

# **User guide for eGIRO application**

**(updated as of September 2024)**

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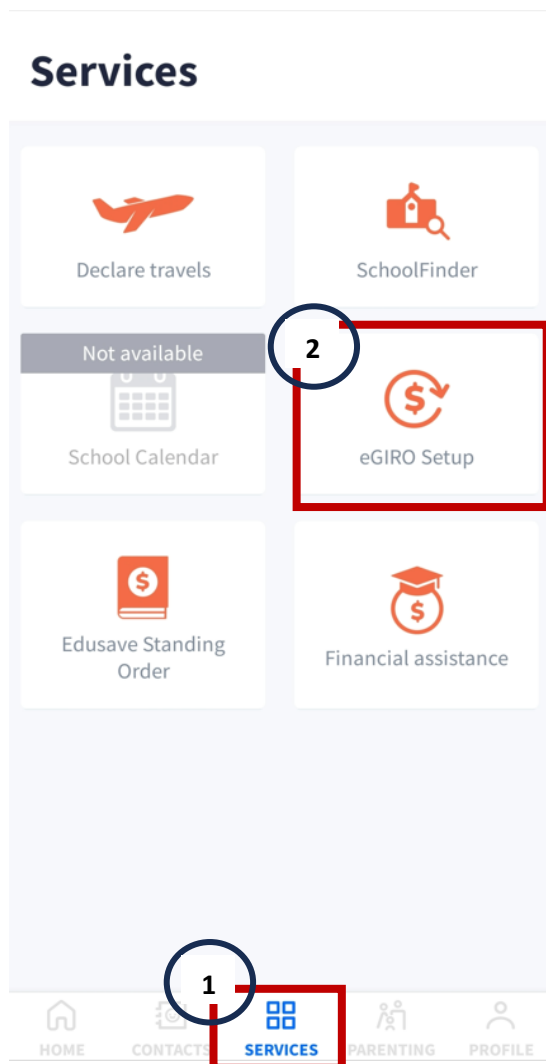
## Accessing the e-Giro Application Form

There are two methods to access the form.

- Mobile Devices: Parents Gateway App
- Desktop/Laptop: MOE eGIRO portal

### Parents Gateway App

1. Upon successful login, click on **Services** (bottom menu)
2. Click on **eGIRO Setup**




## MOE eGIRO Portal

1. Navigate to <https://www.moe.gov.sg/financial-matters/fees/egiro>

➤ Whichever way 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 at primary, secondary or pre-university level.

 The following applies to primary schools, secondary schools, junior colleges, and Millennia Institute. For MOE Kindergartens, SPED schools, independent schools, polytechnics and the ITE, visit their respective websites for payment information.

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

We will email you about your application status within 2 working days of receiving your application. Please avoid submitting duplicate applications for the same request.

**APPLY FOR EGIRO**

← Click this button to apply for eGIRO

You will be redirected to a website hosted by DBS, the service provider for e-GIRO with MOE. You will need to have internet banking access for this service.

1. Fill in your personal details. All fields are mandatory.
2. Select your preferred bank from the dropdown list.
3. Read and accept the terms and conditions by checking the box.

The screenshot shows the eGIRO application form with the following fields and annotations:

- 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).
- Select bank:** A dropdown menu with "Select Bank" and a blue arrow. A red box highlights the dropdown, and a blue circle with the number "2" is next to it.
- Consent:** A checkbox 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". A red box highlights the entire consent section, and a blue circle with the number "3" is next to it.

**NOTE:**

- a) We are currently unable to accept eGIRO online application from Industrial and Commercial Bank of China (ICBC) although option is available in the drop-down list. In addition, joint accounts requiring 2 signatories, OCBC joint accounts, and corporate accounts cannot be accepted for e-GIRO applications. If you wish to set up GIRO with MOE using these accounts, you may submit a [hardcopy GIRO application form](#) to your child's school instead.
- b) Mainstream schools are not approved institutions for the use of CDA funds by MSF. Therefore, CDA funds cannot be used for payment of school fees and enrichment programme fees. Please apply for eGIRO using other bank accounts.

4. Click 'Submit' to proceed.

The screenshot shows the disclaimer text and the submit button:

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).

A blue circle with the number "4" is next to the "SUBMIT" button, which is highlighted with a red box.

5. You will be re-directed to your selected Internet banking portal to complete the transaction. Please see below for DBS, OCBC and UOB. Alternatively, you can use the table of content (above) to navigate to your relevant bank section.

#### e-GIRO application with DBS bank account

- i) At the internet banking portal, log in using your User ID and pin number.

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DBS POSB

Securely log in with your DBS or POSB account  
to continue this transaction

User ID

PIN

By proceeding, you consent to DBS disclosing to third parties your  
personal data required to process your requests.

Cancel Log in

Forgot User ID & PIN

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

DBS POSB eGIRO eGIRO 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

- iii) Billing details will be auto filled.
- iv) If you wish to set a payment 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](#).
- v) Leave the Billing End Date as blank. 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.

DBS POSB eGIRO 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

- vi) 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

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- vii) 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

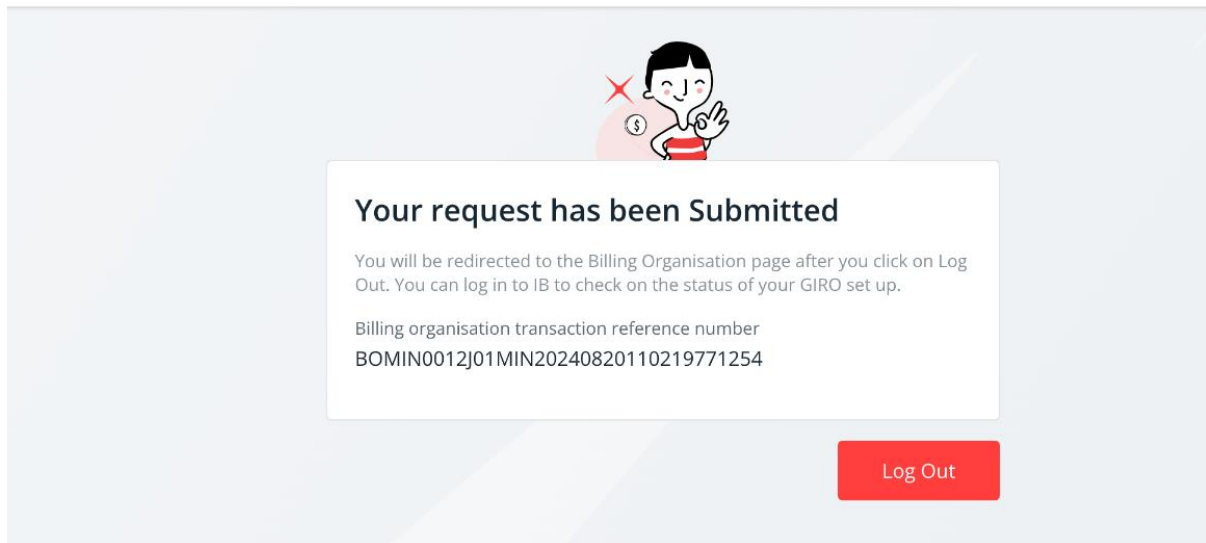
### Step 2

Check your transaction before you tap on "Approve"

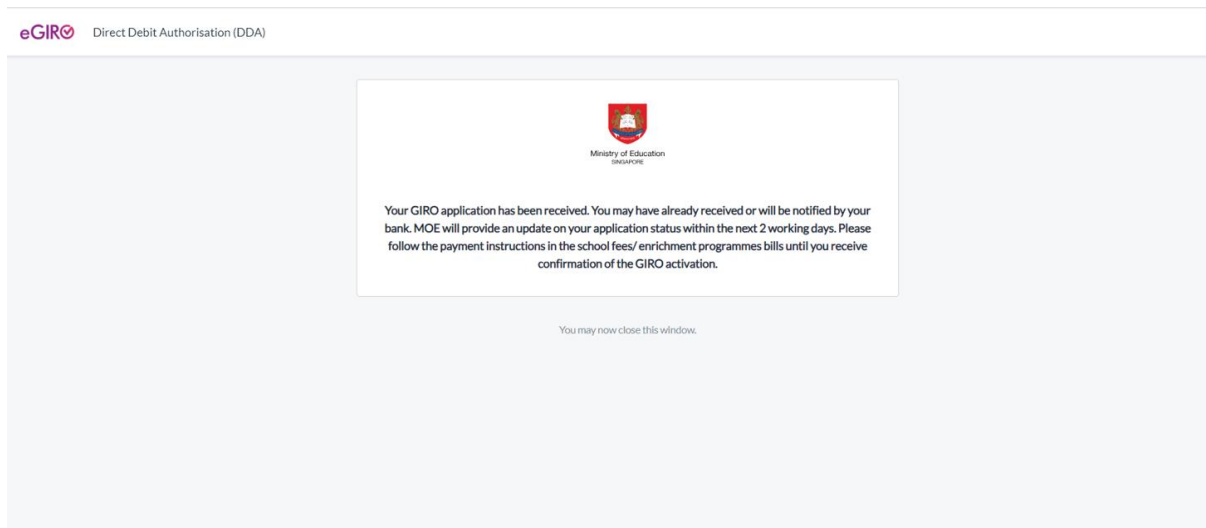
This is valid for 60 seconds.

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- viii) Upon successful submission, you will see the following screen. Click 'Log Out' to logout of your internet bank portal.



ix) Upon log out, you will see the following screen.



**NOTE:**

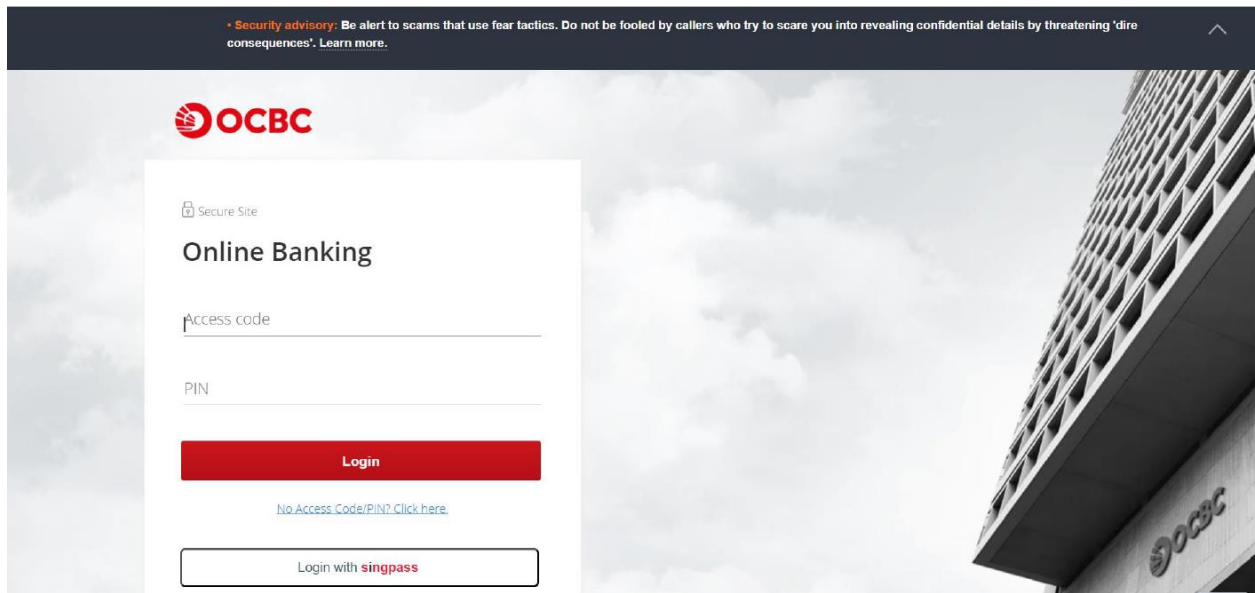
Applicants can expect an email from MOE regarding their application status within 2 working days.

- a) Successful applicants will be notified about the processing timeline for the eGIRO application.
- b) Unsuccessful applicants will be informed of the possible issues and guidance on resubmission.

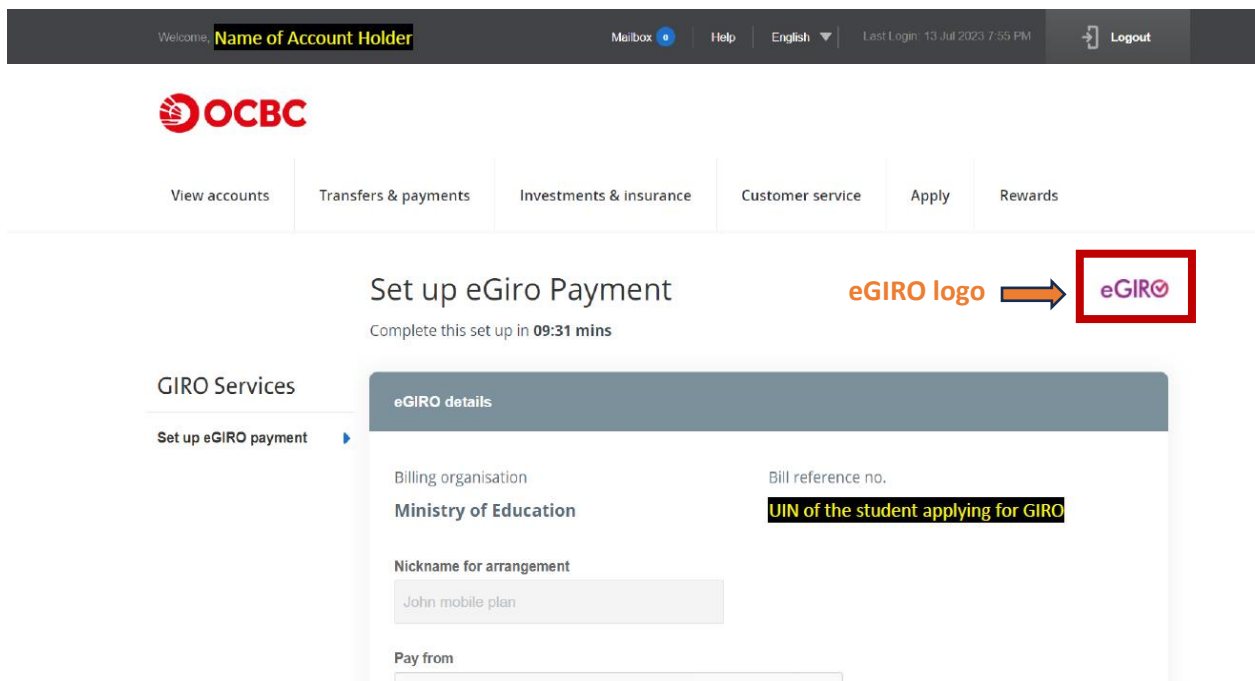


## e-GIRO application with OCBC bank account

- i) At the internet banking portal, log in using your access code and pin number or Singpass.



- 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.
- iv) 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) Payment limit may be pre-populated from your bank settings. 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](#).
- vi) Click 'Next' to continue.

Set up eGIRO payment

|   |                                      |
|---|--------------------------------------|
| Billing organisation  | Bill reference no.                   |
| Ministry of Education   | UIN of the student applying for GIRO |
| Nickname for arrangement  |                                      |
| John mobile plan  |                                      |
| Pay from  |                                      |
| Please select   |                                      |
| <a href="#">Why are some of my accounts missing?</a>  |                                      |
| 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   | Expiry date (optional)               |
| 1,500.00 SGD  | 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.

vii) 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 is titled '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.

viii) 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 text includes: '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.', 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.' A vertical scrollbar on the right is partially visible, with an arrow pointing to it.

[Back](#)

Cancel

Submit

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[Conditions of Access](#) | [Security & Privacy](#)

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

This screenshot shows a scrollable list of terms. The 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.', and '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.' A vertical scrollbar on the right is partially visible, with an arrow pointing to it.

[Back](#)

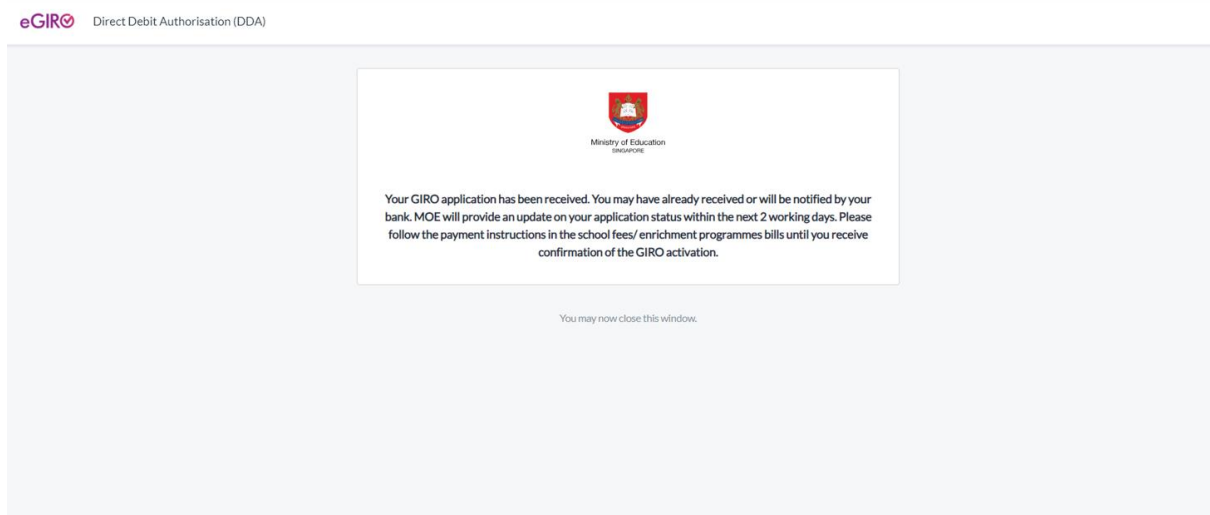
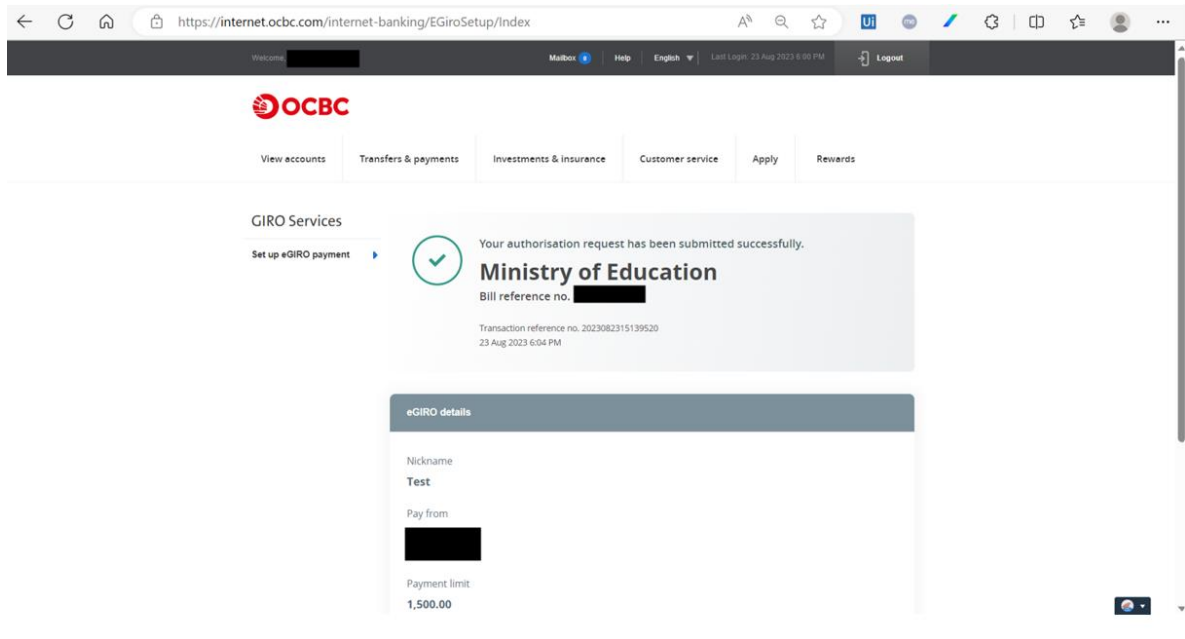
Cancel

Submit

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



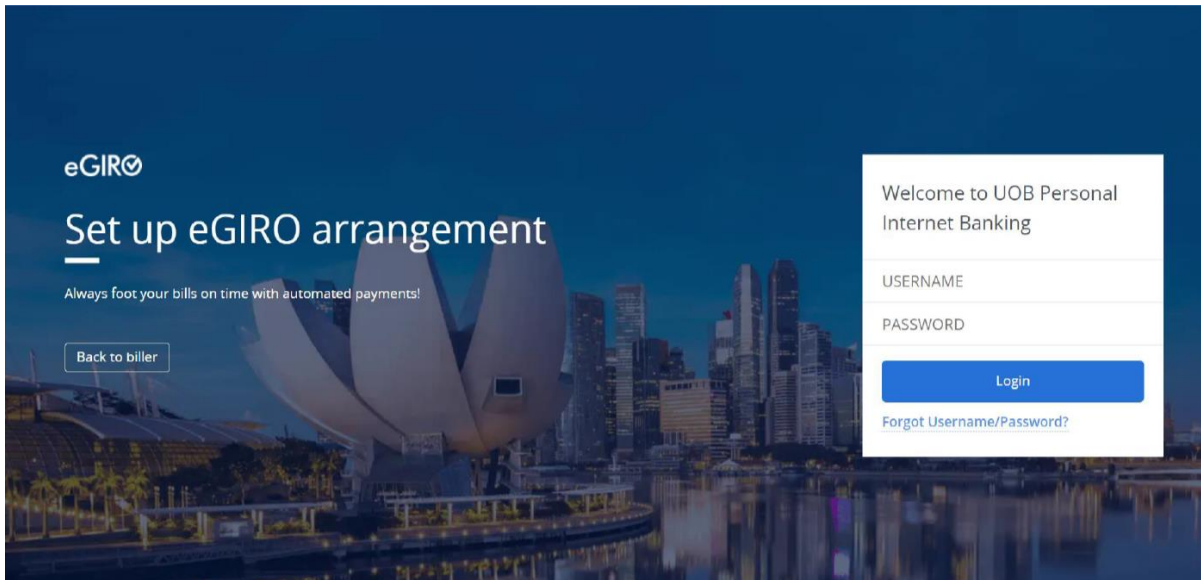
**NOTE:**

Applicants can expect an email from MOE regarding their application status within 2 working days.

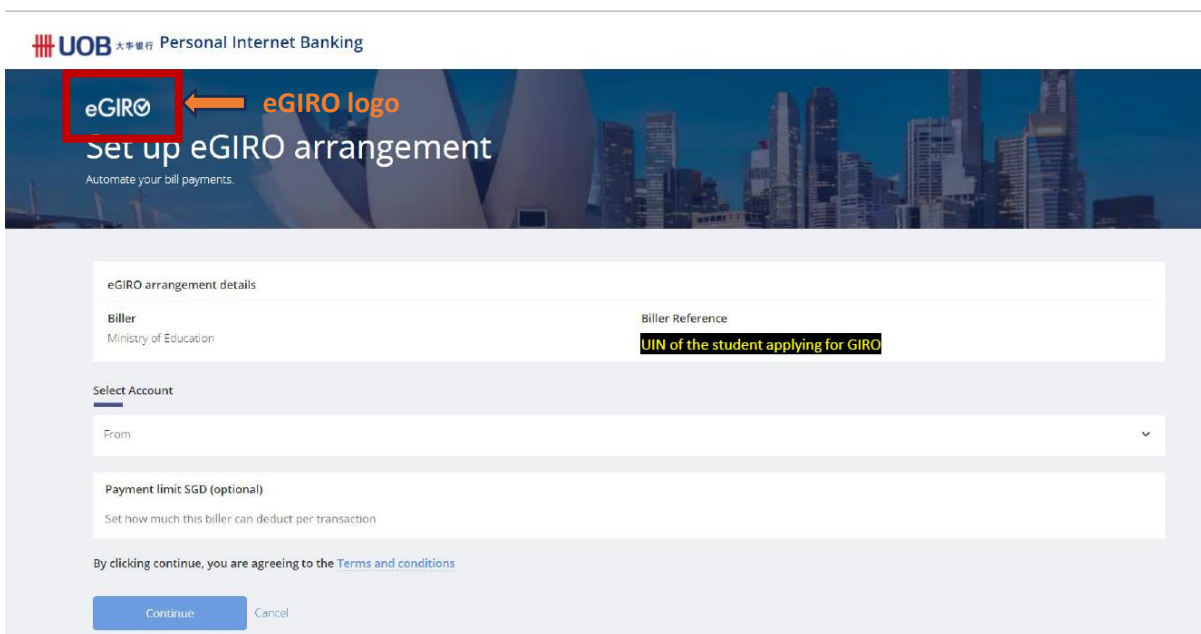
- a) Successful applicants will be notified about the processing timeline for the eGIRO application.
- b) Unsuccessful applicants will be informed of the possible issues and guidance on resubmission.

## e-GIRO application with UOB bank account

- i) At the internet banking portal, log in using your username and password.



- 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.
- iv) Leave the payment limit as blank. If you wish to set a payment 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](#). Then click 'Continue'.



v) Follow the 2FA instructions and click 'Submit' to complete the e-GIRO application.

The screenshot shows the 'Set up eGIRO arrangement' page on the UOB Personal Internet Banking portal. The page header includes the UOB logo and the text 'Personal Internet Banking'. Below the header, the title 'eGIRO Set up eGIRO arrangement' is displayed with the subtitle 'Automate your bill payments'. The main content area is divided into two sections. The top section, 'eGIRO arrangement details', contains a table with the following information:

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

The bottom section, 'Unable to access', provides instructions for 2FA verification. It states: 'We did not receive your confirmation. You can also confirm your access via these steps:'. Three steps are illustrated with smartphone icons:

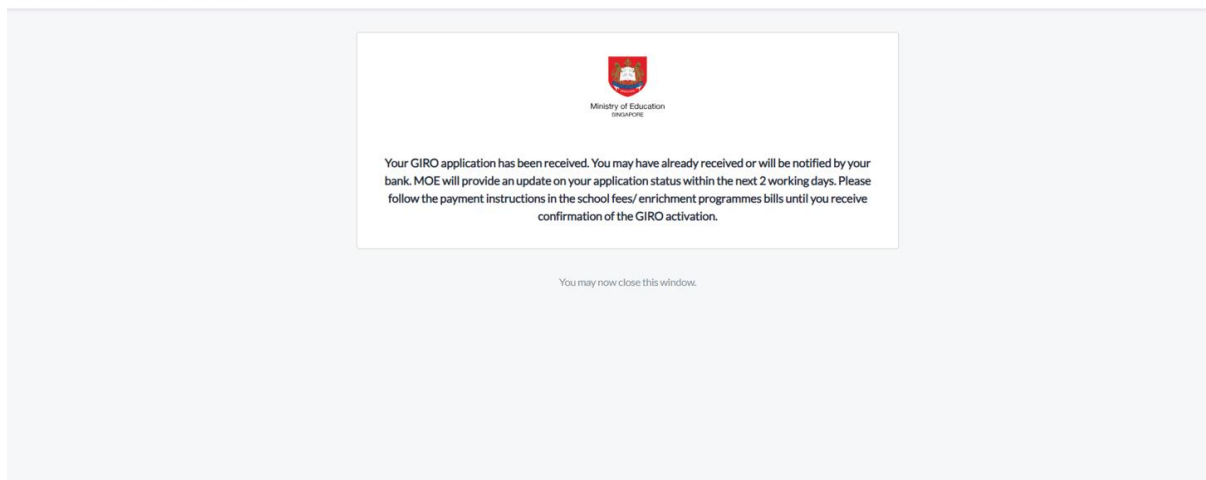
- STEP 1**: Open UOB Mighty and go to 'Mighty Secure' on your pre-login screen.
- STEP 2**: Select 'Transaction signing code' and enter **58128858** to generate code.
- STEP 3**: Enter the code generated.

Below the steps is an 'Enter code' input field and two buttons: 'Submit' and 'Cancel'.

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

The screenshot shows the same 'Set up eGIRO arrangement' page after successful submission. A blue notification banner at the top 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 'eGIRO arrangement details' table is updated with redacted information:

| eGIRO arrangement details              |  |
|--|--|
| <b>Biller</b><br>Ministry of Education | <b>Biller Reference</b><br>[REDACTED]          |
| <b>From</b><br>[REDACTED]              | <b>Payment limit (SGD)</b><br>No payment limit |
| <b>Reference no.</b><br>[REDACTED]     |  |



**NOTE:**

Applicants can expect an email from MOE regarding their application status within 2 working days.

- a) Successful applicants will be notified about the processing timeline for the eGIRO application.
- b) Unsuccessful applicants will be informed of the possible issues and guidance on resubmission.

## 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
- 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 within 2 working days from date of application.*)