

Resale Completion

Find out what you need to prepare before you attend the resale completion appointment and what you need to do during the appointment.

Confirmation of resale completion appointment

The resale completion is about 8 weeks after HDB's acceptance of the resale application.



We will notify you via SMS on the specific date and time of your resale completion once it is confirmed and post the information on [My Flat Dashboard](#).

If you have appointed HDB as the solicitors for the purchase of the flat, you have to attend the appointment in person at the HDB Resale Office, HDB Hub.

If you have appointed private solicitors, your solicitors' representative may attend the appointment on your behalf. You need to confirm with your solicitors on the arrangement.

Time of appointment

| Mode of Financing | Time of Appointment |
|---|------------------------------------|
| Housing loan from HDB | Between 10am to 12pm |
| Housing loan from a financial institution | Between 2pm to 5pm |
| Not taking a housing loan | Between 10am to 12pm or 2pm to 5pm |

Change of appointment date

The resale completion appointment date stated in the application acceptance email is the earliest possible date to complete the transaction. HDB is unable to accede to any request to bring forward the completion date.


If you would like to defer the resale completion, please submit a written confirmation signed by both the buyers and sellers, agreeing to the new date, via MyRequest@HDB within a week from the date of HDB's acceptance letter.

If you are unable to attend the resale completion appointment

If you are unable to attend the resale completion appointment personally, e.g., you are overseas, you can prepare a [Power of Attorney](#) to appoint another person to act on your behalf and attend the resale completion. Certified true copies of the Power of Attorney have to be submitted to HDB at least 1 week


before the appointment.

Inspect the flat

You need to arrange with the sellers to inspect the flat before the resale completion appointment. 

Before the resale completion appointment, you need to arrange with the sellers to inspect the flat and ensure that the sellers will be able to deliver vacant possession by the resale completion date.

Buy fire insurance

If you are taking a housing loan from HDB, you must buy 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.


During your resale completion appointment, 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.

If the sellers have a valid HDB fire insurance for the flat, you need not buy another fire insurance. However, you will need to renew the fire insurance policy when the existing policy expires.

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.

Pay the balance purchase price and outstanding stamp fees

You must pay the balance purchase price of the flat and outstanding stamp fees (if any) on or before the resale completion appointment. 

The balance purchase price that is not covered by CPF withdrawal and housing loan amount will have to be paid in cash by using these modes:

| Payment Modes | Details |
|-----------------|----------------|
| Cashier's Order | Payable to HDB |

| Payment Modes | Details |
|--|---|
| <p>NETS (using AXS)</p> <p>For payments less than \$9,999</p> | <p>Please ensure that your NETS daily withdrawal limit is sufficient to make the payment.</p> |
| <p>If you have appointed private solicitors, your solicitors will advise you on the payment and other completion requirements.</p> | |
| <p><u>Documents to bring for appointment</u></p> <p><u>You must bring the documents stated in the appointment letter for the resale completion appointment.</u></p> <p>The documents required include:</p> <ul style="list-style-type: none"> • Identity cards of all buyers • Spouse's passport and relevant visit pass/ work permit if the spouse is not a Singapore Citizen nor Singapore Permanent Resident • Payment receipts and/ or Cashier's Order • Certificate of Insurance (for fire insurance, if applicable) <p>Fiancé and fiancée couples have to <u>submit a copy of their marriage certificate</u> within 3 months from the resale completion, if the marriage was registered overseas.</p> | |
| <p><u>Attend the resale completion appointment</u></p> <p><u>Learn about what happens during the resale completion appointment.</u></p> <p>During the resale completion appointment, you will:</p> <ul style="list-style-type: none"> • Sign the mortgage document/ agreement (if you are taking an HDB housing loan) • Acknowledge the receipt of the keys to the flat • Pay the apportioned property tax to the sellers • State how you will pay the first month service and conservancy charges <p>Upon the resale completion, you will become the flat owner and be liable for the <u>conditions of ownership</u> and payments, such as the housing loan repayment, monthly service and conservancy charges, annual property tax, etc. For matters regarding the ownership of your flat, you may approach your <u>HDB Branch</u>.</p> | |

NEXT STEPS

Conditions After Buying

Learn about the conditions
that flat buyers have to
follow after moving into
their flat.

Housing & Development Board

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