

LCQ11: Student financial assistance schemes for tertiary students

Following is a question by Reverend Canon the Hon Peter Douglas Koon and a written reply by the Secretary for Education, Dr Choi Yuk-lin, in the Legislative Council today (February 19):

Question:

Regarding the various student financial assistance schemes (SFASs) administered by the Student Finance Office (SFO) of the Working Family and Student Financial Assistance Agency, including (i) the Tertiary Student Finance Scheme—Publicly-funded Programmes, (ii) the Financial Assistance Scheme for Post-secondary Students, (iii) the Non-means-tested Loan Scheme for Full-time Tertiary Students, (iv) the Non-means-tested Loan Scheme for Post-secondary Students and (v) the Extended Non-means-tested Loan Scheme, will the Government inform this Council:

(1) among the students enrolled in recognised University Grants Committee-funded or publicly-funded programmes in each of the past five academic years, of the respective numbers of students who had successfully applied for the aforesaid SFASs and the percentages of those who had been granted full level of assistance, as well as the respective total amounts involved;

(2) of the respective numbers of default cases of the aforesaid SFASs (i.e. cases with two or more consecutive overdue quarterly instalments/six or more consecutive overdue monthly instalments) and the average amounts in default in such cases in each of the past five academic years, as well as the respective total amounts in default and their percentages in the total amount of loans granted under the schemes concerned;

(3) in respect of the default cases of the aforesaid SFASs in each of the past five academic years, of the respective numbers of (i) letters issued to loan borrowers by the Department of Justice before legal proceedings were initiated or judgments were obtained, and cases where Charging Orders, Writs of Fieri Facia and Garnishee Orders were enforced, and (ii) cases in which the SFO wrote off the outstanding loans, as well as the respective total amounts of such write-offs and their percentages in the total amount of the loans;

(4) whether it will consider further lowering the annual interest rates of the loans under the aforesaid SFASs and extending the standard loan repayment period, so as to alleviate the burden of loan borrowers; if so, of the details; if not, the reasons for that;

(5) whether it has provided further support measures for students who are unable to repay loans under the aforesaid SFASs due to financial pressure, including allowing them to suitably defer the repayment and opt for

Individual Voluntary Arrangement under reasonable circumstances, so as to help them tide over difficulties; if so, of the details; if not, the reasons for that; and

(6) as there are views that the continuous rising trend of students defaulting on loan repayments under the aforesaid SFASs may be related to their poor financial management, whether the Government will allocate additional resources to enhance financial management education in schools, so as to help students in making proper financial planning; if so, of the details; if not, the reasons for that?

Reply:

President,

The Government's policy on student finance is to ensure that no student is denied access to education due to a lack of means. The Student Finance Office (SFO) of the Working Family and Student Financial Assistance Agency currently administers five student financial assistance schemes for post-secondary and tertiary students, including two means-tested financial assistance schemes (namely the Tertiary Student Finance Scheme – Publicly-funded Programmes and the Financial Assistance Scheme for Post-secondary Students which provide grants and/or living expenses loans) and three non-means-tested loan schemes (namely the Non-means-tested Loan Scheme for Full-time Tertiary Students, the Non-means-tested Loan Scheme for Post-secondary Students and the Extended Non-means-tested Loan Scheme which provide loans to applicants for paying tuition fees).

Our reply to the questions raised by Reverend Canon the Hon Peter Douglas Koon is as follows:

(1) Registered full-time students taking up an exclusively University Grants Committee-funded or publicly-funded student place of recognised post-secondary programmes may apply for financial assistance under the Tertiary Student Finance Scheme – Publicly-funded Programmes or the Non-means-tested Loan Scheme for Full-time Tertiary Students. The relevant figures of these two schemes in the 2020/21 to 2024/25 academic years are set out at Annex I.

(2) Cases with two or more consecutive overdue quarterly instalments/six or more consecutive overdue monthly instalments are regarded as default cases. Figures relating to student loan default under the five student financial assistance schemes in the 2020/21 to 2024/25 academic years are set out at Annex II.

(3) If loan repayers do not respond or settle the arrears after the SFO's repeated reminders and urge, the SFO will proceed to take legal recovery actions on the defaulted loan accounts. In addition, the SFO will only consider writing off outstanding loans when the defaulted amounts are confirmed to be irrecoverable (for example when the loan borrower concerned has deceased while his/her indemnifier is unable to repay the loan, or both the loan borrower and his/her indemnifier are bankrupt). Figures relating to

legal recovery actions and write-offs under the five student financial assistance schemes in the 2020/21 to 2024/25 academic years are set out at Annex III.

(4) and (5) The means-tested financial assistance schemes provide non-repayable grants to students for meeting their tuition fees and academic expenses, as well as low-interest loans for meeting their living expenses. The interest rate of the loans concerned is currently set at 1 per cent per annum.

The non-means-tested loan schemes provide loans for students who do not intend to undergo or fail to pass the means tests for paying their tuition fees. The schemes concerned are operated according to the principles of "no-gain-no-loss (NGNL)" and "full-cost recovery". The interest rate is also derived on a NGNL basis and comprises a risk-adjusted-factor rate (reduced to zero since July 2012), and will be adjusted regularly or in response to changes in the market interest rates in accordance with the established mechanism. The current interest rate of non-means-tested loans is 1.795 per cent per annum, which is far below the interest rate for unsecured loans in the market in general. A further reduction of the annual interest rate may result in abuse of the schemes, encourage unnecessary borrowing and increase the future repayment burden of students. Furthermore, subsidising further reductions with taxpayers' money will deviate from the intent of the schemes and principle of prudent finance.

In respect of repayment arrangements, the standard repayment period has already been extended to 15 years having regard to the repayment burden of loan borrowers. Moreover, new graduates can choose to commence loan repayment one year after graduation. Loan borrowers with proven repayment difficulties (e.g. financial hardship, further full-time study or serious illness) may apply to defer repayment of their loans without interest for up to a maximum of two years, meaning that the repayment period of the borrowers concerned can be up to 17 years.

Furthermore, to ease the financial burden of student loan repayers amid the COVID-19 epidemic, the Government has been providing an interest-free deferral arrangement for loan repayment for five years from April 1, 2020 to March 31, 2025, (suspension period). In other words, the entire repayment period can be up to 22 years. Eligible student loan repayers are not required to repay the principal and instalment interest payable during the suspension period. The annual administrative fee chargeable on all loan repayment accounts under the non-means-tested loan schemes is also waived at the same time. New loan repayers who have graduated or completed their studies during the suspension period may choose to further defer the commencement of loan repayment for a maximum of one year after March 31, 2025.

For loan borrowers with genuine difficulties in repaying their loans, the SFO will provide assistance on a case-by-case basis, such as working out adjustments to the repayment plan, or allowing them to opt for Individual Voluntary Arrangement under the Bankruptcy Ordinance.

(6) The SFO has all along been promoting education on financial management, and reminding applicants to carefully consider their needs and repayment abilities before applying for and deciding to take out the loans. The SFO also updates information on its website from time to time to promote the message of financial prudence, credit management and responsible borrowing, as well as the possible consequences of default in loan repayment, so as to strengthen the deterrent effects.

The SFO also collaborates with various post-secondary institutions. Apart from communicating with their student affairs offices from time to time to provide them with the latest information on loan application and messages about financial management for students, the SFO also distributes relevant promotional materials to institutions for use in their annual student activities. This helps instil a prudent attitude towards financial management in students while reminding them of the points to note in making applications under the financial assistance schemes for post-secondary and tertiary students.

In addition, in collaboration with the Investor and Financial Education Council (IFEC), the SFO promotes, through its website, the IFEC's financial education platform "The Chin Family" and its annual financial education campaign "Hong Kong Money Month", to provide financial management information to student loan applicants and their parents, and educate them about the importance of early financial planning.

[CAD Aviation Education Path's new exhibition galleries on "Uprising of the Two Airlines" and civil aviation development of China open to public \(with photos\)](#)

â€‹The Civil Aviation Department (CAD) has set up new exhibition galleries on the "Uprising of the Two Airlines" (the Uprising) and the civil aviation development of China at the Aviation Education Path (AEP), with a view to enhancing the public's understanding of the civil aviation development of China including the building of home-developed aircraft. The exhibition galleries are open to the public starting from today (February 19).

The Uprising took place on November 9, 1949, when 12 aircraft from the China National Aviation Corporation and the Central Air Transport Corporation (the two airlines) took off and headed north from Kai Tak Airport in Hong

Kong, overcoming various difficulties and flying to Beijing and Tianjin. Apart from being a patriotic move which was crucial to the development of the civil aviation industry in China, the Uprising was closely related to civil aviation in Hong Kong. Through historical photographs, text panels and a film presentation, the exhibition highlights the major stages of the Uprising, which covers its background and course of events, as well as the profound impact of the Uprising on the civil aviation development of China in the following years.

The civil aviation industry in China has developed rapidly since the Uprising. The exhibition galleries present civil aviation statistics of China from 1950, covering total turnover volume, as well as the number of airports, civil aircraft and air routes. Also, the successful development of home-developed aircraft C909 and C919 are significant milestones of the aircraft manufacturing industry in China. The exhibition, while highlighting the chronological development of both aircraft, allows visitors to revisit the historic moment of the C919 aircraft fly-past over Victoria Harbour on December 16, 2023.

The Director-General of Civil Aviation, Mr Victor Liu, today welcomed the first group of visitors to the new exhibition galleries, including the pioneers of the Uprising and their relatives, as well as representatives from the China National Aviation Corporation (Group) Limited, the Hong Kong Party of China National Aviation Corporation and Central Air Transport Corporation, and the Staffs and Workers Union of Hong Kong Civil Airlines. Mr Liu said, "The visitors of the AEP's new exhibition galleries, through commemorating the history of the Uprising and reviewing the civil aviation development in China through the years, will be proud of our country's outstanding achievements in civil aviation development. We hope that the new AEP exhibition galleries will continue to enhance the public's understanding of the civil aviation development of China."

Visiting the AEP is free of charge. Two guided tours are available for booking daily at two time slots, 10am to 11.30am and 2pm to 3.30pm from Monday to Friday (except public holidays). For more details on visit applications, please visit the CAD website at www.cad.gov.hk/english/aviation_education_path.html.





LCQ9: Burglary crimes

Following is a question by the Hon Chan Yuet-ming and a written reply by the Secretary for Security, Mr Tang Ping-keung, in the Legislative Council today (February 19):

Question:

Some members of the public have relayed that there has been an increase in the number of burglary crimes targeting low-density residential properties and shops in rural areas and suburbs, and the situation is even worse near Chinese New Year. In this connection, will the Government inform this Council:

(1) of the numbers and detection rates of burglary crimes in each of the past five years, with a tabulated breakdown by the 18 districts in Hong Kong; the numbers of persons convicted of such crimes and, among them, the respective numbers of those who were minors and non-Hong Kong residents;

(2) of the details of both the publicity activities on the prevention of burglary and joint operations against burglary crimes conducted by the Hong Kong Police Force in the whole year of 2024, as well as the effectiveness of such efforts;

(3) of the details of the publicity activities conducted by the Fight Crime Committee and District Fight Crime Committees on the prevention of burglary in the whole year of 2024; and

(4) whether the Government will review the existing mechanism on the prevention of burglary crimes, including whether it will consider installing smart lampposts fitted with cameras and subsidising village offices to install closed-circuit television monitoring systems or other appropriate alarm devices at major entrances and exits of villages so as to deter law-breakers?

Reply:

President,

The Police pay close attention to burglary cases which occurred in different locations and premises. In addition to actively taking measures against such crimes, the Police have been providing home security and anti-burglary advice to the public through various channels.

After consultation with the Hong Kong Police Force and the Home Affairs Department, our consolidated reply to the Member's question is set out below:

(1) The number of burglary cases and detection rates by Police Districts in the past five years (from 2020 to 2024) are set out in Annex I.

Regarding the number of persons convicted, the number of persons convicted of burglary-related offences (i.e. burglary under section 11 and aggravated burglary under section 12 of the Theft Ordinance (Cap. 210)) and, among them, the number of those who were minors or not holders of Hong Kong Identity Cards at the time of their first appearance, from 2020 to the third quarter of 2024, are set out in Annex II.

(2) The Police adopt a multi-pronged approach to enhance the prevention and combating of burglary cases. In terms of enforcement, the Police have stepped up intelligence gathering and adopted an intelligence-led approach. They have increased high-profile patrols and stop-and-search operations in high-risk areas, such as village houses. Additionally, drones and helicopters from the Government Flying Service are deployed for nighttime aerial patrols and the pursuit of burglars. Roadblocks are also set up at different times and locations to stop and search suspicious vehicles or individuals, thereby enhancing deterrence.

On the publicity front, to enhance public awareness, the Police have launched a one-stop platform, [SafeCity.HK](https://www.safe-city.hk/), to provide the public with crime prevention tips, including information on burglary prevention. The Police also conduct publicity through various channels, such as social media platforms, press conferences, OffBeat 360 and Offbeat 120s, to share with the public ways to enhance home security and encourage them to report to the Police any suspicious persons or behavior. The Police also organise regular seminars for different sectors (for example, members of the property management and security sectors, the retail industry, and so on) and distribute anti-burglary pamphlets to the public in conjunction with District Councils, Rural Committees, Area Committees and property management companies to enhance anti-burglary awareness from different perspectives.

As a result of the Police's vigorous efforts in combating burglary, the situation of burglary cases has improved significantly. In 2024, 1 220 burglary cases were reported, representing a decrease of 134 cases or 9.9 per cent compared to 2023, and the amount of loss was also reduced by 48 million Hong Kong Dollars or 25.5 per cent. The Police will continue with its related work, such as stepping up publicity during high-risk periods, such as the

Chinese New Year and long holiday periods (e.g. using the Anti-crime Promotional Truck to visit different districts across the territory) to educate the public on the importance of and ways to prevent theft.

(3) In response to burglary cases, the Fight Crime Committee (FCC) has adopted Beware of Burglary and Theft as the theme of one of its anti-crime publicity campaigns in 2024-25. The campaign will be launched through various media, including online advertisements and distribution of publicity materials such as door and window alarms, to remind members of the public to step up their home security to prevent burglary and theft.

As for the District Fight Crime Committees (DFCCs), various DFCCs organised different publicity campaigns under the theme of Beware of Burglary and Theft in 2024, such as carnivals, seminars and design competitions; distribution of promotional souvenirs, leaflets, banners, etc; and placing advertisements on the backs of minibus chairs and on the lightboxes of bus shelters. The aim is to integrate messages about preventing burglary and theft into various aspects of citizens' daily lives at the district level.

(4) To further enhance law and order and combat crime in a comprehensive manner, the Police Force has started installing closed-circuit televisions (CCTVs) in various districts (including rural areas) in Hong Kong since April 2024. The installation points are located at traditional lampposts, smart lampposts and government buildings. 615 sets of cameras have been installed by the end of last year, with the first phase of installation to be completed within 2025 with a total of 2 000 sets of cameras. As at the end of 2024, the system has assisted the Police in detecting 122 cases, including serious crimes such as murder, robbery and burglary, with 202 arrests. Of the 16 burglary cases detected with the assistance of CCTV, half of them (eight cases) were solved within one day, demonstrating that CCTV has not only made investigations more effective, but has also greatly enhanced the efficiency of crime detection.

Apart from assisting in crime detection, CCTV also has a deterrent effect on criminal behavior. In order to understand the relevant data, the Police have analysed the number of street crime cases for various types of crimes and found that they have dropped after the installation of CCTV. This shows that the scheme has brought about a very positive effect on crime prevention and elimination. The Police will progressively install CCTVs according to the crime rate or pedestrian flow of individual districts and locations (including rural areas), with a view to maximising the effectiveness of CCTVs in preventing and combating crime.

In addition, the Police, in conjunction with the DFCCs, have also encouraged and assisted in the installation of CCTV systems in old low-security buildings. Police Districts also distribute door and window alarms to rural residents, so as to enhance the security level of residential premises.

LCQ22: Planning for former Choi Hung Road Market

Following is a question by the Hon Yang Wing-kit and a written reply by the Secretary for Development, Ms Bernadette Linn, in the Legislative Council today (February 19):

Question:

It has been learnt that the Government closed the Choi Hung Road Market in Wong Tai Sin in 2022 to free up the site for other long-term development purposes, but so far the site has not been planned for any use. In this connection, will the Government inform this Council:

(1) whether it has considered revitalising the former Choi Hung Road Market; if so, of the timetable and roadmap;

(2) whether it will consider opening up the former Choi Hung Road Market to youth groups or non-profit-making district groups in the short term for the creation of music and art spaces as well as cultural and creative markets, so as to optimise the use of idle spaces; if so, of the details; if not, the reasons for that; and

(3) whether it will, in the long run, consider converting the former Choi Hung Road Market for the provision of dental clinics as well as leisure and cultural services facilities (e.g. libraries and study rooms) to cater for the needs of local residents; if so, of the details; if not, the reasons for that?

Reply:

President,

With regard to the overall planning of the Choi Hung Road (CHR) Playground, the CHR Sports Centre and the former CHR Market site, the Energizing Kowloon East Office (the Office) of the Development Bureau commenced the study and planning work in collaboration with relevant government departments including the Leisure and Cultural Services Department, the Planning Department and the Architectural Services Department (ArchSD). The objective is to improve the recreational and sports facilities and integrate other uses under the principle of "single site, multiple use" to make better use of land resources and meet societal needs at the same time. After consultation with the relevant policy bureaux and departments, the reply to the questions is as follows:

(1) and (3) The CHR Playground, the CHR Sports Centre and the former CHR Market are located in San Po Kong with a total site area of about 4.5

hectares. Taking into account the actual district situation, it is recommended to preserve the playground open space area as far as possible with enhancement to increase its attractiveness and inclusiveness. To gather creative design and ideas, the Office and the ArchSD co-organised the Design Competition for Redevelopment of Open Space at CHR Playground and would consider adopting some of the design ideas and concepts of the winning entry for the design of the redevelopment project. As for the CHR Sports Centre and the former market part, taking into account the advice from relevant policy bureaux and departments, it is proposed to develop a new integrated government complex under the principle of "single site, multiple use" to re-provision and upgrade the existing recreational and sports facilities and to introduce some new services. The Office consulted the Wong Tai Sin District Council and other members of the local community on the preliminary proposals of the redevelopment project in February 2023 and incorporated the relevant comments. In terms of recreational and sports facilities, under the latest design, the sports centre facilities which will be re-provisioned and upgraded include an indoor multi-purpose arena, badminton courts, a multi-function activity room, a children's play room, a table tennis room, a dance room and a fitness room, and a new indoor futsal-cum-handball court. The integrated complex will also provide space for welfare facilities (including elderly and child care centres) and set up the Wong Tai Sin District Health Centre as a hub to provide and co-ordinate primary healthcare services of the district. A public vehicle park will be provided in the redevelopment project and the existing San Po Kong Public Library will also be re-provisioned in the integrated complex so as to upgrade the services and facilities of the library. The relevant preliminary studies for the project have been completed. The Office is liaising with concerned departments on details of commencing the relevant town planning procedures to prepare for the project implementation.

(2) The CHR Playground and the CHR Sports Centre are still in operation while the CHR Market was closed in March 2022. To optimise the use of resources, following the established procedures, the Food and Environmental Hygiene Department (FEHD) has identified appropriate alternative user departments to use the premises. Currently, part of the premises is separately used by the FEHD for temporary storage purpose and by the Transport Department for temporary storage of seized bicycles that were illegal parked or abandoned.

LCQ22: Planning for former Choi Hung Road Market

Following is a question by the Hon Yang Wing-kit and a written reply by the Secretary for Development, Ms Bernadette Linn, in the Legislative Council today (February 19):

Question:

It has been learnt that the Government closed the Choi Hung Road Market in Wong Tai Sin in 2022 to free up the site for other long-term development purposes, but so far the site has not been planned for any use. In this connection, will the Government inform this Council:

(1) whether it has considered revitalising the former Choi Hung Road Market; if so, of the timetable and roadmap;

(2) whether it will consider opening up the former Choi Hung Road Market to youth groups or non-profit-making district groups in the short term for the creation of music and art spaces as well as cultural and creative markets, so as to optimise the use of idle spaces; if so, of the details; if not, the reasons for that; and

(3) whether it will, in the long run, consider converting the former Choi Hung Road Market for the provision of dental clinics as well as leisure and cultural services facilities (e.g. libraries and study rooms) to cater for the needs of local residents; if so, of the details; if not, the reasons for that?

Reply:

President,

With regard to the overall planning of the Choi Hung Road (CHR) Playground, the CHR Sports Centre and the former CHR Market site, the Energizing Kowloon East Office (the Office) of the Development Bureau commenced the study and planning work in collaboration with relevant government departments including the Leisure and Cultural Services Department, the Planning Department and the Architectural Services Department (ArchSD). The objective is to improve the recreational and sports facilities and integrate other uses under the principle of "single site, multiple use" to make better use of land resources and meet societal needs at the same time. After consultation with the relevant policy bureaux and departments, the reply to the questions is as follows:

(1) and (3) The CHR Playground, the CHR Sports Centre and the former CHR Market are located in San Po Kong with a total site area of about 4.5 hectares. Taking into account the actual district situation, it is recommended to preserve the playground open space area as far as possible with enhancement to increase its attractiveness and inclusiveness. To gather creative design and ideas, the Office and the ArchSD co-organised the Design Competition for Redevelopment of Open Space at CHR Playground and would consider adopting some of the design ideas and concepts of the winning entry for the design of the redevelopment project. As for the CHR Sports Centre and the former market part, taking into account the advice from relevant policy bureaux and departments, it is proposed to develop a new integrated government complex under the principle of "single site, multiple use" to re-provision and upgrade the existing recreational and sports facilities and to introduce some new services. The Office consulted the Wong Tai Sin

District Council and other members of the local community on the preliminary proposals of the redevelopment project in February 2023 and incorporated the relevant comments. In terms of recreational and sports facilities, under the latest design, the sports centre facilities which will be reprovisioned and upgraded include an indoor multi-purpose arena, badminton courts, a multi-function activity room, a children's play room, a table tennis room, a dance room and a fitness room, and a new indoor futsal-cum-handball court. The integrated complex will also provide space for welfare facilities (including elderly and child care centres) and set up the Wong Tai Sin District Health Centre as a hub to provide and co-ordinate primary healthcare services of the district. A public vehicle park will be provided in the redevelopment project and the existing San Po Kong Public Library will also be reprovisioned in the integrated complex so as to upgrade the services and facilities of the library. The relevant preliminary studies for the project have been completed. The Office is liaising with concerned departments on details of commencing the relevant town planning procedures to prepare for the project implementation.

(2) The CHR Playground and the CHR Sports Centre are still in operation while the CHR Market was closed in March 2022. To optimise the use of resources, following the established procedures, the Food and Environmental Hygiene Department (FEHD) has identified appropriate alternative user departments to use the premises. Currently, part of the premises is separately used by the FEHD for temporary storage purpose and by the Transport Department for temporary storage of seized bicycles that were illegal parked or abandoned.