



Bill Reference no. format guide for GIRO application

| Name of Billing Organisation | Reference Number Code |
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| 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 organisation |
| IRAS - Property Tax | Reference Number: 8 alpha numeric characters (case-sensitive) |
| Ministry of Education | Student's Birth Cert/NRIC No. with prefix |
| MobileOne Ltd | Reference Number: use "Account No." as shown on billing organisation's bill statement |
| NTUC Income Insurance Cooperative Limited | Insurance Policy No. as shown on the first page of the policy Contract |
| 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" |

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| 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. |