



## **GIRO: FREQUENTLY ASKED QUESTIONS**

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

**Q1: How do I get started?**

Complete this GIRO application form, with your customer/account and send it back to us at:

**Creation Ministries International (S) Ltd  
Clementi Central Post Office  
P.O. Box 195, Singapore 911207**

**Q2: How long do I need to wait before my GIRO arrangement is effective?**

Upon receiving your completed GIRO application form, we will forward it to your bank for processing. It takes between 7 and 21 working days.

**Q3: When will the GIRO deduction be made?**

A deduction will only be made from your bank account on the 21st of each month. The amount deducted will be reflected in your bank statement.

**Q4: What happens if there are insufficient funds in my bank account?**

We will send you a letter to inform you to pay by other ways. However, you should still maintain sufficient funds in your bank account for the subsequent due date. Please note that some banks do charge a service fee for unsuccessful GIRO deduction due to insufficient funds.

**Q5: Can I stop GIRO payment?**

Yes, you can. To terminate GIRO, please inform your bank in writing and extend a copy of letter to Creation Ministries International (S) Ltd but you will need to give us at least 14 working days before the next deduction date.