User guide for eGIRO application

(updated as of September 2026)

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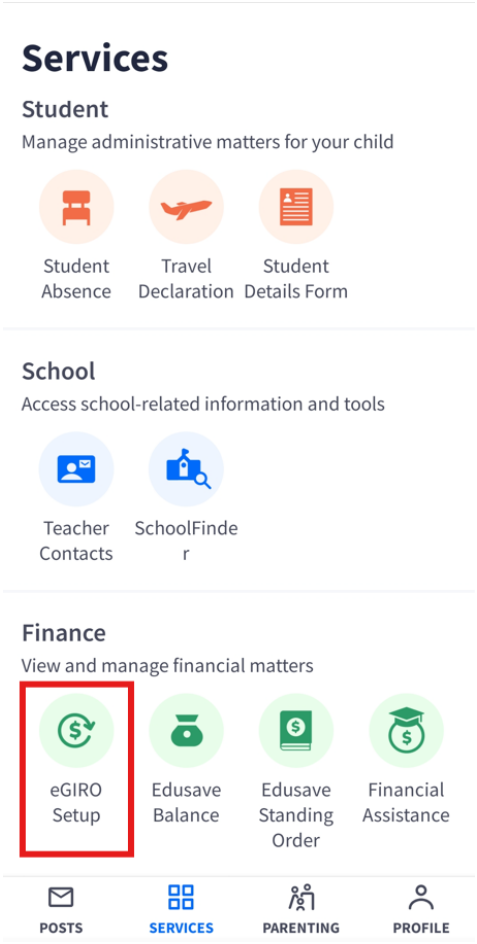
Accessing the e-Giro Application Form

There are two methods to access the form.

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

Parents' Gateway App

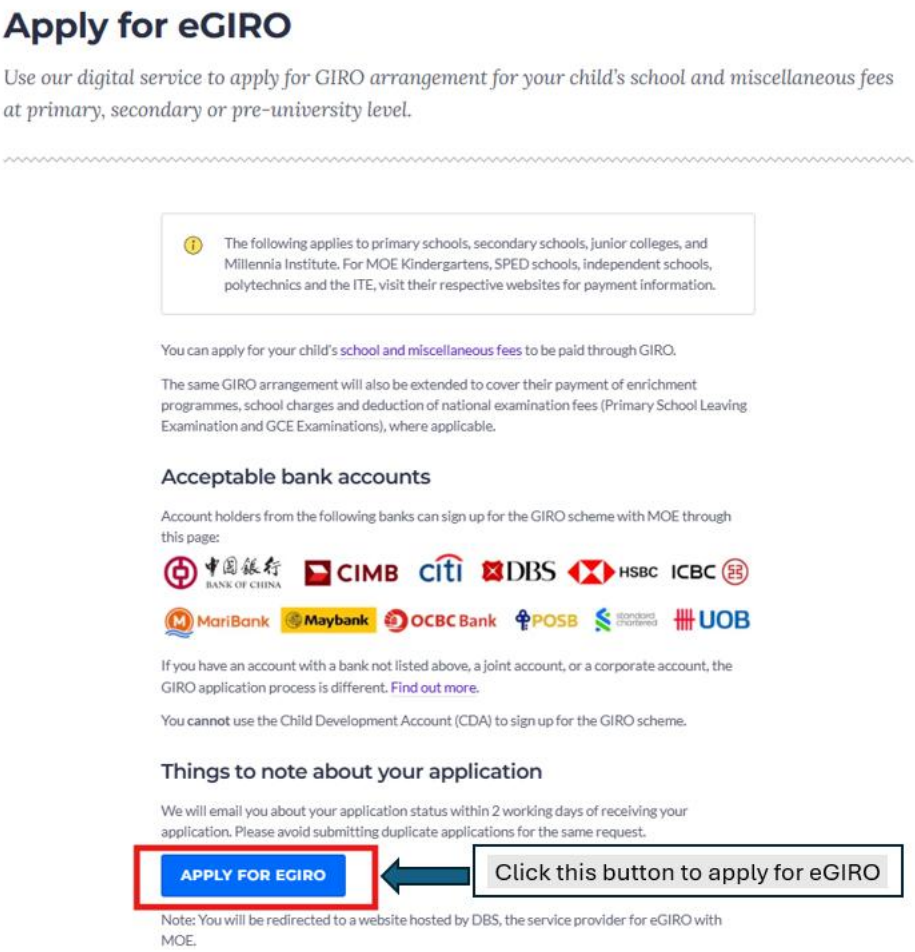
1. Upon successful login, click on **Services** (bottom menu)
2. Click on **eGIRO Setup**



MOE eGIRO Portal

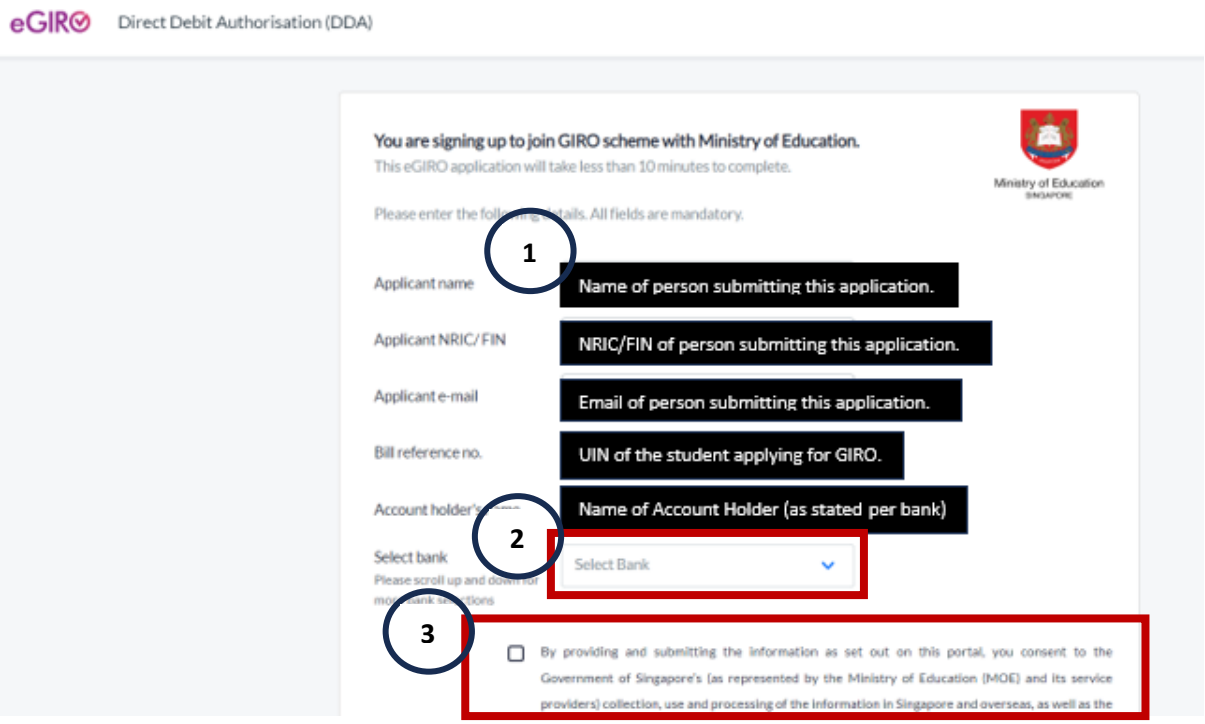
1. Navigate to https://www.moe.gov.sg/financial-matters/fees/egiro

➢ Whichever way you choose, you will see the following page.



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.



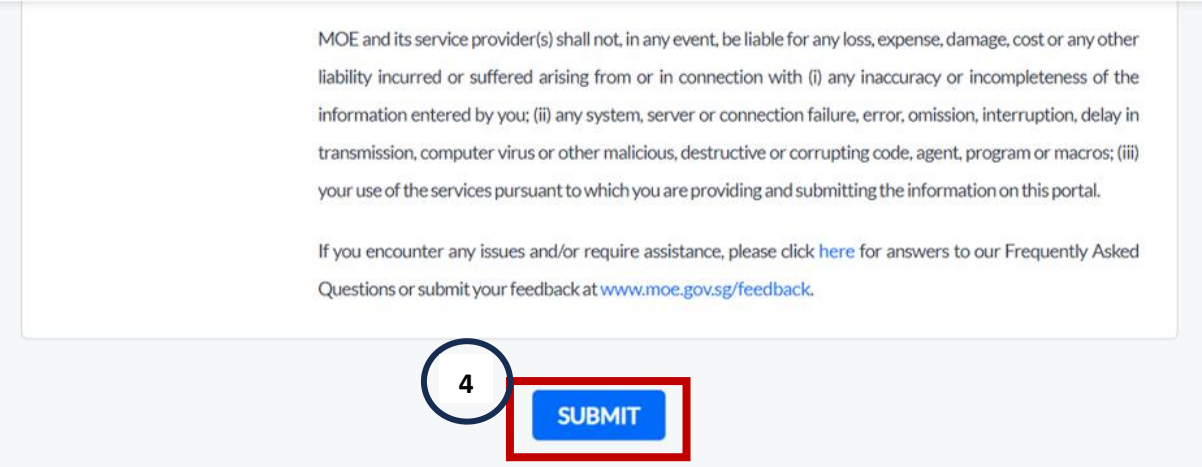
NOTE:

A) For ICBC account holders, please use your 11-digit account number (provided by ICBC specifically for GIRO purpose) for the eGIRO application. The 19-digit account number cannot be updated in our system.

B) Joint accounts requiring 2 signatories, all 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.

C) 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.

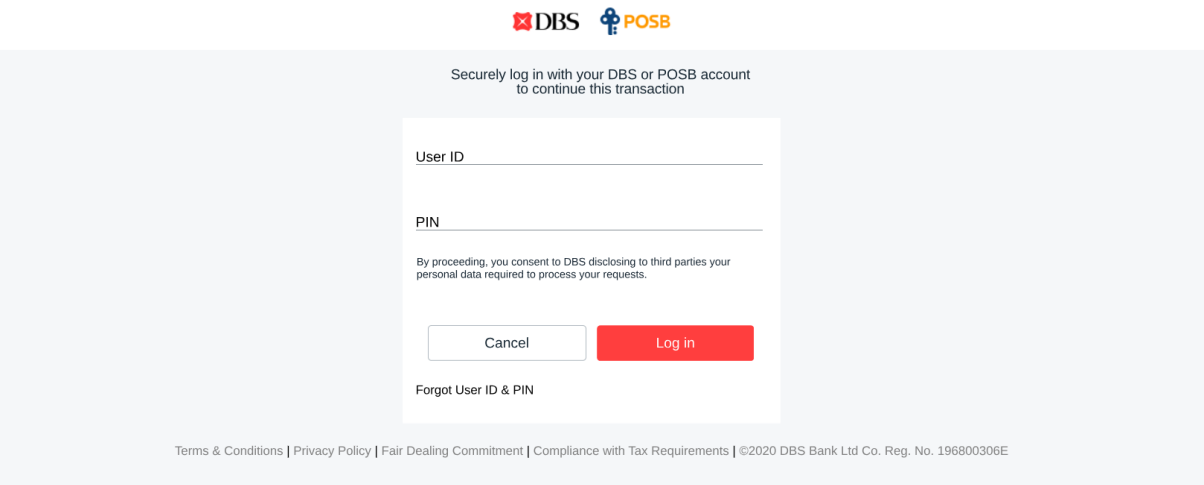
4. Click ‘Submit’ to proceed.



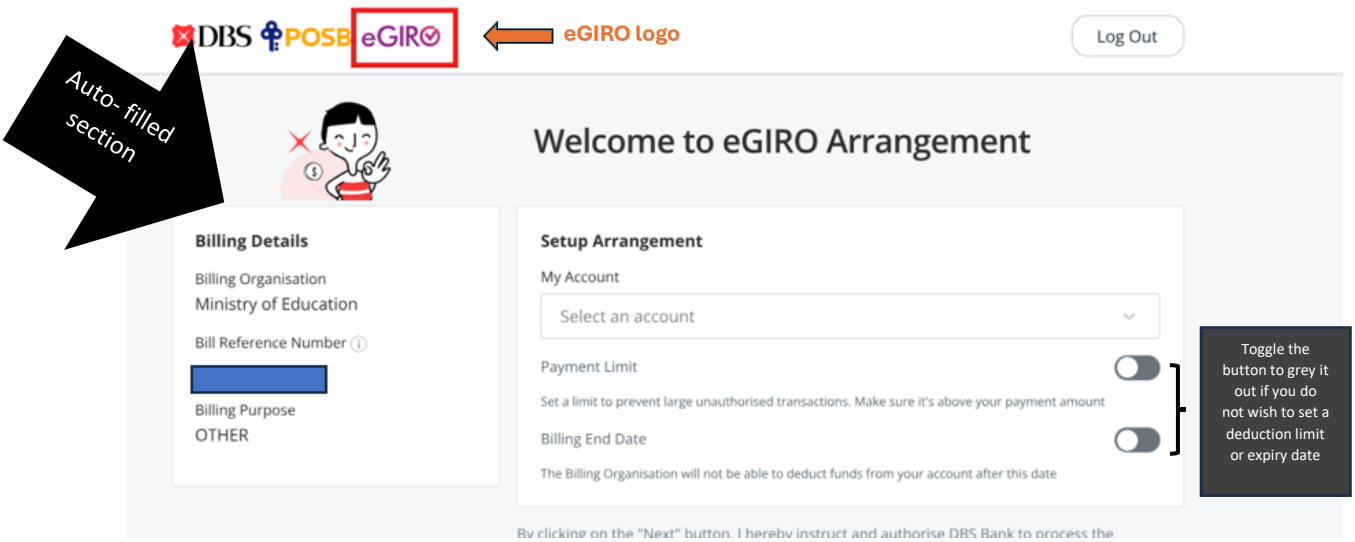
5. You will be re-directed to your selected Internet banking portal to complete the transaction. Please see below for DBS, OCBC and UOB. Alternatively, you can use the table of content (above) to navigate to your relevant bank section.

e-GIRO application with DBS bank account

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



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



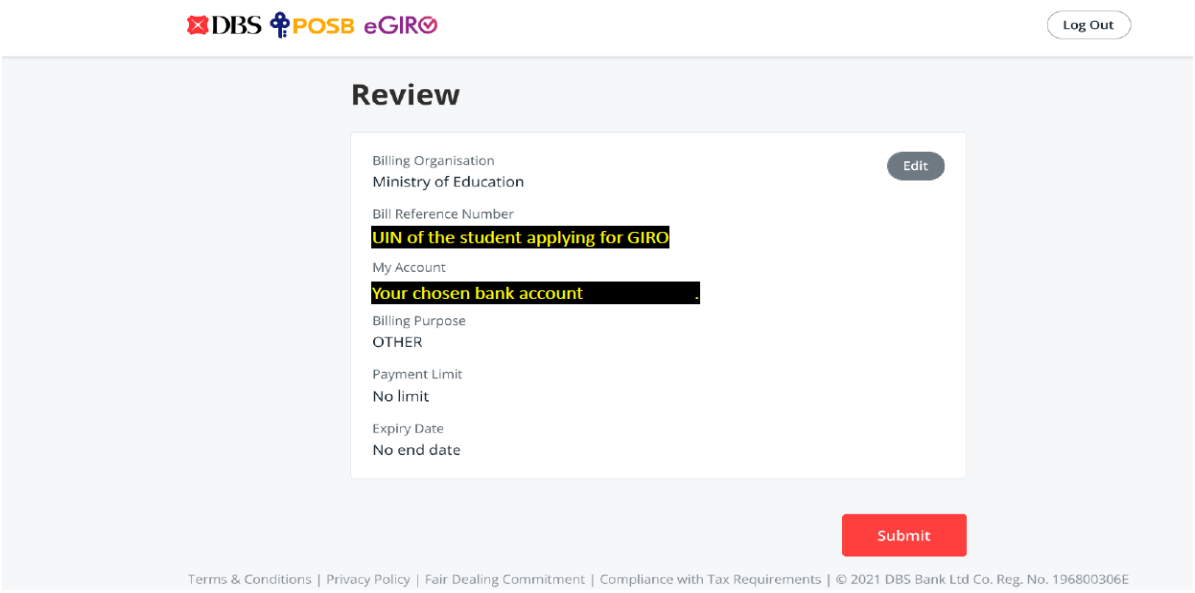
iii) Billing details will be auto filled.

iv) Toggle the button to grey to disable the payment limit and/or expiry date settings, if not required.

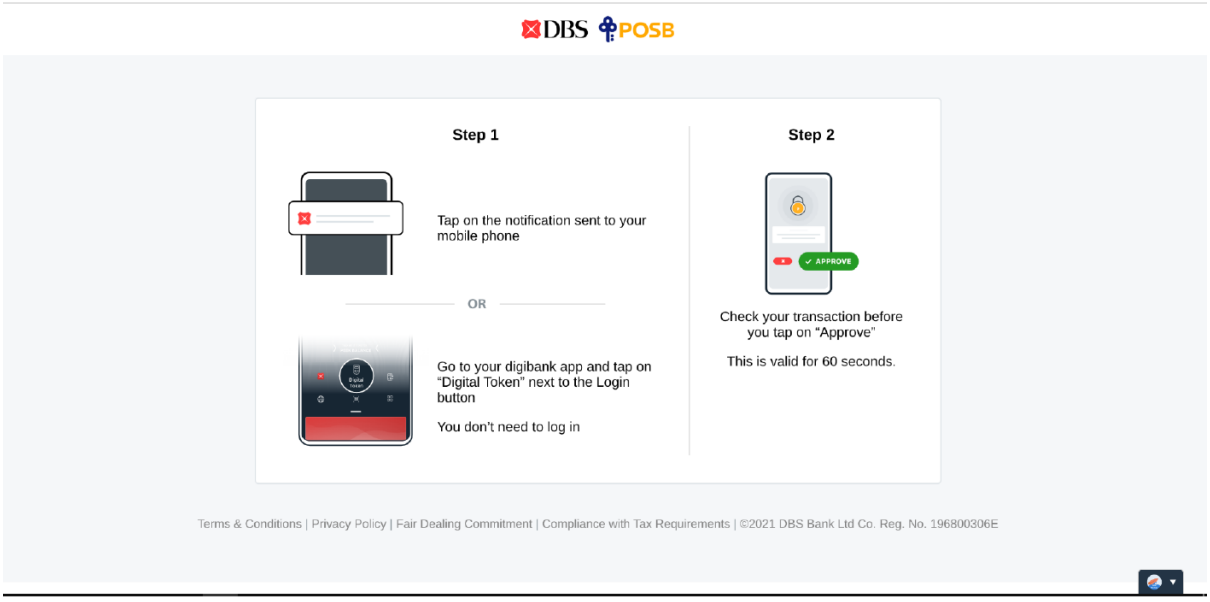
v) If you wish to set a payment limit, please ensure it is enough to cover at least 3 months of school fees. You may check your child's estimated school fees at the MOE website.

vi) 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.

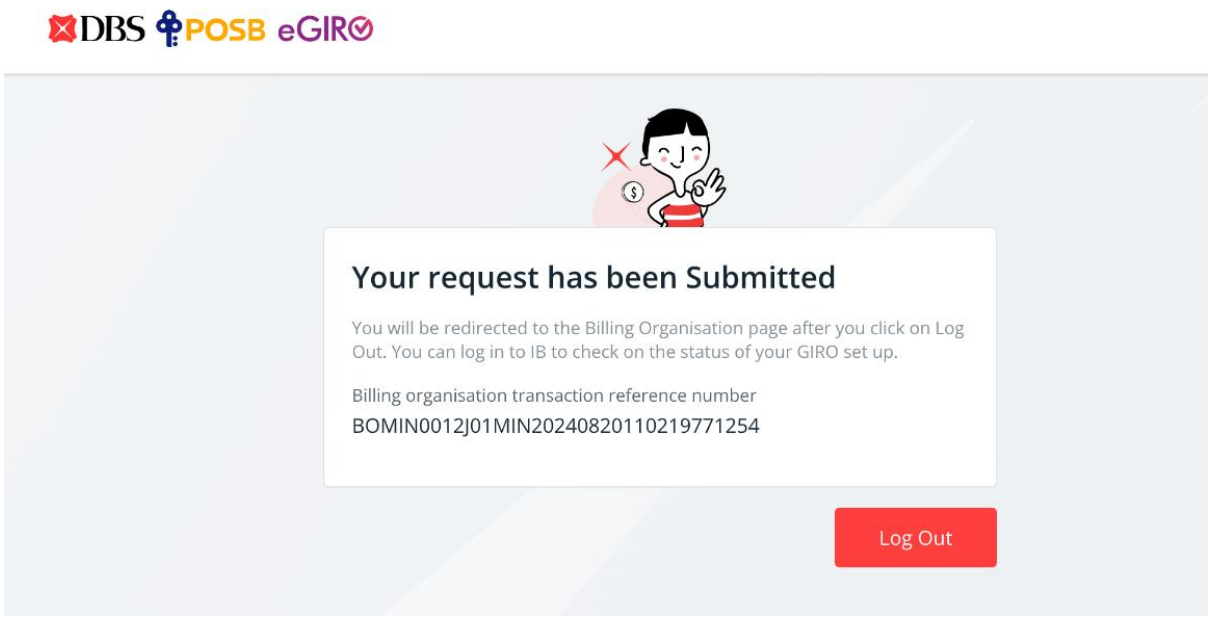
vii) Review the submitted details. Click 'Submit' to proceed.



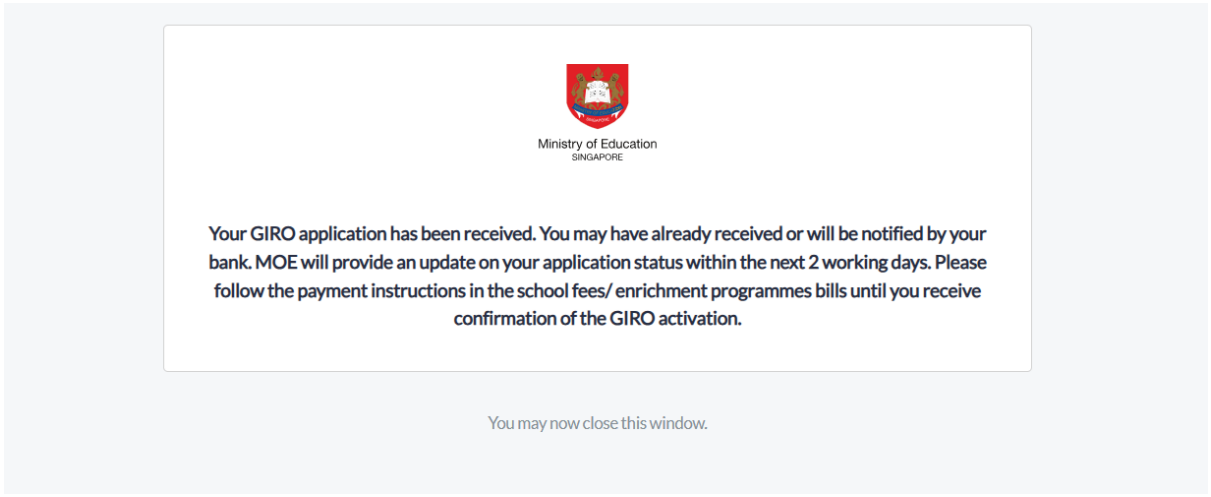
viii) Follow the 2FA instructions to complete your e-GIRO application.



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



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



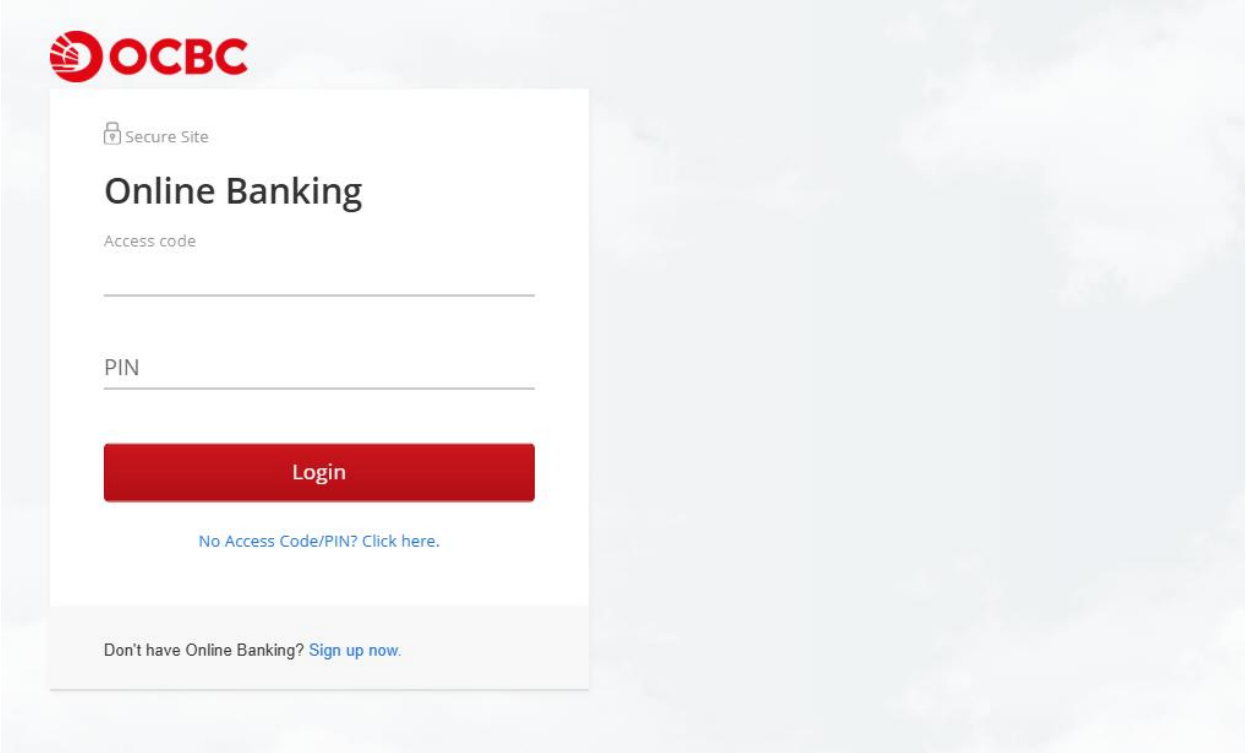
NOTE:

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

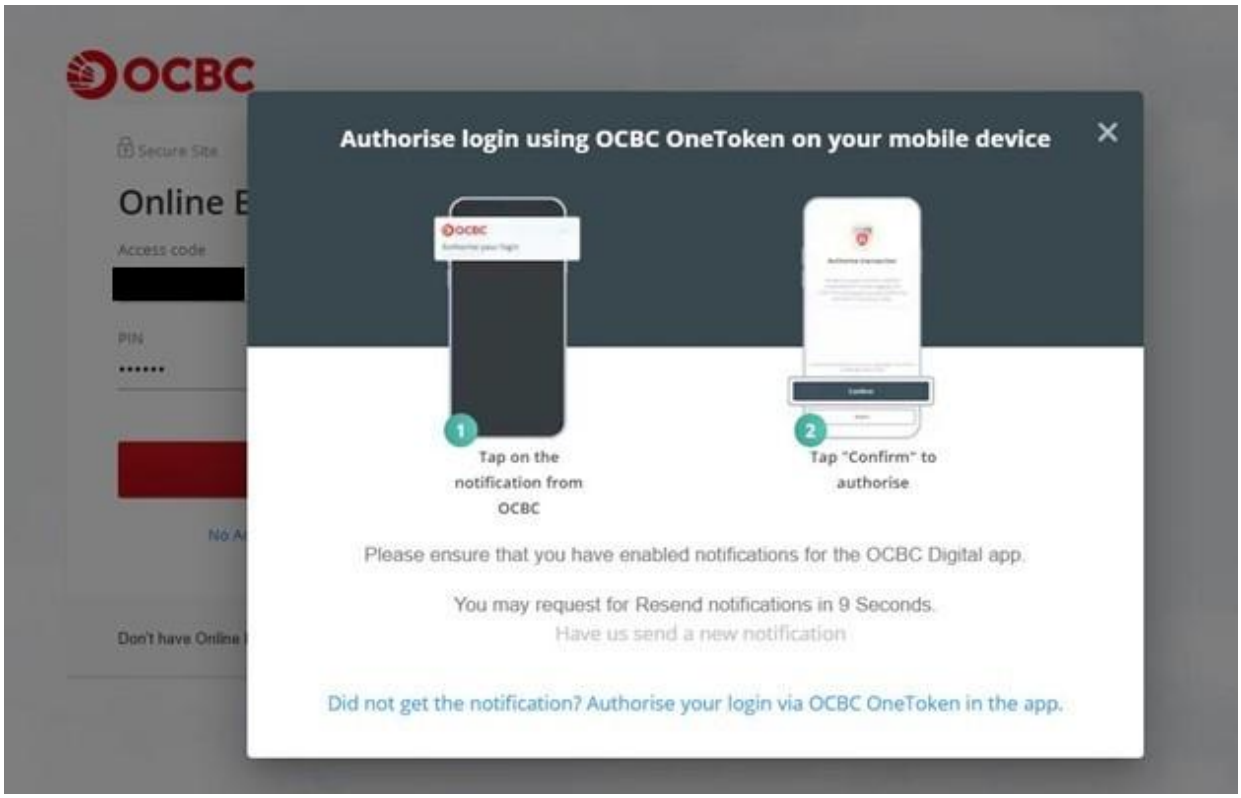
a) Successful applicants will be notified about the processing timeline for the eGIRO application.
b) Unsuccessful applicants will be informed of the possible issues and guidance on resubmission.

e-GIRO application with OCBC bank account

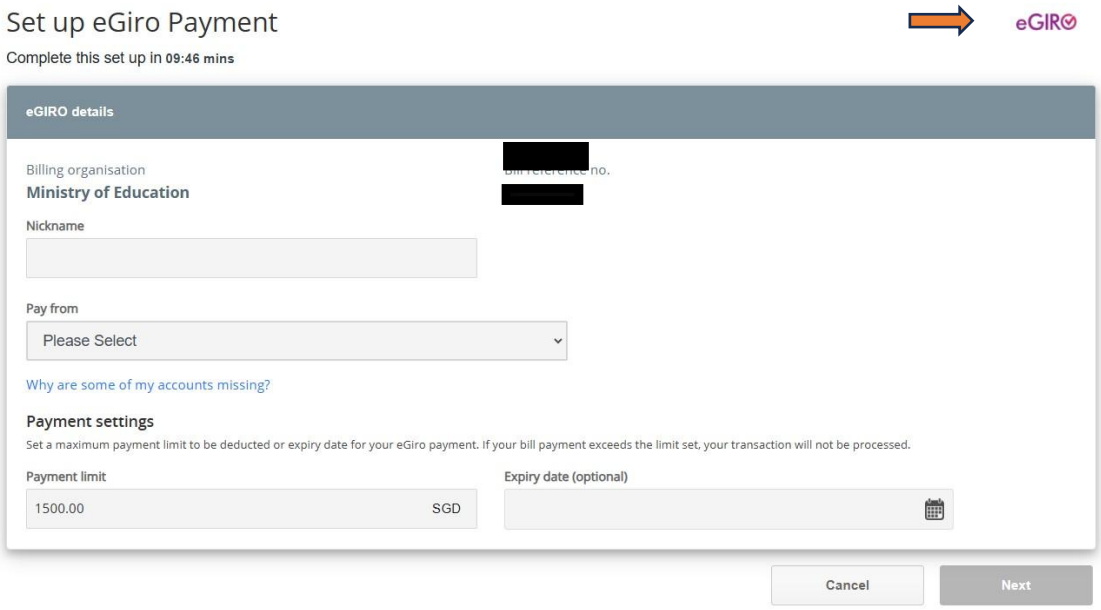
i) At the internet banking portal, log in using your access code and pin number.



ii) Follow the 2FA instructions to login to Internet Banking.



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

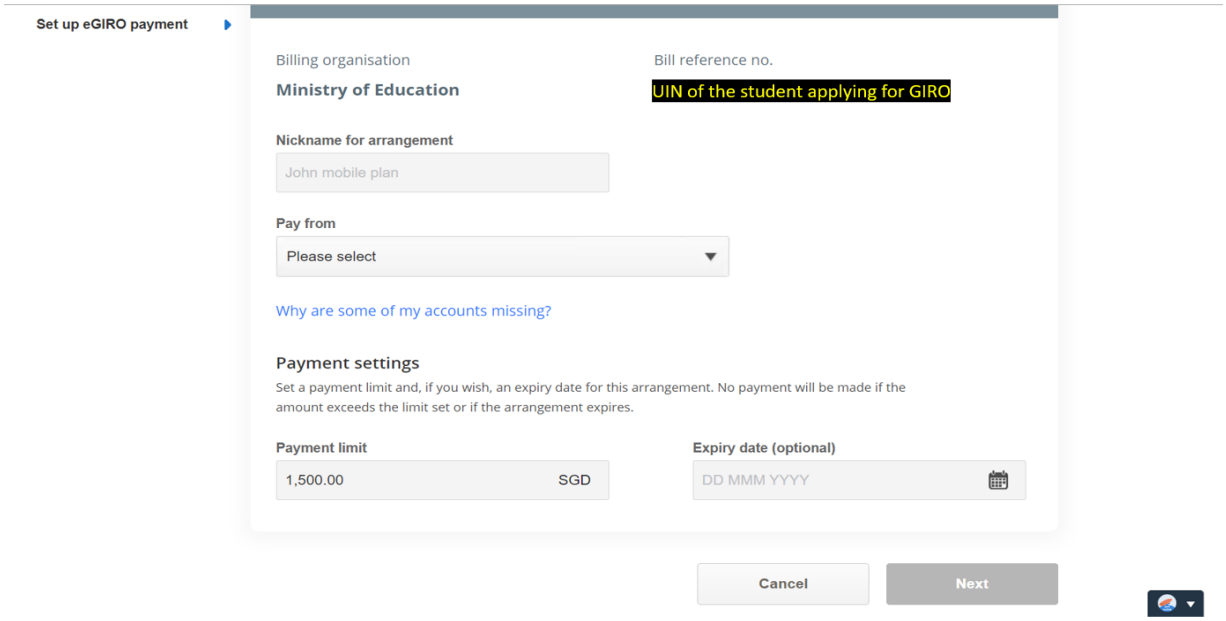


iv) Billing reference no. will be auto filled. Indicate a nickname for the arrangement, select your preferred bank account.

v) 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.

vi) 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.

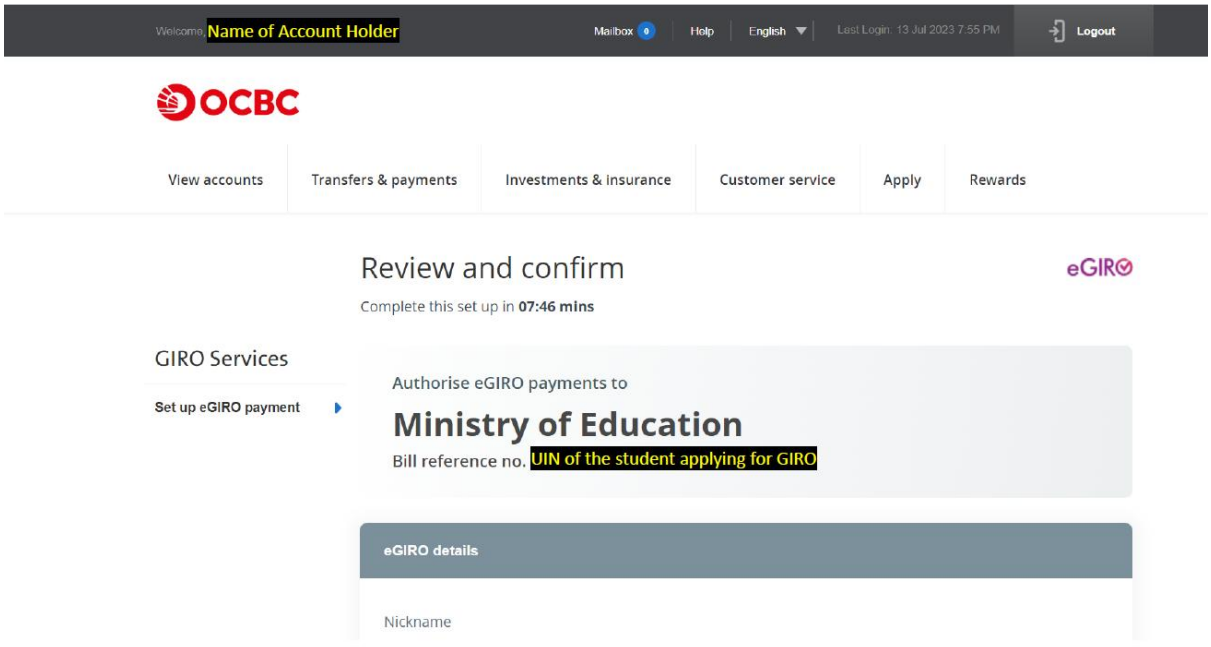
vii) Click ‘Next’ to continue.



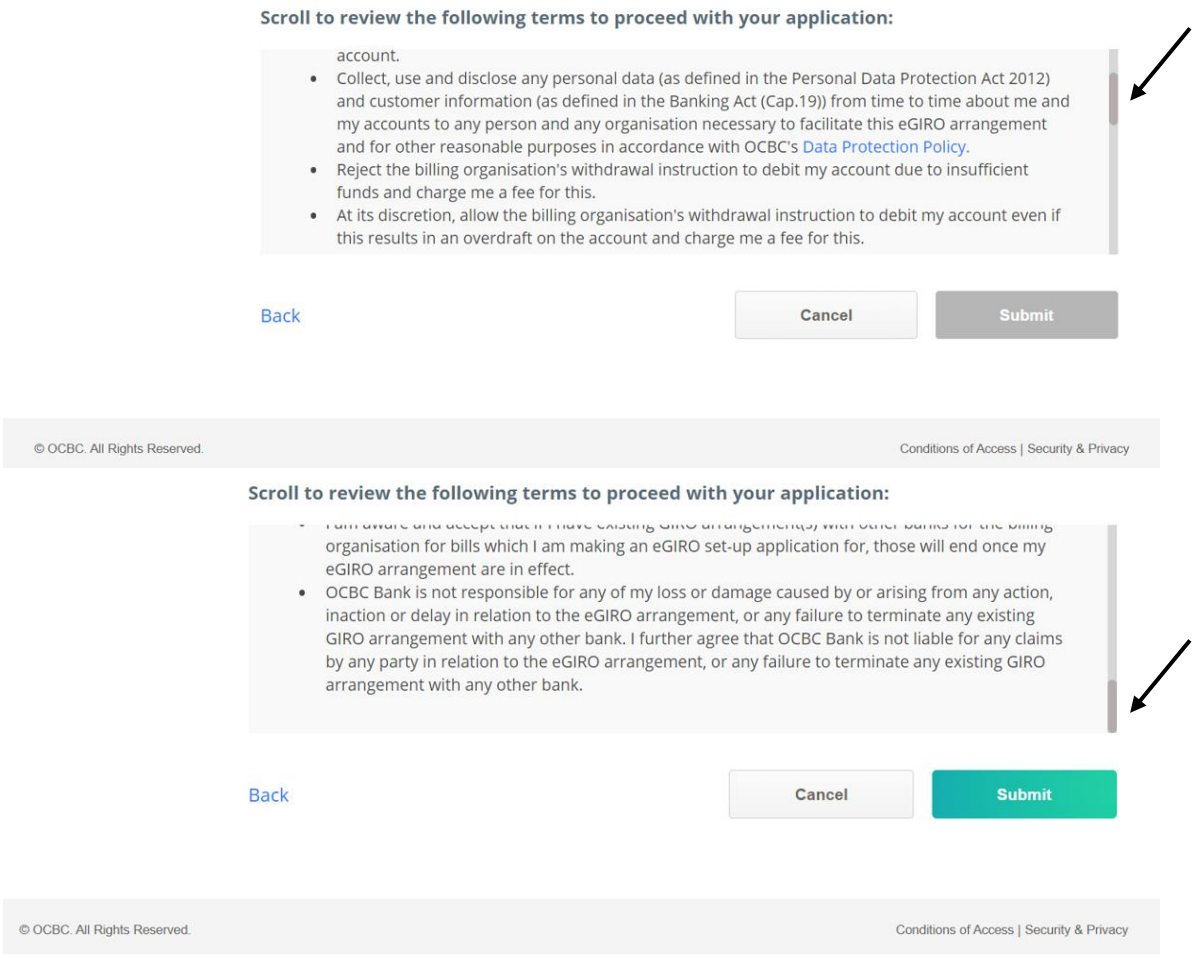
NOTE:

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.

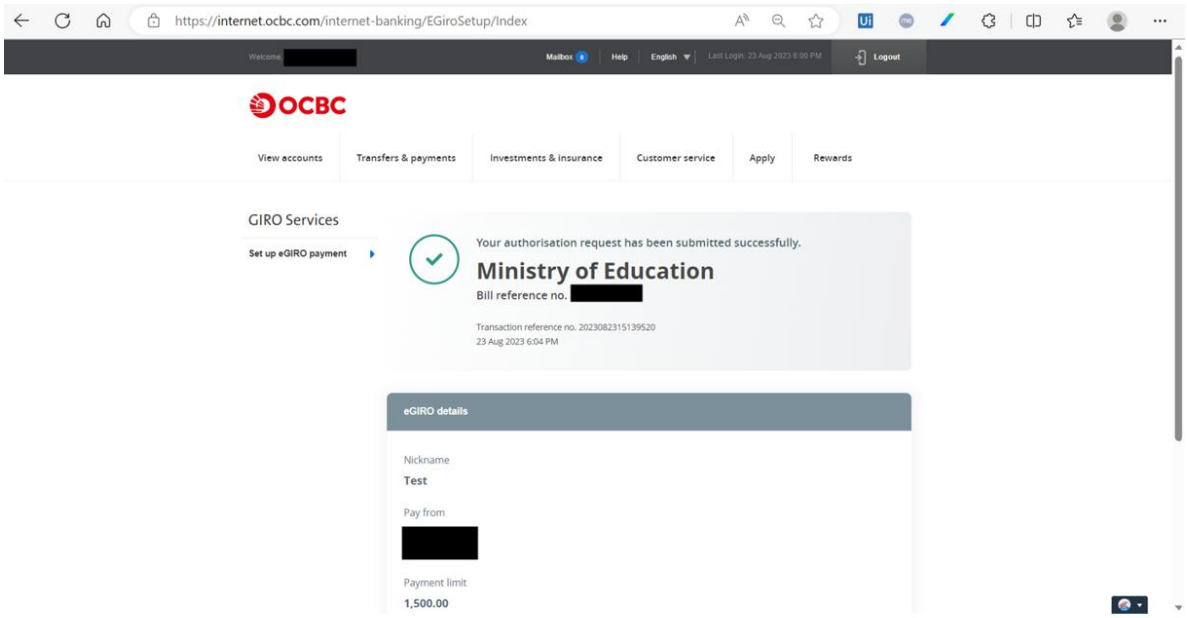
viii) Review the submitted details.

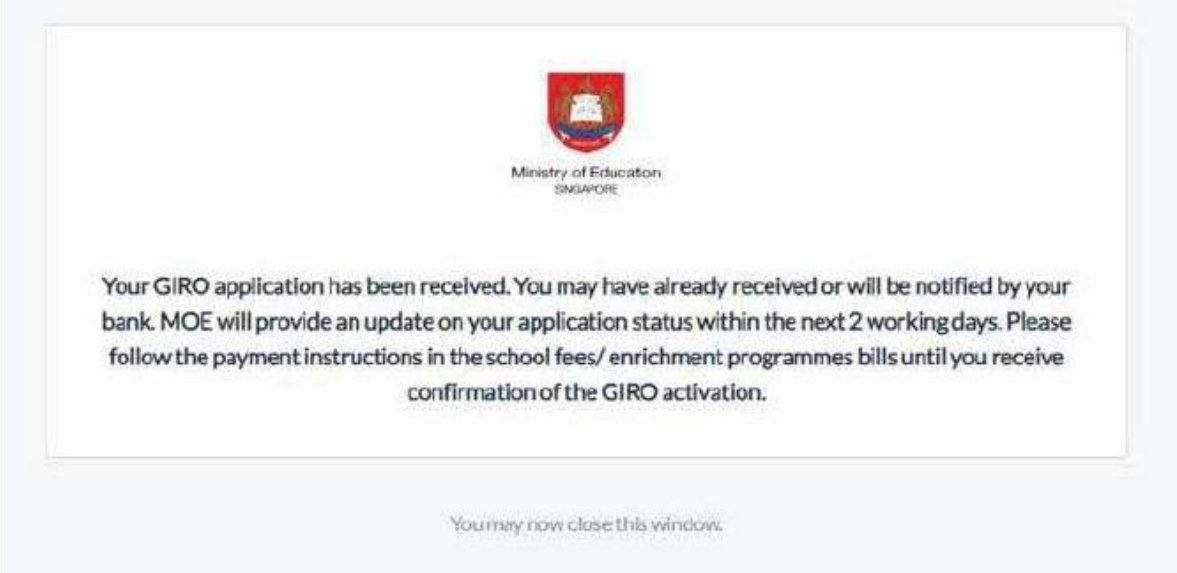


ix) Scroll and review the OCBC terms to the end. The Submit icon will change its colour. Click ‘Submit’ to continue.



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





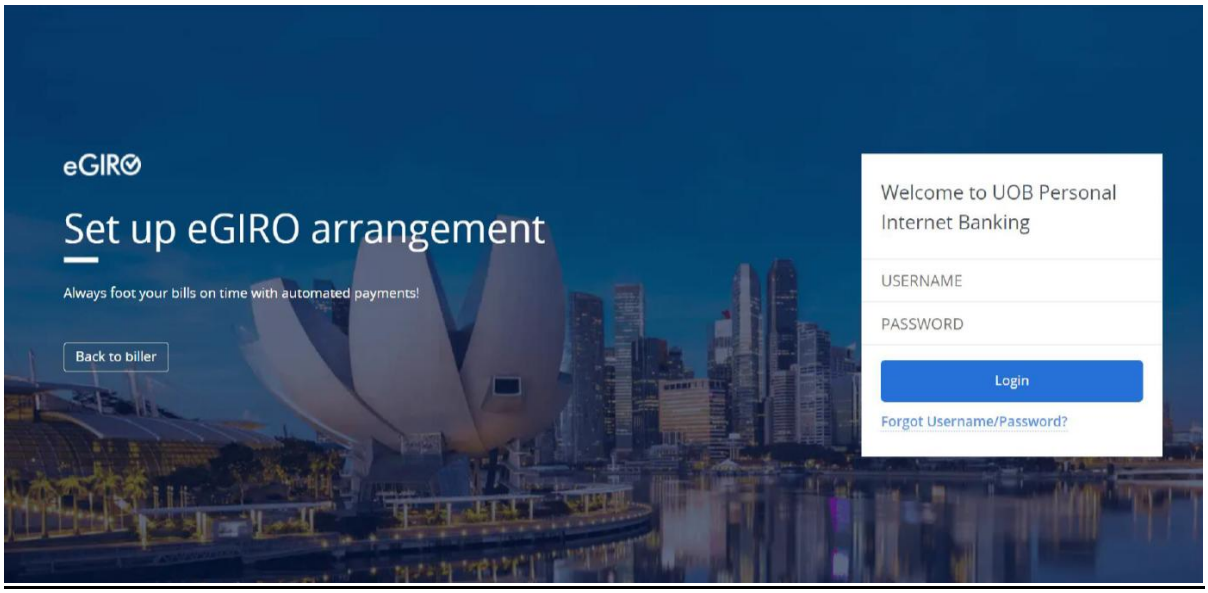
NOTE:

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

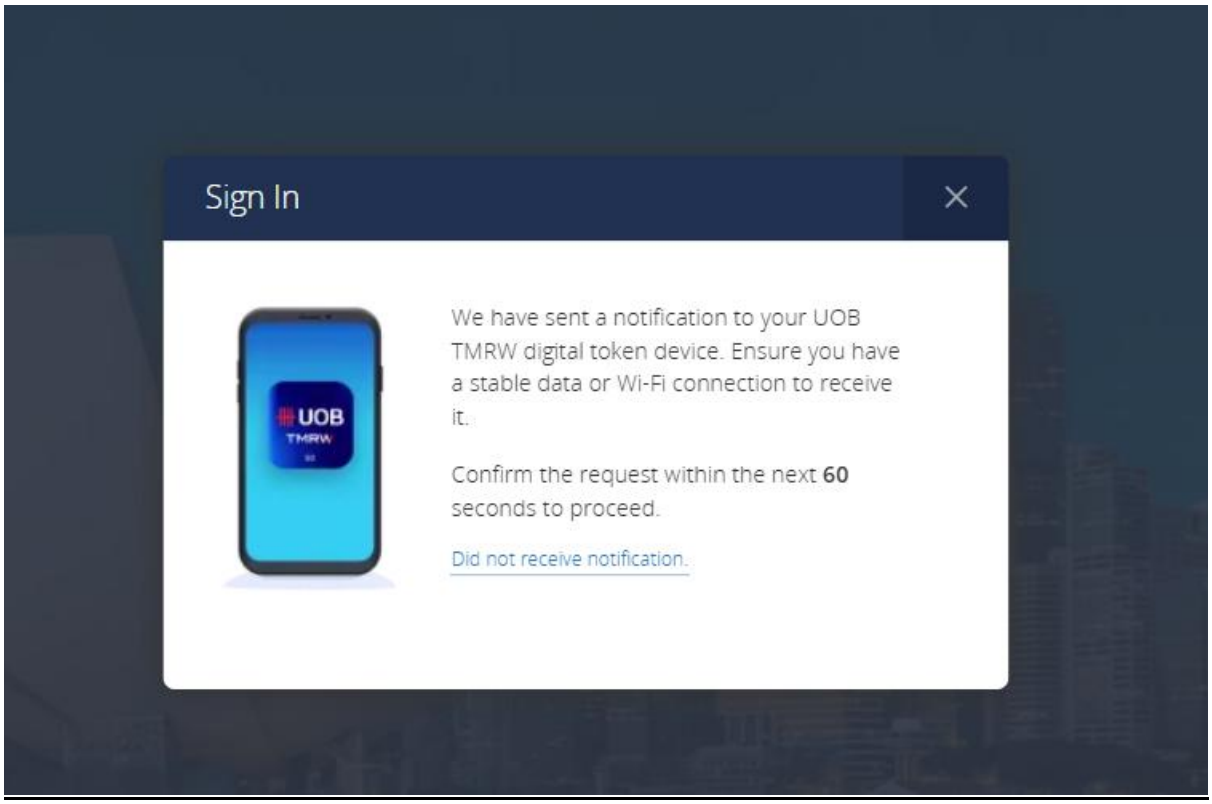
a) Successful applicants will be notified about the processing timeline for the eGIRO application.
b) Unsuccessful applicants will be informed of the possible issues and guidance on resubmission.

e-GIRO application with UOB bank account

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



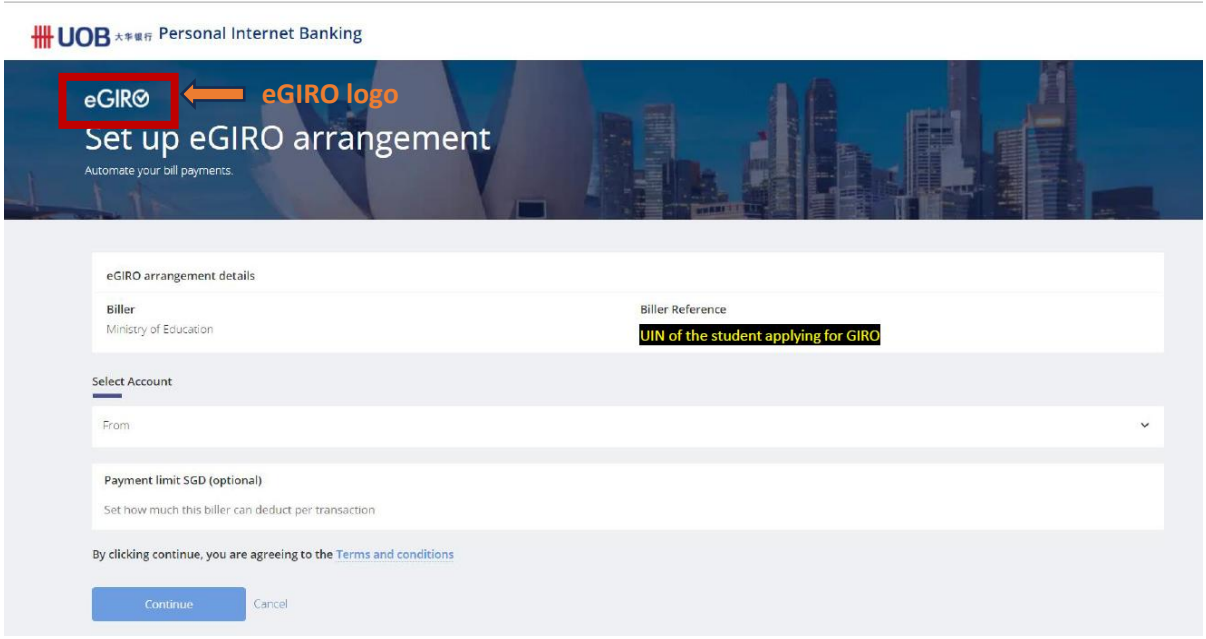
ii) Follow the 2FA instructions to login to Internet Banking.



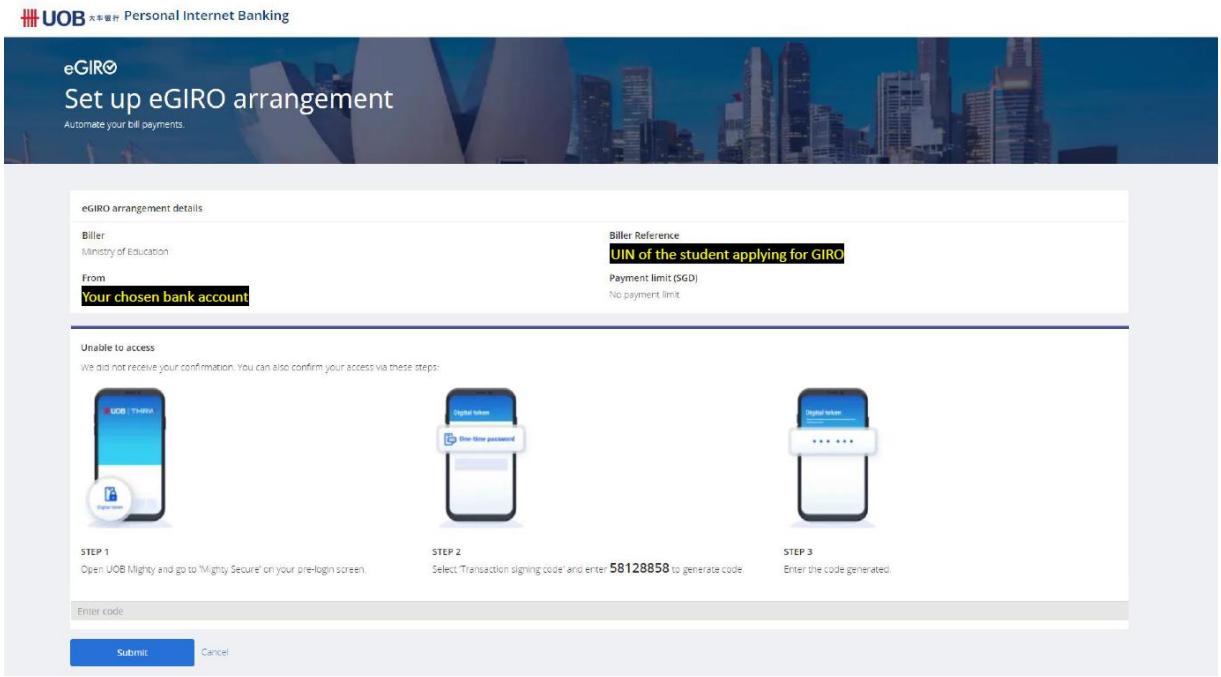
iii) To verify that you are at the correct page, the e-GIRO logo will be visible at the top of the screen.

iv) Billing reference will be auto filled. Select your preferred bank account.

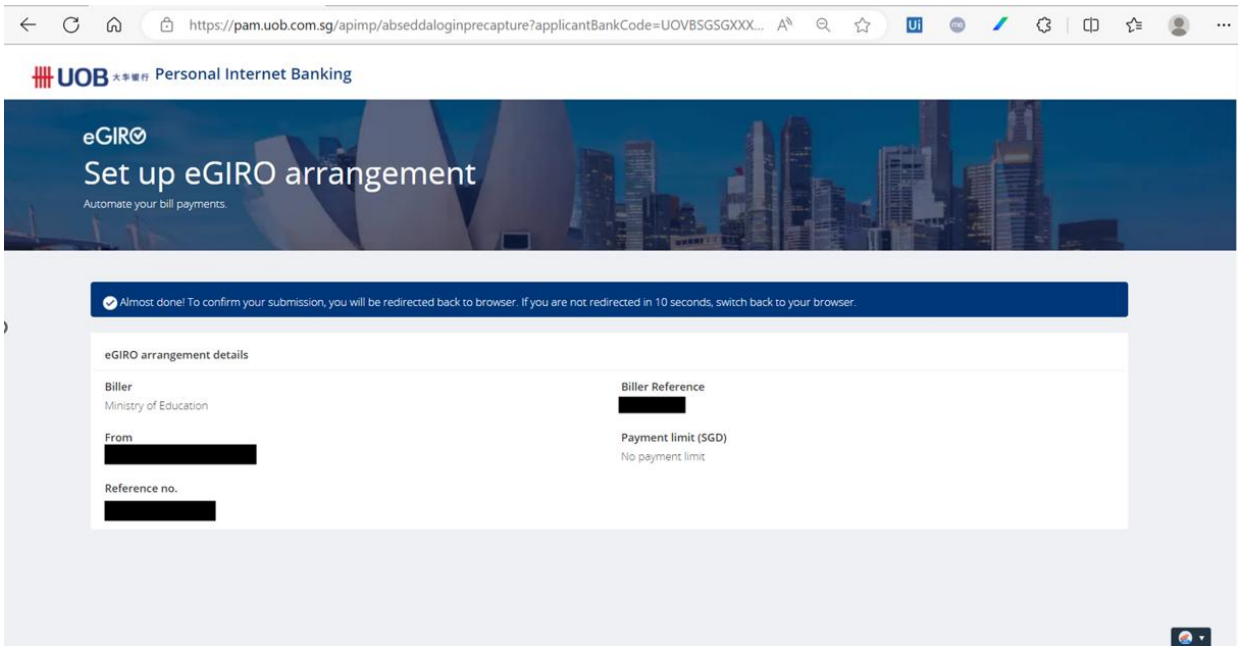
v) Leave the payment limit as blank. If you wish to set a payment limit, please ensure it is enough to cover at least 3 months of school fees. You may check your child's estimated school fees at the MOE website. Then click 'Continue'.

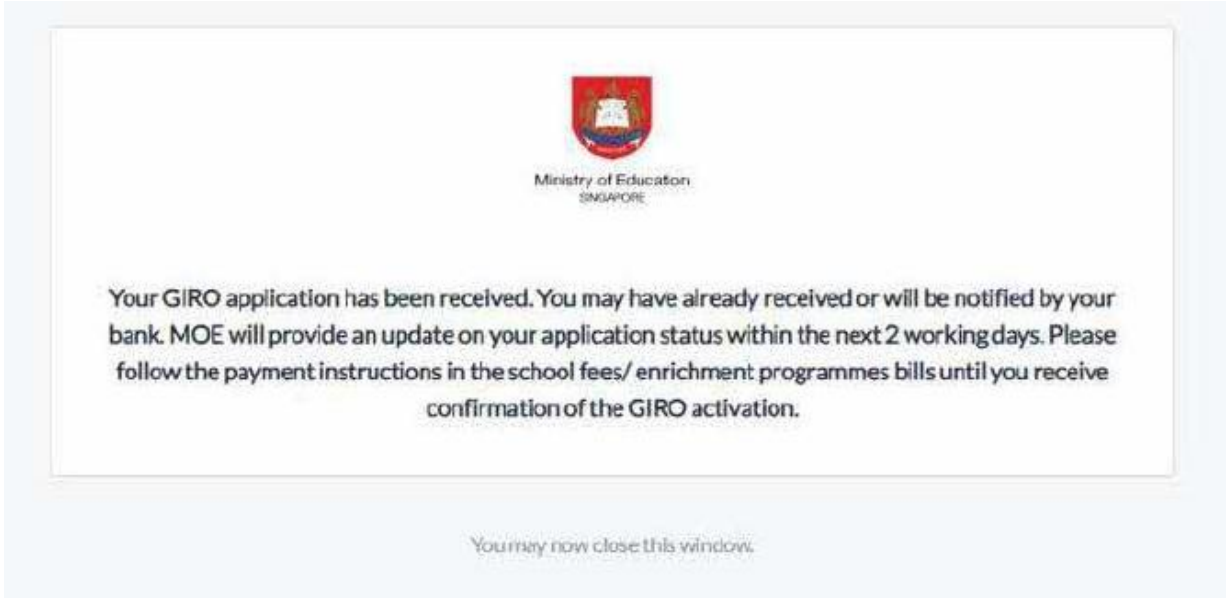


vi) Follow the 2FA instructions and click 'Submit' to complete the e-GIRO application.



vii) 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.

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.*)