ABSD Refund for Married Couples: A Six-Month Plan

Description

The refund is conditional, not automatic. IRAS says the purchase must be in both spousesâ?? names only, the couple must include a Singapore Citizen spouse, and the first residential property must be disposed of within the applicable six-month period. The refund application itself must then be filed within six months after that disposal.

ABSD refund married couple Singapore: the decision table

Situation	What to do
Completed replacement home	Count six months from the purchase date
Uncompleted replacement home	Use the earlier of TOP or CSC for the disposal trigger
First home sold	Start a separate six-month application clock
Names or ownership pattern differ	Check eligibility before assuming a refund

There are two clocks

The sale deadline and the refund-application deadline are separate. Put both in the conveyancing calendar with documentary evidence of the trigger dates.

Eligibility begins with ownership and names

At least one spouse must be a Singapore Citizen and the replacement must be acquired under both names only. Complex ownership or trust arrangements need direct IRAS confirmation.

A market delay is still a risk

IRAS encourages early marketing. Build price-reduction decision points before the deadline rather than assuming an extension will be granted.

Cash-flow the upfront duty

The household may need to fund ABSD before a refund. Model interest and liquidity if the money comes from bridging finance or a reduced renovation reserve.

Apply with the right property references

For CPF-paid stamp duty, IRAS asks applicants to use the reference linked to the second property. Keep both purchase and disposal documents.

Worked example

If a completed replacement home is bought on 10 August, a six-month disposal window normally points to 10 February. If the first home is sold on 15 December, the refund application has its own deadline six months later. These dates illustrate the method; the conveyancing instruments and IRAS definitions control the actual case.

Turn the example into a decision record

The worked example is useful only if its inputs are replaced with the readerâ??s actual dates, amounts, documents or observations. For this taskâ??protect eligibility and meet both the disposal and refund-application deadlinesâ??keep the decision and its supporting record on the same line. That exposes a missing input before the action becomes difficult to reverse.

Trigger or question	Current action	Evidence to retain
1. Completed replacement home	Count six months from the purchase date	Save the dated input, confirmation or advice that supports this choice.
2. Uncompleted replacement home	Use the earlier of TOP or CSC for the disposal trigger	Save the dated input, confirmation or advice that supports this choice.
3. First home sold	Start a separate six-month application clock	Save the dated input, confirmation or advice that supports this choice.
4. Names or ownership pattern differ	Check eligibility before assuming a refund	Save the dated input, confirmation or advice that supports this choice.

Record where each answer came from and when it was checked. If a live service, signed document or professional opinion conflicts with a general webpage, preserve both and resolve the difference with the body responsible for the decision. Do not silently substitute a convenient number or date.

Action checklist

1. Confirm both spouses and ownership names
2. Identify completed or uncompleted trigger
3. Calculate the disposal deadline
4. Set early marketing checkpoints
5. Retain purchase and sale instruments
6. File through myTax Portal
7. Track approval and refund destination

Two practical tools to keep

A two-clock deadline worksheet. Put the controlling dates, amounts or observations in one place and attach the evidence beside each input. This makes the decision reproducible if a family member, colleague or adviser needs to check it later.

An upfront ABSD cash-flow stress test. Test the ordinary case and the failure case before money, a filing or a booking becomes irreversible. Mark calculations as calculations and leave uncertain fields unresolved until an authority or qualified professional confirms them.

What the primary sources establish

Primary source	Claim used here
IRAS married-couple ABSD remission	Eligibility, joint-name condition, disposal timeline and application deadline.
IRAS stamp-duty refund process	Application route, dates and supporting documents.

The links sit beside the claims they support. Live services, formal notices and individual facts can change the outcome, so re-open the controlling page immediately before acting.

Continue with the next useful step

For the adjacent task, read how CPF refunds affect sale proceeds. If the decision moves into a different stage, continue with when a voluntary CPF housing refund may help.

Errors that change the outcome

- Assuming the refund is automatic
- Counting from the wrong trigger
- Buying in one spouseâ??s name
- Waiting until the final month to market
- Missing the separate application deadline

Keep dated records, confirmations and advice used for the decision. This article explains public information for a general fact pattern; it does not determine an individual legal, tax, medical, investment, employment or contractual outcome.

A final challenge before acting

The intended reader is a married couple buying a replacement residential property while still owning one home. Before closing the task, challenge the file against the common failure points below. A â??not applicableâ?• answer should still have a reason, especially where a deadline, eligibility rule, payment, booking or safety decision is involved.

- **Have you ruled this out?** Assuming the refund is automatic. Write down the fact or document that answers it; an assumption is not a completed check.
- **Have you ruled this out?** Counting from the wrong trigger. Write down the fact or document that answers it; an assumption is not a completed check.
- **Have you ruled this out?** Buying in one spouseâ??s name. Write down the fact or document that answers it; an assumption is not a completed check.
- **Have you ruled this out?** Waiting until the final month to market. Write down the fact or document that answers it; an assumption is not a completed check.
- **Have you ruled this out?** Missing the separate application deadline. Write down the fact or document that answers it; an assumption is not a completed check.

Escalate any unresolved consequential point to the named authority or an appropriately qualified professional. The aim is not to collect more material; it is to identify the one missing fact that could change the result.

Questions readers ask

Must ABSD be paid first?

The relief normally operates as a refund after the conditions are met.

What if the new home is uncompleted?

The disposal clock uses the earlier of TOP or CSC under the IRAS rule.

Can a couple file late?

The application deadline is a condition; do not plan on discretionary relief.

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