

教育事務委員會
Panel on Education

在2009年2月9日的會議上
就議程項目"適用於專上學生的免入息審查貸款計劃"
通過的議案
Motion passed under the agenda item of
"Non-means-tested Loan Schemes for Post-secondary Students"
at the meeting on 9 February 2009

議案措辭

Wording of the Motion

預期未來一段日子本港持續受到全球經濟衰退影響，就業情況愈趨惡化，許多剛畢業大學生將要面對償還學生貸款困難；為減輕畢業生的債務負擔，以免他們剛畢業便已負債纍纍，本事務委員會促請政府採取如下措施完善各項免入息審查貸款計劃：

- (一) 預計短期內本港經濟仍會陷於低谷，應容許畢業生未來兩年可免息暫緩償還免入息審查的貸款；
- (二) 永久取消1.5%的風險調整系數；
- (三) 將利息計算期的計算準則與"專上學生資助計劃"看齊，即由畢業後起計算而不是由貸款發放日起計算；
- (四) 檢討及放寬低息貸款計劃下學生開支的計算方式。

(Translation)

That, as Hong Kong is expected to be continuously affected by global economic recession for some time in the future and the employment situation is deteriorating, many fresh graduates from universities will encounter difficulties in repaying their student loans; in order to relieve the debt burden of such graduates and to prevent them from becoming heavily indebted soon after graduation, this Panel urges the Government to refine the non-means-tested loan schemes by adopting the following measures:

- (a) allowing graduates to defer the repayment of non-means-tested loans for two years at no interest, in anticipation that Hong Kong will continue to experience economic downturn in the near future;

- (b) permanently removing the risk-adjusted factor of 1.5% from the interest rate;
- (c) bringing the period of interest accrual in line with that under the Financial Assistance Scheme for Post-Secondary Students, so that interest will be calculated after a student has graduated instead of upon draw-down of the loan;
- (d) reviewing and relaxing the method of calculating the level of expenses of students under low-interest loan schemes.