eGIRO FAQs

(Pay Maybank Credit Card, Pay Maybank Hire Purchase/Car Loan)

1. What is eGIRO?

eGIRO stands for Electronic GIRO. It is a digital initiative that digitises the GIRO application process with an aim to significantly reduce the GIRO set-up turnaround time. This is a joint initiative by The Association of Banks in Singapore (ABS), Monetary Authority of Singapore (MAS) and Participating Banks.

2. What are the Banks that I can make payment/transfer from?

You can setup eGIRO to deduct from the following banks to pay your Maybank Singapore Credit Card and Hire Purchase/Car Loan.

- Maybank Singapore Limited
- DBS Bank Ltd
- Oversea-Chinese Banking Corporation Limited
- United Overseas Bank Limited
- The HSBC Bank (Singapore) Limited
- Standard Chartered Bank
- Bank of China Limited
- Industrial and Commercial Bank of China

3. What are the Maybank services that I can setup eGIRO for?

You can setup eGIRO for the following Maybank services:

- Credit Card – To setup GIRO payment (Minimum/Full Payment) to pay your Maybank Credit Cards
- Hire Purchase/ Car Loan – To setup GIRO payment to pay your Maybank Hire Purchase/Car Loan instalment

4. How do I setup eGIRO on Maybank2u Online/Mobile Banking?

<u>Pay Maybank Singapore Credit Card</u>

Via Maybank2u Online Banking:

a) Login to Maybank2u Online Banking
b) Go to 'Cards' Dashboard and select the Card you want to setup eGIRO for
c) Click on 3 dots on the top right corner > 'Setup eGIRO'
d) Follow on-screen instruction to proceed with the setup

Via Maybank2u SG app:

a) Login to Maybank2u SG app
b) Go to 'Cards' Dashboard, and tap on the Card you wish to set up eGIRO for
c) Tap on 'Setup eGIRO'
d) Follow on-screen instruction to proceed with the setup

Note: To setup eGIRO to debit from your own Maybank Singapore accounts, please use the eGIRO creation form.

Pay Maybank Singapore Hire Purchase/Car Loan

Via Maybank2u Online Banking:

a) Login to Maybank2u Online Banking
b) Go to 'Loans' Dashboard and select the Hire Purchase/Car Loan you want to setup eGIRO for
c) Click on 3 dots on the top right corner > 'Setup eGIRO'
d) Follow on-screen instruction to proceed with the setup

Via Maybank2u SG app:

a) Login to Maybank2u SG app
e) Go to 'Loans' dashboard, and tap on the Hire Purchase/Car Loan you wish to set up eGIRO for
b) Tap on 'Setup eGIRO'
c) Follow on-screen instruction to proceed with the setup

Note: To setup eGIRO to debit from your own Maybank Singapore accounts, please use the eGIRO creation form.

5. How do I setup eGIRO if I do not have Maybank2u Online/Mobile Banking access?

Please use this eGIRO creation form and follow on-screen instruction. This is only available for eGIRO setup for Credit Card/Hire Purchase/Car Loan.

6. When do I need to setup eGIRO to pay my Maybank Credit Card and Hire Purchase/Car Loan?

Please setup eGIRO at least 7 working days in advance.

7. Can I amend eGIRO details after setting up?

You will not be able to amend any existing eGIRO instructions. You have to cancel existing eGIRO before submitting a new eGIRO application.

For Hire Purchase, please wait for 1 working day before submitting a new eGIRO application.

8. Can I apply for eGIRO if I do not have sufficient funds in my account at the point of the application?

Yes, you may proceed with the application as the Bank will not check against your account balance during application. However, please ensure sufficient funds in your account for deduction on payment due date to avoid any fee/charge that might be imposed by the debiting Bank.

9. How will I be notified of successful eGIRO setup?

You will receive an SMS or email upon successful setup. Please note that the Billing Organisation Name for Maybank eGIRO will appear as **MSL Maybank Collection**.

10. How can I terminate my eGIRO?

For users with Maybank2u Online Banking access:

a) Login to Maybank2u Online Banking

b) Go to 'Settings' > 'Pay & Transfer' > 'GIRO/ eGIRO Payee List' > select 'Inward Transfer/eGIRO (Card and Loan)' from dropdown. Select the eGIRO that you wish to terminate and follow on-screen instruction.

For users without Maybank2u Online/Mobile Banking access, please terminate via this eGIRO termination form and follow on-screen instruction.

11. What should I take note when terminating my eGIRO?

For Credit Card, please terminate at least 5 days prior to payment due date.

For Hire Purchase/ Car Loan, please terminate at least 3 days prior to payment due date.

Payment will still be deducted from your linked bank account in the case that termination is not performed within the time period mentioned above.

Information is updated and correct as at August 2026.