

# Singapore Property Stamp Duty Guide 2026

Everything buyers and sellers need to know about BSD, ABSD, and SSD — including the July 2025 Seller's Stamp Duty hike.

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• Full BSD & ABSD  
rate tables

• Updated SSD rates  
(Jul 2025)

• Worked cost  
scenarios

• Remission schemes  
explained



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2026

## INTRODUCTION

# The Three Stamp Duties Every Property Buyer & Seller Faces

Before any Singapore property transaction, you need to understand three levies — each with different trigger points, rates, and rules. Here is what they are and who pays them.

## KEY TAKEAWAYS

- ✓ BSD applies to every buyer on every purchase — no exemptions based on citizenship or property count
- ✓ ABSD is an additional surcharge scaled by buyer profile: Singapore Citizens, PRs, foreigners, and entities each pay different rates
- ✓ SSD applies to sellers who sell within the holding period — extended to 4 years in July 2025
- ✓ All duties are calculated on the higher of purchase price or market value
- ✓ BSD and ABSD must be paid within 14 days of signing the Sale & Purchase Agreement

**BSD — Buyer's Stamp Duty**

Paid by all buyers. Progressive rates from 1% to 6% based on purchase price. Rates last updated February 2023 — unchanged for 2026.

**ABSD — Additional Buyer's Stamp Duty**

Surcharge layered on top of BSD. Rate depends on your citizenship/residency status and how many properties you already own.

**SSD — Seller's Stamp Duty**

Paid by sellers who sell within the holding period. Tightened in July 2025: holding period extended to 4 years, rates raised by 4 percentage points.

**Payment Deadlines**

BSD & ABSD: 14 days from signing S&P Agreement (30 days if signed overseas). SSD: 14 days from disposal. Pay via IRAS myTax Portal.

## BSD — Buyer's Stamp Duty Rate Table

Applies to all buyers. Calculated on purchase price or market value, whichever is higher. These rates have been in effect since 15 February 2023.

Purchase Price Band	Rate	Duty on this Band	Cumulative Max
First \$180,000	1%	Up to \$1,800	\$1,800
Next \$180,000	2%	Up to \$3,600	\$5,400
Next \$640,000	3%	Up to \$19,200	\$24,600
Next \$500,000 (up to \$1.5M)	4%	Up to \$20,000	\$44,600
\$1.5M – \$3M portion	5%	Up to \$75,000	\$119,600
Above \$3M	6%	Uncapped	—



### Watch out for outdated online calculators

Many property websites still show only 4 BSD tiers (stopping at 4%). The 5% and 6% tiers introduced in February 2023 are current and apply to all transactions. Always verify against the IRAS website.

## FOR BUYERS

# ABSD — Additional Buyer's Stamp Duty

ABSD is the biggest cost variable for buyers — a flat surcharge on top of BSD based on who you are and how many properties you own. Current rates have been in effect since 27 April 2023.

Buyer Profile	1st Property	2nd Property	3rd+ Property
Singapore Citizen (SC)	0%	20%	30%
Permanent Resident (PR)	5%	30%	35%
Foreigner (individual)	60%	60%	60%
Entity / Company	65%	65%	65%



### FTA Exception — Nationals of USA, Switzerland, Iceland, Liechtenstein & Norway

Under respective Free Trade Agreements, these nationals are treated on par with Singapore Citizens — 0% ABSD on their first residential purchase.

## Worked Cost Scenarios

### SCENARIO A

#### SC upgrader buying \$1.5M condo (already owns HDB)

Purchase Price	\$1,500,000
BSD (progressive)	\$44,600
ABSD (20% — 2nd property)	\$300,000
<b>Total Stamp Duty</b>	<b>\$344,600</b>

### SCENARIO B

#### PR buying first property at \$800K

Purchase Price	\$800,000
BSD (progressive)	\$18,600
ABSD (5% — 1st property)	\$40,000
<b>Total Stamp Duty</b>	<b>\$58,600</b>

## SCENARIO C

### Foreigner buying \$2M condo

Purchase Price	<b>\$2,000,000</b>
BSD (progressive)	<b>\$69,600</b>
ABSD (60% flat)	<b>\$1,200,000</b>
<b>Total Stamp Duty</b>	<b>\$1,269,600</b>

*Note: Property count includes all residential properties held globally, not just in Singapore. Confirm your eligibility category with a licensed agent before transacting.*

## FOR SELLERS

# SSD — Seller's Stamp Duty

UPDATED JUL 2025

In July 2025, the government extended the SSD holding period from 3 to 4 years and raised rates by 4 percentage points across all tiers — the most significant cooling measure change since 2023.

## New Rates — Properties bought on or after 4 July 2025

Holding Period	SSD Rate
Up to 1 year	16%
1 – 2 years	12%
2 – 3 years	8%
3 – 4 years	4%
Beyond 4 years	0%

## Old Rates — Properties bought before 4 July 2025

Holding Period	SSD Rate
Up to 1 year	12%
1 – 2 years	8%
2 – 3 years	4%
Beyond 3 years	0%



### Which regime applies to you?

The cut-off is exactly midnight on 4 July 2025. Properties purchased before that date follow the old 3-year / 12% rules. Properties purchased from 4 July 2025 (midnight) onward fall under the new 4-year / 16% regime. HDB flats are unaffected — the Minimum Occupation Period (MOP) already locks in a 5-year hold.

## ABSD Remissions — Reducing Your Duty Legally

### **Married Couple Remission**

**What:** Full ABSD refund on a second residential purchase.

**Conditions:** At least one spouse must be a Singapore Citizen · Both names (only) on the new title · Neither spouse owns any other residential property · Sell the first property within 6 months · Apply for refund within 6 months of selling the first property.

### **Housing Developer Remission**

**What:** Developers pay 35% ABSD upfront but can claim remission if all units are sold within the stipulated timeline and construction conditions are met.

**Feb 2024 update:** Reduced clawback for projects where  $\geq 90\%$  of units are sold on time.

### **Divorce / Court Order Transfer**

Property transferred between ex-spouses pursuant to a court order qualifies for stamp duty remission. The transfer must be directly required by the court order — voluntary transfers do not qualify.

### **Aborted Transaction**

If a transaction does not complete, full stamp duty remission is available. Application must be made to IRAS. Covers cases where the deal falls through before legal completion.

### **Decoupling — Legal but Under Scrutiny**

Decoupling (one joint owner buys out the other to reset property count) is technically legal but under heightened IRAS scrutiny in 2025–2026. Arrangements deemed to have no commercial substance beyond ABSD avoidance can attract a **50% penalty surcharge**. Seek proper legal and financial advice before attempting this.

## PRE-TRANSACTION CHECKLIST

# Before You Sign — Your Stamp Duty Checklist

Use this checklist to ensure you have accounted for all stamp duty costs before committing to any Singapore property transaction.

## For Buyers

- Confirm your ABSD profile: citizenship, residency, number of properties currently owned globally
- Check if any FTA exemption applies (USA, Switzerland, Iceland, Liechtenstein, Norway nationals)
- Calculate total BSD + ABSD at the expected purchase price
- Factor stamp duty into your total upfront cash requirement (stamp duty cannot be financed with a bank loan)
- If upgrading: check whether the married couple ABSD remission applies — model the 6-month sell-first timeline
- Verify the ABSD rate on IRAS directly — do not rely on third-party calculators alone
- Set a reminder to pay BSD and ABSD within 14 days of S&P signing

## For Sellers

- Confirm the date you purchased the property
- If bought before 4 July 2025: check which old SSD tier applies based on planned sale date
- If bought on or after 4 July 2025: use the new 4-year regime rates
- Compute SSD on the higher of sale price or market value
- Check HDB Minimum Occupation Period before listing (5 years for most flat types)
- Factor SSD into your net proceeds calculation before agreeing on a sale price
- Set reminder to pay SSD within 14 days of executing the disposal

## Quick Reference Summary

Duty	Who Pays	Rates	Payment Deadline	Last Changed
<b>BSD</b>	All buyers	1% – 6% (progressive)	14 days from S&P	Feb 2023
<b>ABSD</b>	Buyers (based on profile)	0% – 65%	14 days from S&P	Apr 2023
<b>SSD</b>	Sellers within hold period	4% – 16% (new) / 4% – 12% (old)	14 days from disposal	Jul 2025

*This guide is for general educational purposes only and reflects Singapore stamp duty rules as of May 2026. It does not constitute financial or legal advice. Always consult a licensed property agent and qualified financial adviser before making property decisions. Figures should be verified against IRAS (iras.gov.sg) before transacting.*

READY TO MAKE YOUR MOVE?

# Let's Work Out Your Numbers Together

Stamp duty is just one piece of the puzzle. Get a personalised cost breakdown and property strategy from a licensed Singapore agent with 11+ years of experience.

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