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# Key Collection

You will be invited to collect the keys to your booked flat when the keys are ready for collection. If you have booked a completed flat, you will sign the Agreement for Lease and collect the keys to the flat within 9 months after booking the flat.

## **Building progress of your flat**

Check the building progress of your flat via [My HDBPage](#).



You can view information such as the Probable Completion Date (PCD) and pictorial updates of the project via [My HDBPage](#).

The PCD is the estimated completion date of your flat. The actual completion date may vary depending on the construction progress.

Individual blocks within the same project are progressively completed to facilitate key collection for all residents. While some blocks may look ready externally, there may still be works in progress, such as installation of doors and sanitary fittings, electrical installations and cleaning works.

We will invite you to collect the keys of your flat as soon as they are available.

## **Preparing for your key collection**

Take note of these common scenarios while waiting for key collection.



### **Changes to household particulars or financial circumstances**

If there are changes to your household particulars in your flat application or financial circumstances, please contact us via [MyRequest@HDB](mailto:MyRequest@HDB).

Your flat application will be cancelled if you become ineligible to purchase an HDB flat and the [financial forfeitures and consequences for the cancellation](#) will apply.

### **Solemnisation of marriage for fiancé/fiancée couples**

You need to solemnise your marriage within 3 months of collecting the keys to your flat.

If your marriage is registered overseas, please submit a copy of your marriage certificate within 3 months of key collection.

### **Existing HDB flat owners**

If you own an HDB flat<sup>#</sup>, you must dispose of it by way of sale or transfer within 6 months of collecting the keys to your other flat. If you need the net proceeds from the sale of your flat to pay for your flat purchase, do plan and time the sale of your flat to ensure you will have sufficient funds by the time of your key collection appointment.

Read the section on existing flat owners for more details.

<sup>#</sup> Note: Seniors who own a private residential property and have booked a short-lease 2-room Flexi flat or Community Care Apartment must dispose of their interest in the private residential property, based on the legal completion of the disposal, within 6 months from the date of key collection to the flat.

### **Outstanding payments with HDB**

You may proceed to key collection after making full payment for any arrears with HDB, such as rental fees, mortgage instalment payments, upgrading costs, or repair costs.

Please approach the HDB Branch managing your flat for more information.

## **Key collection appointment**

Log in to My HDBPage to check the date and time of your appointment.



We will notify you via email and SMS within 2 weeks before the appointment, to log in to My HDBPage to view the appointment letter. Please read the letter carefully to prepare for the appointment.

If you do not collect the keys to the flat, your flat application will be cancelled. You will then forfeit the option fee and 5% of the purchase price and have to return any CPF housing grant(s) disbursed, with accrued interest, to the Government.

## **Changing your appointment date**

Under the Agreement for Lease (AFL), you must take possession of the flat within 1 month from the date of HDB's notice.

If needed, you can submit a request to reschedule your key collection appointment by logging in to My HDBPage using Singpass. Once you have logged in, navigate to My Flat > Application Status > New Flat. Click on your Registration number, scroll down to "Quick Links" and click "Enquire/ Change appointment",

before selecting an available appointment date and time. We seek your understanding that your preferred date and time may not be available. If you defer key collection beyond a month, you will need to pay daily interest on the balance purchase price of the flat.

# Attending your key collection appointment

All applicants must attend the appointment in person at the Sales Office in HDB Hub at Lorong 6 Toa Payoh.

If an applicant is not able to attend the key collection appointment personally, e.g., illness or overseas for a long period, he/she must engage a solicitor to prepare a Power of Attorney to appoint another person (“donee”) to act on his/her behalf to complete the flat purchase and attend the key collection appointment. He/she or the donee must submit the certified true copies of the Power of Attorney to HDB before the appointment via MyRequest@HDB or during the appointment, for HDB’s verification.

## Items required for key collection

You must bring along these items for your appointment.



The items include:

### **Identity cards (IC)**

All applicants and occupiers\* in the flat application must present their physical or digital IC^ via the Singpass app.

\* Not required for children aged below 15.

^ If you do not have digital IC and have lost your physical IC, you must present your replacement IC applied from the Immigration & Checkpoints Authority (ICA). For more information on how to apply for a replacement IC, please refer to ICA’s website.

### **Certificate of Insurance for fire insurance, if applicable**

If you are taking an HDB housing loan, you must buy fire insurance from HDB’s appointed insurer.

Read the section on fire insurance for more details.

### **Singpass**

If you are using your CPF savings to pay the balance purchase price and fees, bring your mobile/ digital device (with internet access) to apply for CPF withdrawal online.

Please visit the Singpass website if you need to register for a Singpass account or reset the password.

**Power of Attorney, if applicable**

Donee (if any) who has been appointed by an applicant via a Power of Attorney must bring all the documents listed in the appointment letter and original copy of the Power of Attorney.

**Balance payment**

You must pay the balance purchase price as well as the resale levy (if applicable), in full before key collection.



Please read carefully the financial worksheet enclosed in your key collection appointment letter for the payments required.

**If you are buying a short-lease 2-room Flexi flat or Community Care Apartment (CCA)**

Housing loan is not allowed for the purchase of short-lease 2-room Flexi flats and CCAs. You must pay, in full, the balance purchase price, stamp and legal fees, and resale levy<sup>#</sup> / sales premium (if applicable) using cash and/ or CPF savings<sup>\*</sup> at the key collection appointment.

<sup>#</sup> Resale levy must be paid in cash.

<sup>\*</sup> You must first set aside the Basic Retirement Sum before you may use any excess amount in your CPF Ordinary Account to pay for the flat purchase. Please visit [CPF Board's website](#) for more information on the use of CPF savings.

**If you are buying a 2-room Flexi flat (99-year or remaining lease) or bigger flat**

You must pay, in full, the balance purchase price, stamp fees and legal fees, and resale levy<sup>@</sup>/ sales premium (if applicable) using cash, CPF savings, and/or housing loan (if eligible).

Please ensure that you have sufficient funds in your CPF Ordinary Account (OA) before attending the key collection appointment. If you have withdrawn any amount from your CPF OA before the key collection appointment or wish to retain up to \$20,000 in your CPF OA, resulting in a shortfall in meeting all the payments required at the key collection appointment, you must pay the shortfall in cash.

<sup>@</sup> Resale levy must be paid in cash.

**If you are not taking a housing loan**

You must make the payments required at key collection appointment.

**If you are taking a housing loan from HDB**

You must make the payments required at key collection appointment.

The housing loan will be issued on the key collection appointment. Your monthly instalment payment<sup>^</sup> will start on the 1<sup>st</sup> day of the 2<sup>nd</sup> month. Read more about [payment for an HDB housing loan](#).

<sup>^</sup> Interest will be computed from the date the housing loan is issued.

**If you are taking a housing loan from a financial institution (FI)**

You must make the payments required at your solicitor's office. Your solicitor will in turn make the payments to HDB.

After HDB has received the payments from your solicitor, HDB will arrange an appointment for you to collect the keys.

Please check with your solicitor for details on the payment timeline and procedure.

## **Resale levy**

If you are a second-timer applicant, you must pay a resale levy before key collection.




The resale levy payable is based on the prevailing policy when you sold your first subsidised flat. You will be informed of the amount payable when you book a flat with HDB.

# When and how resale levy is to be paid

The levy cannot be paid with your CPF savings or housing loan. Payment is as follows:

Disposal of 1 <sup>st</sup> subsidised flat	Resale Levy Payment
Before key collection to 2 <sup>nd</sup> subsidised flat	Paid in cash as a single lump sum at key collection appointment
After key collection to 2 <sup>nd</sup> subsidised flat	Deducted from the net proceeds upon the sale of the 1st subsidised flat. Any shortfall must be paid in cash.

## Stamp duty and legal fees

When you collect the keys to the new flat, you must pay a survey fee. You may also need to pay the registration fees and stamp duty on the Deed of Assignment. 

# Payments you need to make

Type of Fee	HDB's Role			
	HDB acts for you in the purchase and mortgage*	HDB acts for you in the purchase only	HDB acts for you in the mortgage* only	HDB is not acting for you
Survey fee	Y	Y	Y	Y
Lease In-Escrow registration fee	Y	Y	N	N
<ul style="list-style-type: none"><li>Mortgage In-Escrow Registration Fee</li><li>Stamp Duty on Deed of Assignment</li></ul>	Y	N	Y	N

\* Applicable if you are taking a housing loan from HDB

## Registration fees

There are 2 types of registration fees:

- Lease In-Escrow registration fee of \$38.30 (fixed amount): To be paid if HDB acts for you in the flat purchase
- Mortgage In-Escrow registration fee of \$38.30 (fixed amount): To be paid if HDB acts for you in the HDB housing loan

## Survey fee

The survey fee payable is based on the flat type you are buying.

Flat Type	Survey Fee (Inclusive of GST)
2-room Flexi/ Community Care Apartment	\$163.50
3-room	\$231.60
4-room	\$299.75
5-room	\$354.25
Executive	\$408.75

## Stamp duty for Deed of Assignment

The stamp duty for the Deed of Assignment is payable if you are taking a housing loan. It is calculated at 0.40% of the loan amount, subject to a maximum of \$500.

### Home Protection Scheme (HPS)

The HPS is a mortgage-reducing insurance scheme offered by the CPF Board.



HPS is compulsory if you use CPF savings to pay the housing loan instalments.

In the event of death, terminal illness, or total permanent disability before the insured person turns 65, the HPS will settle the outstanding housing loan up to the sum insured, based on the share of cover applied.

The premium is paid annually using your CPF OA savings or cash. The premium amount depends on factors such as the declared percentage of coverage, loan amount, age, and sex of the insured person.

Visit the [CPF Board](#) website for more information on HPS. The CPF Board website also has a [Home Protection Scheme Premium Calculator](#), which you may use to estimate the HPS premium amount.

### Fire insurance

If you are taking a housing loan from HDB, you must buy a fire insurance policy from HDB's



appointed insurer.

The HDB fire insurance is compulsory if you are taking a housing loan from HDB. It covers building structures, fixtures, and fittings provided by HDB. It does not include home contents such as furniture, renovations, and personal belongings.

On the day of your appointment to collect your new flat keys, you must produce a digital or hard copy of a valid Certificate of HDB Fire Insurance on the flat issued by our appointed insurer, Etiqa Insurance Pte Ltd (Etiqa). For more details about the HDB fire insurance, you may call Etiqa's enquiry line at 6887-8777, or visit Etiqa's website.

You are encouraged to buy additional home contents insurance from any insurer if you wish to extend protection over your home contents that are not covered under the HDB fire insurance.

For those who are not taking a housing loan, you are also encouraged to buy fire and home contents insurance for your flat. You may do so from any insurer.

### **Existing flat owners**

You must dispose of your flat, by sale or transfer, within 6 months of key collection. If you need the proceeds from the sale of your flat to pay for your flat purchase, do plan the sale to ensure that you have sufficient funds by your key collection appointment.





# If you have sufficient funds to make full payment and collect the keys to your booked flat before selling your existing flat

## Collecting keys to your booked flat before selling your existing flat



You must be able to fully pay your flat purchase with:

Housing loan



CPF OA savings



Cash savings



Additional conditions apply for a **second HDB housing loan**



May **retain up to \$20,000** if taking an HDB loan (conditions apply)



Estimate any cash payments required with the **payment plan calculator**

### Once your keys are available, you must:

Collect the keys within 1 month of HDB's notice



Make full payment, including any **resale levy**



Dispose of your existing flat within 6 months\*



*\* Check with your HDB Branch if you need more time.*



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Please refer to the following resources for more information:

- [Payment of resale levy](#) if you are a second-timer applicant and have sold your 1st subsidised housing
- [Conditions](#) for taking a 2<sup>nd</sup> HDB housing loan
- [Retention of up to \\$20,000 in CPF Ordinary Account](#) when you take an HDB housing loan
- [Create a payment plan](#) to estimate any cash payments required for your flat purchase

When you are ready to sell your existing flat, log in to [My Flat Dashboard](#) and use the step-by-step guide to complete the transaction. You can also read the [procedures on selling a flat](#) and [list your flat for sale](#).

# If you intend to sell your existing flat and use the net proceeds to pay for your flat purchase

## Using the net proceeds of your existing flat to pay for your booked flat



**You must sell your existing flat before key collection by:**

Marketing your flat at least 6 months before the expected completion of your new flat

Allocating time to find buyers and complete the resale transaction

Getting ready for changes in the market conditions at the point of sale

*Remember to also work out your budget and payment plan.*

**Check if you can collect your keys while the sale of your existing flat is underway with:**



### Contra Payment Facility\*

For buyers taking an HDB housing loan.

Additional conditions apply for a **second HDB housing loan**

OR



### Temporary Loan Scheme\*

For buyers not taking a housing loan, or buyers of short-lease 2-room Flexi flats or Community Care Apartments.

Estimate proceeds and payments using HDB's **sale proceeds calculator** & **payment plan calculator**

*\*Eligibility conditions apply*

**Otherwise, collect your keys later:**

**After** completing the sale of your flat and the net proceeds have been credited into your CPF Ordinary Account and/or savings account

Request for a **temporary extension of stay** from your flat buyers, if required, subject to their consent.



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Please refer to the following resources for more information:

- [Contra payment facility](#) if you are taking an HDB housing loan
- [Conditions](#) for taking a 2<sup>nd</sup> HDB housing loan
- [Temporary Loan Scheme](#) if you are not taking a housing loan for the flat purchase
- [Calculate the sales proceeds](#) from the sale of your existing flat
- [Create a payment plan](#) to estimate any cash payments required for your flat purchase
- [Temporary extension of stay](#) if you need more time to move out after the resale completion of your existing flat, subject to your flat buyer's consent

When you are ready to sell your existing flat, log in to [My Flat Dashboard](#) and use the step-by-step guide to complete the transaction. You can also read the [procedures on selling a flat](#) and [list your flat for sale](#).

## **Contra Payment Facility**

[This facility provides you with an additional loan amount on top of your housing loan, to ease your cash flow in your flat purchase while you are selling your existing flat.](#)



When you buy a flat from HDB and sell your existing flat, the Contra Payment Facility can help you to:

- Reduce the cash outlay needed for your booked flat
- Reduce the housing loan amount needed and the subsequent monthly repayments
- Collect the keys to your booked flat and renovate it while selling your existing flat

You will have to redeem this additional loan with the net proceeds from the sale of your existing flat. Interest will be charged for this additional loan based on the interest rate charged for your HDB housing loan.

### **Eligibility conditions**

To qualify for the Contra Payment Facility, you must have:

- Booked a flat and received an invitation to collect the keys
- Applied to sell your existing flat

You must be:

- Eligible for a housing loan from HDB, and are using it for your flat purchase
- Able to cover the full purchase price of the flat using the following funds:
  - CPF Ordinary Account balance
  - Cash and CPF proceeds from the sale of your existing flat. You may retain up to \$20,000 from the CPF refund.
  - Maximum housing loan from HDB that you are eligible for following credit assessment

If the funds above are insufficient, you must be able to top up the shortfall within the time period HDB provides, before the request for the Contra Payment Facility can be approved

## Application procedure

If you wish to apply for Contra Payment Facility, please submit the request when you apply to sell your existing flat.

## Important note:

To help in your planning, please take note of these conditions for the Contra Payment Facility:

- The Contra Payment Facility does not cover the downpayment of your flat purchase.
- You will be invited to collect the keys to the booked flat on or after the date of approval of your resale application to sell your existing flat.
- You can choose to use either a CPF contra arrangement, or a CPF and cash contra arrangement.

## Temporary Loan Scheme (TLS)

The scheme helps flat buyers who intend to use the net proceeds from the sale of their existing flat to pay for their flat purchase, without taking a housing loan. It provides a temporary loan for you to complete the flat purchase first, while you are selling your existing flat.



The temporary loan is a mortgage of the new flat and will be redeemed subsequently, with the net proceeds from the sale of your existing flat.

## Eligibility conditions

To qualify for the TLS, you must have:

- Booked a flat and received an invitation to collect the keys
- Applied to sell your existing flat
- Fully redeemed your housing loan of your existing flat, if the loan is provided by a financial institution (FI)

You must be:

- Able to pay the full purchase price of the flat using the following:
  - CPF Ordinary Account balance
  - CPF refund and cash proceeds from the sale of your existing flat

If the funds are not sufficient for your flat purchase, you must be able to top up the shortfall by the date given by HDB, before HDB may consider your request for the TLS.

## Application procedure

Please submit your request for the TLS when you apply to sell your existing flat.

## Important note:

To help in your planning, please take note of the following conditions for the TLS:

- The TLS does not cover the downpayment of your flat purchase.

- You will be invited to collect keys to your booked flat after your resale application and temporary loan application have been approved.
- The interest rate of the temporary loan is the prevailing non-concessionary interest rate (pegged to the average non-promotional interest rate for HDB flats offered by the 3 local FIs+).

+ The 3 local FIs are DBS Bank Limited, Overseas-Chinese Banking Corporation Limited, and United Overseas Bank Limited.

## **After key collection**

What you need to do after key collection.



After key collection, you will become the flat owner and are liable for the conditions of ownership and payments, such as the housing loan instalments, monthly service and conservancy charges, or annual property tax.

Refer to our [checklist](#) when you are ready to move in to your flat. Learn about [rectification works](#) for your flat and the [renovation guidelines](#).

Read the [conditions after buying](#) to learn about the conditions that all flat owners and occupiers have to follow after moving into your flat, such as the [minimum occupation period](#). Non-occupation of the flat is an infringement of the Housing & Development Act, for which HDB can compulsorily acquire the flat.

For matters regarding the ownership of your flat, please approach your [HDB Branch](#) for more information.

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## **NEXT STEPS**

### **Conditions After**

#### **Buying**

[Learn about the conditions that flat buyers have to follow after moving into their flat.](#)

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