

## ABSD Rates and Remission for Married Couples

### (A) Joint Purchase Made by a Married Couple who Does Not Own Any Residential Property

A married couple with at least one SC spouse jointly purchasing a residential property, where both the spouses do not own any residential property at the time of purchase, can apply for full ABSD remission.

### (B) Joint Purchase of Second Residential Property by a Married Couple

A married couple with at least one SC spouse is eligible for ABSD refund on their second property if they sell their first property within **6 months**<sup>^</sup> after the date of purchase/TOP/CSC, whichever is applicable.

<sup>^</sup>Important: Please note that the 6-month sale timeline (including other conditions for this refund. You may refer to [www.iras.gov.sg](http://www.iras.gov.sg) for the complete list of conditions) must be adhered to. The refund application will be rejected if any of the conditions are not met.

Married couples are encouraged to start marketing of their first property early at realistic prices to ensure they can meet the 6-month sale timeline for the ABSD refund. As an extension of the six-month timeline will not be acceded to, married couples can consider to secure a buyer for the sale of their first property before purchasing their next property to avoid incurring ABSD.

**Table 1: Married Couple who are both SC**

No. of properties currently owned* by each spouse		Joint purchase of next residential property	No. of properties owned* by SC1 after co-purchase	No. of properties owned* by SC2 after co-purchase	ABSD rates		Refund of ABSD paid on purchase of second residential property
					On or after 6 Jul 2018 to 15 Dec 2021 (both dates inclusive)	On or after 16 Dec 2021	
SC1	SC2	1	1	1	0%	0%	Not applicable
0	0						
1	0						
1	1						
Co-owned 1							
2	0						
Co-owned 2							
		2	2	12%	17%	Only if the married couple disposes of the first property which they owned individually or co-owned.	
		3	1	15%	25%		
		3	3	15%	25%	Not available	

\* Properties owned include those owned wholly, or owned partially or jointly with others.

**Table 2: Married Couple who are SC-SPR**

No. of properties currently owned* by each spouse		Joint purchase of next residential property	No. of properties owned* by SC1 after co-purchase	No. of properties owned* by SPR2 after co-purchase	ABSD rates		Refund of ABSD paid on purchase of second residential property
					On or after 6 Jul 2018 to 15 Dec 2021 (both dates inclusive)	On or after 16 Dec 2021	
SC1	SPR2	1	1	1	0%#	0%#	Not applicable
0	0						
1	0						
0	1						
1	1						
Co-owned 1							
2	0						
Co-owned 2							
		2	2	15%	25%	Only if the married couple disposes of the first property which they owned individually or co-owned.	
		3	1	15%	25%		
		3	3	15%	30%	Not available	

\* Properties owned include those owned wholly, or owned partially or jointly with others.

# Remitted ABSD of 5% (based on the buyer's profile with the highest ABSD rate). Your legal representative can apply for full ABSD remission via the e-Stamping Portal.

**Table 3: Married Couple who are SC-FR**

No. of properties currently owned* by each spouse		Joint purchase of next residential property	No. of properties owned* by SC1 after co-purchase	No. of properties owned* by FR2 after co-purchase	ABSD rates		Refund of ABSD paid on purchase of second residential property
					On or after 6 Jul 2018 to 15 Dec 2021 (both dates inclusive)	On or after 16 Dec 2021	
SC1	FR2	1					
0	0		1	1	0%#	0%#	Not applicable
1	0		2	1	20%	30%	Only if the married couple disposes of the first property which they owned individually or co-owned.
0	1		1	2	20%	30%	
1	1		2	2	20%	30%	
Co-owned 1			2	2	20%	30%	
2	0		3	1	20%	30%	Not available
Co-owned 2			3	3	20%	30%	

\* Properties owned include those owned wholly, or owned partially or jointly with others.

# Remitted ABSD of 20%/30% (based on the buyer's profile with the highest ABSD rate). Your legal representative can apply for full ABSD remission via the e-Stamping Portal.

**Table 4: Married Couple who are SPR-FR**

On or after 12 Jan 2013, there is no remission of ABSD for married couples who are SPR-FR.

No. of properties currently owned* by each spouse		Joint purchase of next residential property	No. of properties owned* by SPR1 after co-purchase	No. of properties owned* by FR2 after co-purchase	ABSD rates	
					On or after 6 Jul 2018 to 15 Dec 2021 (both dates inclusive)	On or after 16 Dec 2021
SPR1	FR2	1				
0	0		1	1	20%	30%
1	0		2	1	20%	30%
0	1		1	2	20%	30%
1	1		2	2	20%	30%
Co-owned 1			2	2	20%	30%
2	0		3	1	20%	30%
Co-owned 2			3	3	20%	30%

\* Properties owned include those owned wholly, or owned partially or jointly with others.