

Request for Enhanced Contra Facility

With the Enhanced Contra Facility (ECF), you may:

- Sell your existing HDB flat and buy another resale HDB flat by using the cash proceeds and refunded CPF savings* from the flat sale at the same time
- Reduce the out-of-pocket payments needed for your resale flat purchase
- Reduce the housing loan amount needed and the monthly instalment payments

* Refunded CPF savings and cash proceeds from the flat sale cannot be used for the payment of stamp duty and legal fees.

Application for ECF

You must state the request for ECF in the resale application form.



Before submission of resale application

If you would like to make use of the ECF, you must state so in the [resale application](#) form via the [My Flat Dashboard](#). Salespersons may request for the ECF in the application form on behalf of their clients via [e-Resale](#) or [Estate Agent Toolkit](#) (for agencies which are subscribers).

Submission of resale applications for ECF

For resale transactions with ECF, there are 3 parties involved. You can refer to the following example.

Example

Mr C is selling his flat (Flat A) and buying a resale flat (Flat B) at the same time. He is applying for the ECF and is therefore the contra party. He needs to submit 2 sets of resale applications:

1. The seller's portion of the resale application to sell Flat A; and
2. The buyer's portion of the resale application to buy Flat B

The 2 resale applications will be submitted separately. In both applications, only Mr C is required to state that he is applying for the ECF, and to provide the addresses of the flats that he is selling and buying, in the respective resale application, as illustrated below.

Flat A	Seller		Buyers
	Mr C	To state <u>Flat B</u> as the Contra Flat address in resale application to sell Flat A	Mr and Mrs D

Flat B	Sellers		Buyer
	Mr and Mrs E		Mr C To state <u>Flat A</u> as the Contra Flat address in resale application to buy Flat B

All parties must submit their respective resale applications and the necessary supporting documents within 7 days.

ECF terms and conditions

Please note the terms and conditions for the ECF, which include important information about application conditions, usage of cash proceeds and CPF funds, approval conditions, and cancellation of the ECF.



The terms and conditions for the ECF (PDF, 444KB) are in addition to HDB's Terms and Conditions of Resale/ Purchase of an HDB resale flat.

NEXT STEPS

Resale Completion

Obtain details on the resale completion appointment and the actions to take before and during the appointment.

Conditions After

Buying

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

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