ABSD EXPLAINED

KNOW YOUR DUTY

One number can change the economics of the entire purchase.
Know your Additional Buyer's Stamp Duty *before* you sign.

CURRENT RATES

Unchanged since April 2023 — verify with IRAS

SINGAPORE CITIZEN	
1st property	0%
2nd property	20%
3rd onwards	30%

PERMANENT RESIDENT	
1st property	5%
2nd property	30%
3rd onwards	35%

FOREIGNER	
Any property	60%
Entities & trusts	65%

Certain FTA nationals are treated as citizens.

01 THE ESSENTIALS

- Residential Property Only
- Counted At Point Of Purchase
- Joint Buyers: Highest Profile

Computed on the higher of price or market value.

02 WHEN IT'S DUE

1. Exercise OTP / Sign S&P
2. Duty Payable In 14 Days
3. Paid With BSD, On Top Of It
4. **Budget It Before Booking**

03 PLAN AROUND IT

- ✓ Sell Before You Buy
- ✓ Married-Couple Remission
- ✓ Structure Ownership Early
- ✓ Get Advice Before The OTP

WHY IT MATTERS

"The duty is decided before the deal — by how you structure it."

The right sequence of selling, buying and ownership can lawfully change the rate you pay.

Unsure which rate applies to you?

Speak to Kenny Neo Advisory before you exercise anything.

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