Bill Reference no. format guide for GIRO application

Name of Billing Organisation	Reference Number Code
HDB - Home Improvement Upgrading Cost Installment	11-digit HDB Account No.
HDB - Lift/ Interim Plus Upgrading Cost Installment	11-digit HDB Account No.
HDB - Main Upgrading Cost Installment	11-digit HDB Account No.
HDB - Mortgage Loan Installment	11-digit HDB Account No.
HDB - Rent	11-digit HDB Account No.
IRAS - GST	Tax Reference No. as shown on the bill
IRAS - Income Tax	Reference Number: Personal Tax Reference No. as provided by billing organization
IRAS - Property Tax	Reference Number: 8 alpha numeric characters (case-sensitive)
Ministry of Education	Student's Birth Cert/NRIC No. with prefix
OCBC Car Loans	10-digit Car Loan Account No. which starts with 574 (exclude all symbols, hyphens and spaces)
OCBC Credit Cards	16-digit Credit Card No.
OCBC Securities Pte Ltd	Reference Number : 7-digit OCBC Securities Trading Account Number (exclude all symbols, hyphens and spaces, eg : 0123456)
Singapore Telecommunications Ltd	Reference Number: use "Account No." as shown on billing organisation's bill statement
StarHub Ltd	Payment Code can be found on the top right hand corner of the Bill
The Great Eastern Life Assurance Co. Ltd (Accident & Health Policies)	"10-digit Insurance Policy No. as shown on the first page of the policy contract Starts with 6 or 8"
The Great Eastern Life Assurance Co. Ltd (10 digit)	"10-digit Insurance Policy No. as shown on the first page of the policy contract Starts with 1, 2 or 5"
The Great Eastern Life Assurance Co. Ltd (8 digit)	"8-digit Insurance Policy No. as shown on the first page of the policy contract Starts with 1, 2, 3 or 8"
Town Councils	"C" prefixed followed by your 11-digit HDB Account No.