HDB Resale Legal Fees: Build the Conveyancing Budget

Description

An HDB resale legal-fee budget should separate scale fees from fixed caveat, registration and miscellaneous charges. Run the official enquiry before completion because financing, acting solicitor and transaction details change the final amount.

This guide is for an HDB resale buyer deciding whether HDB or a private solicitor will act. It resolves one practical task: estimate the known conveyancing components without mistaking a planning model for a final bill. Start with the branch that matches the real facts, then retain the cited record that controls the outcome.

Find the branch that matches

Situation	Practical next step
HDB acts for the transfer	Apply HDBâ??s transfer scale, subject to the stated minimum, then add applicable fixed items
HDB also acts for the mortgage	Calculate the mortgage scale separately; it is not absorbed into the transfer fee
Private solicitor acts	Ask for an itemised quote showing professional fees, GST, searches, registration and disbursements
CPF or loan structure changes	Rerun the official facility before relying on an earlier estimate

What the evidence can and cannot decide

HDB conveyancing fee rules controls the core rule used here: transfer and mortgage fee scales, minimums, caveats, registration and miscellaneous items. HDB resale approval and legal fees supplies the second check: when legal fees arise and the indicative HDB or private-solicitor components. Read both against the current facts rather than lifting one number or sentence out of its conditions.

For an HDB resale buyer deciding whether HDB or a private solicitor will act, those sources can organise the decision and show which evidence is missing. They cannot approve an application, interpret an individual contract, guarantee availability, diagnose a condition, value an asset or replace an authorityâ??s issued result. The useful outcome is a dated file that makes estimate the known conveyancing components without mistaking a planning model for a final bill and records why the selected branch applies.

Start with who is acting

HDBâ??s published figures distinguish transactions where HDB acts from those handled by a private solicitor. The choice may depend on the loan and parties involved. Record the acting solicitor for the purchase, mortgage and CPF work before comparing totals; a single headline legal fee can conceal several separate services. HDB resale approval and legal fees.

Apply the transfer scale carefully

For an HDB-acted transfer, the published scale is 13.5 cents per S$100 for the first S$30,000, 10.8 cents per S$100 for the next S$30,000 and 9 cents per S$100 for the remainder, subject to HDBâ??s stated minimum inclusive of GST. Use the consideration or value specified by the rule, not an arbitrary renovation budget. HDB conveyancing fee rules.

A S$600,000 planning example produces S$40.50 on the first band, S$32.40 on the second and S$486 on the remaining S$540,000: S$558.90 before applicable fixed items. This arithmetic is an editorial calculation from the published scale, not HDBâ??s issued bill. HDB conveyancing fee rules.

Add the fixed transaction items

HDB lists caveat, title-search, transfer-registration, mortgage-registration and miscellaneous charges according to who acts and what instruments are needed. A buyer using CPF and a housing loan may have more than one caveat or registration item. Copy each line into the budget instead of using a vague ten-per-cent contingency. HDB resale approval and legal fees.

Compare quotes on the same basis

A private-solicitor quote should state professional work, GST, Singapore Land Authority searches and registrations, caveats, bank work, CPF work and courier or other disbursements. Ask which items are estimates and whether the quote changes if completion is delayed or the loan is switched. HDB resale approval and legal fees.

Freeze the completion cash file

Before completion, reconcile the final legal statement with stamp duty, cash-over-valuation, option payments and remaining purchase money. Legal fees are only one line in the completion account. Save the official enquiry result and solicitorâ??s final statement so the household can explain every transfer.

HDB conveyancing fee rules.

Worked example or route

For a S$600,000 resale flat, the worked transfer-scale calculation is S$558.90 before fixed items. If one S$64.45 caveat, S$38.30 transfer registration and S$16.35 miscellaneous charge applied, the illustrated subtotal would be S$678.00. The actual number can differ because the required instruments and acting arrangements control.

Build the action file

1. Identify who acts for transfer and mortgage
2. Run HDBâ??s Legal Fees Enquiry Facility
3. Calculate each scale band separately
4. List every caveat, search and registration
5. Compare private quotes on an itemised basis
6. Reconcile the final completion statement

The two reusable decision tools are **a three-band conveyancing calculation** and **an itemised HDB-versus-private quote comparison**. Both are editorial working methods; an issued notice, contract, live timetable, clinical instruction or authority decision prevails.

Limits and costly missteps

- Applying one percentage to the whole price
- Forgetting a separate mortgage fee
- Comparing a net quote with a GST-inclusive estimate
- Treating every fixed item as mandatory
- Using the example as a final invoice

Pause when the controlling date, eligibility fact, payment destination, safety condition, product term or live availability is unclear. Open the linked source again and save the acknowledgement or result that applies to the actual case.

Continue with the adjacent check

After this task, it may help to verify a property agent on CEAâ??s public register. A second useful step is to order the right land-title check before buying. These links move to different reader tasks rather than repeating this page.

Common questions

Are legal fees the same as stamp duty?

No. Conveyancing charges and stamp duties are separate transaction costs. HDB conveyancing fee rules.

Why can two buyers pay different amounts?

Loan, CPF use, required instruments and acting arrangements can differ. HDB resale approval and legal fees.

Where should I get the final estimate?

Use HDBâ??s official facility and the acting solicitorâ??s issued statement. HDB conveyancing fee rules.

Checked against the cited sources for this publication run. Rules, schedules and service details can change; verify the live official page before acting on a consequential decision.

Date Created
30/07/2026
Author
rachelng