Rental Stamp Duty in Singapore: Formula, Deadline and Examples

Description

For most ordinary leases of four years or less, multiply total contractual rent by 0.4%. For a lease longer than four years or for an indefinite term, multiply four times the annual average rent by 0.4%. The calculator is only the first control: identify the liable party in the agreement and stamp on time, normally within 14 days when signed in Singapore.

This guide is for a tenant, landlord or administrator preparing a singapore tenancy agreement. It resolves one practical task: calculate the likely lease duty, identify who must pay and stamp within the deadline. It is desk-reported from the two cited primary sources and does not claim a field visit or professional advice.

Use this decision table first

Fact pattern	Practical result
Annual average rent S$1,000 or less	Exempt under the published threshold
Lease of four years or less	0.4% Ã? total rent over the lease
Lease longer than four years	0.4% Ã? four times annual average rent
Indefinite lease	Use the same four-times-annual-average-rent base
Computed duty below S$1	Minimum payable duty is S$1
Agreement says landlord pays	Follow the express allocation; otherwise tenant is generally liable

Start with contractual rent, not the security deposit

Total rent means the consideration payable for occupying the property. A refundable security deposit is not rent merely because it is paid at signing. Separate rent-free periods, stepped rents and recurring payments in a schedule so the average and total can be reconstructed from the signed document. The controlling reference is [IRAS renting a property](#).

Worked example: a two-year residential lease

At S$3,200 a month for 24 months, total rent is S$76,800. Multiplying by 0.4% produces S$307.20. IRAS instructs users to round down the duty to the nearest dollar, so the payable amount is S$307. This is a calculation from the published formula, not an IRAS assessment.

Worked example: a five-year fixed lease

At S$5,000 a month, annual average rent is S$60,000. Because the term exceeds four years, the dutiable base is four times that amount, or S$240,000. At 0.4%, the result is S$960. The fifth year does not increase the statutory base beyond four annual amounts.

Variable rent needs a transparent schedule

If rent changes, total each period rather than multiplying the first month across the term. For turnover rent or contingent consideration, use IRAS guidance or seek a formal view rather than inventing a forecast. Preserve the worksheet because the stamped document and paid amount should be explainable later. Cross-check the operational detail against IRAS lease-duty poster for tenants.

The deadline follows execution, not move-in

For an agreement signed in Singapore, the normal deadline is within 14 days after signing. A later key-collection or tenancy-start date does not reset that clock. Agreements executed overseas can follow a different timing rule after receipt in Singapore, so check the exact IRAS instruction for that fact pattern.

Late stamping creates avoidable transaction risk

An unstamped or insufficiently stamped agreement can complicate enforcement and attract penalties. Build stamping into the signing checklist, record the acknowledgement number and attach the certificate to the final tenancy file rather than leaving the task with an unnamed party.

A worked decision

A 24-month lease begins on 1 September but is signed in Singapore on 10 August. The 14-day clock runs from 10 August, not 1 September. At S$3,200 monthly, the estimated duty is S$307 after rounding down. If the agreement is silent, the tenant is generally the liable party, though the parties can expressly allocate payment differently.

Complete these checks in order

1. Read the signed term, rent schedule and execution location.
2. Compute annual average rent and test the S$1,000 exemption.
3. Choose the up-to-four-years or over-four-years formula.

4. Round the result down and apply the S$1 minimum if relevant.
5. Check the clause allocating duty between the parties.
6. Submit within the applicable IRAS deadline.
7. Save the certificate with the tenancy and calculation.

For the next housing decision, continue with our HDB transaction sequence and CPF home-financing limits. Those pages answer distinct downstream questions and do not replace the authority rules cited here.

Common mistakes to avoid

- Using the move-in date as the deadline trigger
- Including a refundable deposit as monthly rent
- Applying the short-lease formula to an indefinite lease
- Ignoring stepped rent in later years
- Rounding to cents when the published instruction says round down to a dollar

Keep a dated file containing the source pages, submitted forms, approvals, signed agreement and calculations. Rules, service interfaces and temporary concessions can change. Recheck the authority page immediately before acting, especially when the transaction will occur after a published end date or involves an unusual use, payment or occupier.

Make the decision easy to revisit

Before acting, write down the date, the fact that determines the outcome and the source page used. For this question, the decision is whether to calculate the likely lease duty, identify who must pay and stamp within the deadline. The two practical tools aboveâ??two labelled calculations covering a 24-month lease and a lease over four years and a deadline control separating signing, commencement and overseas-execution timingâ??are intended to make that reasoning visible. Save the result with receipts, confirmations or screenshots generated by the official service. If a deadline, amount, status, traveller, employee, property or health circumstance changes, rerun the decision from the beginning instead of editing the old answer from memory. Where a professional adviser, agency officer or service provider gives a different answer, ask which current rule and which facts produce the difference. That short record is valuable when two family members, colleagues or counterparties otherwise remember the same conversation differently.

Questions readers ask

Who pays rental stamp duty?

The tenant is generally liable unless the agreement states otherwise; read the signed allocation clause.

Is a low-rent tenancy always charged S$1?

No. If annual average rent is S$1,000 or less, the published exemption may apply; the S$1 minimum concerns chargeable cases.

Can I rely on these examples as an assessment?

No. They illustrate the public formula. Use the IRAS service and seek advice for variable or unusual consideration.

Primary references and limits

IRAS renting a property and IRAS lease-duty poster for tenants were checked on 17 July 2026. The article applies their published general rules to the examples above. It does not determine an individual application, resolve a contractual dispute or replace legal, tax or regulated advice.

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