

## DOCUMENTS REQUIRED FOR APPLICATION FOR TRANSFER OF FLAT OWNERSHIP

The following serves as a guide on the documents required to enable HDB to process the transfer of flat ownership application. HDB may also request for other documents to be submitted other than those listed below. The original document may have to be presented at the managing HDB Branch for verification. Any application without the complete set of required documents would not be processed.

Documents Required	Existing Owner(s)	Proposed Owner(s)	Proposed Occupier(s)
Identity Cards	✓	✓	✓
Entry and Re-entry permit for Singapore Permanent Resident(s) and Non-Citizen(s)		✓	✓
Documents for Proof of Relationship (e.g. Marriage Certificate, Birth Certificate)		✓	✓
Duplicate Lease (if applicable)	✓		
<b>For Employed Person(s):</b> Latest Gross Income Statement			
<b>For Self-employed Person(s):</b> (a) Latest Notice of Assessment (b) Valid Accounting & Corporate Regulatory Authority (ACRA) Computer Information (Business Profile)		✓	✓
<b>If an HDB loan is obtained to effect the ownership change:</b> (a) HDB Loan Eligibility (HLE) Letter (b) Valid market valuation report (for resale flats with or without CPF Housing Grant)		✓	
<b>If a Bank loan is obtained to effect the ownership change:</b> (a) Bank's Letter of Offer (b) Written confirmation from the bank's private lawyer on the transaction (e.g. discharge of existing mortgage loan, fresh loan etc) they are acting and consent to the ownership change without monetary consideration /pursuant to Court Order		✓	
<b>If a private lawyer is engaged to act in the ownership change:</b> Written confirmation from the private lawyer on the transaction they are acting.	✓	✓	
<b>If reason for ownership change is due to divorce or proposed owner(s) or occupier(s) is a divorced/separated person(s):</b> (a) Divorce documents (e.g. Decree Nisi/Interim Judgment, Certificate of Making Decree Nisi Absolute/Certificate of Making Interim Judgment Final and Divorce Certificate (for Syariah Court Cases) (b) Deed of Separation (if applicable) (c) Written confirmation from CPF Board if the Court directs that there is a division in CPF fund-related assets in matrimonial proceedings (only applicable for existing owner(s))	✓	✓	✓
<b>If reason for ownership change is due to death:</b> (a) Death Certificate (b) Petition for Grant of Letter of Administration/Probate and Last Will (if applicable) (c) Grant of Letter of Administration/Probate	✓		
<b>If the existing/proposed owner(s) is an undischarged bankrupt:</b> Written consent from the Official Assignee on the ownership change	✓	✓	
<b>If the existing/proposed owner(s) is overseas:</b> Valid Power of Attorney	✓	✓	