

GIRO ID Account
Frequently Asked Questions (“FAQ”)

1. What is GIRO ID account?

GIRO ID is 11 digits account number that is linked to your current account. Purpose of Giro ID account is mainly for signing up for direct debit agreement (DDA).

2. What is the sequence format for GIRO ID account?

GIRO ID account number is a combination of 11 digits which starts with numeral 8; for eg: 80100000288.

3. What is the branch code for GIRO ID account?

GIRO ID account number branch code is combination of “1”+”2nd and 3rd digits of the account number.

For example:

The branch code for 80100000288 is 101.

The branch code for 80200000288 is 102.

4. How can I activate GIRO ID account?

There are three ways to activate GIRO ID account. You may choose to activate through internet banking, mobile banking or over any branch counter.

5. Where can I search for my GIRO ID account number after activation?

You can get your GIRO ID account number via internet and mobile banking (under GIRO function).

6. How many GIRO ID account can I activate for my accounts?

Each current account is only entitled to one (1) GIRO ID account only.

Each joint name account is only entitled to one (1) GIRO ID account only.

7. Can I activate GIRO ID account for my fixed deposit account?

No, GIRO ID account is only applicable for current account.

8. Can GIRO ID account be used for remittance/fund transfer and other transaction types beside GIRO payment?

ICBC does not encourage customers to use this account to perform any other transactions other than to sign up for direct debit agreement (DDA).

9. Will my current account number be affected / replaced after I activate GIRO ID account?

No, GIRO ID account will not replace your existing current account number.

10. Can I cancel my GIRO ID account?

GIRO ID account cannot be cancelled or replaced once it has been activated. GIRO ID account will be automatically be invalidated upon the closure of current account.

11. Will there be annual fee/service fee charges for GIRO ID account?

No, there is no annual/service fees for GIRO ID account.

All information correct as of 22th May 2026.