

AN EXPLANATION OF DIRECT DEBIT AUTHORISATION (DDA)/GIRO SYSTEM

Thank you for your prayer and financial support for the work of Singapore Youth For Christ (SYFC) in youth evangelism.

Direct Debit Authorisation (DDA) is a GIRO system that provides a more convenient way for you to make your monthly gifts to SYFC.

How does this system work?

1. You need to have a savings or current account with any bank in Singapore.
2. You have to fill in Part 1 of the GIRO APPLICATION Form with the following details:

Date

To: My/Our Bank (please state the name of the bank and the branch office where you opened your Savings / Current Account)

Payment Limit (You may wish to state a higher amount than the pledge amount so that you need not fill up another form if you wish to increase your gift later. We will only debit the amount you intended to pledge as per your instructions to SYFC.)

My/Our Name (s) (Your name according to bank records)

My/Our Account No.

My/Our Contact Number:

Finally, please **sign** or **thumbprint** according to your bank's specimen signature on the GIRO form.

3. On the Instructions to SYFC form, please write down the name of the staff &/or ministry you wish to pledge to. If you are pledging to more than one staff &/or ministry, please state the breakdown accordingly.
4. Please send the completed GIRO Form to Singapore Youth For Christ, 10 Lorong 27A Geylang, #03-01 Emmanuel House, Singapore 388107 and we will submit it to the bank.
5. Please continue to contribute by cash or cheque until your GIRO arrangement is effected, which may take about 21 working days. We will notify you when the GIRO deduction is ready to commence.
6. A deduction will be made from your bank account on the **7th day** of each month. If this falls on a weekend or Public Holiday, it shall be deducted on the next working day. The amount deducted will be reflected in your bank statement. There is only 1 deduction attempt per month. (Please note that some banks do charge a service fee for unsuccessful GIRO deduction due to insufficient funds.)
7. You will receive a receipt from SYFC as acknowledgement of your contribution.
8. This arrangement will remain in force until you instruct us to stop GIRO payment. You can do so by sending an email/letter to accounts@syfc.org.sg 2 weeks before the next deduction date. You should also inform your bank to stop GIRO payment.

If you have any queries, please call Accounts Dept at 6742 1969. Thank you once again for your kind support.

Accounts Department
Singapore Youth for Christ

INSTRUCTIONS TO SYFC

Please furnish the following information and return this slip together with the Direct Debit Authorisation (DDA) application form to: -

SINGAPORE YOUTH FOR CHRIST
10 Lorong 27A Geylang, #03-01 Emmanuel House, Singapore 388107

Name : _____

Address : _____

Tel : 6 _____ (R) Tel : 6 _____ (O) Hp : _____

Total Amount to be deducted per month : \$ _____

Pledge to be designated to : _____ \$ _____
_____ \$ _____
_____ \$ _____
_____ \$ _____

Donor # : _____ (Please indicate if you know the number) _____
(Signature)

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_____ \$ _____
_____ \$ _____
_____ \$ _____

Donor # : _____ (Please indicate if you know the number) _____
(Signature)

GIRO APPLICATION FORM

PART 1: FOR APPLICANT'S COMPLETION (Please fill in all the fields. Incomplete forms may not be processed)

Date: _____	Name of Billing Organisation ("BO") Singapore Youth For Christ _____
To: My/Our Bank ("Bank") _____	Billing Organisation's Customer's Reference No: PSS _____
Payment limit (Maximum amount to be deducted per transaction): ^{Note} _____	Expiry date of this authorisation: ^{NOTE} Not Applicable _____

- (a) I/We hereby instruct the Bank to process the BO's instructions to debit my/our account.
- (b) The Bank is entitled to reject the BO's debit instruction if my/our account does not have sufficient funds and charge me/us a fee for this. The Bank may also at its discretion allow the debit even if this results in an overdraft on the account and impose charges accordingly.
- (c) This authorisation will remain in force until
 - (i) the Bank's written notice sent to my/our address last known to the Bank;
 - (ii) upon the Bank's receipt of my/our written revocation; or
 - (iii) upon the Bank's receipt of the notice of expiry from the BO.

NOTE: BOs should print and make clear whether this option is applicable or available to their customers.

My/Our Name (s): _____	My/Our Contact (Tel/Fax) Number(s): _____
My/Our Account Number: _____	My/Our Company Stamp/Signature(s)/Thumbprint(s)*: _____ (As in Financial Institution's records)

PART 2: FOR BILLING ORGANISATION'S COMPLETION

SWIFT BIC	Billing Organisation's Account No	Billing Organisation's Customer Ref No
OCBCSGSG	503-021859-001	PSS

SWIFT BIC	Account No. To Be Debited

PART 3: FOR FINANCIAL INSTITUTION'S COMPLETION

To: BILLING ORGANISATION

This Application is hereby REJECTED (Please tick ✓) for the following reason (s):

- | | |
|---|---|
| <input type="checkbox"/> Signature/thumbprint# differs from Financial Institution's records | <input type="checkbox"/> Wrong Account Number |
| <input type="checkbox"/> Signature/thumbprint# incomplete/unclear# | <input type="checkbox"/> Amendments not countersigned by customer |
| <input type="checkbox"/> Account operated by signature/thumbprint# | <input type="checkbox"/> Others |

_____ Name of Approving Officer	_____ Authorised Signature	_____ Date
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* For thumbprints, please go to the branch with your identification.
 # Please delete where inapplicable

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

How do I get started?

Complete this GIRO application form, with your customer/account/bill number. Send it back to us at:

Attn: Accounts Dept
Singapore Youth For
Christ
10 Lorong 27A Geylang
#03-01 Emmanuel House
Singapore 388107

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

Continue contributing by cash or cheque until your GIRO arrangement is effected, which takes at most 21 working days. Your GIRO application is only effective when you receive an email notification from SYFC.

When will the GIRO deduction be made?

A deduction will only be made from your bank account on the 7th of each month. If this falls on a weekend or Public Holiday, it shall be deducted on the next working day. The amount deducted will be reflected in your bank statement and monthly bills.

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

We will send you a letter or email to inform you to pay by other means. However, you should still maintain sufficient funds in your bank account for the following month deduction. There is only one deduction attempt per month. Please note that **some banks do charge a service fee for unsuccessful GIRO deduction due to insufficient funds.**

Can I set a payment limit on my GIRO deduction?

Yes, you can.

Can I stop GIRO payment?

Yes, you can stop by sending an email to accounts@syfc.org.sg 2 weeks before the next deduction date. You should also inform your bank to stop GIRO payment

What happens to my GIRO arrangements that are no longer used?

You should review all your GIRO arrangements periodically and terminate those arrangements that are no longer required with your bank