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**BUSINESS REPLY SERVICE  
PERMIT NO. 05289**



**HL Bank**

1 Wallich Street #29-01  
Guoco Tower  
Singapore 078881

**Important Notes:**

**1) How long will it take for my GIRO application to take effect?**

New GIRO applications will take at least 21 calendar days for processing. We will notify you via SMS if your GIRO application is successful. In the meantime, please continue to pay your instalments by cash or cheque.

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

Your GIRO deduction will be rejected. Hence, it is important to maintain sufficient funds in your bank account prior to the GIRO deduction date. Do note that some banks impose an administrative fee for unsuccessful GIRO deduction due to insufficient funds. If we are unable to make GIRO deductions after 2 consecutive attempts, we may terminate your GIRO arrangement without prior notice to you.

**3) Can I arrange for another party to effect the GIRO arrangement through his/her bank account?**

Yes, you can do so by providing us a copy of the duly completed GIRO form with his/her details. Please note that notwithstanding such an arrangement, you are still responsible for the payment of your loan instalments.

**4) When will the GIRO deduction be made?**

A deduction will be made from your bank account on the instalment due date of each month. The amount deducted will be reflected in your bank statement.

**Have you**

- Filled in all the relevant fields?
- Countersigned against any alterations?
- Signed Part 1?

**Please mail this completed form back to us. Thank you!**