

New property measures

They come into effect on Mar 11, 2017.

Seller's Stamp Duty

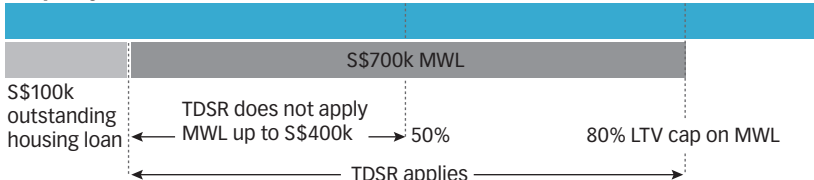
HOLDING PERIOD	JAN 14, 2011 TO MAR 10, 2017 INCLUSIVE* (%)	MAR 11, 2017 ONWARDS* (%)
Up to 1 year	16	12
More than 1 year and up to 2 years	12	8
More than 2 years and up to 3 years	8	4
More than 3 years and up to 4 years	4	No SSD payable

* For actual price or market value based on date of purchase or change in zoning

Total Debt Servicing Ratio

Will not apply to mortgage equity withdrawal loans (MWL) with loan-to-value (LTV) ratio of 50% and below.

Property market value = S\$1m



* Assuming borrower: (a) only has 1 property and 1 outstanding housing loan secured on same property; (b) did not use CPF monies to purchase property; (c) meets credit assessment; (d) applicable LTV limit to take a MWL is 80%.

Additional Conveyance Duties

Indirect disposal/acquisition

