

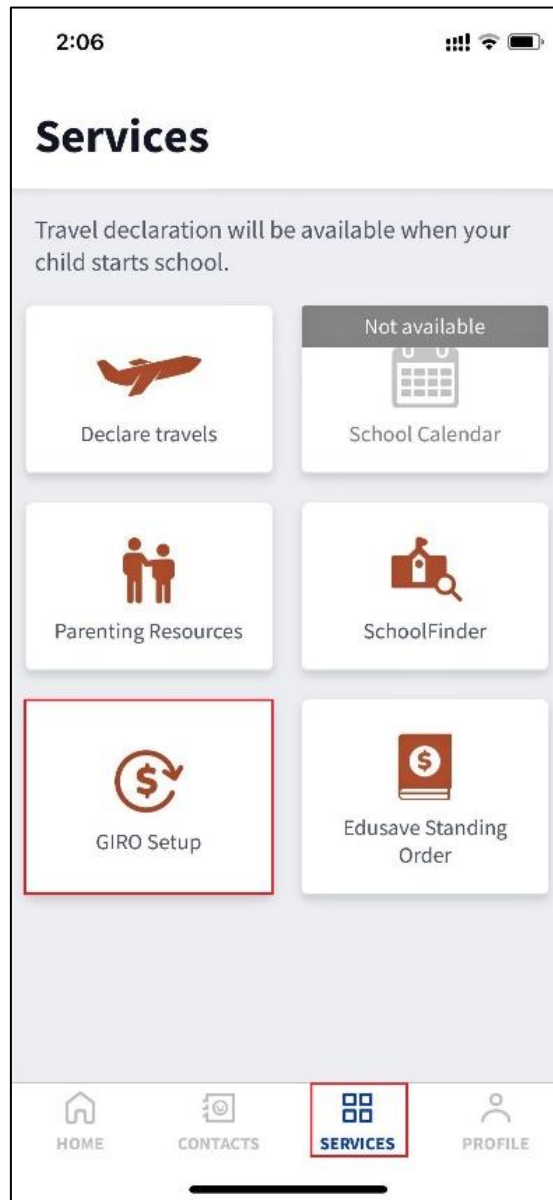
## **User guide for eGIRO application**

**(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 <sup>th</sup> of month (Feb to Oct)	First week of following month
Submit by 25 <sup>th</sup> of month (Nov to Jan)	From Jan to first week of Feb

**APPLY FOR EGIRO**

Click this button to access the e-GIRO portal.

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)

You are signing up to join GIRO scheme with Ministry of Education.  
Please enter the following details. All fields are mandatory.

Ministry of Education  
SINGAPORE

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)

Select bank: DBS Bank Ltd (Please scroll up and down for more bank selections)

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

Please select your preferred bank from the drop-down list.

Read and accept the terms and conditions by checking the box before submitting.

### 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".

**eGIRO** Direct Debit Authorisation (DDA)

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.

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](http://www.moe.gov.sg/feedback).

**SUBMIT**

- 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 the e-GIRO application. 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 login 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 for "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, POSB, and eGIRO logos are displayed. A box labeled "e-GIRO logo" has an arrow pointing to the eGIRO logo. At the top right, there is a "Log Out" button. Below the logos, there is a cartoon character icon. The page is divided into two main sections: "Billing Details" and "Setup 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

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

- 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

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

Avoid unauthorised payments by setting up a limit

Billing End Date (optional)  
Select a date 📅

Date should be in format DD/MM/YYYY

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

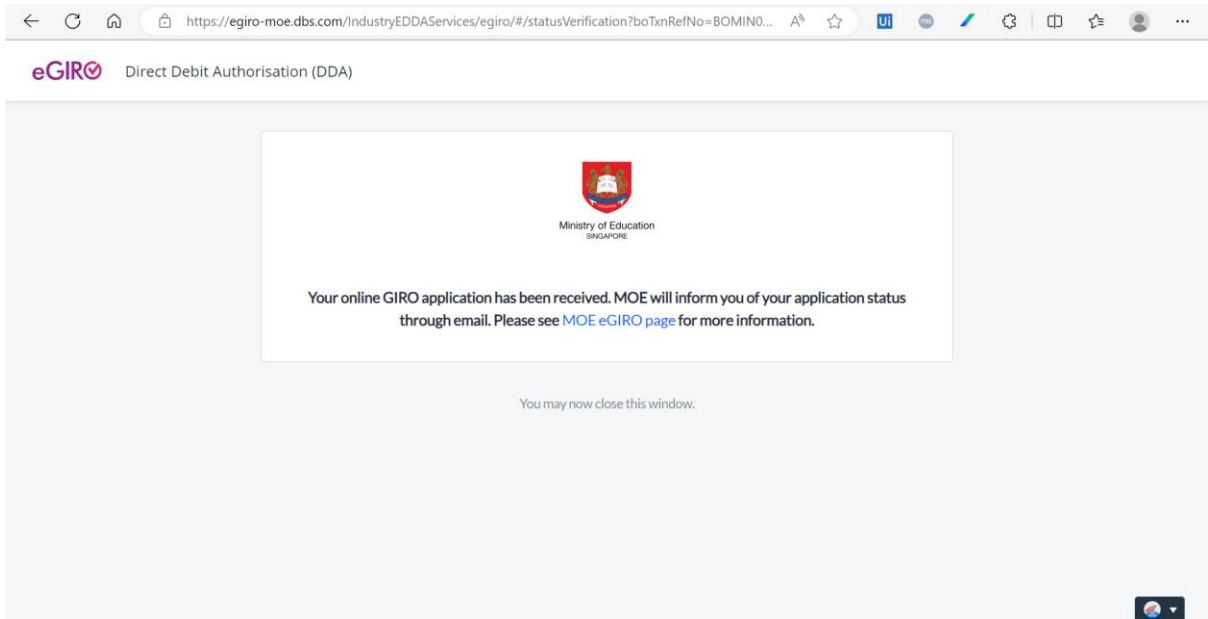
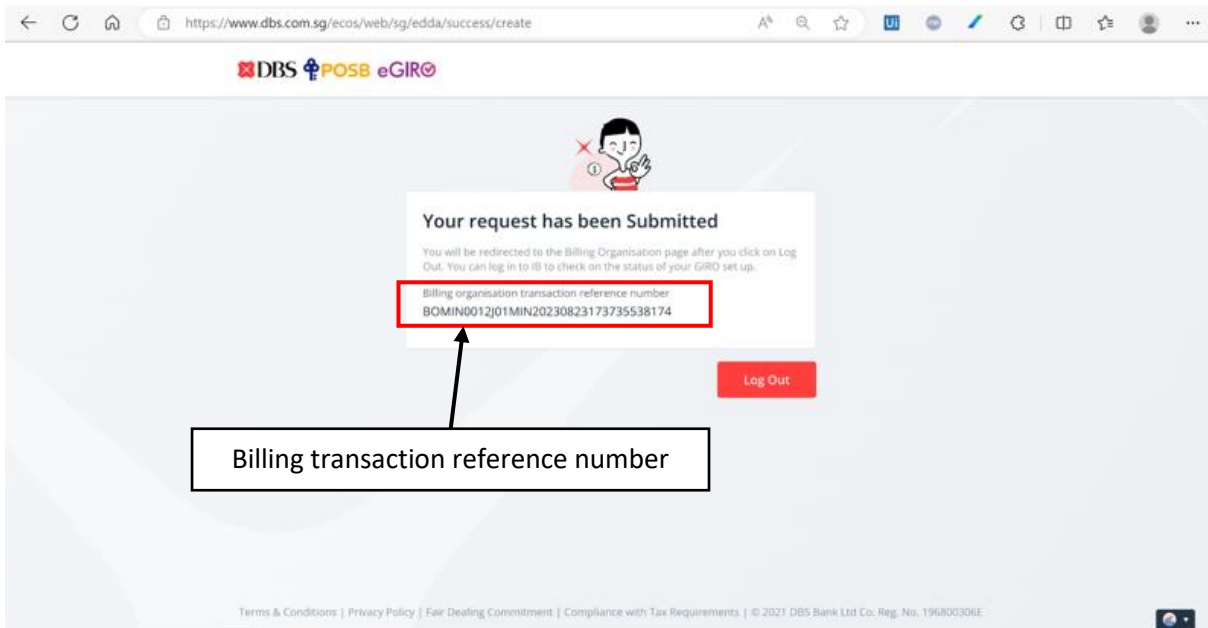


Check your transaction before you tap on "Approve"  
This is valid for 60 seconds.

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

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



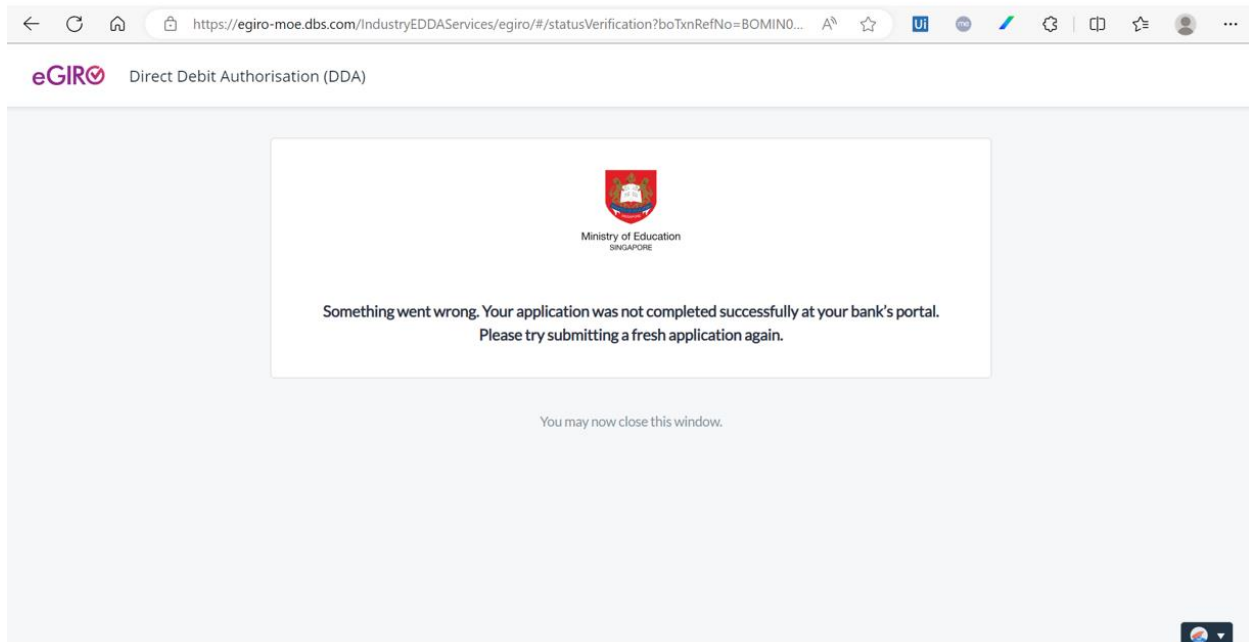
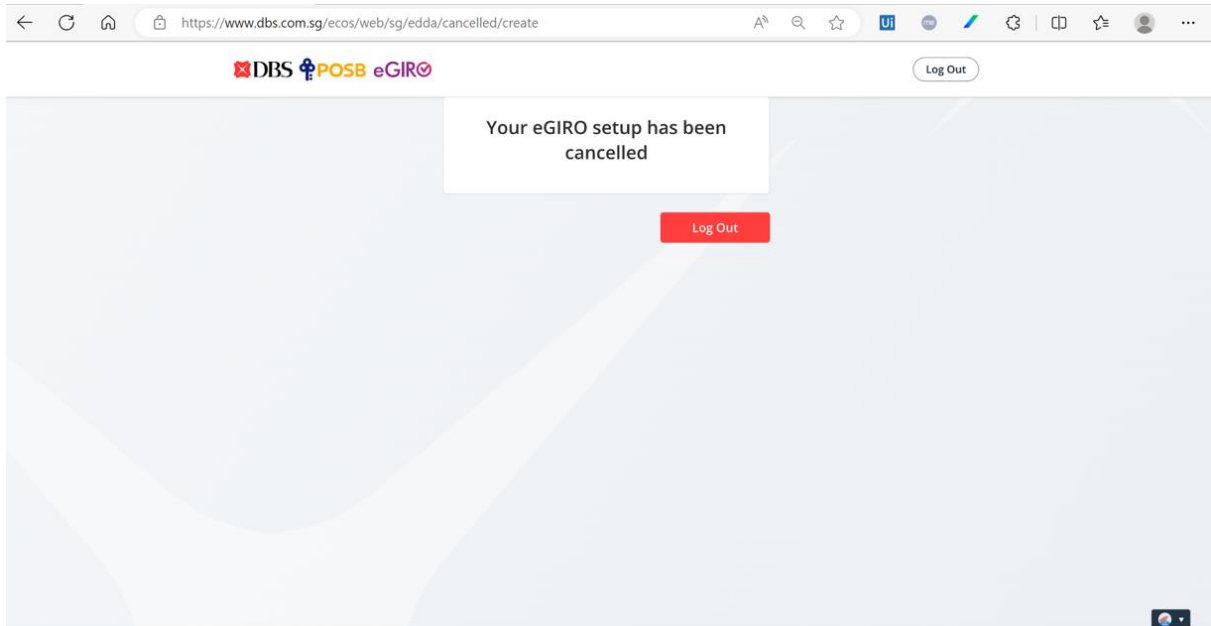
- vii) Bank account holder will also receive a SMS notification from DBS upon successful submission of the e-GIRO application.

Fr DBS: Your eGIRO application for 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**

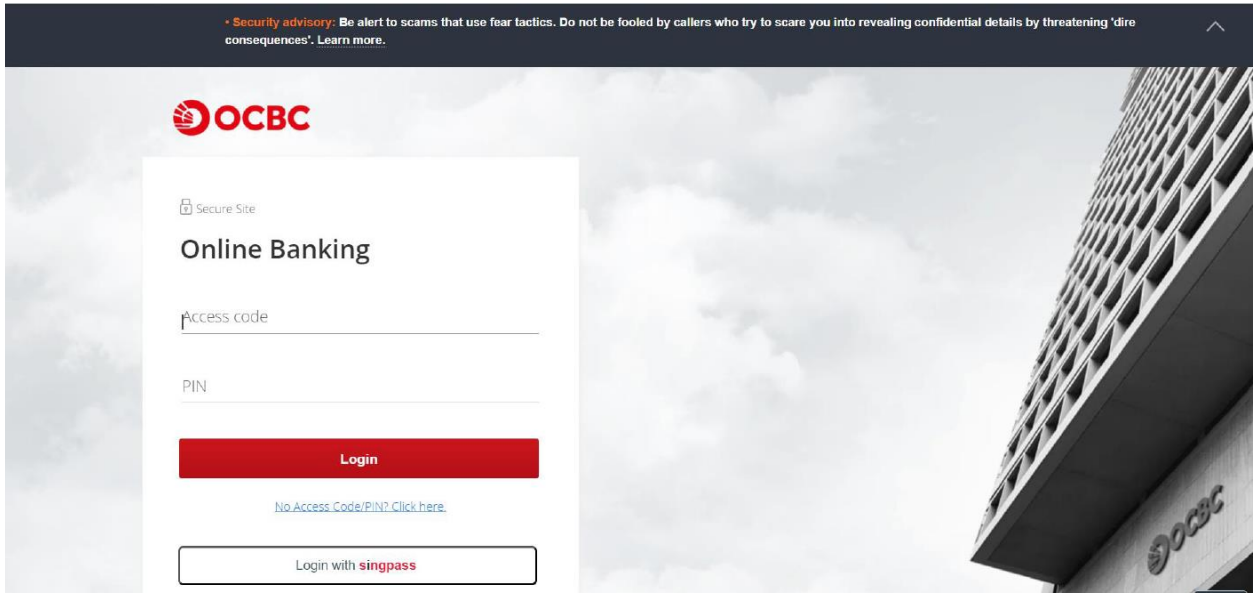


- viii) If you see any error message like the ones below, your submission is unsuccessful. Please submit a new application through [eGIRO](#) again.

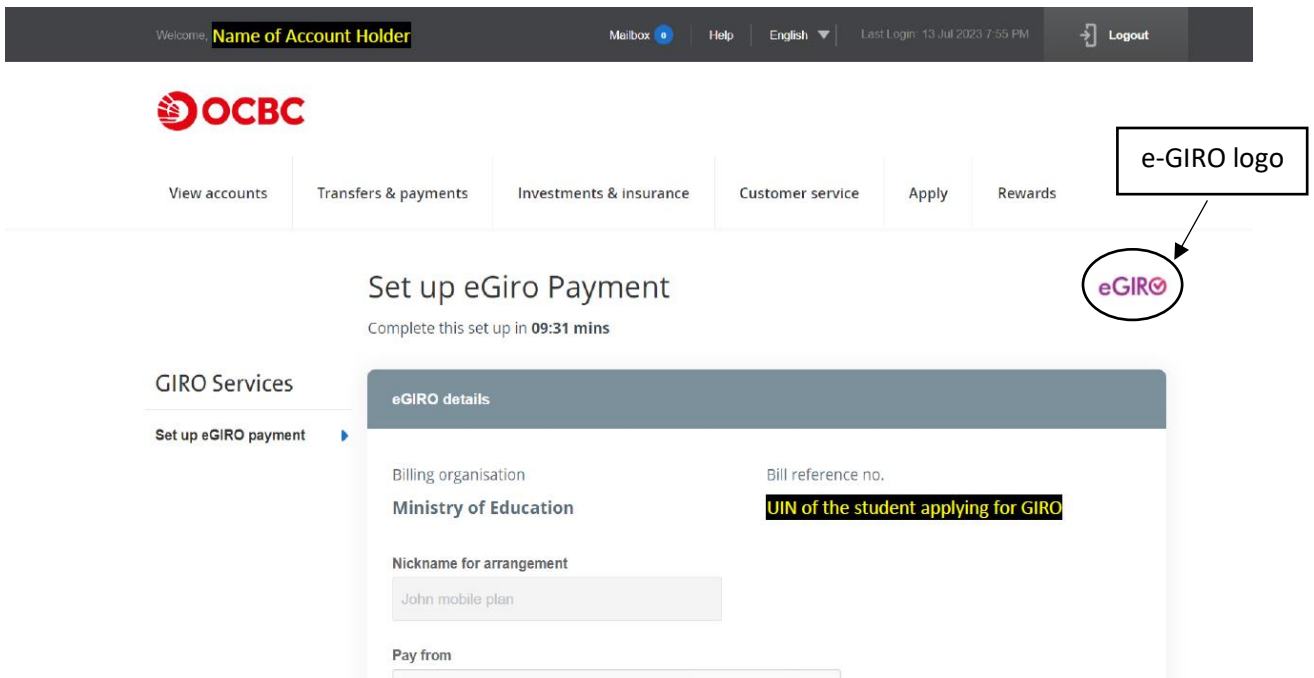


### 3B. e-GIRO application with OCBC bank account

- 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 a 'Logout' button. Below the OCBC logo is 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, 'GIRO Services' is expanded to 'Set up eGIRO payment'. The main content area shows 'Authorise eGIRO payments to Ministry of Education' with a bill reference no. '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:

This screenshot shows a scrollable list of terms. The visible text includes 'account.' followed by a bulleted list: '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.', and '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](#)

Two buttons are shown: a grey 'Cancel' button and a grey 'Submit' button.

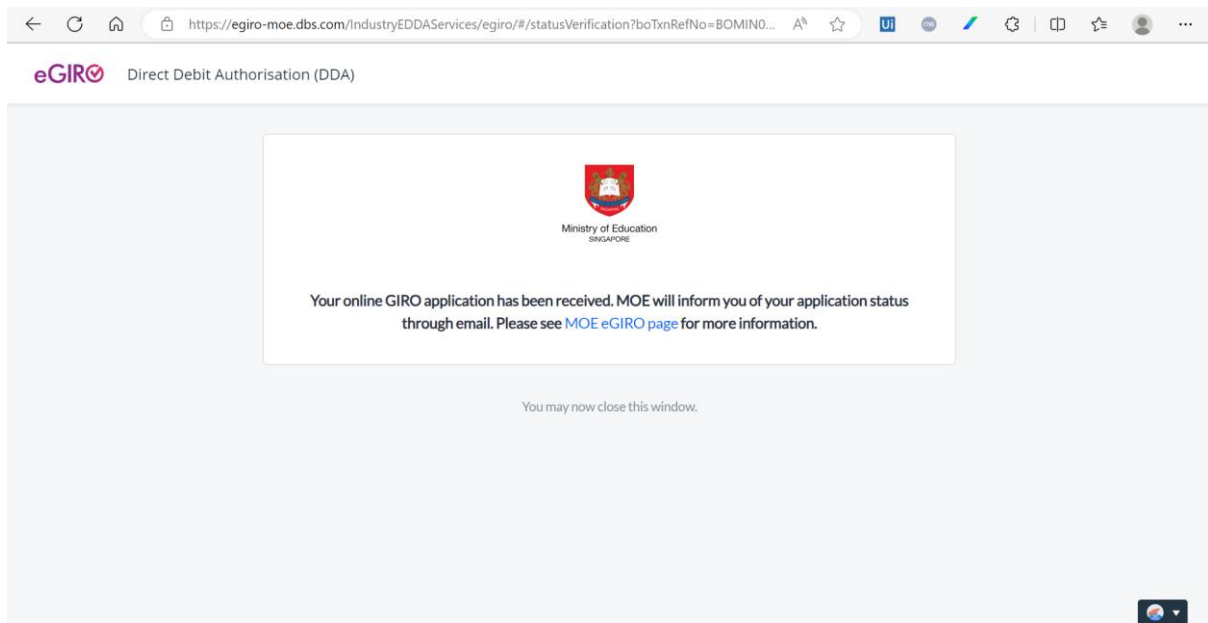
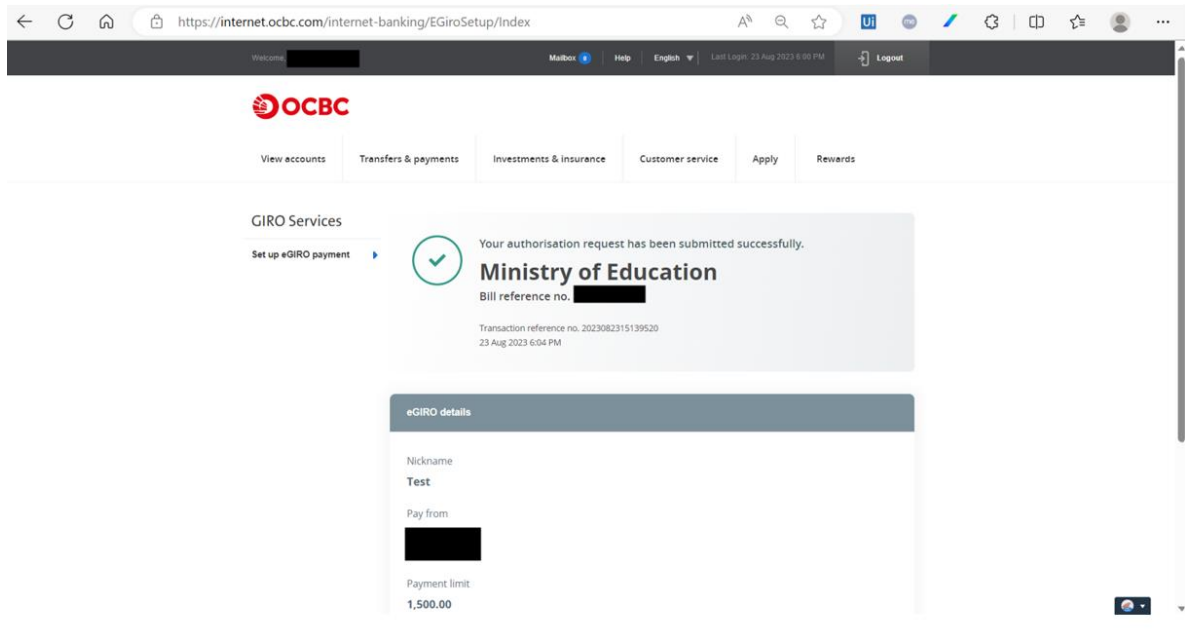
Scroll to review the following terms to proceed with your application:

This screenshot shows a scrollable list of terms. The visible text includes '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.' followed by a bulleted list: '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](#)

Two buttons are shown: a grey 'Cancel' button and a green 'Submit' button.

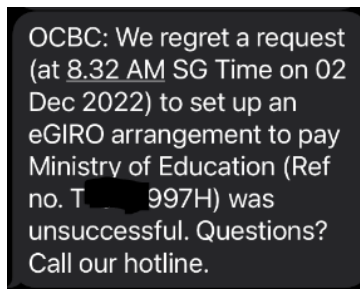
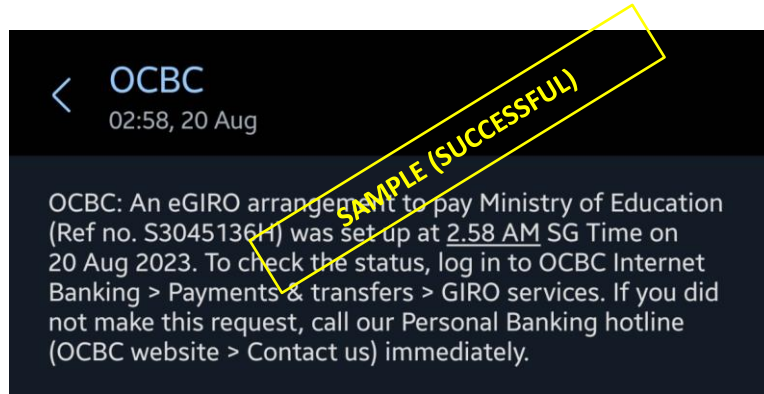
viii) Upon successful submission, you will see the following screens.



**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.

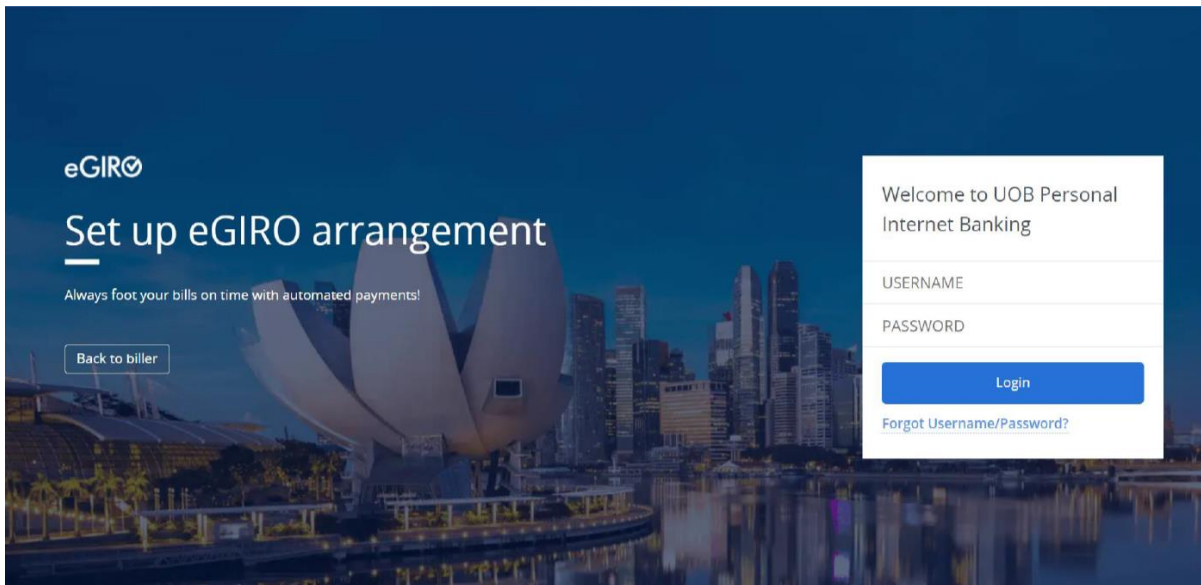
- ix) Bank account holder will receive a SMS notification from OCBC confirming the status of the e-GIRO setup.



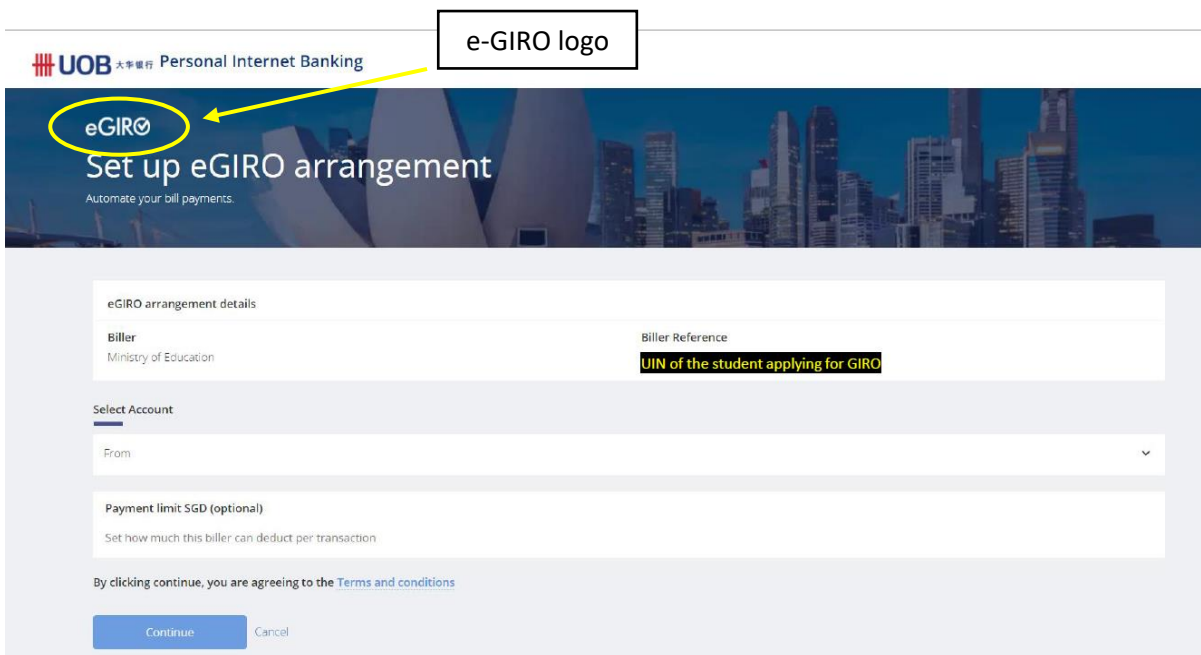
**SAMPLE  
(UNSUCCESSFUL)**

### 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 eGIRO setup interface. At the top, it says "eGIRO Set up eGIRO arrangement Automate your bill payments". Below this, there are two columns of details:

eGIRO arrangement details	
<b>Billers</b> Ministry of Education	<b>Billers Reference</b> UIN of the student applying for GIRO
<b>From</b> Your chosen bank account	<b>Payment limit (SGD)</b> No payment limit

Below the details, there is a section titled "Unable to access" with the message: "We did not receive your confirmation. You can also confirm your access via these steps:"

Three steps are illustrated with 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.

The screenshot shows the UOB Personal Internet Banking interface. At the top, there is a navigation bar with the UOB logo and the text "Personal Internet Banking". Below this is a banner for "eGIRO Set up eGIRO arrangement" with the subtext "Automate your bill payments." A blue notification bar at the top of the main content area reads: "Almost done! To confirm your submission, you will be redirected back to browser. If you are not redirected in 10 seconds, switch back to your browser." The main content area is titled "eGIRO arrangement details" and contains the following information:

<b>Billers</b> Ministry of Education	<b>Billers Reference</b> [Redacted]
<b>From</b> [Redacted]	<b>Payment limit (SGD)</b> No payment limit
<b>Reference no.</b> [Redacted]	

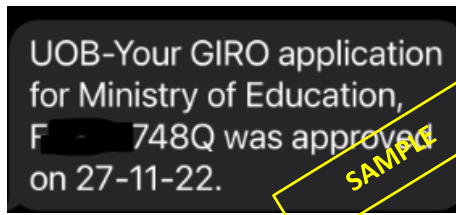
This screenshot shows a solid dark blue screen, likely a placeholder or a screen that has been intentionally obscured.

The screenshot shows the MOE eGIRO status verification page. The browser address bar displays the URL: "https://egiro-moe.dbs.com/IndustryEDDAServices/egiro/#/statusVerification?boTxnRefNo=BOMIN0...". The page header includes the eGIRO logo and the text "Direct Debit Authorisation (DDA)". The main content area features the MOE logo and the following text:

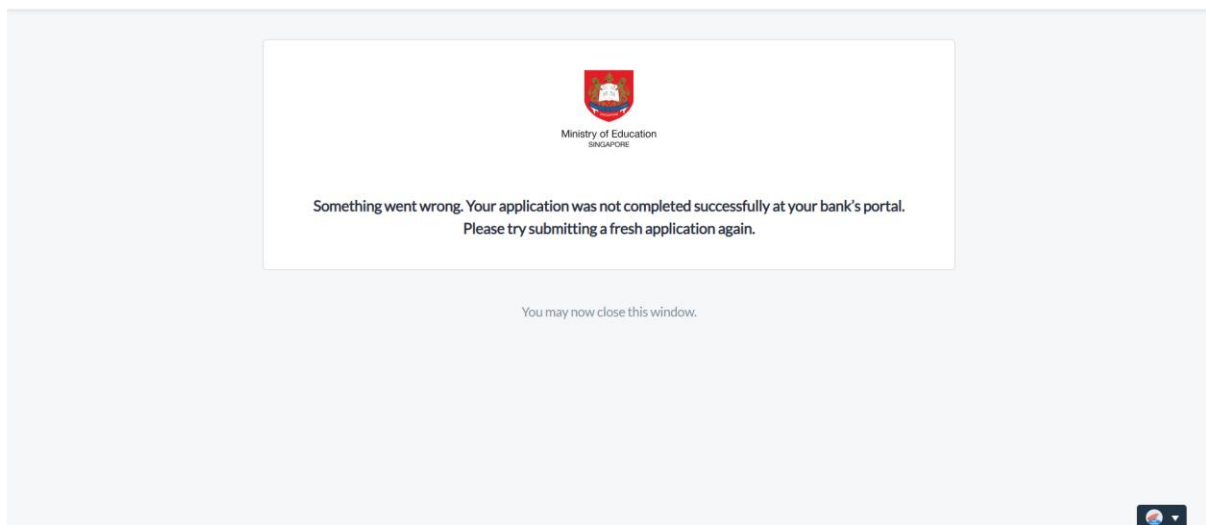
Your online GIRO application has been received. MOE will inform you of your application status through email. Please see [MOE eGIRO page](#) for more information.

Below this message, it says: "You may now close this window."

- 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.

<b>Application window</b>	<b>Applicant can expect EMAIL notification on the outcome</b>
26 Oct to 25 Jan	By 1 <sup>st</sup> 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)*