

GIRO is a convenient, cashless mode of payment. To help you better understand the GIRO payment method, here are some answers to the most frequently raised questions on GIRO:

How do I get started?

Complete this GIRO application form, with your customer/account/bill number. Send it back to us at:
**40 Scotts Road,
Environment Building,
#08-01 Finance Department
Singapore 228231
Attn: Debt Management**

What happens if there are insufficient funds in my bank account?

GIRO deduction will be unsuccessful. We will inform you to pay by other means or arrange for a 2nd deduction attempt. Please note that **some banks do charge a service fee for unsuccessful GIRO deduction due to insufficient funds.** Please maintain sufficient funds in your bank account to avoid incurring bank charges. We will terminate your GIRO if we are unable to make GIRO deductions after 3 consecutive attempts.

How long do I need to wait before my GIRO arrangement is effective?

Continue paying by cash or cheque for all your bills until your GIRO arrangement is effected, which takes at most 21 working days. Your GIRO application is only effective when the statement 'Amount will be deducted from your account on ddmmyyy' appears on your bill

What is Billing Organisation's Customer's Reference Number?

"Billing Organisation's Customer's Reference Number" is the customer account number issued by PUB.
For existing customer, please refer to the "Customer No." field as per PUB tax invoice. For new customer, or if unsure, kindly leave this field blank.

Can I arrange for another party to effect the GIRO arrangement through his/her bank account or pay for another party?

Yes, you can by stating his/her name and address, and the customer/account/bill number on the GIRO form.

What happens to my GIRO arrangements that are no longer used?

You should review all your GIRO arrangements periodically and terminate those arrangements that are no longer required with your bank.

When will the GIRO deduction be made?

A deduction will only be made from your bank account on the next billing cycle which you will be notified of. The amount deducted will be reflected in your bank statement and monthly bills.