

STUDENT FINANCIAL MATTERS

- [**Payment Methods and Procedures**](#)
- [**Frequently Asked Questions**](#)
- [**Outstanding Payment Non-compliance Policy**](#)

Enquiry may be sent to Central Student Financial Unit via:

- [**Student Online Service Desk**](#); or
- **Email to fostudent@ust.hk** (please mark your **Student Name** and **Student ID** in the email subject)

Payment Methods and Procedures

I. Hall, Tuition and Other Term Fees

Students may pay hall, tuition, caution money, non-local student compulsory medical insurance, and Student Union (SU) fees via:

- [Internet Banking](#)
- [Automated Teller Machine \(“ATM”\)](#)
- [PPS by Phone or Internet](#)
- [Hang Seng Bank Counter](#)
- [Bank Remittance / Wire Transfer](#)

There is a time lag between payment and bank data transmission onto the SIS for record update. It may take 1-3 working days; and overseas bank remittance may require a longer period of 10 working days for interbank clearance. Please keep a copy of the bank receipt, pay-in-slip, cheque or internet payment advice as a proof of payment.

For enquiries, you may login to [Student Online Service Desk](#) or email to fostudent@ust.hk and mark your **Student Name** and **Student ID** in the email subject.

II. Miscellaneous Charges

Various miscellaneous charges other than hall, tuition and term fees may be paid by:

- [On-line Credit Card Payment](#)
- [Student Smart Card](#)
- [Octopus Card](#)
- [Cash](#)

Payment of Hall, Tuition, Caution Money,
Non-Local Student Compulsory Medical Insurance and Student Union (SU) Fees

Internet Banking

Internet payment may be made through deduction from student's own bank or credit card account with the following banks:

1. Bank of China (Hong Kong) Limited (<https://www.bochk.com/>)
2. Bank of Communications Co., Ltd. (<https://www.bankcomm.com.hk/>)
3. China CITIC Bank International Limited (<http://www.cncbinternational.com/>)
4. China Construction Bank (Asia) Corporation Limited (<http://www.asia.ccb.com/>)
5. China Merchants Bank Hong Kong Branch (<http://hk.cmbchina.com>)
6. Chiyu Banking Corporation Limited (<https://www.chiyubank.com/>)
7. Chong Hing Bank Limited (<http://www.chbank.com/>)
8. Citibank (Hong Kong) Limited (<https://www.citibank.com.hk/>)
9. Dah Sing Bank, Limited (<http://www.dahsing.com/>)
10. DBS Bank (Hong Kong) Limited (<https://www.dbs.com.hk/>)
11. Fubon Bank (Hong Kong) Limited (<https://www.fubonbank.com.hk/>)
12. Hang Seng Bank Limited (<https://www.hangseng.com/>)
13. The Hongkong & Shanghai Banking Corporation Limited (<https://www.hsbc.com.hk/>)
14. Industrial and Commercial Bank of China (Asia) Limited (<https://www.icbcasia.com/>)
15. Nanyang Commercial Bank Limited (<https://www.ncb.com.hk/>)
16. OCBC Wing Hang Bank Limited (<https://www.ocbcwhhk.com/>)
17. Public Bank (Hong Kong) Limited (<https://www.publicbank.com.hk/>)
18. Shanghai Commercial Bank Limited (<http://www.shacombank.com.hk/>)
19. Standard Chartered Bank (Hong Kong) Limited (<https://www.sc.com/hk/>)
20. The Bank of East Asia, Limited (<https://www.hkbea.com/>)
21. CMB Wing Lung Bank Limited (<https://www.cmbwinglungbank.com/>)

Students should always input a valid Student Number as Bill/Account Number for payment of Bill Type "01"; **MUST NOT** choose Bill Type "02" .

Please print a hard copy of the screen which shows that the payment has actually been effected and keep it as a proof of payment.

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Automated Teller Machine (ATM)

Payment can be made at any ATM of HSBC/Hang Seng Bank and any ATM of JETCO with “JET PAYMENT” logo. The payment procedures are as follows:

For HSBC/Hang Seng Bank Account Holders

1. Enter the personal identity number (PIN) of the ATMcard
2. Select “Bill Payment”
3. Select category “Education - Universities”
4. Select “HKUST”
5. Select the Bill Type “01” ; **MUST NOT** choose Bill Type “02”
6. Key in the Student Number as Bill / Account Number
7. Key in Payment Amount
8. **Collect the ATM slip, check that the transaction is accepted by bank and keep it as a proof of payment.**

For JETCO ATM Card Holders

1. Enter the personal identity number (PIN) of the ATMcard
2. Select transaction account (i.e. bank account to be debited)
3. Select “Bill Payment”
4. Select “Education”
5. Select “HKUST”
6. Key in a two-digit Bill Type “01” ; **MUST NOT** choose Bill Type “02”
7. Key in Student Number as Bill / Account Number
8. Key in Payment Amount (then a screen setting out the Bill Type, Bill/Account Number and Amount will present itself for checking)
9. Confirm
10. **Collect the ATM slip, check that the transaction is accepted by bank and keep it as a proof of payment.**

PPS by Phone or Internet

Payment can be made at any time during a day, 24 hours, by a tone-dial phone or via internet after registering with PPS Terminal. The operation details are as follows:

Through a tone phone	Via Internet
<p>I. Open a PPS account with an ATM card or a credit card with ATM function at a registration terminal</p> <p>II. Bill Registration</p> <ol style="list-style-type: none">1.Dial 18011 (English) or 18013 (Cantonese) through a tone phone2.Key in “1” for bill registration3.Key in PPS Account Number4.Key in Merchant Code “9153” (for HKUST)5.Key in <u>Student Number</u> as Bill Number (for Bill Type “01”) <p>III. Bill Payment</p> <ol style="list-style-type: none">1.Dial 18031 (English) or 18033 (Cantonese) through a tone phone2.Key in PPS Phone Password3.Key in Merchant Code “9153”4.Select Bill Type “01” ; MUST NOT select Bill Type “02”5.Key in <u>Student Number</u> as Bill Number (for Bill Type “01”)6.Key in Payment Amount7.Key in “1” to confirm or “3” to re-enter8.Don’t hang up until the whole Payment Reference Number has been given. Otherwise, the whole transaction will be cancelled. Please keep the Payment Reference Number as a proof of payment.	<p>I. Open a PPS account with an ATM card or a credit card with ATM function at a registration terminal</p> <p>II. Bill Registration</p> <p>Visit PPS website @ www.ppshk.com</p> <ol style="list-style-type: none">1.Login with your PPS Account Number / Name & Password2.Click on “Add Bill”3.Select Merchant Code “9153” (for HKUST)4.Key in <u>Student Number</u> as Bill Number (for Bill Type “01”)5.Click “Confirm” to confirm the payment <p>III. Bill Payment</p> <ol style="list-style-type: none">1.Login with your PPS Account Number / Name & Password2.Click on “Pay Bill”3.Click the “Pay” button of the corresponding <u>Student Number</u> (for Bill Type “01”)4.Select Bill Type “01” ; MUST NOT select Bill Type “02”5.Key in Payment Amount6.Select the Payment Date7.Click “Proceed”8.Click “Pay” to confirm the payment Payment Reference Number will be shown on the screen. Please print the screen as a poof of payment.

Hang Seng Bank Counter

Payment can be made at bank counter or via Cheque Deposit Machine at any branch of Hang Seng Bank located in Hong Kong.

(1) Payment at Bank Counter

Payment can be made via counter at any branch of Hang Seng Bank using the **prescribed pay-in-slip** to be collected at the Academic Registry, Student Housing & Residential Life Office or the Finance Office.

For payment by cheque, please write down the **Student Name** (per ID card or passport), **Student Number** on the back of the cheque. The cheque should be crossed and made payable to “**The Hong Kong University of Science and Technology**”.

After payment is made, please check that the Student Number printed on the validated pay-in-slip is correct. If it is not correct, please ask the bank to amend immediately. Please keep the pay-in-slip as a proof of payment.

(2) Deposit cheque at Cheque Deposit Machine

Please write down **Student Name** (per ID card or passport), **Student Number** and **contact phone number / email address** on the back of the cheque and place the cheque at the Cheque Deposit Machine as per bank’s instruction. Please keep the scanned image of your **cheque** and **deposit slip** as a proof of payment. The cheque should be crossed and made payable to “**The Hong Kong University of Science and Technology**”.

Please key in the HKUST bank account (account no. : **262-324999-002**) and **MUST** input the **Student Number** in the Customer Reference field for identification.

Bank Remittance / Wire Transfer

For overseas students, payment can be made through bank remittance or wire transfer by providing the following information to the remitting bank:

Name of bank:	Hang Seng Bank
Bank account number:	024-262-324999-002
Bank account name:	The Hong Kong University of Science and Technology
Bank address:	Hang Seng Bank Building 83 Des Voeux Road Central Hong Kong
SWIFT code:	HASE HKHH

- i. **Student Name** (per ID card or passport) and **Student Number** MUST be quoted in the remittance advice for identification. Please retain the payment advice or customer receipt (issued by bank) as a proof of payment.
- ii. Please pay **EXTRA HK\$300.00** for bank remittance and administration charges. In case bank charges incurred are in excess of HK\$300, the shortfall would be recovered from the student.

Payment of Miscellaneous Charges

Charge Item	On-line Credit Card		Student Smart Card	Octopus Card	Cash
	Via Student Information System (SIS) (Note)	Via respective departmental website			
Transcript fee & postage	-	Yes	Yes	-	-
Visa application handling fee & postage	Yes	Yes	-	-	-
Testimonial fee	Yes	-	-	-	-
Replace student ID card	Yes	-	-	-	-
Data access request search fee	Yes	-	-	-	-
Award cert letter	Yes	-	-	-	-
Student Union Annual/Entry Fee	Yes	-	-	-	-
Locker rental	-	Yes	Yes	-	-
Print quota	-	Yes	Yes	-	-
Student Smart Card Add-value	-	Yes	-	-	Yes
Laundry fee & Air-conditioning charges on student halls	-	-	Yes	Yes	-
Misc. charges on student halls e.g. penalty, late check-out, lost key, key replacement, door opening service, etc.	-	-	-	-	Yes
Library Charges	-	-	-	Yes	Yes
Student dental service fee	-	-	-	-	Yes
Miscellaneous charges by department e.g. course fee, examination fee, photocopying charges, summer camp, student activities, etc.	-	Yes	Yes	Yes	Yes

Note

In the SIS, there is a "Miscellaneous Purchase Section", Students may select any of the listed items and pay by a visa/master card.

Frequently Asked Questions

- [**PAYMENT**](#)
- [**TUITION AND OTHER TERM FEES**](#)
- [**HALL FEE**](#)
- [**DEFERRAL OF TUITION/HALL FEES**](#)
- [**REFUND & DISBURSEMENT**](#)
- [**SIS RELATED**](#)
- [**OTHERS**](#)

<u>TYPE OF ENQUIRIES</u>	<u>QUESTIONS</u>	<u>ANSWERS</u>
PAYMENT	How do students pay hall, tuition, caution money, non-local student compulsory medical insurance & SU fees?	<p>Students may pay these fees via:</p> <ul style="list-style-type: none"> • Internet Banking • Automated Teller Machine (“ATM”) • PPS by Phone or Internet • Hang Seng Bank Counter • Bank Remittance / Wire Transfer <p>Payment procedures are set out at https://www.ab.ust.hk/fo/StudentPayment.pdf</p>
	Can ordinary pay-in-slips be used to pay the tuition/hall fees?	No, a designated bank pay-in-slip MUST be used on which student ID MUST be specified upon payment for identification purpose.
	Where can students get the prescribed pay-in-slip?	Students may obtain the prescribed pay-in-slip at Academic Registry, Finance Office or Student Housing & Residential Life Office.
	Can students pay tuition / hall fee, caution money, compulsory medical insurance & SU Fee by credit card?	<p>Yes, but payment has to be made via one of the following channels :</p> <ul style="list-style-type: none"> • Internet Banking • Automated Teller Machine (“ATM”) • PPS by Phone or Internet
	May students pay by instalments due to daily payment limit imposed by bank?	Yes, as long as the fees are fully paid before due date.
	Can a third party make payment for a student?	Yes, the payer must quote the student number when making payment.
	<p>What should students do when inadvertent payment errors are made?</p> <p>For example:</p> <ul style="list-style-type: none"> • Deposit cheque into Cheque Drop box without a prescribed pay-in slip • Direct transfer into HKUST’s bank account without quoting any student number 	<p>Students may scan and email the payment proof to fostudent@ust.hk for handling.</p> <p>Please provide a copy of :</p> <ul style="list-style-type: none"> • Cheque and bank statement showing clearance date of cheque • ATM slip or Bank Internet acknowledgment

PAYMENT	How can students pay other miscellaneous fees, e.g. replacement of student ID card, transcript, testimonial, etc.?	Payment methods for various miscellaneous charges are set out at https://www.ab.ust.hk/fo/StudentPayment.pdf
	What should students do if fee is paid via the Miscellaneous Purchase function of the Student Information System, but ultimately do not require the service/require another service?	Students are required to detail the case in written form for consideration by Academic Registry.
	How can students get or apply for the tuition payment receipt?	Students may log in the front page of the SIS Student Center, in the Finance Related Matters section at the right hand corner, the link “Official Receipt (Tuition Fee) will direct you to print an official receipt for the collected tuition fee payment. There is no automatically generated official receipt for other fee payment, such as hall fee, caution money, compulsory medical insurance for non-local student.
	Why payment is made but not recorded in the SIS?	There is a time lag between payment and bank data transmission onto the SIS for record update. It may take 1-3 working days; and overseas bank remittance may require a longer period of 10 working days for interbank clearance. Another possible reason may be incorrect input of student number, bank account, or student no. is not specified in the bank remittance payment etc.

<u>TYPE OF ENQUIRIES</u>	<u>QUESTIONS</u>	<u>ANSWERS</u>
TUITION AND OTHER TERM FEES	When will the tuition be posted to SIS and when will be the payment due date?	The tuition charge is posted to SIS about a month before commencement of the Fall and Spring terms, and the payment due date is at the beginning of the term. For undergraduate students studying beyond the normal program duration, tuition charge is posted shortly after the course add drop period, students are normally given one to two weeks to pay the fee. An email will also be sent to students' campus email notifying students of the charge posting.
	How can students check the tuition amount, due date and breakdown of charges?	In SIS, a function "PRINT CHARGES" is available for students to view the details of unpaid charges. Student can also click "Charges Due" (select from the pull down menu of the Finances Section of the Student Centre) to view the details of unpaid charges.
	What is caution money? Can students choose not to pay if they do not join the congregation?	Caution money (HK\$300) is a compulsory deposit on first registration. Charges such as outstanding library dues or other unpaid claims may be made against this deposit. The balance will be refunded if the student leaves the University before graduation. At graduation, the student is required to restore the balance of the caution money to its original level and the full amount of the caution money will be transferred towards graduation fee. All graduates, disregard attendance of congregation ceremony, are required to settle the graduation fee.
	What is the tuition rate in the last year of study of undergraduate dual degree programs?	Undergraduate students in dual degree programs are subject to a self-financed tuition rate in the final year of study (that is, 9 th and 10 th regular term). Details of tuition rate can be found at ARO website (http://arr.ust.hk/reg/pr/pr_std_fees/fees_tuition.html)
	What is the tuition rate for undergraduate students studying beyond the normal program duration?	Per credit tuition fee is applicable to undergraduate students studying beyond the normal program duration, and students should seek prior approval from their major department and School for the extension of length of study. Details of tuition rate can be found at ARO website (http://arr.ust.hk/reg/pr/pr_std_fees/fees_partial.html)

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TUITION AND OTHER TERM FEES	Do students need to pay tuition fee if they have taken leave from study in regular terms (Fall / Spring) and take courses in the following small terms (Winter / Summer)?	<p>For undergraduate students who have taken leave from study paying no tuition in regular term (i.e. Fall / Spring), a per-credit tuition fee will be charged when they resume study and take courses in Winter or Summer, with the maximum amount not exceeding the prevailing tuition fee for a regular term.</p> <p>Details of tuition rate can be found at ARO website http://arr.ust.hk/reg/pr/pr_std_fees/fees_partial.html</p>
	Do students need to pay tuition and other fees during exchange terms?	Students MUST be officially registered in the term they are on exchange program. The full tuition fee and other term fees should be settled before the students set off for the exchange program.
	Does the tuition charge be reduced for students who only take a few credits in a term?	<p>Undergraduate students are required to pay the whole term tuition fee throughout the normal program duration of 4 years (5 years for dual degree programs).</p> <p>Details of tuition rate can be found at ARO website http://arr.ust.hk/reg/pr/pr_std_fees/fees_tuition.html</p>
	What is the reduced tuition rate for research postgraduate students at the final stage of study?	<p>Research postgraduate students who are studying beyond the normative period of study and in their final stage of thesis writing may apply to register as continuing students, and pay a reduced tuition fee. Approval of the continuing student status is required from the thesis supervisor and PG Coordinator/Program Director.</p> <p>Details of tuition rate can be found at ARO website http://arr.ust.hk/reg/pr/pr_std_fees/fees_partial.html</p>

<u>TYPE OF ENQUIRIES</u>	<u>QUESTIONS</u>	<u>ANSWERS</u>
HALL FEE	When is hall fee posted to SIS?	<p><u>UG students</u> Charges are posted to SIS after the commencement of housing offer. Please refer to the hall offer letters for further details.</p> <p><u>RPG students</u> Charges are posted to SIS in mid of each month. For students with PGS, hall fees are automatically offset by the monthly PGS before disbursement.</p>
	Will hall offer be retained if only partial hall fee is paid?	No, full payment is required. Students with financial difficulties may apply to SFAO for deferral of payment.
	Are students required to pay full year hall fee in advance?	<p>In general, hall fee is charged by instalment. If a student pays the full hall fee in advance, any excess payment over the charged instalment amount will be retained for offsetting new charges, including hall, tuition fees, etc..</p> <p><u>Exception</u> Accommodation for MBA students is arranged by the program office. Full-time MBA students are required to commit for a full-year housing term and pay the full hall fee in advance.</p>
	Why hall fee is not cancelled after withdrawal/checked out from hall residence?	<p>Possible reasons: -</p> <ul style="list-style-type: none"> In general, students are committed to the entire offered residence after acceptance of hall offer and are required to pay for the hall fee in full. All hall fee paid is non-refundable and non-transferable. For special circumstance, please contact SHRLO.
	Why outstanding hall fee is still shown in the SIS after payment is made?	<p>Possible reasons: -</p> <ul style="list-style-type: none"> Payment is matched against charged items according to the sequence of due dates automatically. If there are several items of outstanding charges, the payment may have been used to settle other charges with a due date earlier than that of the hall fee. Payment breakdown is shown in SIS. The student may not have provided correct student number or paid to the correct bank account. There is a time lag between payment and bank data transmission onto the SIS for record update.

<u>TYPE OF ENQUIRIES</u>	<u>QUESTIONS</u>	<u>ANSWERS</u>
DEFERRAL OF TUITION/ HALL FEES	How to apply for payment deferral of tuition or hall fee for undergraduate (UG) students?	<p>Online deferral application form is available for continuing and new* undergraduate (UG) students. Deferment of tuition fee or hall fee payment will be considered on the ground of financial hardships with supporting proof. Applications should be made at least 7 working days before payment due date and applications submitted after the payment due date will not be accepted.</p> <p>(*For new undergraduate (UG) students admitted via Direct Entry who have financial difficulties in settling their first semester's tuition fee before the program registration date, please approach Scholarships & Financial Aid Office or sfao.fa@ust.hk for advice.)</p>
	What kind of supporting documents are needed for deferral application of tuition or hall fee?	<p>If students have applied for the Government Financial Assistance Schemes (e.g. TSFS/FASP, NLSFT/NLSPS) , they are required to submit photocopy of the application form, latest correspondence with the Student Finance Office (SFO) of the Working Family and Student Financial Assistance Agency or the result notification letter.</p> <p>If students have not applied for the Government Financial Assistance Schemes, they are required to submit the copies of parents' and applicants' bank statements for the recent 3 months. Parents' income proof should be included.</p>
	For newly admitted research postgraduate students (RPG), are they allowed to use their monthly PGS to settle tuition fees by instalment?	Yes, first year first term RPG students may approach and submit deferral payment applications to the program offices. After approval, please send the applications to ARO for processing.
	What is the deferral application procedure for continuing research postgraduate students (RPG)?	For continuing RPG students, application form could be downloaded from the SFAO website (https://sfao.ust.hk/page.php?i=24). Students have to seek endorsement from the program offices on the postgraduate studentship amounts and fill in the proposed payment plan. SFAO will review and determine the final payment plan.
	Will the payment deferral for RPG students be automatically processed and extended to the following terms once approval has been given for the first-year-first-term deferral application?	No, RPG students have to submit a new application before or at the beginning of each semester.

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<u>TYPE OF ENQUIRIES</u>	<u>QUESTIONS</u>	<u>ANSWERS</u>
REFUND & DISBURSEMENT	What is the payment date of admission scholarship? Will it be shown in SIS?	For details, please approach Scholarships & Financial Aid Office or sfao.sc@ust.hk . For TPG students, please contact respective program offices.
	What are the procedural details for refund application?	Students should approach the following parties for different kinds of refund: Tuition fee: ARO or respective program offices (see Note) Hall fee: In general, all hall fee paid is non-refundable and non-transferable. For special circumstance, please contact SHRLO. Student ID card replacement/Diploma replacement/ Testimonial & transcript fees: ARO Scholarship and bursary: SFAO or program offices (for TPG students) Note: If students have applied for the Non-Means Tested Loan (NLS), upon receipt of NLS from the Working Family and Student Financial Assistance Agency of the HKSAR Government, the net amount of NLS after deduction of outstanding tuition fee will be refunded to students' bank accounts maintained in SIS by auto-pay in 2 weeks' time.
	Will overpayment be refunded?	Overpayment is retained in the SIS account for offsetting new charges. Students are required to apply for refund of excess payment upon completion of program.
	Why refund or disbursement is not paid according to the "Posted/Transaction Date" shown in the SIS?	Posted/Transaction date shown in the Student Center of SIS is the date Finance Office starts to process the transaction. It is not the actual pay day. There will be around 5 and 10 days of time lag between the posted/ transaction date and the actual pay day for cheque payment and auto-pay respectively. For auto-pay, students will receive a system-generated email notification on the pay day.

<u>TYPE OF ENQUIRIES</u>	<u>QUESTIONS</u>	<u>ANSWERS</u>
SIS RELATED	What are the financial information and inquiry functions available in the Student Information System (SIS)?	<p>Charges for tuition, hall, caution money, Student Union and non-local student compulsory medical insurance fees are posted to SIS and can be viewed on-line (“Print Charges” / “Charges Due” / “Account Activity”).</p> <p>Under the Finances Section of the Student Center, students may view their “Account Summary”. There are further account inquiry functions of “Account Activity” providing details of all charges and payments; and “Payments” showing the matching of payments against individual charged items.</p>
	How can students update their bank account data on SIS?	At the lower right hand corner of the front page of the SIS Student Center, the link “Update Bank Account” directs students to the bank account updating page. Upon opening/cancellation/change of bank account, students should immediately update their bank account information on the SIS. Please note that credit card is NOT accepted as bank account.
	How to apply for a debit note after making payment?	<p>Students enrolled in the self-financing programs are advised to make the request to their program offices.</p> <p>For UG and RPG students, a written request with reasons is required for consideration by ARO.</p>
	What should students do when forget the password?	Students may go to ITSC’s website to get a new password. (Direct link: https://itsc.ust.hk/services/general-it-services/user-account/manage-my-account). Under “Account Management”, select “Forgot Password”.
	Is bank code needed when input the bank account no. to the SIS?	When students select a bank from the pop-up list, SIS will automatically generate the bank code.

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<u>TYPE OF ENQUIRIES</u>	<u>QUESTIONS</u>	<u>ANSWERS</u>
OTHERS	Are students required to pay SU fee?	SU fee is optional. Any students who do not want to join the SU can simply ignore the SU fee when they make tuition payment, unsettled SU fee will be cancelled about 2 weeks after the Fall/Spring term commences. Any paid SU fee is not refundable. If there is any further question, please approach Student Union.
	How can students pay after the SU fee has been cancelled in SIS?	Students may make direct payment via the “Miscellaneous Purchase” under the Finances section in the Student Centre of SIS.
	I am a non-local student, why I have to pay the medical insurance as I already have my own plan?	The University policy stipulates that compulsory medical insurance is required for all registered full-time degree-seeking non-local undergraduate and postgraduate students studying at HKUST on student visa/entry permit.
	Is the compulsory medical insurance still required when students are on overseas exchange?	The compulsory medical insurance is required for all new and continuing non-local full-time degree-seeking students. This also applies when students are on overseas exchange for the Fall or Spring term.
	How can students access the scholarships details - e.g. amount & timing etc.?	Students are advise to visit SFAO’s website: https://sfao.ust.hk/page.php?i=23 for more details. Please contact SFAO at sfaosc@ust.hk or 2358 5796 for further questions. For TPG students, please contact your program office.
	When will PGS start?	Students are advised to check with the program office about their PGS.
	How can a RPG student without a bank account receive the monthly PGS payment?	A cash cheque may be issued but student should open a bank account for receiving future monthly PGS by bank auto-pay.
	Will monthly PGS payment be used to offset outstanding charges automatically?	Yes, hall, tuition, caution money and non-local student compulsory medical insurance fees due for payment are offset against the monthly PGS automatically. Any remaining balance is paid to the student.

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Outstanding Payment Non-compliance Policy

- Students are required to pay the prescribed fees charged by the University according to the due dates. Reminders on overdue payments will be sent to students.
- Students with overdue payments may be subject to suspension of services in one or more of the following areas:
 - Suspension of all system access requiring network account login (*e.g. SIS, CANVAS, WIFI (eduroam), computer barn, hall application, sports facility booking, etc.*), and student card identification for access control and relevant services (*e.g. Library, halls, offices and laboratories, etc.*), except for Student Email Account
 - Required withdrawal from study
 - Withholding academic transcript
 - Withholding diploma (when available)
- Once the above services are suspended, students need to apply for resumption of services and settle an administrative fee of \$400.
- Graduates with overdue fees or loans cannot enjoy the alumni privilege in using sports facilities and library services, but can only retain the lifelong email account. Registration for studying another new program may not be allowed before payment of the overdue balances and an administrative fee of \$400.

Students who have financial difficulties in settling tuition fees/ hall fees may apply for [payment deferral](#). Please contact Scholarships & Financial Aid Office (SFAO) sfao.fa@ust.hk for assistance and advice.