

## **Annex III**

	Academic year <sup>#</sup>				
	2020/21	2021/22	2022/23	2023/24	2024/25 (as at 31.1.2025)
<b>Legal Recovery Action</b>					
Number of letters issued to loan borrowers by Department of Justice (DoJ) before and after judgments are obtained <sup>&amp;</sup>	945 <sup>^</sup>	957	883	984	583
Number of cases involving enforcement of judgements <sup>@*</sup>					
– Writs of Fieri Facias	244	325	474	521	223
– Garnishee Orders	43	72	188	173	129
– Charging Orders	5	13	55	71	67
<b>Write-off<sup>@</sup></b>					
<b>Tertiary Student Finance Scheme – Publicly-funded Programmes</b>					
(a) Number of write-off cases <sup>&amp;</sup>	3	46	16	8	8
(b) Write-off amount (\$ million)	0.21	2.88	0.94	0.17	0.73
<b>Financial Assistance Scheme for Post-secondary Students</b>					
(a) Number of write-off cases <sup>&amp;</sup>	1	9	3	4	3
(b) Write-off amount (\$million)	0.01	0.40	0.06	0.32	0.22
<b>Non-means-tested Loan Scheme for Full-time Tertiary Students</b>					
(a) Number of write-off cases <sup>&amp;</sup>	3	10	5	5	3
(b) Write-off amount (\$ million)	0.11	0.64	0.24	0.17	0.47
<b>Non-means-tested Loan Scheme for Post-secondary Students</b>					
(a) Number of write-off cases <sup>&amp;</sup>	2	22	5	5	4
(b) Write-off amount (\$ million)	0.17	2.78	0.54	0.50	0.21
<b>Extended Non-means-tested Loan Scheme</b>					
(a) Number of write-off cases <sup>&amp;</sup>	11	79	33	48	22
(b) Write-off amount (\$ million)	0.49	2.72	1.31	2.07	0.91

<sup>#</sup> As at 31 July of the academic years concerned.

<sup>^</sup> DoJ started maintaining the relevant statistics in January 2021.

<sup>\*</sup> The enforcement actions taken by DoJ within an academic year are for enforcement of the judgments previously obtained by SFO against the defaulters and indemnifiers based on individual circumstances. The number of such actions bears no direct relationship with the number of default cases in that academic year.

<sup>@</sup> SFO does not maintain statistics on the relevant write-off amounts as a percentage of the total amounts of loans disbursed under the respective schemes.

<sup>&</sup> A default case may involve more than one letter issued by DoJ and/or more than one enforcement action taken. A write-off case may involve the loan repayment accounts of one or more financial assistance schemes administered by SFO.