HDB Resale Completion Day: Documents, Payments and Keys

Description

Treat completion as two linked checklists. The buyer must satisfy the appointment-letter document and payment instructions, sign any HDB mortgage documents, acknowledge the keys and arrange fire insurance where required. The seller must bring the original OTP, settle property tax and service charges, deliver every key and provide vacant possession unless the contract lawfully says otherwise. HDB buyer resale-completion guide. HDB seller resale-completion guide.

Choose the branch that matches the case

Situation	Next step
Buyer has an HDB loan	Confirm fire-insurance and mortgage-document instructions
Cash balance is below S$9,999	Check whether the stated NETS or AXS route applies to the appointment
Seller cannot give vacant possession	Escalate to the conveyancing parties before completion day
Keys or access devices are missing	List them now and agree a documented handover solution

What the official record establishes

- HDB buyer resale-completion guide: HDB states buyer attendance, AXS or cashierâ??s-order payment, fire insurance for an HDB loan, full balance payment, original OTP and key collection.
- HDB seller resale-completion guide: HDB states seller attendance, pre-completion inspection, rectification, service-and-conservancy and property-tax matters, vacant possession, original OTP and key handover.

Use the appointment letter as the master list

HDBâ??s letter is specific to the transaction and should prevail over a general checklist. Buyers commonly need identity and immigration documents, receipts or the instructed payment instrument, and fire-insurance evidence where an HDB loan requires it. HDB buyer resale-completion guide.

Print or save the letter offline and mark who carries each item. A shared family assumption is not ownership of the task.

Close the buyerâ??s payment gap

HDBâ??s current buyer guide says required completion payments are made in advance through AXS or by cashierâ??s order, as instructed for the transaction. HDB buyer resale-completion guide.

Confirm the payee, amount and payment evidence in the appointment letter. Do not transfer a method or payee from another resale file.

Use the pre-completion inspection properly

HDB tells the buyer to inspect the flat before completion. Its seller guide separately requires unauthorised renovation works to be rectified, outstanding service-and-conservancy charges and property tax to be settled, and the flat to be vacated before completion. HDB seller resale-completion guide.

Record each unresolved item precisely and send it through the conveyancing channel; a private chat is not a substitute for the sale documents.

Make the key inventory literal

HDB tells the seller to hand over the full set of keys at completion. LBRDâ??s handover worksheet expands that into flat, letterbox and gate keys, access cards, remotes and locked-store keys so the parties can count what â??full setâ?• means for this flat. HDB seller resale-completion guide.

Photograph the laid-out set with consent. The photograph is a handover record, not evidence of the propertyâ??s condition.

Let the appointment letter control signing

The transaction-specific appointment letter and conveyancing instructions determine which documents each party signs and carries. Do not predict a mortgage or transfer instrument from a general article.

Ask before signing if a name, amount or property particular differs from the verified file.

Count keys and access devices as property records

List unit keys, letterbox keys, gate keys, access cards, remotes and any digital-lock reset information. Both parties should agree the count and identify items that will follow later.

Do not include passwords in a widely shared inspection note. Transfer sensitive access information through an agreed secure channel and reset it after handover.

Reconcile buyer and seller handover lists

The buyerâ??s completion file and the sellerâ??s file should meet at four control points: the original OTP, final payment position, vacant-possession condition and keys. Mark who holds each item before the appointment and how any authorised representative will prove authority.

Do not place every document in one unlabelled folder. Use separate sleeves for identity and authority, payments, insurance, inspection notes and the key inventory so a missing item can be found before the counter appointment.

Make the inspection produce an actionable record

During the pre-completion inspection, compare the agreed inclusions, vacant possession and obvious rectification items with the sale documents. Record an issue preciselyâ??room, fixture, photograph and requested responseâ??rather than writing that the flat is â??not readyâ?•.

Send the record through the conveyancing channel promptly. Completion-day staff cannot infer a private agreement from a chat message, and accepting keys should not be used as an improvised substitute for legal advice on an unresolved breach.

Work the example before the real decision

A couple are due to collect keys on Friday. On Wednesday they reconcile the appointment letter, payment confirmation, insurance requirement and identity documents. The seller lists six keys and two access cards, clears the flat and sends proof of paid service charges. The checklist reveals a missing letterbox key early enough to replace it.

Checklist

1. Read the transaction-specific appointment letter
2. Confirm payment amount, method and payee
3. Arrange fire insurance if required
4. Settle property tax and service charges
5. Count all keys and access devices
6. Confirm vacant possession and removals

Mistakes to avoid

- Using a generic checklist instead of the letter
- Leaving payment verification to appointment morning
- Forgetting the original OTP on the seller side

- Handing over an incomplete key set
- Assuming property-tax apportionment is automatic

Related next reads

After separate buyer and seller duties so the legal transfer, payment and key handover are not delayed, a reader can map HDB conveyancing costs, or prepare for a property stamp-duty decision.

Questions readers ask

How long after acceptance is completion usually?

HDB generally schedules completion about eight weeks after accepting the resale application, subject to the case.

Who pays service charges after completion?

The buyer takes over as owner; the parties should settle charges up to the agreed transfer point.

Can the seller leave belongings behind?

Vacant possession is normally required unless a documented arrangement says otherwise.

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