ABSD Remission for Married Couples: Work the Six-Month Clock

Description

The remission is conditional, not automatic relief at purchase. The couple must be married, buy jointly, include at least one Singapore Citizen, pay ABSD, dispose of the first residential property within the relevant six-month period and apply for refund within six months after disposal. IRAS married-couple ABSD remission. IRAS ABSD overview.

Choose the branch that matches your case

Situation	Next step
Replacement property is completed	Count six months from its purchase date
Replacement property is uncompleted	Count from its Temporary Occupation Permit or Certificate of Statutory Completion, whichever is earlier
First property sold in time	Start a second six-month clock for the refund application
Ownership or marriage changes	Recheck eligibility before assuming remission

Start with the household test

The replacement property must be purchased jointly by a married couple, and at least one spouse must be a Singapore Citizen. At the purchase date, the couple must own only one other residential property between them. IRAS married-couple ABSD remission.

The remission is not a general refund for any family selling later. Document the marriage, citizenship, ownership and purchase structure before signing.

Pay the ABSD before thinking about refund

IRAS requires the Additional Buyerâ??s Stamp Duty to be paid. The remission returns qualifying duty after the conditions are met; it does not remove the upfront stamping obligation. [IRAS ABSD overview].

A cash-flow plan should therefore carry the ABSD from purchase until refund. Do not use an expected refund as money already available for renovation or loan completion.

Use the correct first six-month clock

For a completed replacement property, the first residential property must be disposed of within six months after purchase. For an uncompleted property, the clock runs from the earlier of the Temporary Occupation Permit or Certificate of Statutory Completion.

The contract date, completion date and TOP date are different events. Put the controlling one in the calendar and retain the supporting document.

Treat disposal as a legal completion

A listing, accepted offer or exercised option does not necessarily equal disposal for the remission. The couple should ensure the sale completes within IRASâ??s required period.

Build buffer for buyer financing, conveyancing and completion adjustments. A deadline that lands on an intended completion date has no room for delay.

Keep the ownership structure stable

IRAS requires the couple to remain married and says there must be no change of ownership in the replacement property. The couple must not acquire another residential property before disposing of the first one.

Transfers made for convenience can therefore affect the claim. Seek case-specific legal or tax advice before changing ownership.

Start the refund application clock after sale

The application must reach IRAS within six months after disposal of the first residential property. This is a separate deadline from the six months allowed to sell.

Save the completion statement and submit through the prescribed channel early. A qualifying sale does not excuse a late refund application.

Know when an automated refund may happen

For qualifying purchases on or after 2 July 2023, IRAS describes an automated refund process when the intention to claim remission was declared in the stamping form and the conditions are met.

IRAS says the refund may be processed within six weeks after sale. The couple should still verify the declaration and contact IRAS if no qualifying refund appears; automation does not change the statutory conditions.

Build a dated decision record

Write down the exact outcome you need: test every remission condition and calendar the two six-month deadlines. Keep the household, company, product, trip or booking facts that produced the result beside it. A result based on different facts is not a precedent, even when the headline issue looks similar.

Record the date and the controlling page you checked. For this decision, the source set is IRAS married-couple ABSD remission; IRAS ABSD overview. Save the relevant reference number, model, class, property detail, deadline, service route or ticket choice. That makes it possible to reconstruct the decision if a rule, inventory position or personal fact changes.

Use two working aids instead of a single yes-or-no note. First, make a two-clock completed-versus-uncompleted timeline. Second, add a condition-by-condition refund readiness table. The first shows how the facts map to the official rule or live service; the second exposes the timing, cost, trade-off or follow-up action that a simple eligibility answer can hide.

Set a stop condition before acting. Pause if you encounter counting from loan completion instead of purchase, treating an option as disposal, forgetting the second six-month deadline, or if any fact no longer matches the source you checked. Re-run the relevant official tool or contact the competent organisation. The purpose of the record is not paperwork for its own sake. It prevents an old screenshot, rough estimate or remembered rule from becoming an expensive assumption.

Work the example before the real decision

A Singapore Citizen and foreign spouse jointly buy a completed replacement home on 10 August. Their first property must be disposed of by 10 February, assuming no case-specific extension. If completion occurs on 20 January, the refund application deadline is 20 July. These dates are an LBRD calendar illustration; IRAS controls the actual case.

Reader checklist

1. Confirm joint purchase and citizenship
2. List every residential property owned
3. Pay and record ABSD
4. Identify the correct clock event
5. Build sale-completion buffer
6. Calendar the refund application deadline
7. Keep ownership unchanged

Mistakes to avoid

- Counting from loan completion instead of purchase
- Treating an option as disposal
- Forgetting the second six-month deadline
- Changing replacement-property ownership
- Acquiring another property before the sale

Related next reads

After test every remission condition and calendar the two six-month deadlines, map HDB resale legal costs. You can also verify a property agent on the CEA register.

Questions readers ask

Does one spouse need to be a Singapore Citizen?

Yes. IRAS requires at least one Singapore Citizen spouse.

When does the clock start for an uncompleted home?

From the earlier of TOP or CSC.

How long is the refund application window?

Six months after disposal of the first residential property.

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