

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?
	<p>Current eGIRO participating banks: BOC, Citibank, DBS/POSB, HSBC, ICBC[^], MariBank, Maybank, OCBC, SCB and UOB.</p> <p>[^]ICBC customers must use their 11-digit account number for eGIRO application.</p>
Q4	Can I submit a hardcopy GIRO application form?
	<p>No, hardcopy GIRO application forms are generally not accepted. However, there are specific exceptions where hardcopy forms may be submitted:</p> <ul style="list-style-type: none">• Applications involving non-participating eGIRO banks• Joint accounts requiring two signatories• OCBC joint accounts <p>We are unable to accept applications for Trust Bank accounts, as Trust Bank operates exclusively through online banking and does not maintain physical signature records.</p>
Q5	Is there anything that I need to take note of when submitting an eGIRO application?
	<p>Yes, there are several important points to note when submitting an eGIRO application:</p> <ul style="list-style-type: none">• When setting the expiry date, ensure it extends beyond your child's graduation date to avoid interruption of payments.• When setting deduction limit, ensure it covers at least 3 months of your child's school fees to avoid failed deductions. <p>Alternatively, you may leave the default setting in your internet banking portal unchanged.</p>
Q6	Is there a charge to use eGIRO?
	<p>No, there is no charges for creating an eGIRO instruction.</p> <p>However, some banks may impose a service fee for the cost of processing each unsuccessful GIRO deduction. Please ensure you have sufficient funds and deduction limits before the deduction date to prevent failed transactions.</p>

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 by 27 January 2026, the first deduction will occur on 26 February 2026, 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.

More about Edusave (For Singapore Citizen Students)

Q1	How can I access the FormSG to set up an Edusave Standing Order?
	You can either access Parent's Gateway and click on the Services tab to access the link to the Standing Order button or go to https://go.gov.sg/edusaveformsgso to set up the Edusave Standing Order.
Q2	When must I sign up for the Edusave Standing Order for it to take effect from the first MOE bill?
	You need to submit the FormSG by 20 January 2026 for it to take effect in the January-February MOE bill.
Q3	Will I be informed of the application status outcome?
	Yes, you will receive an email notification regarding successful or unsuccessful activation by the end of January, if the FormSG was submitted by 20 January 2026.