



TOP vs CSC: What Condo Buyers Should Verify

Description

A TOP means a development has the necessary clearances to be suitable for occupation while some other technical matters may remain outstanding; a CSC follows compliance with all relevant statutory requirements and clearances. Neither replaces a unit inspection or the sale contract.

This guide is for a buyer approaching key collection for a new private condominium. It resolves one practical task: separate legal occupancy readiness from contractual payment, unit inspection and later statutory completion. 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
TOP issued for the relevant phase	Confirm the exact block or phase, pay only the contractual amount due and follow the developer's key process
Only an application or target date exists	Do not treat it as an issued permit; request documentary status
CSC issued	Record statutory completion, but still inspect the unit and common areas
Resale or uncertain record	Use the solicitor's legal requisition and approved plans for the property

What the evidence can and cannot decide

[BCA TOP and CSC guide](#) controls the core rule used here: occupancy requirement and the distinction between a TOP and full statutory completion. [URA private-property buyer guide](#) supplies the second check: TOP-linked key collection, progress payment and one-year defects-liability process. Read both against the current facts rather than lifting one number or sentence out of its conditions.

For a buyer approaching key collection for a new private condominium, 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 authority's issued result. The useful outcome is a dated file that makes separate legal occupancy readiness from contractual payment, unit inspection and later statutory completion and records why the selected branch applies.

TOP and CSC answer different questions

BCA describes TOP as permission to occupy after necessary requirements and clearances make the building suitable for occupation, even though issues with other technical agencies can remain. CSC is issued after all relevant statutory requirements and necessary agency clearances are satisfied. The distinction is completion status, not a quality score. [BCA TOP and CSC guide](#).

Tie the certificate to the right property

Large developments can obtain TOP in phases. A brochure's estimated TOP date or a neighbouring block's approval is not proof for the buyer's unit. Ask the conveyancing solicitor or developer for the issued record that identifies the applicable phase, and record the issue date. [BCA TOP and CSC guide](#).

Key collection has a contractual sequence

URA's buyer guide says that once TOP is issued and the TOP-linked progress payment has been made, the developer informs the purchaser about key collection. Read the standard sale-and-purchase agreement and issued notice for payment, stakeholder and completion steps; marketing staff should not improvise them. [URA private-property buyer guide](#).

Occupation status is not a snag-free promise

A certificate does not state that every tile, door, seal or fitting in a unit is defect-free. Photograph the unopened meter readings, walls, floors, windows, wet areas, joinery and supplied appliances before moving in. Report attributable defects through the prescribed channel during the one-year defects-liability period described by URA. [URA private-property buyer guide](#).

Keep a handover evidence bundle

The bundle should contain the TOP or CSC evidence, key notice, payment statement, approved plans, inventory, dated inspection photographs, defect list, acknowledgements and rectification appointments. For a resale or doubtful status, the solicitor can use a BCA legal requisition to obtain the latest certificate information available for that property. [BCA legal requisition guide](#).

Worked example or route

A buyer receives a message saying “TOP obtained” but the attached document names another phase. The buyer asks the solicitor to match the issued permit to the purchased block, checks the contractual payment notice, then conducts the defect inspection before moving furniture in. CSC is monitored later as a separate completion milestone.

Build the action file

1. Match the permit to the block or phase
2. Read the issued contractual payment notice
3. Confirm key-collection identity and appointment
4. Photograph the empty unit before move-in
5. Submit defects through the stated channel
6. Retain rectification acknowledgements
7. Check later CSC status if relevant

The two reusable decision tools are a **phase-specific TOP/CSC evidence test** and a **key-collection and one-year defect chronology**. Both are editorial working methods; an issued notice, contract, live timetable, clinical instruction or authority decision prevails.

Limits and costly missteps

- Confusing an estimated date with an issued permit
- Treating TOP as a quality warranty
- Skipping inspection because CSC exists
- Paying outside the contract sequence
- Failing to identify a phased approval

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 [prepare a condominium defects file](#). A second useful step is to [separate building cover from household protection](#). These links move to different reader tasks rather than repeating this page.

Common questions

Can a building be occupied with TOP but not CSC?

Yes. BCA explains that TOP permits occupancy while some other technical matters may remain. [BCA TOP and CSC guide](#).

Does TOP start key collection automatically?

The developer follows the contract and payment process after the applicable TOP. [URA private-property buyer guide](#).

Does CSC end defect rights?

Defect handling follows the sale contract and reported defect timeline, not a simple CSC shortcut. [BCA TOP and CSC guide](#).

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Date Created

30/07/2026

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