Commonly asked Questions

More about eGIRO

Q1	What is eGIRO?
	You can read more about eGIRO through https://abs.org.sg/consumer-banking/eGIRO
Q2	How does eGIRO work and how can it benefit me?
	You can apply for eGIRO via the MOE eGIRO portal in under 10 minutes. Within 2 working days, MOE will email you about your application status, whether successful or unsuccessful.
Q3	Who are the participating banks for eGIRO?
	Current eGIRO participating banks: BOC, Citibank, DBS/POSB, HSBC, Maybank, OCBC, SCB and UOB.
Q4	Can I submit a hardcopy application form?
	No. Unless you are using all other non-participating eGIRO banks, joint account with 2 signatories and OCBC joint account.
Q5	Is there a charge to use eGIRO?
	No, there is no charges for creating an eGIRO instruction.
	However, if you intend to set a deduction limit, ensure it covers at least 3 months of your child's school fees to avoid failed deductions. Some banks may impose a service fee for the cost of processing each unsuccessful GIRO deduction.
Q6	Is there anything that I need to take note of when submitting an eGIRO application?
	When setting an expiry date, ensure it extends beyond your child's graduation date.
Q7	Do I have to apply for eGIRO for each of my child individually?
	Each eGIRO application is for one child. You will have to submit different eGIRO application for each of your child.
Q8	I have applied GIRO for my child when he/she is in MK. Do I have to apply again?
	Yes, you will have to apply again.
Q9	When will the GIRO be effective?
	If a successful GIRO application is made before 25 January 2025, the first deduction will occur on 26 February 2025, covering both January and February fees.
Q10	What should I do if I encounter an issue with my application?

If your eGIRO application is unsuccessful, MOE will email you with further instructions.
