

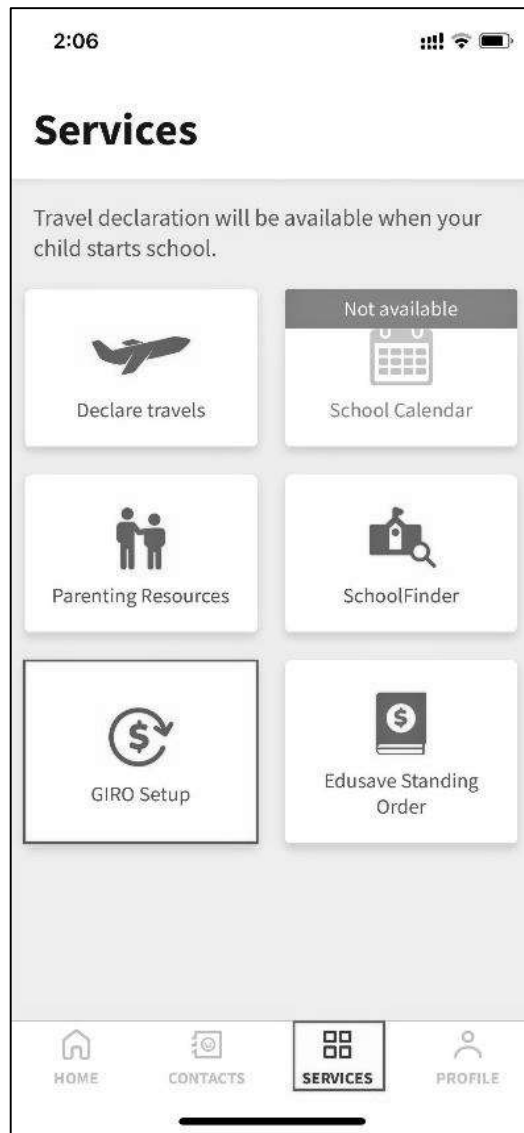
User guide for eGIRO application

(Updated as of 4 Sep 2023)

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1. Where to start?

- i) Through Parents Gateway App:
 - Tap the “Services Tab”, then
 - Tap the “GIRO Setup” icon.



- ii) Through MOE e-GIRO portal weblink:
 - <https://www.moe.gov.sg/financial-matters/fees/egiro>

iii) Regardless of which link you choose, you will see the following page.

Apply for eGIRO

Use our digital service to apply for GIRO arrangement for your child's school and miscellaneous fees.

You can apply for your child's school and miscellaneous fees to be paid through GIRO. The same GIRO arrangement will also be extended to cover their payment of enrichment programmes, school charges and deduction of national examination fees (Primary School Leaving Examination and GCE Examinations), where applicable.

Acceptable bank accounts

Account holders from the following banks can sign up for the GIRO scheme with MOE through this page:



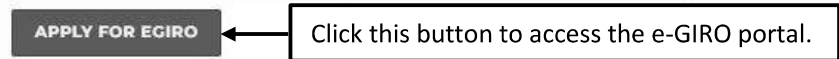
Other bank account holders will need to complete a hardcopy GIRO application form and submit the original signed form to your child's school. Child Development Account (CDA), joint account with 2 signatories and corporate accounts are not accepted.

Things to note about your application


If you have submitted multiple applications for the same student before the cut off, we will only process your latest application.

We will update you on your application outcome via email during the following periods:

Date of submission	Date of email update
Submit by 25 th of month (Feb to Oct)	First week of following month
Submit by 25 th of month (Nov to Jan)	From Jan to first week of Feb



Note: You will be redirected to a website hosted by DBS, the service provider for eGIRO with MOE.



- Refer to the user guide (1MB) for the steps to sign up.
- We note that some HSBC account holders are facing issues with eGIRO setup, and have provided the feedback to HSBC. Meanwhile, please consider applying using accounts from other banks until the issue is resolved.
- For some banks, you may need to get ready your physical token.
- If you do not have internet banking, please approach your child's school for assistance.
- If you have any feedback, you can submit through our online feedback form.

iv) Click the BLUE 'Apply for eGIRO' button to continue. You will be redirected to a website hosted by DBS, the service provider for e-GIRO with MOE.

2. Signing into the e-GIRO portal

- i) Fill in your details. (*Applicant name, applicant NRIC/FIN, applicant email, bill reference no., account holders's name*). All fields are mandatory.
- ii) Select your preferred bank from the dropdown list.
- iii) Read and accept the terms and conditions by checking the box.

eGIRO Direct Debit Authorisation (DDA)

The screenshot shows the eGIRO Direct Debit Authorisation (DDA) form. The form title is "You are signing up to join GIRO scheme with Ministry of Education. Please enter the following details. All fields are mandatory." The Ministry of Education Singapore logo is in the top right. The form fields are: Applicant name (Name of person submitting this application), Applicant NRIC/ FIN (NRIC/FIN of person submitting this application), Applicant e-mail (Email of person submitting this application), Bill reference no. (UIN of the student applying for GIRO), Account holder's name (Name of Account Holder (as stated per bank account)), and Select bank (DBS Bank Ltd). A checkbox is checked, with the text: "By providing and submitting the information as set out on this portal, you consent to the Government of Singapore's (as represented by the Ministry of Education (MOE) and its service providers) collection, use and processing of the information in Singapore and overseas, as well as the disclosure to and subsequent use of the information by the Government of Singapore and its service providers." Annotations include: "Read and accept the terms and conditions by checking the box before submitting." pointing to the checkbox; "Please select your preferred bank from the drop-down list." pointing to the bank selection dropdown; and "Name of person submitting this application" pointing to the applicant name field.

NOTE:

Industrial and Commercial Bank of China (ICBC) will be in the drop-down list for selection. However, we regret that we are unable to accept ICBC bank accounts for GIRO deduction currently. Please choose another e-GIRO bank.

- iv) Click "Submit".

The screenshot shows the eGIRO Direct Debit Authorisation (DDA) form. The form title is "eGIRO Direct Debit Authorisation (DDA)". The form content includes: "MOE and its service provider(s) shall not, in any event, be liable for any loss, expense, damage, cost or any other liability incurred or suffered arising from or in connection with (i) any inaccuracy or incompleteness of the information entered by you; (ii) any system, server or connection failure, error, omission, interruption, delay in transmission, computer virus or other malicious, destructive or corrupting code, agent, program or macros; (iii) your use of the services pursuant to which you are providing and submitting the information on this portal." Below this is a link: "If you encounter any issues and/or require assistance, please click here for answers to our Frequently Asked Questions or submit your feedback at www.moe.gov.sg/feedback." At the bottom right is a "SUBMIT" button.

- v) You will be re-directed to your internet banking portal. Depending on your chosen bank, your application experience will differ. Please see the relevant pages for DBS, OCBC and UOB.

3A. e-GIRO application with DBS bank account

- i) At the internet banking portal, log in using your User ID and pin number. You will need to have internet banking access for this service.

The screenshot shows the login interface for DBS or POSB accounts. At the top, the DBS and POSB logos are displayed. Below them, the text reads: "Securely log in with your DBS or POSB account to continue this transaction". The main form contains two input fields: "User ID" and "PIN". Below the fields, there is a consent statement: "By proceeding, you consent to DBS disclosing to third parties your personal data required to process your requests." At the bottom of the form, there are two buttons: "Cancel" and "Log in". Below the buttons, there is a link: "Forgot User ID & PIN". At the very bottom of the page, there is a footer with links for "Terms & Conditions", "Privacy Policy", "Fair Dealing Commitment", "Compliance with Tax Requirements", and a copyright notice: "©2020 DBS Bank Ltd Co. Reg. No. 196800306E".

- ii) To verify that you are at the correct page, the purple e-GIRO logo will be visible at the top of the screen.

The screenshot shows the "Welcome to eGIRO Arrangement" page. At the top left, the DBS and POSB logos are visible, followed by the eGIRO logo, which is circled in purple and pointed to by a box labeled "e-GIRO logo". To the right of the eGIRO logo is a "Log Out" button. Below the header, there is a cartoon character icon. The main content area is divided into two sections: "Billing Details" and "Setup Arrangement". The "Billing Details" section includes: "Billing Organisation: Ministry of Education", "Bill Reference Number (i)", "UIN of the student applying for GIRO" (highlighted in a black box), and "Billing Purpose: OTHER". The "Setup Arrangement" section includes: "My Account" with a dropdown menu "Select an account", "Payment Limit (i)" with an input field "Input a limit" and a tooltip that says "If you do not wish to set a maximum eGIRO payment limit, please enter '0' as your payment limit", "Billing End Date (optional)" with a date picker "Select a date" and a note "Date should be in format DD/MM/YYYY". At the bottom of the page, there is a footer with the text: "By clicking on the 'Next' button, I hereby instruct and authorise DBS Bank to process the" and a small globe icon.

- iii) Billing details will be auto filled. Select your preferred bank account and input '0' as the payment limit. Leave the Billing End Date as blank.

DBS POSE eGIRO e-GIRO logo Log Out

Welcome to eGIRO Arrangement

Billing Details

Billing Organisation
Ministry of Education

Bill Reference Number ⓘ
UIN of the student applying for GIRO

Billing Purpose
OTHER

Setup Arrangement

My Account
Select an account

Payment Limit ⓘ
Input a limit

Avoid unauthorised payments by setting up a limit

Billing End Date (optional)
Select a date

Date should be in format DD/MM/YYYY

If you do not wish to set a maximum eGIRO payment limit, please enter "0" as your payment limit.

By clicking on the "Next" button, I hereby instruct and authorise DBS Bank to process the

NOTE:

- CDA accounts, joint accounts requiring 2 signatories and corporate accounts cannot be accepted for e-GIRO applications.
- If you wish to set a deduction limit, please ensure it is enough to cover at least 3 months of school fees. You may check your child's estimated school fees at the [MOE website](#).
- If you wish to set an expiry date, please ensure it is after your child's expected final graduation from school to avoid premature termination.

iv) Review the submitted details. Click 'Submit' to proceed.

DBS POSB eGIRO Log Out

Review

Billing Organisation	Ministry of Education	Edit
Bill Reference Number	UIN of the student applying for GIRO	
My Account	Your chosen bank account	
Billing Purpose	OTHER	
Payment Limit	No limit	
Expiry Date	No end date	

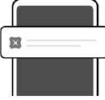
Submit

Terms & Conditions | Privacy Policy | Fair Dealing Commitment | Compliance with Tax Requirements | ©2021 DBS Bank Ltd Co. Reg. No. 196800306E

v) Follow the 2FA instructions to complete your e-GIRO application.


DBS POSB

Step 1




Tap on the notification sent to your mobile phone

OR



Go to your digibank app and tap on "Digital Token" next to the Login button
You don't need to log in

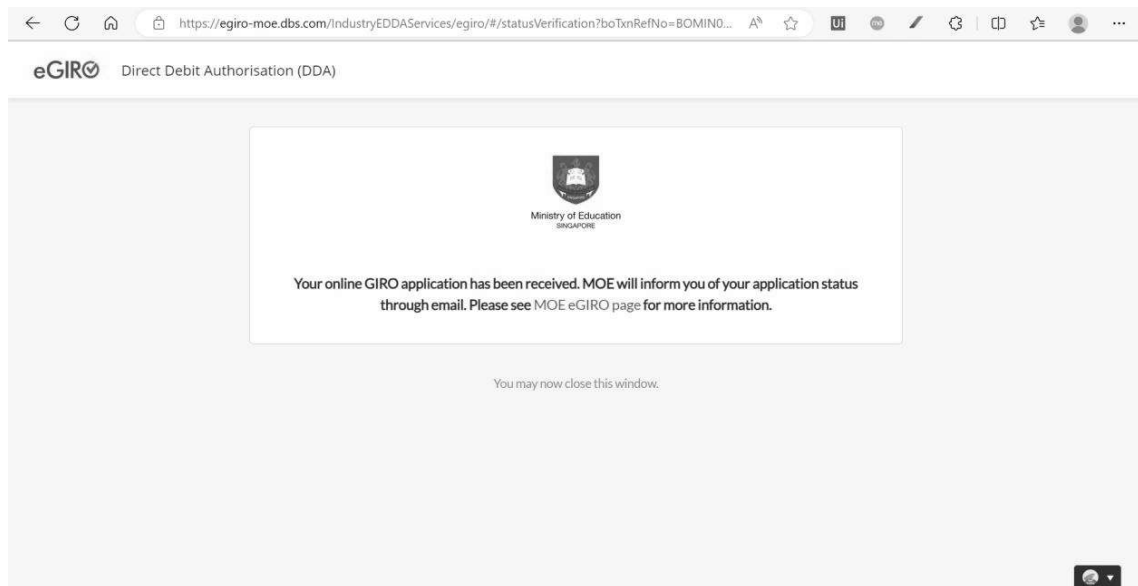
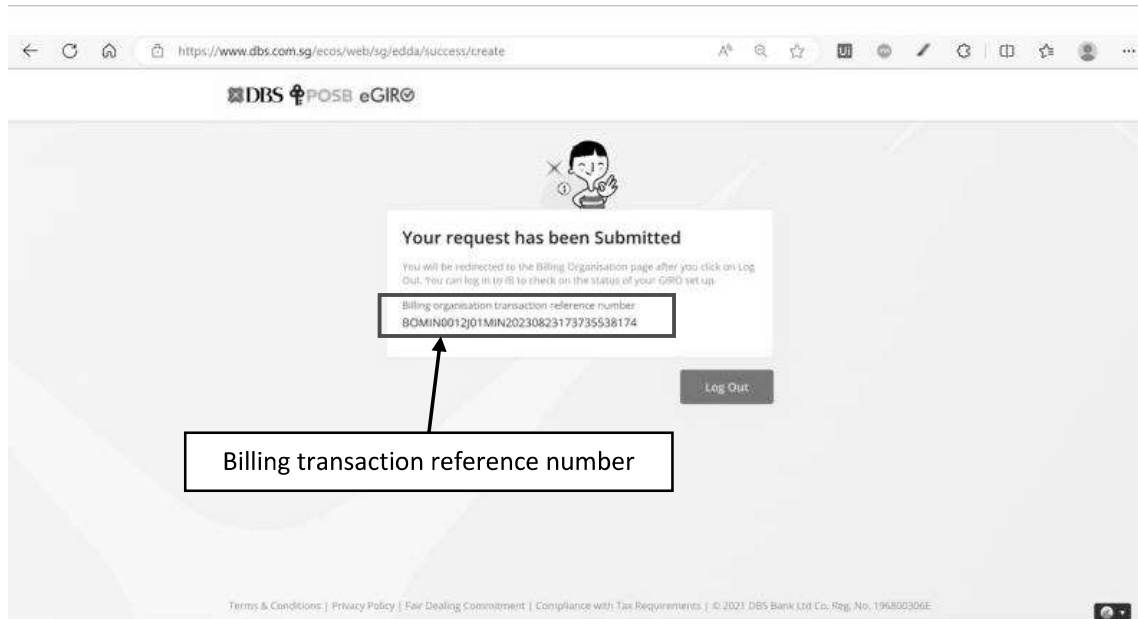
Step 2



Check your transaction before you tap on "Approve"
This is valid for 60 seconds.

Terms & Conditions | Privacy Policy | Fair Dealing Commitment | Compliance with Tax Requirements | ©2021 DBS Bank Ltd Co. Reg. No. 196800306E

- vi) Upon successful submission, you will see the following screens. Please note the transaction reference number in case of enquiries.

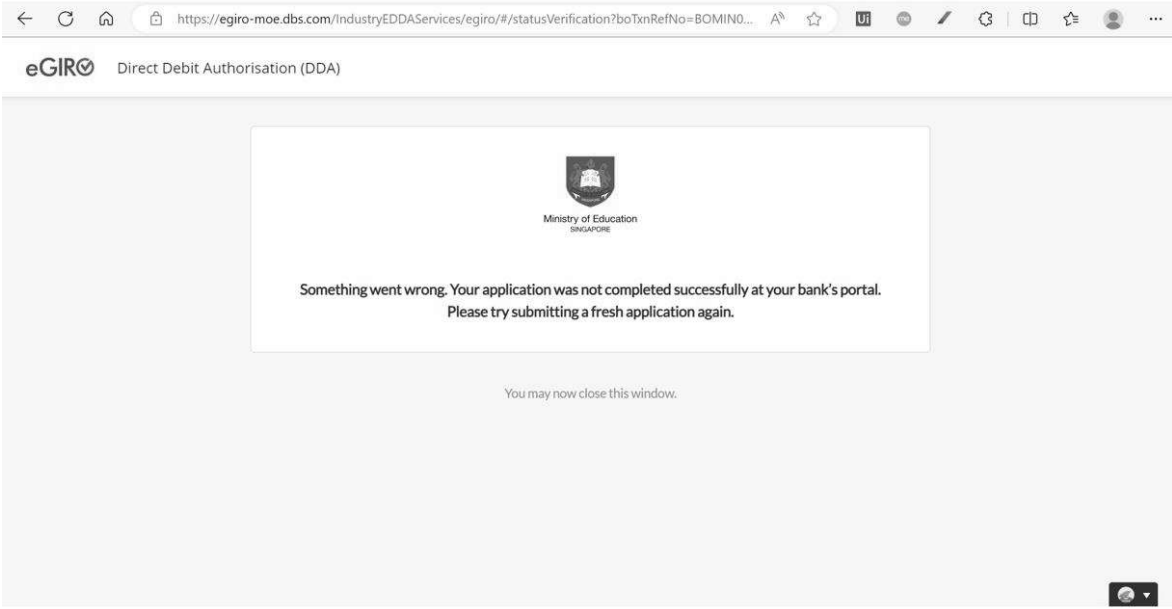


- vii) Bank account holder will also receive a SMS notification from DBS upon successful submission of the e-GIRO application.

Fr DBS: Your eGIRO application for [redacted] with bill ref no. ending with 248D, submitted on 27/Nov/2022 was completed successfully. Please note that the first deduction may require up to 2 days to proceed. If unauthorised call DBS hotline.

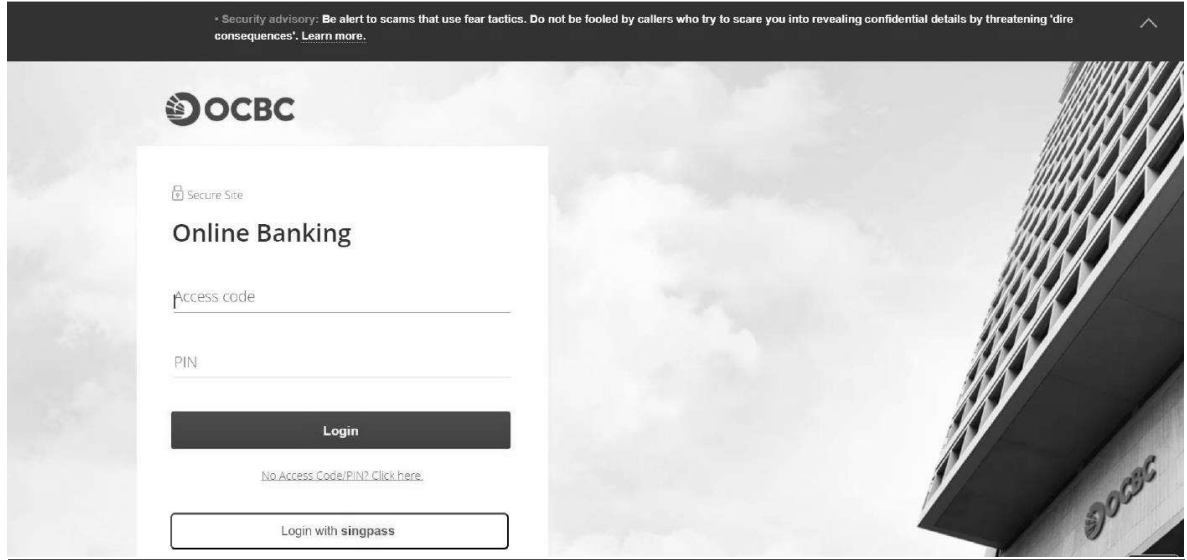
SAMPLE

viii) If you see any error message like the ones below, your submission is unsuccessful. Please submit a new application through [eGIRO](#) again.

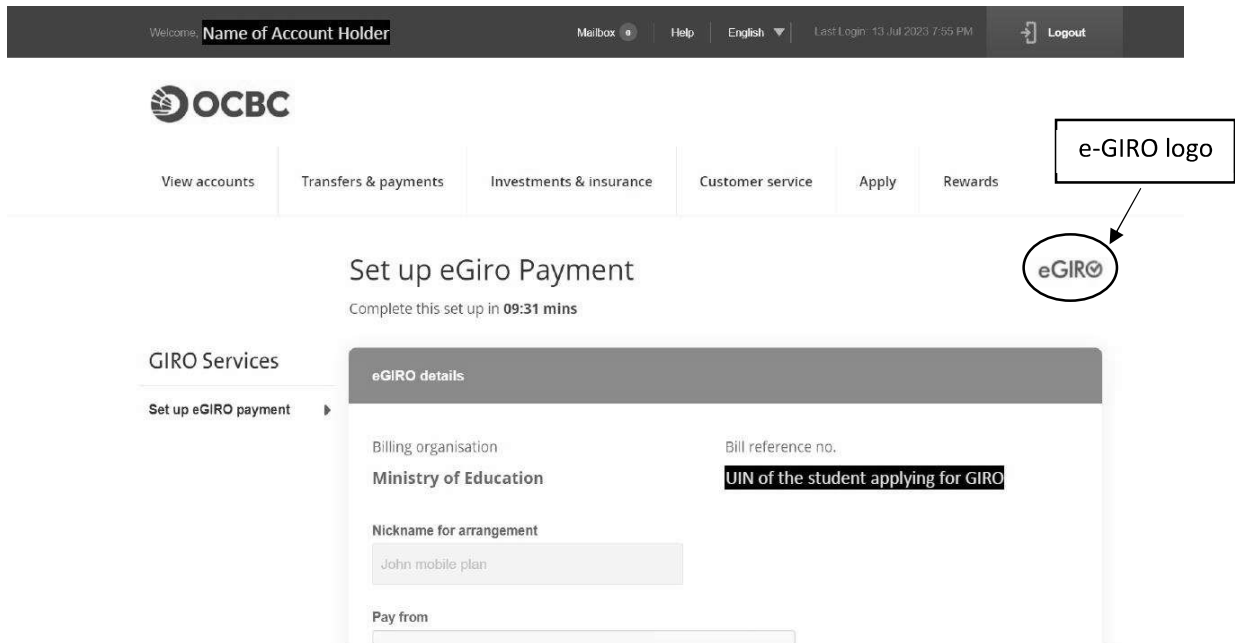


3B. e-GIRO application with OCBC bank account

- i) At the internet banking portal, log in using your access code and pin number or with Singpass. You will need to have internet banking access for this service.



- ii) To verify that you are at the correct page, the purple e-GIRO logo will be visible at the top of the screen.



- iii) Billing reference no. will be auto filled. Indicate a nickname for the arrangement, select your preferred bank account. Leave the Expiry date as blank.
- iv) Payment limit may be pre-populated from your bank settings. Ensure the payment limit is enough to cover at least 3 months of school fees, to avoid unnecessary penalty from the bank. You may check your child's estimated school fees at the [MOE website](#).

Set up eGIRO payment

Billing organisation: Ministry of Education

Bill reference no.: UIN of the student applying for GIRO

Nickname for arrangement: John mobile plan

Pay from: Please select

Why are some of my accounts missing?

Payment settings

Set a payment limit and, if you wish, an expiry date for this arrangement. No payment will be made if the amount exceeds the limit set or if the arrangement expires.

Payment limit: 1,500.00 SGD

Expiry date (optional): DD MMM YYYY

Cancel Next

NOTE:

- a) You may not see some bank accounts in the drop-down list, as they are not accepted for e-GIRO transaction. Please refer to the FAQ link “Why are some of my accounts missing?” in the same page.
- b) If you wish to set an expiry date, please ensure it is after your child's expected final graduation from school to avoid premature termination.

- v) Click Next to continue.

vi) Review the submitted details.

The screenshot shows the OCBC eGIRO 'Review and confirm' page. At the top, there is a navigation bar with 'Welcome Name of Account Holder', 'Mailbox', 'Help', 'English', 'Last Login: 13 Jul 2023 7:55 PM', and 'Logout'. Below this is the OCBC logo and a menu with 'View accounts', 'Transfers & payments', 'Investments & Insurance', 'Customer service', 'Apply', and 'Rewards'. The main heading is 'Review and confirm' with a sub-heading 'Complete this set up in 07:46 mins'. On the left, there is a sidebar with 'GIRO Services' and 'Set up eGIRO payment'. The main content area shows 'Authorise eGIRO payments to Ministry of Education' with a bill reference number 'UIN of the student applying for GIRO'. Below this is a section for 'eGIRO details' with a 'Nickname' field.

vii) Scroll and review the OCBC terms to the end. The Submit icon will change its colour. Click 'Submit' to continue.

Scroll to review the following terms to proceed with your application:

- account.
- Collect, use and disclose any personal data (as defined in the Personal Data Protection Act 2012) and customer information (as defined in the Banking Act (Cap.19)) from time to time about me and my accounts to any person and any organisation necessary to facilitate this eGIRO arrangement and for other reasonable purposes in accordance with OCBC's Data Protection Policy.
- Reject the billing organisation's withdrawal instruction to debit my account due to insufficient funds and charge me a fee for this.
- At its discretion, allow the billing organisation's withdrawal instruction to debit my account even if this results in an overdraft on the account and charge me a fee for this.

[Back](#)

[Cancel](#)

[Submit](#)

Scroll to review the following terms to proceed with your application:

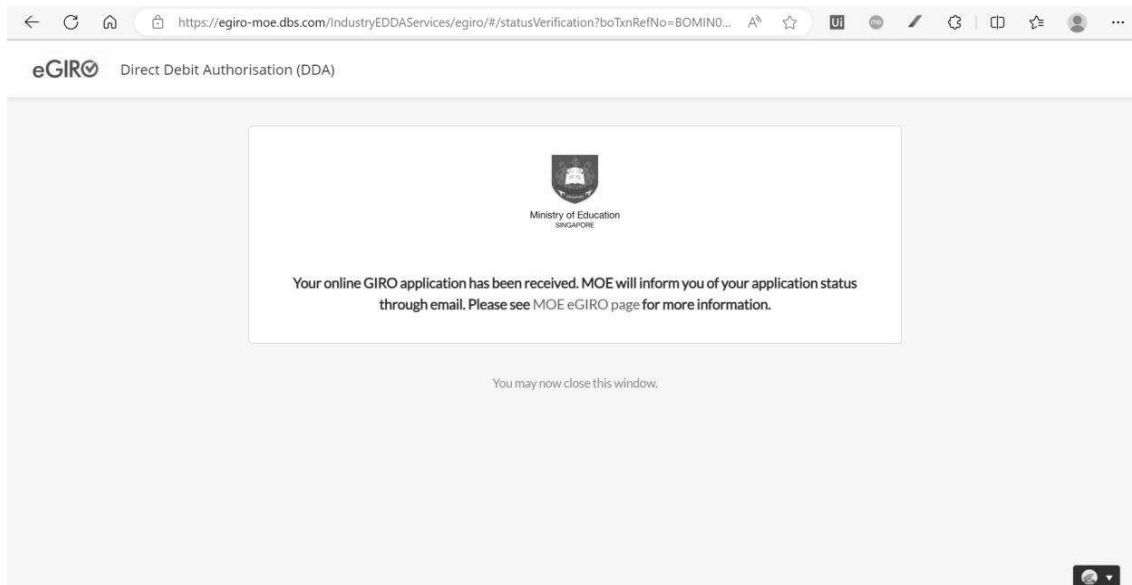
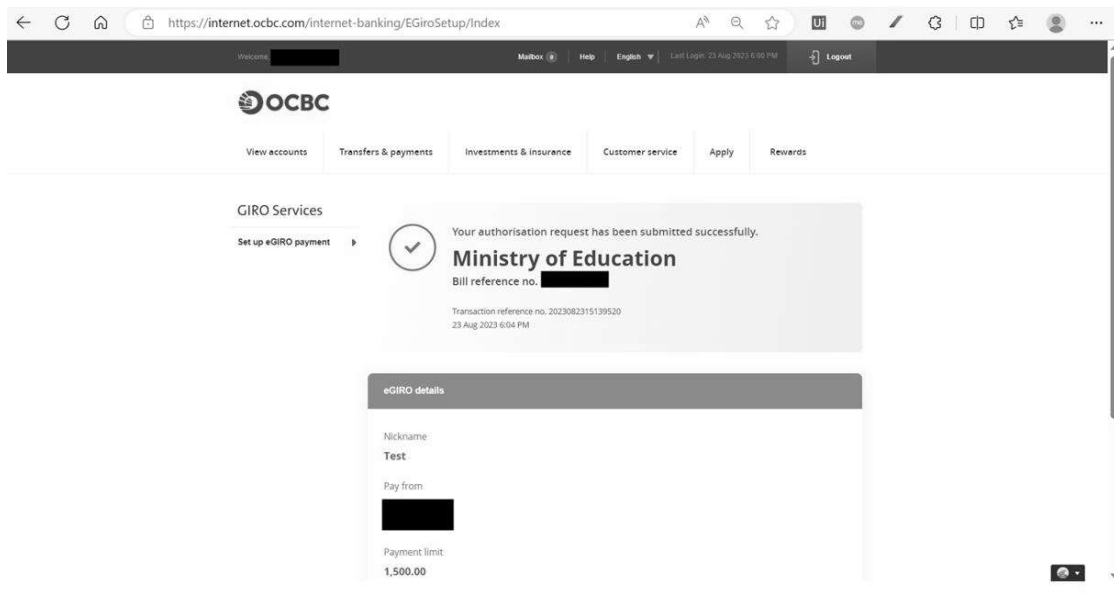
- I am aware and accept that if I have existing GIRO arrangements with other banks for the billing organisation for bills which I am making an eGIRO set-up application for, those will end once my eGIRO arrangement are in effect.
- OCBC Bank is not responsible for any of my loss or damage caused by or arising from any action, inaction or delay in relation to the eGIRO arrangement, or any failure to terminate any existing GIRO arrangement with any other bank. I further agree that OCBC Bank is not liable for any claims by any party in relation to the eGIRO arrangement, or any failure to terminate any existing GIRO arrangement with any other bank.

[Back](#)

[Cancel](#)

[Submit](#)

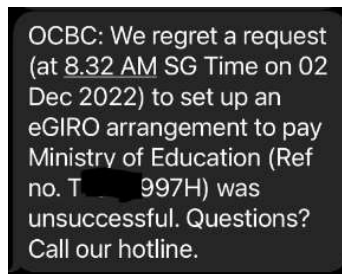
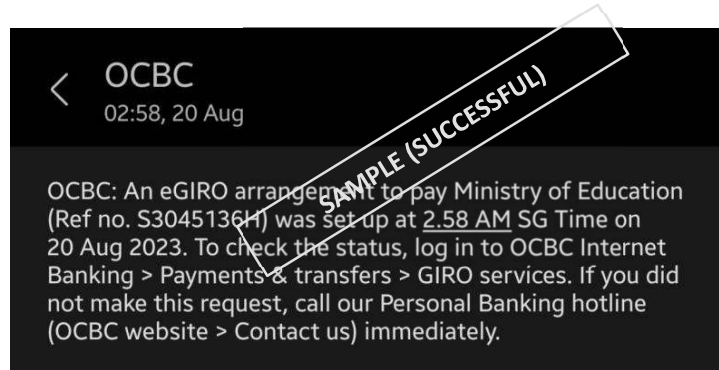
viii) Upon successful submission, you will see the following screens.



NOTE:

Seeing the above screens does not guarantee successful setup. Please refer to the SMS and/or email sent from OCBC to confirm the status of the e-GIRO setup.

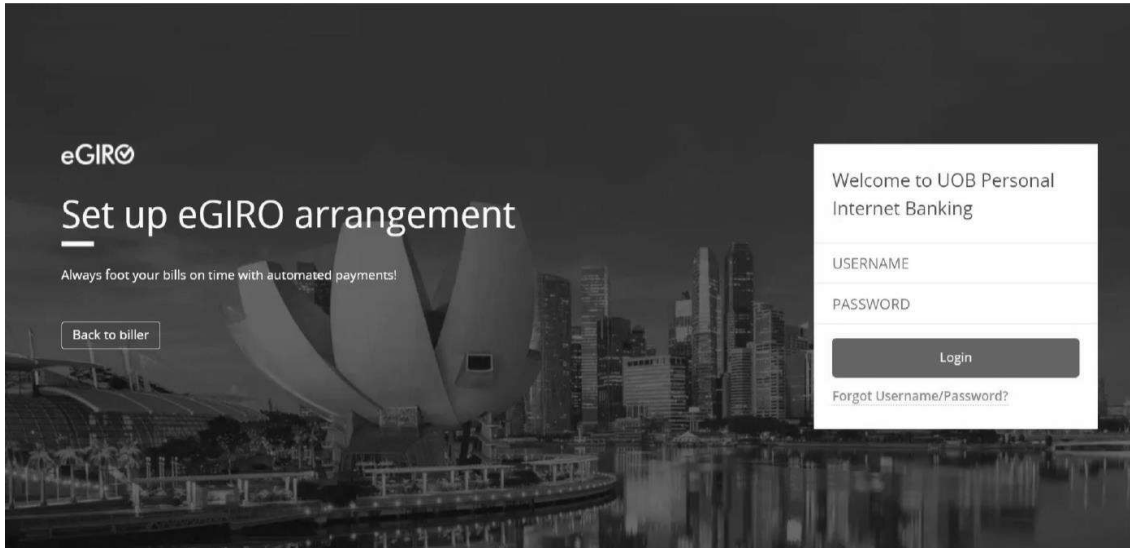
- ix) Bank account holder will receive a SMS notification from OCBC confirming the status of the e-GIRO setup.



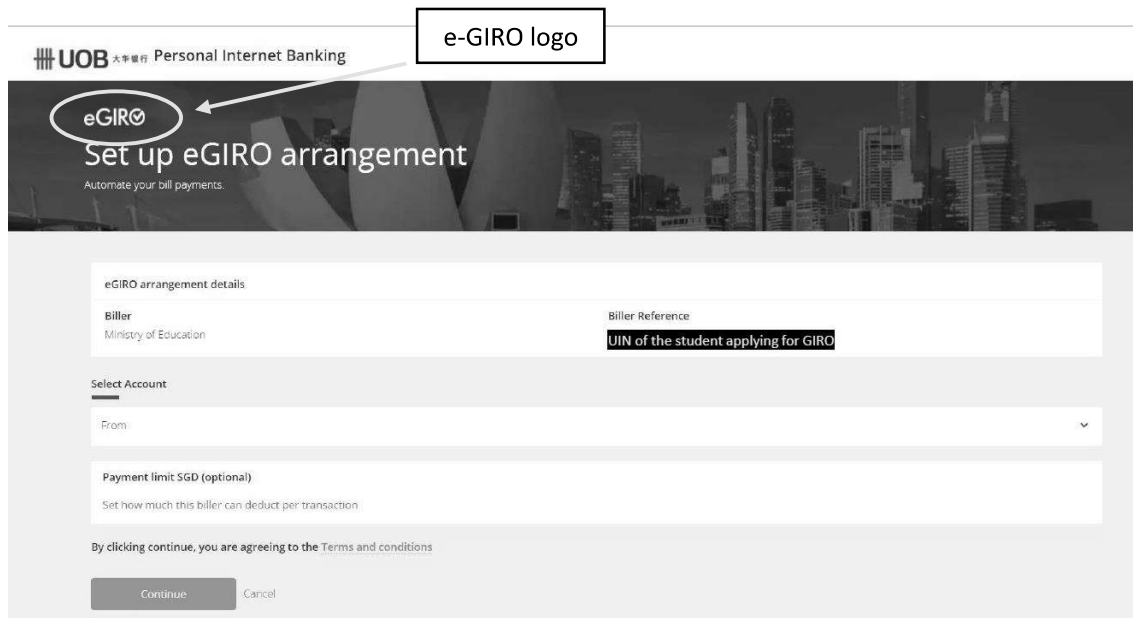
**SAMPLE
(UNSUCCESSFUL)**

3C. e-GIRO application with UOB bank account

- i) At the internet banking portal, log in using your username and password. You will need to have internet banking access for this service.



- ii) To verify that you are at the correct page, the e-GIRO logo will be visible at the top of the screen.



- iii) Billing reference will be auto filled. Select your preferred bank account. Leave the Payment limit as blank.

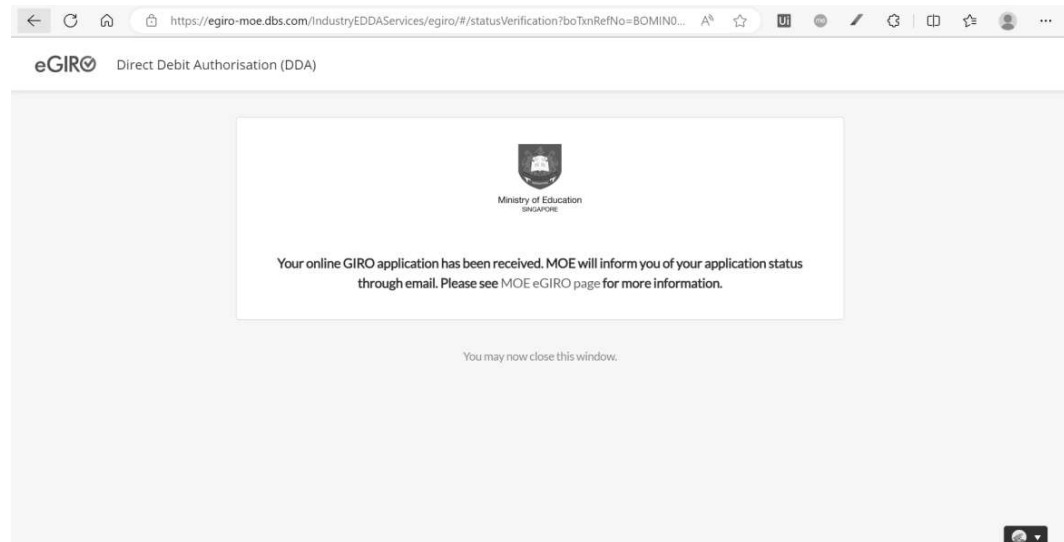
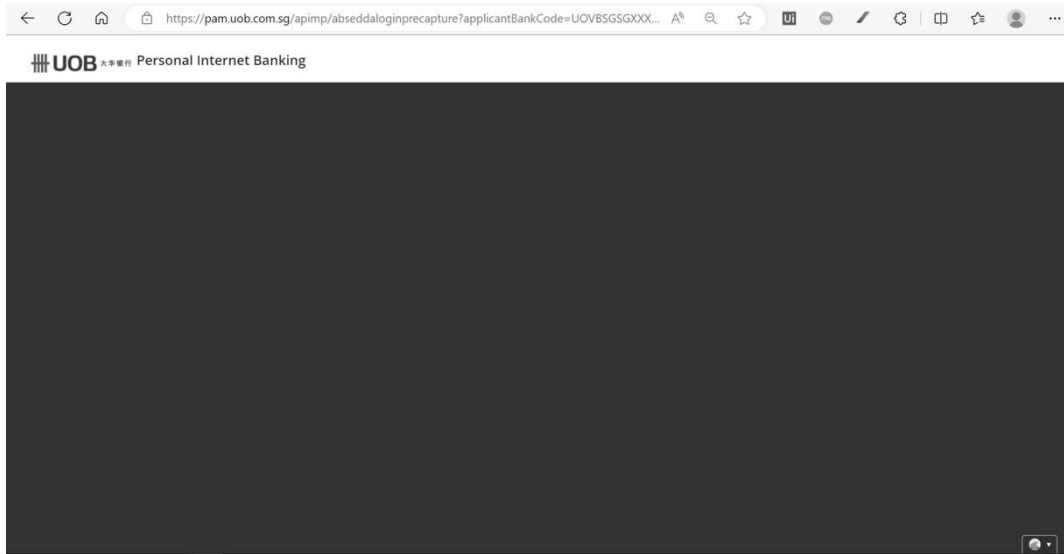
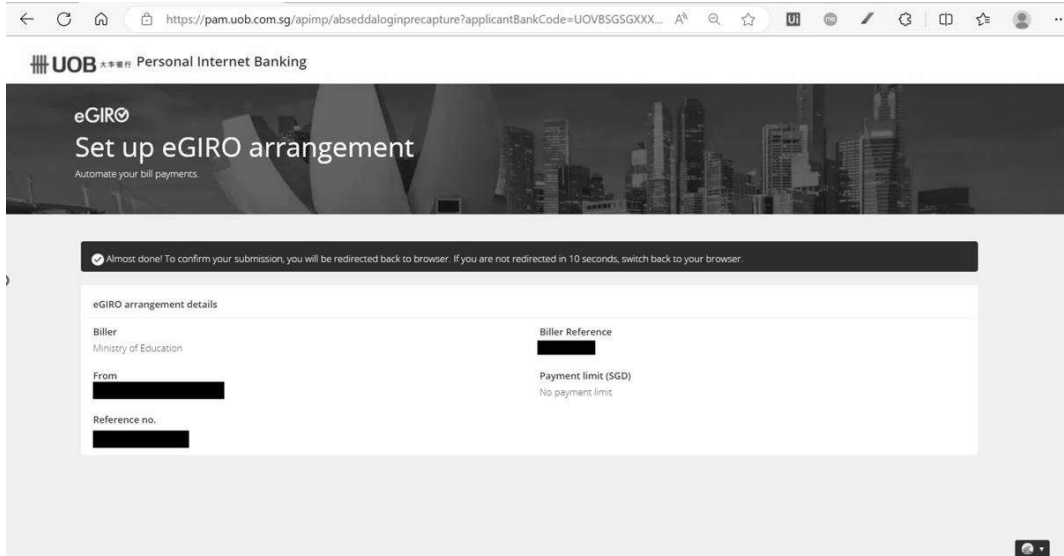
NOTE:

- a) CDA accounts, joint accounts requiring 2 signatories and corporate accounts cannot be accepted for e-GIRO applications.
- b) If you wish to set a deduction limit, please ensure it is enough to cover at least 3 months of school fees, to avoid unnecessary penalty from the bank. You may check your child's estimated school fees at the [MOE website](#).
- c) If you wish to set an expiry date subsequently, please ensure it is after your child's expected final graduation from school to avoid premature termination.

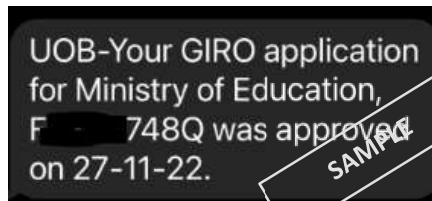
- iv) Follow the 2FA instructions to complete the e-GIRO application.

The screenshot shows the UOB Personal Internet Banking interface for setting up an eGIRO arrangement. The page title is "eGIRO Set up eGIRO arrangement Automate your bill payments." The "eGIRO arrangement details" section shows the biller as "Ministry of Education" and the payment limit as "No payment limit". The "From" field is set to "Your chosen bank account". The "Billier Reference" field contains "UIN of the student applying for GIRO". Below this, an "Unable to access" error message states: "We did not receive your confirmation. You can also confirm your access via these steps:". Three steps are provided with corresponding smartphone icons: STEP 1: "Open UOB Mighty and go to 'Mighty Secure' on your pre-login screen." STEP 2: "Select Transaction signing code, and enter 58128858 to generate code." STEP 3: "Enter the code generated." At the bottom, there is an "Enter code" input field and "Submit" and "Cancel" buttons.

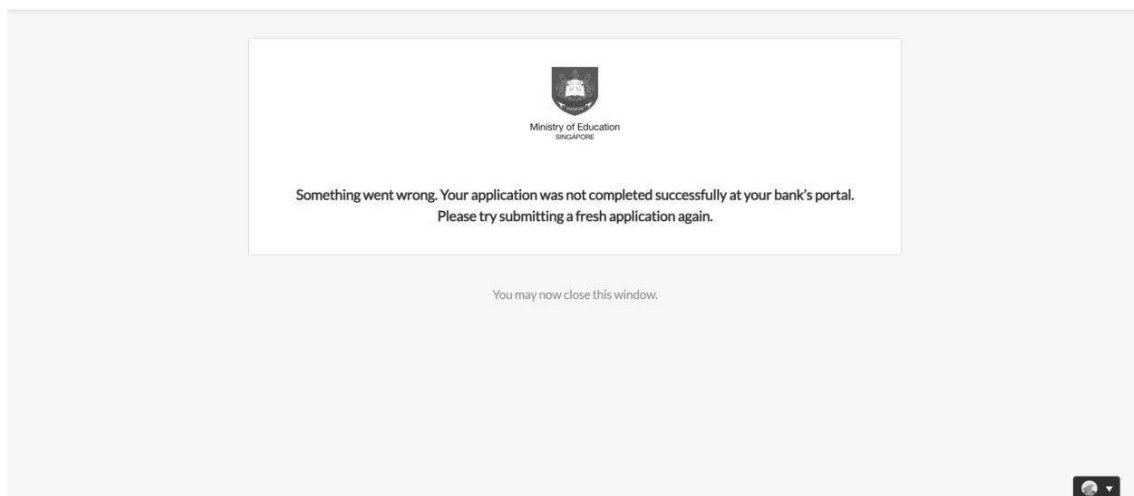
v) Upon successful submission, you will see the following screens.



- vi) Bank account holder will also receive a SMS notification from UOB upon successful submission of the e-GIRO application.



- iv) If you see any error message like the one below, your submission is unsuccessful. Please submit a new application through [eGIRO](#) again.



4. UPDATE FROM MOE ON THE APPLICATION OUTCOME

- A. If you have submitted multiple applications for the same student in each application window, MOE will only process your latest application.
- B. Applicants will be notified only by emails, following the schedule below.

Application window	Applicant can expect EMAIL notification on the outcome
26 Oct to 25 Jan	By 1 st week February
26 Jan to 25 Feb	By 1st week March
26 Feb to 25 Mar	By 1st week April
26 Mar to 25 Apr	By 1st week May
26 Apr to 25 May	By 1st week June
26 May to 25 Jun	By 1st week July
26 Jun to 25 Jul	By 1st week August
26 Jul to 25 Aug	By 1st week September
26 Jul to 25 Sep	By 1st week October
26 Sep to 25 Oct	By 1st week November

5. CONTACT US

If you wish to get in touch with us on your e-GIRO application, please send us the following details using the [online feedback form](#) (selecting 'Others' as the subject).

- Student UIN
- Student Name
- Date and Time of Application
- Bank Involved
- Transaction Reference Number (if you have)
- Screen capture from Internet Banking showing the successful e-GIRO arrangement *(if you have received a successful notification from your bank but did not receive any email from MOE based on the above timeline)*