 2024	Bursary	By late Apr 2024
		25 Mar – 15 Apr 2024	PAOY & POG loans	
	2 nd round ^(Note 2)	9 Apr – 13 May 2024	PAOY loan	By mid May 2024

Notes:

- 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.
- 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 half 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).
(1st round)
- (b) Half 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 The acceptance of assistance should be completed online 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 online Reply Proforma only.
- 6.5 For HALF BURSARY, you are required to:
- complete the online Reply Proforma; and
 - submit a cheque to settle the remaining tuition fees for the course(s) you choose for receiving half bursary.
- 6.6 For PAOY/POG loans, you are required to:
- complete the online Reply Proforma;
 - complete and submit the “Undertaking to be Signed by a Student Receiving Loans” (Undertaking);
 - complete and submit 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;
 - pay 0.5% non-refundable administrative fee(s) of the course you have chosen for loan 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 local bank account directly. Hence, applicants are advised to provide the local bank account number in “Student Bank Account Collection” through the Student Portal “MyHKMU”.

7. Administrative Fee and Repayment

- 7.1 No repayment and administrative fee will be applied in the case of full and half 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 repayers 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 Successful applicant has to pay the administrative fee which is charged at 0.5% of the loan amount on each course 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:
 - (a) upon accepting an HKMU award (certificate, diploma, higher diploma, degree), or
 - (b) upon achievement of 160 credits (for 5-credit programmes) / 120 credits (for 3-credit-unit programmes), 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 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 Successful applicant has to pay the administrative fee which is charged at 0.5% of the loan amount on each course 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 4 equal quarterly instalments within one year. 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 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 and finally to the payment of the penalty charge for unsuccessful autopay transaction.
- 10.5 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:
 - (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 any certified letters/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".

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:
- (a) Processing and counter-checking of your application for HKMU 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.
- 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 Fee 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:
- (a) 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
 - (b) have failed to meet repayment obligations for a loan previously granted without special authorization, or
 - (c) have already obtained financial assistance (bursary, loan or bursary and loan) to cover courses of a total of 40 credits (for 5-credit programmes) / 30 credits (for 3-credit-unit programmes) in the previous term (please see para 3.8), or
 - (d) have already obtained 160 credits (for 5-credit programmes) / 120 credits (for 3-credit-unit programmes) or more in any HKMU undergraduate degree programme, or
 - (e) are ineligible for registering in HKMU courses, or
 - (f) 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.