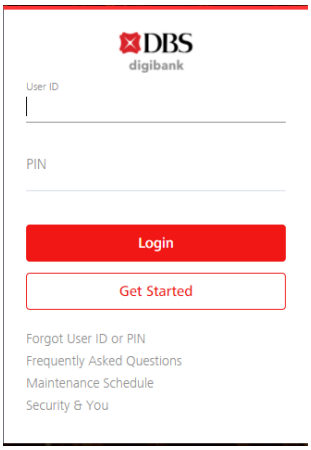
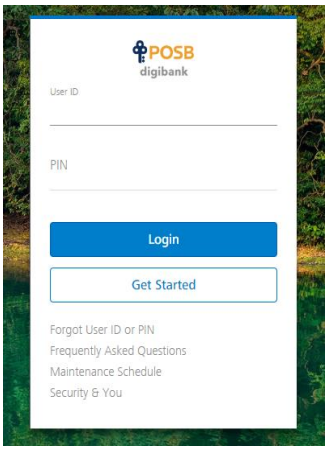
This guide is for parents who wish to apply for a GIRO arrangement using POSB or DBS personal or child development account for payment of MOE Kindergarten fees.

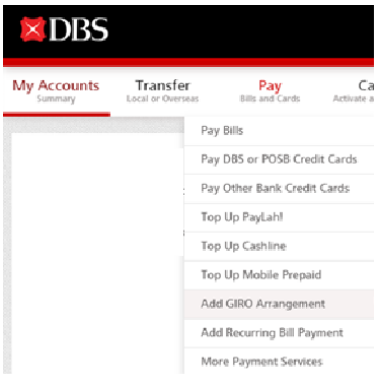
1. Log in to the relevant link on your computer or mobile device:
   https://www.dbs.com.sg/index/default.page
   https://www.posb.com.sg/personal/deposits/bank-with-ease/posb-ibanking

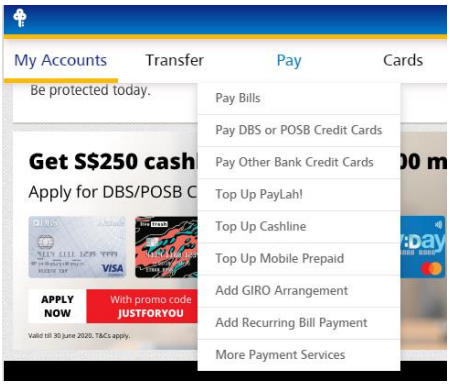
2. Select the Login button on either sites and enter your iBanking user ID and PIN.



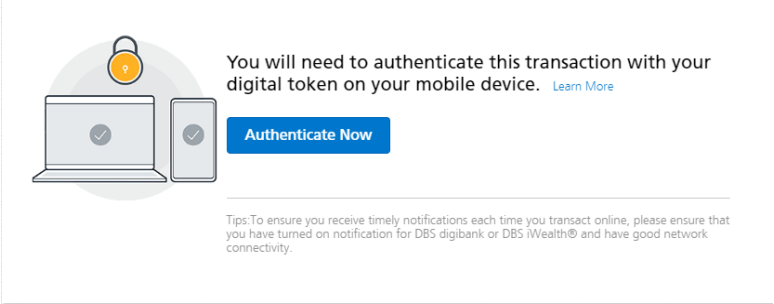


3. Select the "Pay" function to Add GIRO Arrangement.

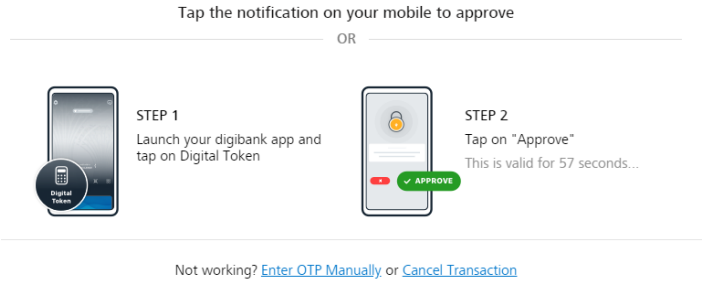




4. You will be prompted to do an authentication using the digital token in the DBS/POSB digibank app on your mobile phone.

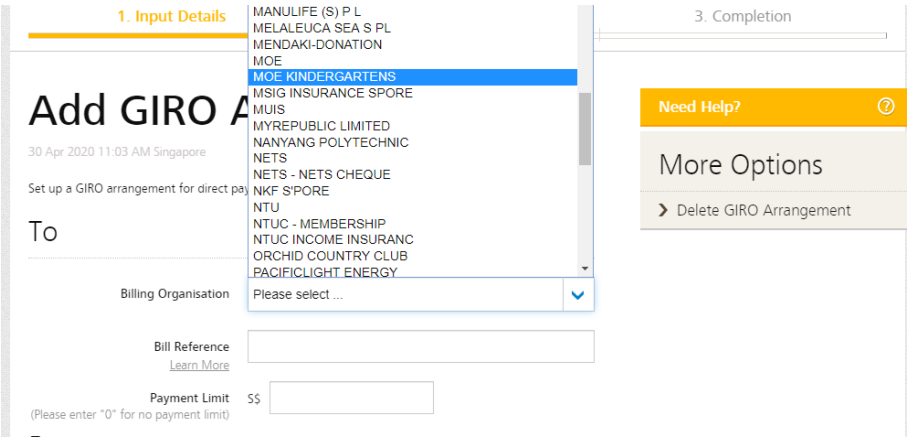


5. Select “Approve” on the digital token.

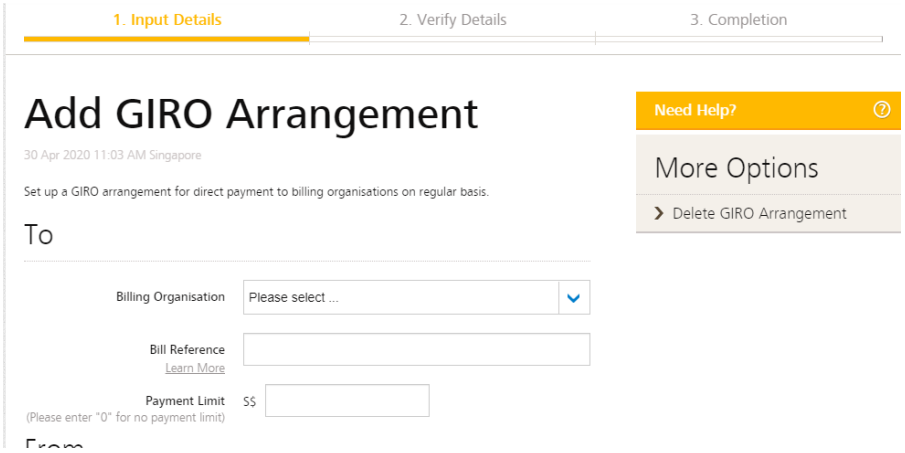


6. Once Approval is completed, you will be directed to the next page to Add a GIRO arrangement.

7. Please select **MOE Kindergartens** under Billing Organisation and indicate your <u>enrolled child’s</u> birth certificate number as the Bill Reference Number.



8. If you wish to set a payment limit, we would suggest 2 month's fees to cater for the collection in February and November. Otherwise, you may indicate "0".



9. Note that if online application is done between 1st and 19th of the month, it will be effected for the GIRO collection on 20th. If online application is between 20th to 31st of the month, it will be effected for next month's GIRO collection.