

## Terms and Conditions Governing eGIRO Arrangements

These terms and conditions and the [Terms and Conditions for GIRO Arrangements via the OCBC eGIRO Service](#) apply to the Customer's use of the eGIRO service.

OCBC Bank is authorised to:

1. Process the Billing Organisation(s) instructions from time to time to withdraw funds from the Customer's account.
2. Collect, use and disclose any personal data (as defined in the Personal Data Protection Act 2012) and customer information (as defined in the Banking Act (Cap.19)) from time to time about the Customer and the Customer's accounts to any person and any organisation necessary to facilitate the eGIRO arrangement and for other reasonable purposes in accordance with OCBC's [Data Protection Policy](#)
3. Reject the Billing Organisation(s)' withdrawal instruction to debit the Customer's account due to insufficient funds money and charge the Customer a fee for this.
4. At its discretion, allow the Billing Organisation(s)' withdrawal instruction to debit the Customer's account even if this results in an overdraft on the account and charge the Customer a fee for this.

The authorisation will remain in force until terminated:

5. By the Bank in writing and sent to the Customer's address on the Bank's records.
6. In writing or otherwise from the Customer through the relevant Billing Organisation(s) (or other channels that the Bank accepts) and having given the Bank reasonable time to act upon the termination.
7. Through electronic banking channels, upon which termination of this authorisation will be immediately effective once successfully processed by the Bank.

The Customer confirms that:

8. The Customer understands that an eGIRO set-up application may take time to be processed, and before receiving notification of a successful set-up, will need to continue to pay the Customer's bill(s) to the relevant Billing Organisation(s) until the Customer's bill(s) are deducted from the Customer's OCBC account.
9. The Customer is aware and accepts that if the Customer has existing GIRO arrangement(s) with other banks for the Billing Organisation(s) for bills which the Customer has set up eGIRO arrangement(s) for, those will end once the Customer's eGIRO arrangement(s) are in effect.
10. The Bank is not responsible for any of the Customer's loss or damage caused by or arising from any action, inaction or delay in relation to the eGIRO arrangement, or any failure to terminate any existing GIRO arrangement with any other bank. The Customer further agrees that the Bank is not liable for any claims by any party in relation to the eGIRO arrangement, or any failure to terminate any existing GIRO arrangement with any other bank.

The Customer understands and agrees that:

11. An eGIRO arrangement will cease once the Customer successfully submits a termination request. The Customer may use other ways to settle any outstanding or future payments.
12. When the Customer terminates one GIRO arrangement where the bill reference number is the Customer's NRIC/FIN/Passport No., all other GIRO arrangements that use the Customer's NRIC/FIN/Passport No. as a bill reference number will be terminated at the same time.