

Acceptance and Approval

After HDB receives the complete resale application and supporting documents from you and the sellers, we will verify both parties' eligibility and review the documents. If the application and documents are in order, we will notify you and the sellers of HDB's acceptance of the application via SMS or email.

Acknowledge and endorse resale documents

You and the sellers must endorse the documents before HDB may approve the resale application.



We will prepare the necessary documents for you and the sellers to endorse, which will be ready about 3 weeks after the application have been accepted.

Once the documents are ready, they will be posted on [My Flat Dashboard](#), and we will notify you and the sellers via SMS to log in to My Flat Dashboard to endorse the documents.

If you or the sellers do not endorse the documents within the given timeframe, the resale application may be cancelled.

If you appoint HDB as the solicitors for the purchase of the flat, the documents to endorse include:

Buyer's financial plan

A proposed financial plan based on what you have stated in your resale application.

If you wish to make changes to the draft financial plan, please revise and endorse the financial plan in My Flat Dashboard.

CPF withdrawal

The CPF withdrawal based on the endorsed financial plan.

Please ensure that all the buyers have sufficient savings in the CPF Ordinary Accounts for the payment. If there are insufficient funds in the CPF accounts at the point of the deduction, you have to pay any shortfall in cash.

Health declaration for CPF Board's Home Protection Scheme

If you are taking an HDB housing loan and/ or using your CPF savings to pay for the flat purchase, you must fill up a Health Declaration form to declare your share of the insurance coverage and health status, for the CPF Board's Home Protection Scheme (HPS).

Resale documents

You must endorse all the undertakings and forms posted on My Flat Dashboard.

If you have applied for the Proximity Housing Grant (PHG) ([Families](#) or [Singles](#)), your parents or child will also need to endorse the undertakings on My Flat Dashboard. They will need to log in the dashboard via their Singpass.

If you appoint your own solicitors for the purchase of the flat, the documents that you will endorse may be different from the above.

Important note:

- The resale documents must be endorsed individually by all the buyers. Read through the documents before endorsing them. The documents are in PDF format and you may save a copy for reference
- You can check the status of the endorsement process via My Flat Dashboard

Pay legal fees and initial payment

After you have endorsed the documents, you must make payment for all the required fees and initial payment by the deadline given by HDB.



Legal fees

The legal fees payable will depend on the solicitors whom you have appointed to act for you.

If you engage HDB to act for you in the purchase, you can [obtain an estimate of the HDB legal fees payable](#).

HDB is acting in the purchase

Type of Fee	Amount
Legal fees	For transfer of flat ownership to the buyers
To HDB	(Based on the resale price and subject to a minimum fee of \$21.80 (inclusive of GST); fee is rounded up to the nearest dollar)
(Subject to GST)	<ul style="list-style-type: none"> • First \$30,000: 13.50 cents per \$100 or part thereof • Next \$30,000: 10.80 cents per \$100 or part thereof • Remainder: 9 cents per \$100 or part thereof
	For mortgage if the buyers are taking an HDB housing loan
	(Based on loan amount and subject to a minimum mortgagee fee of \$21.80 (inclusive of GST) for 1- and 2-room flats and \$43.60 (inclusive of GST) for 3-room and bigger flats, and a minimum mortgagor's fee of \$21.80 (inclusive of GST); fee is rounded up to the nearest dollar)
	<ul style="list-style-type: none"> • First \$30,000: 13.50 cents per \$100 or part thereof • Next \$30,000: 10.80 cents per \$100 or part thereof • Remainder: 9 cents per \$100 or part thereof
	If HDB is acting for you in the mortgage of the flat to HDB:
	<ul style="list-style-type: none"> • Minimum mortgagor's fee: \$21.80 (inclusive of GST) (for all flat types); and • Minimum mortgagee's fee: \$21.80 (inclusive of GST) (for 1- and 2-room flats) and \$43.60 (inclusive of GST) (for 3-room and bigger flats)
Registration and microfilming	<ul style="list-style-type: none"> • Title Search Fee: \$32 • Registration fee for Transfer: \$38.30 • Registration fee for Mortgage (if the buyers are taking an HDB housing loan): \$38.30 • Buyer's caveat: \$64.45 • Mortgagee's caveat (if the buyers are taking an HDB housing loan): \$64.45
To Singapore Land Authority (SLA)	
Miscellaneous fees	\$16.35
To HDB	
(Inclusive of GST)	

Private solicitors are acting in the purchase

Type of Fee	Amount
Legal fees	For mortgage if the buyers are taking an HDB housing loan
To HDB	(Based on loan amount and subject to a minimum fee of \$21.80 (inclusive of GST) for 1- and 2-room flats and \$43.60 (inclusive of GST) for other flat types; fee is rounded up to the nearest dollar)
(Subject to GST)	<ul style="list-style-type: none"> • First \$30,000: 13.50 cents per \$100 or part thereof • Next \$30,000: 10.80 cents per \$100 or part thereof • Remainder: 9 cents per \$100 or part thereof
Registration and microfilming	<ul style="list-style-type: none"> • Title Search Fee: \$32 • Registration fee for Transfer: \$38.30 • Registration fee for Mortgage (if the buyers are taking an HDB housing loan): \$38.30 • Buyer's caveat: \$64.45 • Mortgagee's caveat (if the buyers are taking an HDB housing loan): \$64.45
To SLA	
Miscellaneous fees	\$5.45
(Inclusive of GST)	

Payment

After endorsing the documents, you must pay the legal fees by the deadline given by HDB:

Payment Modes	Details
Credit Card	Visa or Mastercard
NETS (using AXS)	Please ensure that your NETS daily withdrawal limit is sufficient to make the payment
For payments less than \$9,999	
PayNow	For supported banks
CPF savings	Only applicable for legal fees

Stamp duty

The stamp duty is payable by CPF savings. If you wish to use cash instead of your CPF savings, please write to us with your request after your resale application is accepted. If you do not have enough CPF savings to pay the stamp duty in full, or you are not taking any housing loan but engaging HDB to act for you in the purchase, you must pay the stamp fees during your resale completion appointment by cashier's order and/ or NETS.

Stamp duty	For Option to Purchase
To Commissioner of Stamp Duties, <u>Inland Revenue Authority of Singapore (IRAS)</u>	(Based on selling price or market valuation, whichever is higher) <ul style="list-style-type: none">• First \$180,000: 1%• Next \$180,000: 2%• Next \$640,000: 3%• Remaining Amount: 4%
You can use IRAS' <u>Stamp Duty Calculator</u> to compute the stamp duty payable.	For mortgage (Based on loan amount) <ul style="list-style-type: none">• 0.40% of the loan granted, subject to a maximum of \$500 Note: The stamp duty will be collected by the solicitor who is acting for purchaser or mortgagor.

Note: Singapore Permanent Resident (SPR) households buying their first HDB resale flat must pay the Additional Buyer's Stamp Duty (ABSD), on top of the Buyer's Stamp Duty, during your resale completion appointment. For more information on the ABSD, please visit IRAS's website.

Initial payment

You must make the initial payment of the purchase price after you have endorsed the resale documents, by the deadline given by HDB, if you are taking a housing loan from HDB or financial institution (FI). The amount is based on the lower of the resale price or value, as well as the type of housing loan you may be taking. The balance purchase price must be paid on or before your resale completion appointment.

For those who are taking a housing loan from an FI, the private solicitors acting in the purchase will arrange for you to make the initial payment.

	Housing Loan from Financial Institution		
	Housing Loan from HDB	Loan-To-Value Limit of 75%	Loan-To-Value Limit of 55%
Initial Payment	25% of the lower of resale price or value of the flat^	25% of the lower of resale price or value of the flat	45% of the lower of resale price or value of the flat

Housing Loan from Financial Institution

	Housing Loan from HDB	Loan-To-Value Limit of 75%	Loan-To-Value Limit of 55%
Mode of Payment	25% using cash and/ or CPF Ordinary Account savings (including CPF housing grants if eligible)	<ul style="list-style-type: none">• Minimum cash payment of 5% of the lower of resale price or value of flat• Remaining 20% using cash and/ or CPF Ordinary Account savings (including CPF housing grants if eligible)	<ul style="list-style-type: none">• Minimum cash payment of 10% of the lower of resale price or value of flat• Remaining 35% using cash and/ or CPF Ordinary Account savings (including CPF housing grants if eligible)
When to Pay	Online CPF withdrawal after you have confirmed the financial plan via My Flat Dashboard	Please check with your solicitors for the payment schedule.	

^ For complete resale applications received before 20 August 2024, the LTV limit for HDB housing loan is at 80%, and the initial payment is 20% of the lower of resale price or value of flat.

If you are not taking any housing loan but engaging HDB to act for you in the purchase, you do not need to make initial payment to HDB. However, you need to pay the applicable legal fees, such as the legal fees to HDB, Title Search fee and Buyer's caveat after endorsing the resale documents. You must pay the full purchase price by resale completion, which includes cash on completion and/ or CPF Ordinary Account savings (including CPF housing grants, if eligible) before your resale completion appointment.

Approval of resale application

We will grant an approval for the resale transaction in 2 weeks' time after you and the sellers have endorsed the resale documents and made the necessary payments.



Both parties are advised to endorse the documents and make all payments promptly to avoid any delay or cancellation of the resale application.

We will notify you and the sellers of the approval via SMS and email and post the approval letter on [My Flat Dashboard](#).

Resale completion



We will notify you and the sellers via SMS once the appointment is scheduled.

You may log in to [My Flat Dashboard](#) to view the completion letter, which provides information on what you need to prepare for the appointment, such as payment of the balance purchase price and any outstanding fees as well as documents required for the appointment.

If you have appointed HDB as solicitors for the purchase of the flat, you must attend the resale completion appointment in person at the HDB Hub.

Find out what you need to prepare before the [resale completion](#) appointment.

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.](#)

Housing & Development Board

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