

HKCCCU Logos Academy

School Year 2020-2021 Guidance Notes on Application for Student Financial Assistance Schemes

This Fee Remission Scheme aims to provide 100% (full rate) or 50% (half rate) of school fee assistance for needy families (including those from families receiving the Comprehensive Social Security Assistance (CSSA) and students receiving financial assistance provided by the Student Financial Assistance Agency (SFAA)).

1. Applicant

- 1.1 Applicants must be the parent or the guardian (as recognized under Guardianship of Minors Ordinance, Cap 13) of the student-applicants. Otherwise, applicants must explain in detail with proof why this cannot be complied with in Section 1 under Part VII of the application form. Provided that the reason given is acceptable, the School will continue to process the application;
- 1.2 Families currently in receipt of the Comprehensive Social Security Assistance (CSSA) **or** the **full-grant** under the Student Financial Assistance Agency - Student Financial Assistant Schemes in the school year 2020-21, if they want to apply the Fee Remission, they are only necessary to submit a copy of the Notification of Result which issued by the related institution, instead of the documentary proof on total income or unavoidable medical expenses (if applicable) with the completed (please fill in Particulars of the Student-Applicant(s) and Applicant, and Spouse (if applicable) only) Application Form for Student Financial Assistance Schemes to General Office.

2. An Application and Handling Procedures

- 2.1 As parents, if you would like to apply for fee remission under the Fee Remission Scheme, you are required to get an application form at the General Office, or download the form from the school web-site <http://www.logosacademy.edu.hk/forms-download/>. **Each family only** needs to submit one application.
- 2.2 Applicants should submit the application in each academic year even though they have been granted fee remission in the previous year.
- 2.3 Please submit the completed application forms to the General Office as soon as possible.
- 2.4 For parents who can pass the means test, they need to bring along all relevant documents during an interview with staff of the school.
- 2.5 Our school will notify parents of the results as soon as possible.

- 2.6 For those who are eligible to be granted the fee remission, the approved grant will commence in the month of submission of application form. For instance, if an application is submitted to the General Office on 31st October, the approved fee remission will be effective from October until June next year. However, the tuition fee of September has to be paid fully.
- 2.7 The school will acknowledge receipt of applications by means of mobile phone Apps/SMS through applicants' mobile phone numbers or in writing (applicable to applicants who are unable to provide Hong Kong mobile phone number). If the Hong Kong mobile phone number or correspondence address provided by the applicants is incorrect, the school will not be able to issue acknowledgement to these applicants. Therefore, applicants are requested to fill in the relevant information accurately. If applicants do not receive any acknowledgement of receipt of applications by means of mobile phone Apps/SMS or in writing from the school within 20 days after submitting their application form, please call the Accounting Department (3976 2411) to check whether the application has been received by the school to avoid delay in application due to wrong/unsuccessful delivery.
- 2.8 "Notification of Ineligibility" will be issued to those families which cannot pass the means test; have failed to provide the required supplementary information by the deadlines set by the school, or have withdrawn their applications.
- 2.9 Application Form for Student Financial Assistance Schemes and related application documents are available in both Chinese and English. If applicants apply for student financial assistance by using the English version of the application form, all subsequent correspondence / notifications issued by the school will be in English or vice versa.
- 2.10 If a family encounters a sudden change in financial situation in which the financial figures used in the online School Fee Remission Scheme calculator of the school website in calculating the estimated fee remission subsidy do not realistically reflect the present family's financial status, please contact the school's Accounting Team without hesitation. The enquiry telephone number is 3976 2411.

3 The Means Test and Levels of Assistance

- 3.1 The school will use the "Adjusted Family Income" (AFI) mechanism as a means test to assess the eligibility of a family for student financial assistance and its assistance level. The AFI mechanism is based on the following formula:

$$\text{AFI} = \frac{\text{Gross annual income of the family}}{\text{Number of family member} + 1}$$

- 3.2 Gross annual income of the family includes the annual income of applicant and his/her spouse; 30% of the annual income of unmarried child/children residing with the family if applicable; and the contribution from relatives/friends if applicable.

- 3.3 If the applicant or the family member(s) was a housewife, was unemployed or has retired during the period, please specify the status and he/she should make an oath in any District Office to declare that all the information put down in the application form is true and attach this oath in the application form. The oath could include “I declare that I am unemployed and received no income from ____month____year until ____month ____year” or “I declare that I am unemployed and received no income since ____month ____year”, etc. For self-employed persons, please provide the relevant income proof (e.g. receipt for services rendered, profit and loss account (please refer to Sample II at Annex or Personal Assessment Notice issued by the Inland Revenue Department). Additional sheet may be added if there is insufficient space to provide the information.
- 3.4 The members of a family normally refer to the applicant, his/her spouse, unmarried child/children residing with the family and the dependent parent(s) who are supported by the applicant and/or his/her spouse.
- 3.5 Applicant’s children **in receipt of CSSA will not** be counted as ‘family members’ under the Adjusted Family Income (AFI) mechanism.
- 3.6 Dependent parent refers to the applicant’s parents, including in-laws, who is **not a recipient of the CSSA** at the time of submission of application. **They must, throughout the normal assessment year (1 April 2019 to 31 March 2020), not in employment and meet any one of the following conditions for at least 6 months -**
- 3.6.1 resided with the applicant’s family; or
- 3.6.2 resided in premises owned or rented by the applicant or his / her spouse; or
- 3.6.3 resided in an elderly home and the expenses were fully paid by the applicant or his / her spouse OR totally supported by the applicant or his / her spouse.

Remarks: Applicant or his / her spouse should continue to support their parent in the 2020/21 school year and the form of support should be similar to that in the year of assessment. Besides, as the number of family members may affect directly the level of assistance the applicant’s family is eligible for, please send the completed application form together with documentary proof for supporting the parents (e.g. tenancy agreement, residential address proof, receipt of the home for the elderly or the oath, etc.) to the School by post.

- 3.7 If the details of Dependent Parents are not identical to those in the Tax Return, the applicant should make an oath in any District Office to declare that all the information put down in the application form is true. The oath for each dependent parent could include :
- 3.7.1 I/My spouse declare that my _____ (relation e.g. father and/or mother) ID number _____(e.g.A123456(7)) not in receipt of CSSA and not in employment and resided with me/my spouse, without paying full cost for at least 6 months during the period from 1 April 2019 to 31 March 2020; or

- 3.7.2 I/My spouse declare that my _____ (relation e.g. father and/or mother) ID number _____(e.g.A123456(7)) not in receipt of CSSA and not in employment and resided in premises owned or rented by the me/my spouse for at least 6 months during the period from 1 April 2019 to 31 March 2020; or
- 3.7.3 I/My spouse declare that my _____ (relation e.g. father and/or mother) ID number _____(e.g.A123456(7)) not in receipt of CSSA and not in employment and resided in an elderly home and the expenses were fully paid by me/my spouse for at least 6 months during the period from 1 April 2019 to 31 March 2020; or
- 3.7.4 I/My spouse declare that my _____ (relation e.g. father and/or mother) ID number _____(e.g.A123456(7)) not in receipt of CSSA and not in employment and the cost of living was/were totally supported by me/my spouse for at least 6 months during the period from 1 April 2019 to 31 March 2020.
- 3.8 For single-parent families of 2 to 3 members, the ‘plus 1 factor’ in the divisor of AFI formula will be increased to 2.
- 3.9 This mechanism will calculate whether the applicant meet the eligibility and the Level of Fee Assistance (Full or Half rate). The calculation of the (AFI) are as follows:

For example: A family of 4 members includes the applicant, his/her spouse, unmarried child/children residing with the family and a daughter studying in secondary school.

a)	Annual income of the applicant	\$140,000
b)	Annual income of his/her spouse’s	\$ 98,000
c)	Annual income of unmarried child/children residing with the family	\$ 70,000
d)	Other income	\$ 10,000
e)	Medical Expenses* incurred by family member (1 member claimed) *(The ceiling of deductible amount for each family member is \$21,780 per year in 2020/21)	\$ 21,000

$AFI = (\$ 140,000 + \$ 98,000 + \$ 70,000 \times 30\% + \$ 10,000 - \$ 21,000) \div (4 + 1) = \$ 49,600$.
(More examples have been listed in the Appendix of “Application Form for Student Financial Assistance Schemes”)

The AFI eligibility benchmarks for various levels of assistance in the 2020/21 school years are listed in the table below.

AFI Groups between (HK\$)	Level of Fee Assistance
\$0 - \$53,000	Full
> \$53,000 - \$86,000	Half
> \$86,000	Ineligible

The school will base on the date of application to determine the Fee Remission period.

- * Applicant should provide the income proof and those of the family member(s) under employment. If the applicant, the applicant's spouse or any family member under employment has/have provided the Income Certificate (i.e. Sample I at Annex) or the Self-prepared Income Breakdown (i.e. Sample IV at Annex) as the income proof, the school may still require the applicant to concurrently provide the bank passbook, salary statement or other income proof for reference. If applicant cannot provide any income proof for special reasons, please notify the school in writing, providing justifiable reasons and the detailed calculation of income. Applicant should also sign on the explanatory letter personally. In assessing the family income, if necessary, the school may require the applicants to provide documentary proof of items which is not listed above or seek further clarification for amounts that were used for maintaining the living of the family but have not been accounted for in the application such as savings, loans. The school may also request the applicant to produce documentary proof including bank saving records, duly signed declaration from the debtor, etc. In case no valid proof is provided, the amounts for maintaining the living of the family may be taken as part of the family income.

Types of incomes earned by the family both within and outside Hong Kong that should be reported are listed below for reference.

Items need to be reported		Items need not to be reported	
1	Salary (including the salary of applicant, applicant's spouse and student-applicant's unmarried sibling(s) residing with the applicant for full-time, part-time or temporary jobs, <u>excluding Mandatory Provident Fund (MPF) / Provident Fund contribution by employee</u>)	1	Old age allowance / Old age living allowance
2	Double pay / Leave pay	2	Disability allowance
3	Allowance (including overtime work / living / housing or rent / transport / meals / education / shift allowance, etc.)	3	Long service pay / Contract gratuity
4	Bonus / Commission / Tips	4	Severance pay
5	Studentship	5	Loans
6	Wages in lieu of notice of dismissal	6	Lump sum retirement gratuity / Provident fund
7	Business profits and other income earned by means of self-employment, such as hawking, driving taxis / minibuses / lorries, and fees for services rendered, etc.	7	Inheritance
8	Alimony	8	Charity donations
9	Contribution from any person(s) not residing with applicant's family to any of the applicant's family member(s) (including money or contribution of housing / remittance(s) / contribution for mortgage repayment / rent / water / electricity / gas or other living expenses)	9	Comprehensive Social Security Assistance

10	Interests from fixed deposits, stocks, shares and bonds, etc.	10	Retraining allowance / Work Incentive Transport Subsidy / Working Family Allowance
11	Rental income of property, land, carpark, vehicle or vessel (including Hong Kong, the Mainland and overseas)	11	Insurance / accident / injury indemnity
12	Monthly pension / Widow's & Children's Compensation	12	MPF / Provident Fund contribution by employee

4 **Medical Expenses Incurred by Family Member(s) with Chronic Illness**
(please provide a copy of supporting document)

Name	Nature of incapacity or Chronic illness	Medical expenses incurred within the assessment period (\$)
Chan Tai Fuk	Suffering from diabetes and requiring regular medical treatment.	\$10,400

4.1 If applicant has incurred medical expenses for family members (for family members who are chronically ill or permanently incapacitated) during the period from 1 April 2019 to 31 March 2020, he/she may state details of the situation in Part IV-Family Income and Expenses of the application form. Applicant should provide relevant medical certificate(s) and receipt(s) issued by the hospitals/clinics/registered practitioners to the school for consideration of deducting such expenses. (The ceiling of deductible amount for each family member is \$21,780 per year in 2020/21).

5 **Provision / Handling of Personal Data**

5.1 It is the responsibility of applicants to complete the application form fully and truthfully and to provide all supporting documents. Our school will assess the eligibility for and the level of assistance to be granted based on the information provided by the applicants. **If an applicant is not able to provide sufficient documents or detailed information during the application, the school will require the applicant to provide sufficient documents or information. If the applicant is not able to provide the required supplementary information within one month from the date of the school's notification, the application will be terminated automatically. However, if the applicant wants to continue to apply for the fee remission, he/she should re-submit a new application form with all sufficient documents enclosed. If this application is eligible for a fee remission, the fee remission will only start from the month in which the application form with sufficient documents is re-submitted.**

5.2 The personal data provided in the application and any supplementary information provided on the request of our school will be used by our school for the following purposes:

5.2.1 Activities relating to the processing of application and notification of application result. The applicant consents that the school may inform schools/institutions of the result of the application, including assistance level, subsidy amount and date of payment of assistance;

- 5.2.2 Activities relating to authentication of application against other database of the school and the database of other relevant government bureau in association with the student financial assistance received by the applicant/applicant's family members to prevent double subsidies, detent fraudulence, recover overpayment(s), overdue repayment(s) or any outstanding amount, and other related matters;
- 5.2.3 Statistics and research purposes; and
- 5.2.4 Processing of applicants/selection of needy students for award of other student financial assistance administered by the SFO, the EDB, the HKEAA and other relevant government departments.
- 5.3 The personal data of the applicant and those of his / her family members provided by the applicant may be disclosed to government bureaux and departments for the purposes stated in paragraph 5.2 above; or where the applicant has given consent to such disclosure; or where such disclosure is authorized or required by law.
- 5.4 If necessary, the school will contact other government departments and organizations, including the employers of the applicant and his / her family members, to authenticate the information provided in the application. Any misrepresentation and concealment of facts will lead to disqualification, restitution in full of the assistance granted and possible prosecution.
- 5.5 If there is overpayment due to errors of calculation or assessment, applicants are liable to refund the overpaid amount.
- 5.6 All documents submitted are not returnable. However, in accordance with Sections 18 and 22 and Principle 6 of Schedule 1 of the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of the Hong Kong Special Administrative Region), an applicant has the right to obtain access and make corrections to the data provided by him/her. He/she can also obtain copies of his/her personal data subject to the payment of necessary administrative charges. Such request should be addressed to our school.
- 5.7 If applicants are dissatisfied with the results of their assessment, they must submit an application form to the Supervisor of our school for re-assessment within four weeks from the issue date of the notification of results. The "Application for Re-assessment" form could be collected from the Fee Remission and Scholarship Team.

6 Required supporting documents include:

- 6.1 Copy of HK Smart Identity documents of the applicant and family members (including the dependent parent(s) (if applicable)) claimed in the application form, if the HK Smart ID Card is not available, please attach copies of other valid identity documents;
- 6.2 (For single-parent families) Copy of supporting documents for separation / divorce or spouse's Death Certificate. If applicants are unable to provide the supporting documents, please explain in writing the reasons and sign on an explanatory note;
- 6.3 (If applicable) Copy of documentary proof on unavoidable medical expenses (for family members who are chronically ill or permanently incapacitated) for the period from 1 April 2019 to 31 March 2020;
- 6.4 (If applicable) Families currently in receipt of the Comprehensive Social Security Assistance (CSSA) **or** the **full-grant** under the Student Financial Assistance Agency - Student Financial Assistant Schemes in the school year 2020-21, please submit a copy of the Notification of Result which issued by the related institution;
- 6.5 Documentary proof on total income for the period from 1 April 2019 to 31 March 2020. Please submit the document in accordance with the requirements listed below:

Salaried employed person	<ol style="list-style-type: none"> (1) Tax Demand Note issued by the Inland Revenue Department; if not available (2) Employer's Return of Remuneration and Pensions Form; if not available (3) Salary Statement; if not available (4) Bank transaction record showing payment of salary, allowance, etc. (together with the page showing the name of bank account holder) (Please highlight the entries with colour and remarks. For any entries other than income, please also make necessary remarks next to them, or else the School may include the amount in calculating family income); if not available (5) Income Certificate certified by the employer (See Sample I at Annex), etc.
Self-employed driver or person running business (including sole proprietorship business / partnership business / limited company)	<ol style="list-style-type: none"> (1) Profit and Loss Account verified by a Certified Public Accountant; if not available (2) Profit and Loss Account prepared on your own (See Sample II or III at Annex) and (3) Personal Assessment Notice (if applicable).
Salaried employed or self-employed person who cannot produce any income proofs	<ol style="list-style-type: none"> (1) Please follow Sample IV at Annex to provide Self-prepared Income Breakdown detailing your monthly income throughout the year and explaining why income proof cannot be produced. (The school reserves the right to decide whether applications from those applicants who cannot provide justification for not producing income proof would be accepted.)

Person with rental income	(1) Tenancy Agreement ; if not available (2) Bank transaction record showing rental income (together with the page showing the name of bank account holder) (Please highlight the entries with colour and remarks. For any entries other than income, please also make necessary remarks next to them, or else the school may include the amount in calculating family income).
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7 Declaration

7.1 Applicant and his / her spouse (if applicable) should read through the paragraphs carefully and sign the Declaration.

WARNING

The personal data (include any documents under oath) in the application will be used to assess an applicant’s eligibility for financial assistance and the level of assistance. It is an offence to obtain property/pecuniary advantage by deception. Any person who does so commits an offence and is liable, on conviction, to imprisonment for a maximum of 10 years under the Theft Ordinance, Chapter 210.

Sample I: Income Certificate

(For salaried employed person who cannot provide items 1-4 of income proof as listed in Paragraph 6.4 of the “Guidance Notes on Application for Student Financial Assistance Schemes”)

(Can be filled in directly)

INCOME CERTIFICATE

This is to certify that _____ (HKID Card No. _____) is employed by this company as _____. His / Her total salary (including allowance, bonus, double pay, leave pay and other income (including Hong Kong, the Mainland and overseas), (but excluding Mandatory Provident Fund / Provident Fund contribution by employee, in actual figure) during the period from 1 April 2019 to 31 March 2020 (please specify the exact employment period within the above-mentioned period if it was less than 12 months: _____ to _____) is *HK\$_____.

Signature of Employer : _____ Name of Employer : _____

Company Chop : _____ Telephone No. : _____

Company Address : _____

Date : _____

(Note: The original copy of this Certificate must bear the company chop and telephone number of the employer. Employer’s initial is required against any deletion / amendment.)

* Please specify the currency if salary paid is not in Hong Kong dollars.

INCOME CERTIFICATE

This is to certify that _____ (HKID Card No. _____) is employed by this company as _____. His / Her total salary (including allowance, bonus, double pay, leave pay and other income (including Hong Kong, the Mainland and overseas), (but excluding Mandatory Provident Fund / Provident Fund contribution by employee, in actual figure) during the period from 1 April 2019 to 31 March 2020 (please specify the exact employment period within the above-mentioned period if it was less than 12 months: _____ to _____) is *HK\$_____.

Signature of Employer : _____ Name of Employer : _____

Company Chop : _____ Telephone No. : _____

Company Address : _____

Date : _____

(Note: The original copy of this Certificate must bear the company chop and telephone number of the employer. Employer’s initial is required against any deletion / amendment.)

* Please specify the currency if salary paid is not in Hong Kong dollars.

WARNING: The personal data given in this statement should be true and complete. Any person who obtains property / pecuniary advantage by deception is liable on conviction to imprisonment for a maximum of 10 years under the Theft Ordinance, Chapter 210.

<u>Sample II: Profit & Loss Account</u> (For self-employed taxi driver / lorry driver / minibus driver etc.) (Can be filled in directly)	
Name of family member engaged in the following business :	_____
Taxi driver / Lorry driver / Minibus driver (please circle)	
Vehicle owner / Vehicle lessee (please circle)	
License number (for vehicle owner only) :	_____
<u>(I) Profit and Loss Account</u> (From 1 st April 2019 to 31 st March 2020)	
<u>Income</u> (HK\$)	
1. Rent (for vehicle owner only)	\$ _____
2. Profit from operating business	\$ _____
3. Others (please specify all items & breakdown of amounts)	\$ _____
(A) Total Income	\$ _____
Expenditure (excluding vehicle mortgages) (HK\$) (1 & 2 are applicable to vehicle lessee, 2 to 5 are applicable to vehicle owner)	
1. Vehicle rental fee	\$ _____
2. Fuel charges	\$ _____
3. Insurance premium	\$ _____
4. Maintenance fee	\$ _____
5. License fees	\$ _____
6. Others (please specify all items & breakdown of amounts)	\$ _____
(B) Total Expenditure	\$ _____
Net profit [(A) Total Income – (B) Total Expenditure]	\$ _____
(This amount should be filled in Part III of the Application Form for Student Financial Assistance Schemes.) *If Total Income is less than Total Expenditure (i.e. (A)-(B) <0), deficit will not be counted i.e. business loss cannot be deducted from the gross family income.	
Remark (reason for not being able to provide income proof) :	_____
Signature of family member engaged in the above business (if not the applicant) :	_____
Applicant Name :	_____
Applicant HKID No :	_____
Applicant Signature :	_____
Date :	_____

<u>Sample III: Profit & Loss Account</u> (For person running business (including sole proprietorship / partnership business)) (Can be filled in directly)	
Name of family member running the following company (Owner)	_____
Company Name :	_____
Nature of business :	_____
Company address :	_____
Sole proprietorship or partnership :	(_____ %)
(If it is a partnership, please specify the profit sharing ratio, e.g. Partnership (50%))	
<u>(I) Profit and Loss Account</u> (From 1 st April 2019 to 31 st March 2020)	
(A) <u>Gross Income</u> (HK\$)	\$ _____
Expenditure (HK\$) (The following is the running cost of the company and should not cover any household expenses.)	
Cost on purchasing merchandise	\$ _____
Water, Electricity and Gas charges	\$ _____
Telephone and Insurance fee	\$ _____
Rent and rates	\$ _____
Salary of employees other than those marked '#' below	\$ _____
Transportation and Travelling fee	\$ _____
Repair and Maintenance fee	\$ _____
Others (please specify all items & breakdown of amounts)	\$ _____
Other Expenditure (HK\$)	\$ _____
# Salary of owner paid by this co.	\$ _____
# Salary of other family member paid by this company (Name) :	_____
_____ :	\$ _____
(B) Total Expenditure (HK\$)	\$ _____
Family Income = (A) Gross Income – (B) Total Expenditure* + Salary of owner / other family member paid by this company#	
	\$ _____
(This amount should be filled in Part III of the Application Form for Student Financial Assistance Schemes.) *If Total Income is less than Total Expenditure (i.e. (A)-(B) <0), deficit will not be counted i.e. business loss cannot be deducted from the gross family income.	
Remark (reason for not being able to provide income proof):	_____
Owner Signature (if not the applicant) :	_____
Applicant Name :	_____
Applicant HKID No :	_____
Applicant Signature :	_____
Date :	_____

Sample IV: Self-prepared Income Breakdown

(For hawker / construction worker / renovation worker / casual worker / cleaner who cannot provide income proof)

(Please fill in all of the following items)

(Can be filled in directly)

WARNING: The personal data given in this statement should be true and complete. Any person who obtains property / pecuniary advantage by deception is liable on conviction to imprisonment for a maximum of 10 years under the Theft Ordinance, Chapter 210.

Name of the family member engaged in the following business _____ :

(Each self-prepared income breakdown should contain the income information of ONE family member only.)

The relationship between this family member and the applicant: * Applicant / Spouse / Child (# please circle the appropriate item.)

Nature of Industry (e.g. Construction) _____ :

Position (e.g. construction worker) _____ :

Actual Income (Please fill in actual figure. If you do not have any income in a specific month, please fill in \$0. Do not leave any month blank. In addition, for payment made in arrears, for instance, if the payment date of your salary for April is in May, you should fill in the salary amount in the month of April, etc.)

2019

April : HK\$ _____
 May : HK\$ _____
 June : HK\$ _____
 July : HK\$ _____
 Aug : HK\$ _____

2020

Sept : HK\$ _____
 Oct : HK\$ _____
 Nov : HK\$ _____
 Dec : HK\$ _____
 Jan : HK\$ _____
 Feb : HK\$ _____
 Mar : HK\$ _____

Total Annual Income : HK\$ _____

Payment method (Please circle the appropriate box/item. More than one item may be selected)

A By Cash / Cash cheque

B By Cheque / direct credit

(Please provide a copy of the transaction record together with the page showing the name of the bank account holder, circle the entries and highlight the total amount with color for verification. For any entries other than income, please also make necessary remarks next to them, or else the school may include the amount in calculating your family income.)

Reason for not being able to provide income proof (Please circle the appropriate box/item.)

A I have no fixed employer.

B The company I worked for has wound up and I cannot obtain documentary proof from the ex-employer and do not have any other income proof.

C Others, please specify : _____

Declaration: I declare that the above information is true and complete.

Signature of family member engaged in the above business (if not the applicant): _____

Applicant Name : _____ Applicant HKID No : _____

Applicant Signature : _____ Date : _____