

**Information Sheet on GIRO and Edusave Schemes**  
**(Please retain this for future reference)**

**The GIRO Scheme**

**Types of Deductions**

Besides school and miscellaneous fees, the same GIRO arrangement will be extended to cover your child's/ward's payment of enrichment programmes and school charges. The amounts will be net of Edusave deductions if you have authorised the Edusave standing order for school fees and/or enrichment programmes.

**Scheduled Deduction Dates**

The schedule for the various types of deductions are as follows:

<b>School Fees</b>	<b>Enrichment Programmes and Charges</b>
26 <sup>th</sup> of each month from February to December.	6 <sup>th</sup> of each month from March to December.
If 26 <sup>th</sup> falls on weekend or public holiday, deductions will be made on the next working day.	If 6 <sup>th</sup> falls on weekend or public holiday, deductions will be made on the next working day.

**Deduction Code**

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

**Refunds**

School fees overpaid will be used to offset future fees payable in the same academic year. Any excess will then be refunded to this GIRO account by the end of the following month.

**Children Development Account (Baby Bonus Scheme)**

According to the guidelines given by MSF, the funds available in the Account may be used to pay for fees at licensed child care centres, MOE-registered kindergartens and special education schools that are registered as Approved Institutions. This account cannot be used for GIRO standing orders with Government and Government-Aided schools.

**GIRO Processing Time**

Upon the receipt of the GIRO Form by MOE, it will take at least one month to process the form as it is subject to the bank's verification and approval.

**Termination**

If you are the account holder, you can terminate GIRO by submitting a Termination Form to the Ministry, or terminating the arrangement at your bank. If you are not the account holder, please contact us for advice through [www.moe.gov.sg/contact](http://www.moe.gov.sg/contact).

**Other Information**

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.