



HDB Fianc e Scheme: Calendar the 3-Month Marriage Rule

Description

The clock depends on the flat route. For a resale flat it runs from resale completion; for a new flat it runs from key collection. The couple must solemnise within three months, and an overseas-registered marriage certificate must be submitted to HDB within the same period.

This guide is for an engaged couple buying an HDB flat under the Fianc e/Fianc e Scheme. It resolves how to anchor the marriage deadline to the correct housing milestone and submit overseas evidence where required while keeping the controlling source and the reader  s own evidence separate.

Choose the branch that matches your situation

Situation	Practical next step
Buying a resale flat	Anchor the deadline to the legal resale-completion date
Collecting keys to a new flat	Anchor the deadline to the key-collection date
Marriage is registered in Singapore	HDB says a resale couple generally need not submit the certificate copy
Marriage is registered overseas	Submit a copy to HDB within the applicable three-month window

Buying a resale flat: Anchor the deadline to the legal resale-completion date. **Collecting keys to a new flat:** Anchor the deadline to the key-collection date.

Write down the housing milestone

The Option date, resale-application date, appointment notice and wedding booking are not interchangeable. For resale buyers, HDB uses resale completion. For new-flat buyers, it uses key collection. Save the official completion or collection record and calculate from that date. [HDB resale completion guide](#).

Treat solemnisation and evidence as two tasks

The relationship must be legally solemnised within the three-month period. If registered overseas, a certificate copy must also reach HDB within that period. Put both tasks on the calendar rather than assuming the foreign authority will notify HDB. [HDB resale completion guide](#).

Singapore registration changes the submission step

HDB's resale completion guidance says couples whose marriage is registered in Singapore do not need to submit a copy of the marriage certificate. Keep the registration record anyway and respond if HDB requests verification. [HDB resale completion guide](#).

Do not assume the couple can be swapped

HDB states that the persons listed in the application cannot simply be changed and that a break-up can cancel the application. Contact HDB promptly if circumstances change; do not substitute another occupier or spouse without a formal decision. [HDB key-collection guide](#).

Close the file after confirmation

Keep the completion or key date, solemnisation record, any overseas certificate and translation, HDB correspondence and submission acknowledgment together. The useful end point is not sending an email; it is knowing HDB has the required record. [HDB key-collection guide](#).

Calculate a conservative internal deadline

Three months is the legal window, but venue, civil-document and overseas-certificate delays can consume it. Set an internal solemnisation and evidence deadline several weeks earlier, then keep contingency time for corrections or HDB queries. [HDB resale completion guide](#).

Separate resale and new-flat wording

A resale couple should not use a new-flat key-collection reminder, and a BTO couple should not count from a resale completion that does not exist. Label every calendar entry with the specific HDB route and milestone. [HDB key-collection guide](#).

A worked decision example

A resale completes on 12 August. The couple records 12 November as the outer three-month date, books solemnisation earlier and, because the marriage will be overseas, prepares the certificate copy and any required supporting record for HDB. The date calculation is illustrative; the official transaction record controls.

Marriage is registered in Singapore: HDB says a resale couple generally need not submit the certificate copy. **Marriage is registered overseas:** Submit a copy to HDB within the applicable three-month window.

Put the decision into a working file

1. Confirm whether the flat is resale or new
2. Save the completion or key-collection date
3. Book solemnisation before the outer deadline
4. Prepare overseas certificate evidence where relevant
5. Submit through the HDB channel stated for the flat
6. Retain HDB acknowledgment

Work through the list in order and attach a date, owner and proof to every completed item. If a live service, professional decision or authority response differs from this general guide, retain that response and follow the controlling requirement.

Mistakes that weaken the result

- Counting from the Option or application date
- Treating a wedding celebration as legal solemnisation
- Waiting for an overseas registry to notify HDB
- Assuming listed persons can be changed freely
- Keeping no evidence of submission

These errors usually arise when a deadline, definition, payment route or live condition is assumed instead of checked. Stop before the consequential step if the evidence does not match the selected branch.

Before acting, reopen HDB resale completion guide and HDB key-collection guide, confirm that the relevant date, definition and service status still match the case, and save the outcome beside the supporting record. If the facts fall between two branches, use the authority's contact channel or an appropriately qualified adviser instead of forcing a convenient answer. The checklist earns its keep by creating an audit trail: what was checked, which source controlled, who decided, when the next deadline falls and what evidence proves completion. Recheck immediately before any payment, filing, booking or other irreversible commitment.

Continue with the adjacent task

Once this decision is recorded, [check when HPS cover starts and ends](#). Then [map the related HDB legal-fee file](#). Each link solves a separate next-step question rather than repeating HDB Fianc e Scheme marriage 3 months.

Questions readers ask about HDB Fianc e Scheme marriage 3 months

What starts the three-month period for resale?

The resale-completion date. [HDB resale completion guide](#).

What starts it for a new flat?

The key-collection date. [HDB key-collection guide](#).

Must a Singapore marriage certificate be uploaded?

HDB says resale couples registered in Singapore generally do not need to submit a copy, though HDB may request verification. [HDB resale completion guide](#).

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