

Changes to the Seller's Stamp Duty for Residential Properties

In recent years, there has been a sharp increase in the number of private residential property transactions with short holding periods, in particular, a significant increase in the sub-sale of units that have not been completed. Therefore, the Seller's Stamp Duty (SSD) holding period and rates will be increased for residential properties. The new rates apply to **all** residential properties purchased on or after **4 July 2025, 12.00am**.

- Revert to pre-2017 SSD holding period of four years, from current period of three years.
- SSD rates raised by four percentage points for each tier of the holding period.

Holding Period	Rates from 11 March 2017 to 3 July 2025	Rates on and after 4 July 2025
Up to 1 year	12%	16%
More than 1 year but up to 2 years	8%	12%
More than 2 years but up to 3 years	4%	8%
More than 3 years but up to 4 years	0%	4%
More than 4 years	0%	0%

Note: The SSD is computed by applying the applicable SSD rate on the selling price or market value of the property, whichever is higher, as at the date of sale.

The revised SSD will not affect HDB flat owners, as HDB flats are subject to a Minimum Occupation Period (MOP) of at least five years.

