

**To join GIRO with MOE, bank account holder can use the following methods:**

	<b>Banks</b>	<b>Methods</b>
a	Bank of China (BOC) Development Bank of Singapore (DBS/POSB) Maybank (MAY) Overseas Chinese Banking Corporation (OCBC) Standard Chartered Bank (SCB) Hongkong Shanghai Banking Corporation (HSBC) United Overseas Bank (UOB)	Through <a href="#">eGIRO</a>
b	All other banks (except ICBC bank accounts) or corporate accounts	Through hardcopy form. Complete the form on Page 2 and return the original signed copy to your child's school.

*Note: We are unable to accept ICBC bank accounts currently.*

**Hardcopy GIRO application form is only for other banks' accounts, corporate accounts and those without internet banking access.**

If you are submitting the hardcopy GIRO form, please note the following:

- 1) You only need to complete Part 1 of this form.
- 2) Please write clearly in the boxes provided.
- 3) Please use only BLUE or BLACK INK. Do not use pencil or other coloured ink.
- 4) Do not use correction tape or fluid.
- 5) All amendments are to be countersigned by account holder(s).
- 6) If you are not a Singapore Citizen, please indicate the ID(s) registered with your bank.
- 7) For joint accounts, please indicate the names and IDs for all account holders.
- 8) For accounts operated by thumbprints, please verify your thumbprint with the bank before submitting the form to your child's school.

Other information:

- 1) Bank accounts from Industrial Commercial Bank of China (ICBC) are not accepted.
- 2) Children Development Account under Baby Bonus Scheme cannot be used for this GIRO application.
- 3) Only original signed hardcopy application forms will be sent to the banks for verifications.
- 4) Incomplete or rejected form will be returned to your child's school for follow up.
- 5) Please expect a processing time of 2 to 3 months upon submission of form.



## **GENERAL INFORMATION ON GIRO**

### **Types of Deductions**

The GIRO arrangement will cover your child's school and miscellaneous fees, enrichment programme fees, school charges and national examination fees (such as the Primary School Leaving Examination and GCE examinations), where applicable.

### **Scheduled Deduction Dates**

The schedule for the various types of deductions are as follows. For actual dates, please refer to the calendar in the MOE corporate website (<https://www.moe.gov.sg/calendar>).

<b>School Fees</b>	<b>Enrichment Programmes and School Charges</b>	<b>National Examinations Fees</b>
26th of each month from February to December.  If 26th is a weekend or public holiday, deduction will be made on the next working day.	6th of each month from March to December.  If 6th is a weekend or public holiday, deduction will be made on the next working day.	You will be informed of the deduction dates and amount payable when your child/ward is taking part in these examinations.

### **Deduction Code**

The deduction code will be shown as "MOE" in the bank book or current account statement for the deduction of the above fees.

### **Unsuccessful deductions**

If GIRO deduction is unsuccessful, the outstanding amount will be added to the following month's bill for GIRO deduction again. A bill will then be sent to you. Please refer to the bill for more information.

### **Refunds**

Any excess, after reserving funds for school and miscellaneous fees payable for the rest of the year, will be auto-refunded to the same GIRO account by the end of the following month.

### **Change of GIRO Account**

If there is no change in the account holder, and the existing and new GIRO accounts are from either DBS or OCBC, the account holder may update the GIRO arrangement via the respective banks' internet banking portals.

If there is a change in the account holder, the existing account holder will need to submit a Termination Form to the school to terminate the existing GIRO arrangement. The new account holder can then submit a fresh GIRO application for processing. Refer to the instructions in the MOE corporate website (<https://www.moe.gov.sg/financial-matters/fees>).

Depending on the mode of application, upon the receipt of the GIRO application by MOE HQ, it will take up to three months to process the application as it is subject to the bank's approval and the verification of the written information.

### **Validity of GIRO Instruction**

This GIRO instruction will carry on if your child/ward remains in a Government or Government-aided primary school, secondary school or junior college/centralised institute.

### **Other Information**

For any changes in address or guardianship, please inform your child's/ward's school as soon as possible for follow up.