Sellerâ??s Stamp Duty: Check the Four-Year Clock

Description

For residential property bought on or after 4 July 2025, the Sellerâ??s Stamp Duty clock runs for four years and begins with a 16% first-year tier. Owners must use the acquisition and disposal dates defined by IRAS, not simply key dates or move-in dates.

This guide is for a residential property owner considering an early sale. It resolves one practical task: identify the correct acquisition cohort, disposal date and SSD rate before accepting an offer. 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
Bought on or after 4 July 2025	Test the four-year schedule: 16%, 12%, 8%, then 4% by holding band
Bought 11 March 2017 to 3 July 2025	Use the applicable three-year schedule for that cohort
Disposal may qualify for relief	Read the exact IRAS exception and retain supporting documents
Sale date near a band boundary	Have the solicitor confirm the instrument dates before agreeing the net proceeds

What the evidence can and cannot decide

IRAS residential SSD guide controls the core rule used here: acquisition cohorts, holding periods, rate tiers, value base, examples and exceptions. IRAS selling or disposing property hub supplies the second check: disposal instruments, payment responsibilities and related stamp-duty routes. Read both against the current facts rather than lifting one number or sentence out of its conditions.

For a residential property owner considering an early sale, 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 identify the correct acquisition cohort, disposal date and SSD rate before accepting an offer and records why the selected branch applies.

Cohort comes before rate

IRAS changed the residential SSD regime for properties bought on or after 4 July 2025. The holding period increased from three years to four and each tier is four percentage points higher than the preceding schedule. There was no transition for an acquisition on or after that date, so one day can change the applicable cohort. IRAS residential SSD guide.

Use legal acquisition and disposal dates

The date of purchase or acquisition is generally tied to the relevant agreement or instrument, while disposal follows the sale instrument rules. TOP, key collection, tenancy and physical occupation can occur later and do not replace the stamp-duty date test. Ask the conveyancing solicitor to identify both controlling instruments in writing. IRAS residential SSD guide.

Calculate from the higher value

SSD is computed on the higher of selling price or market value. For a post-4 July 2025 purchase sold within the first year at the higher value of S$1.8 million, 16% produces S$288,000. That replicates IRASâ??s method; it is not a valuation or advice to sell. IRAS residential SSD guide.

Model net proceeds before accepting an offer

Start with the expected sale proceeds, then deduct outstanding loan redemption, CPF refund with accrued interest, SSD, legal and agency costs, and any contractual adjustments. The remaining amountâ??not the headline sale priceâ??funds the next home. Obtain live statements for loan and CPF figures. IRAS selling or disposing property hub.

Exceptions need documentary proof

IRAS lists specific relief situations rather than a general hardship waiver. Estates, compulsory acquisition, matrimonial orders and other fact patterns have their own conditions. A seller should open the exact exception, identify every element and keep court orders, certificates or authority correspondence that proves it. IRAS residential SSD guide.

Worked example or route

An owner acquired a home on 7 July 2025 and considers a disposal instrument dated 9 May 2026. If S$1.8 million is the higher of price and market value, the first-year 16% tier gives S$288,000. Moving the keys later would not by itself change the instrument-date calculation.

Build the action file

1. Retrieve the acquisition instrument
2. Confirm the proposed disposal instrument date
3. Identify the correct IRAS cohort
4. Use the higher of price and market value
5. Model loan, CPF and transaction deductions
6. Document any claimed exception

The two reusable decision tools are **an acquisition-cohort decision table** and **a labelled S$1.8 million SSD and net-proceeds model**. Both are editorial working methods; an issued notice, contract, live timetable, clinical instruction or authority decision prevails.

Limits and costly missteps

- Starting the clock at TOP or move-in
- Using the old three-year schedule for a new cohort
- Calculating only on a discounted sale price
- Assuming hardship creates automatic relief
- Quoting gross rather than net proceeds

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

Who pays residential SSD?

The seller or transferor is responsible under the applicable stamp-duty rules. IRAS residential SSD guide.

Is the rate always based on sale price?

No. IRAS uses the higher of selling price and market value. IRAS selling or disposing property hub.

Can a one-day date difference matter?

Yes, when it moves the acquisition cohort or holding-period band. IRAS residential SSD guide.

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.

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Author
rachelng