



LENTOR GARDENS

RESIDENCES

鑫丰伦多花园

FLOOR PLANS

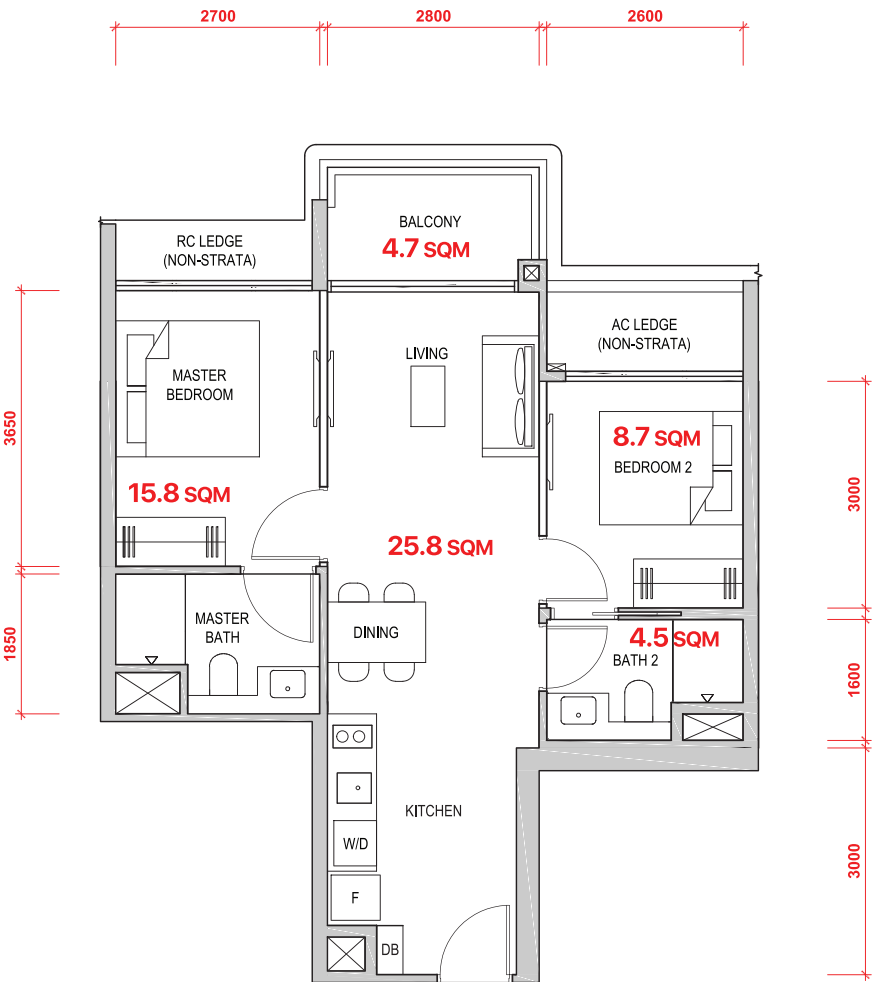
2 BEDROOM PREMIUM

TYPE 2BR P1

60 sqm / 646 sqft

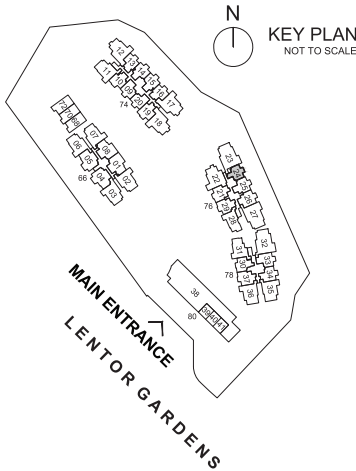
#01-24 to #08-24

#10-24 to #16-24



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
⊠	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
■	Wall not allowed to be hacked or altered (including by way of drilling)



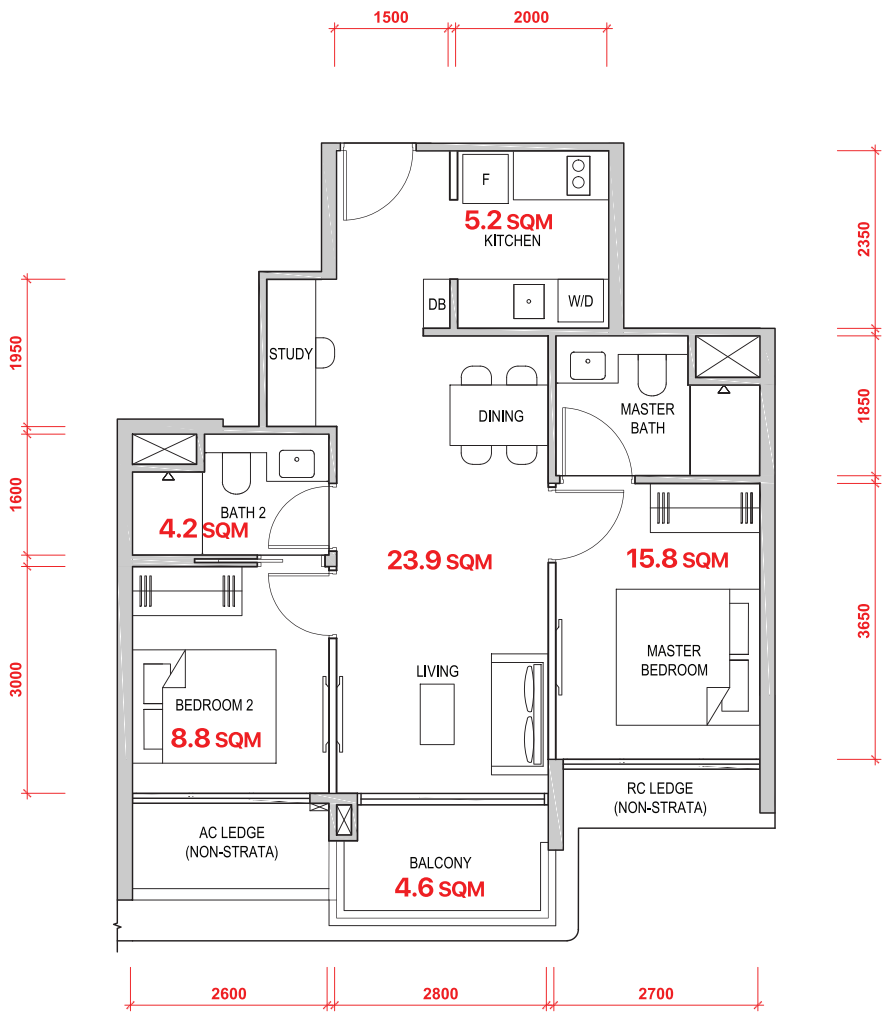
Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

2 BEDROOM PREMIUM

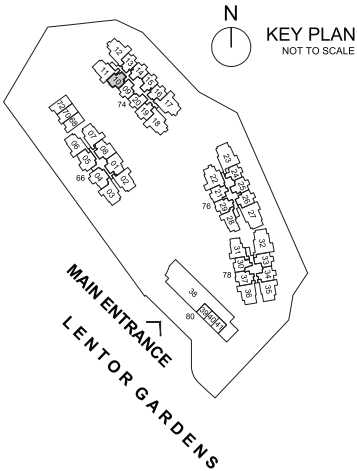
TYPE 2BR P2

63 sqm / 678 sqft

#01-10 to #08-10
#10-10 to #16-10



- Legend
- F Fridge
 - WD Washer cum Dryer
 - DB Distribution Board
 - HS Household Shelter
 - AC LEDGE Air-Conditioner Ledge (Excluded from Strata Area)
 - Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
 - Wall not allowed to be hacked or altered (including by way of drilling)



Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

2 BEDROOM PREMIUM

TYPE 2BR P3

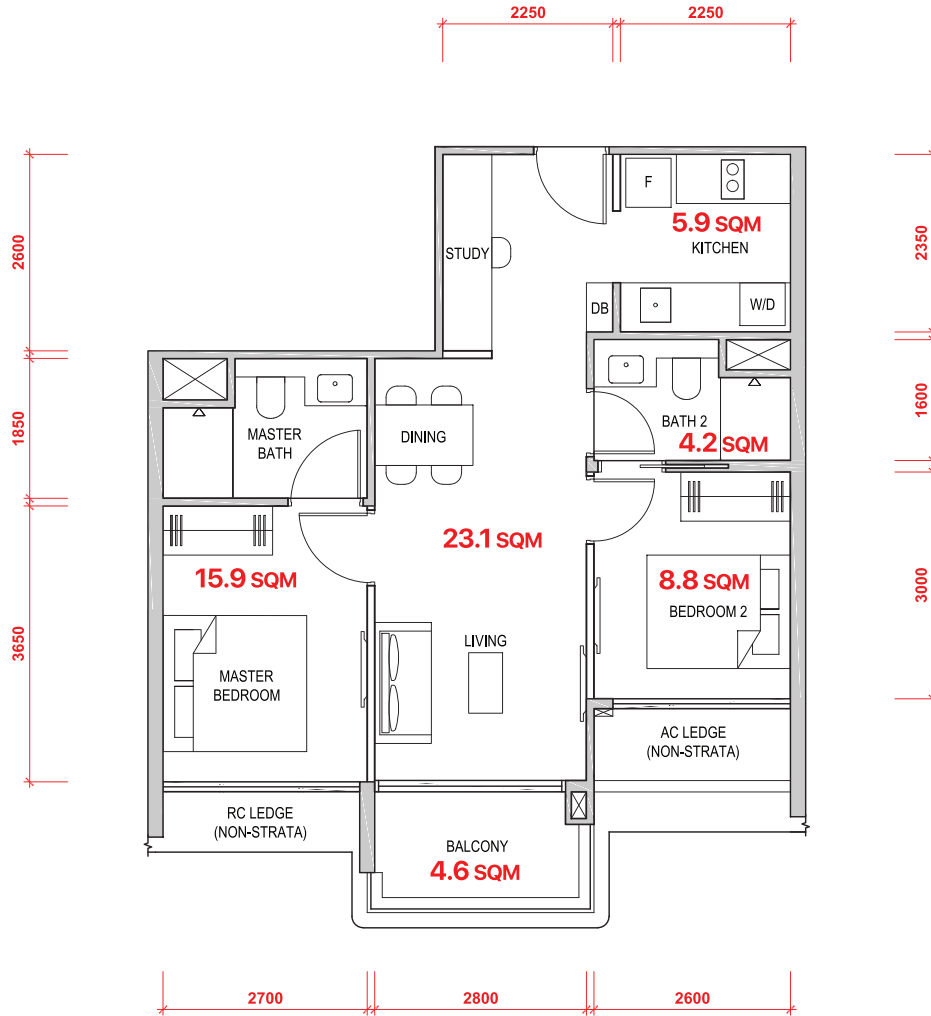
63 sqm / 678 sqft

#01-09 to #08-09

#10-09 to #16-09

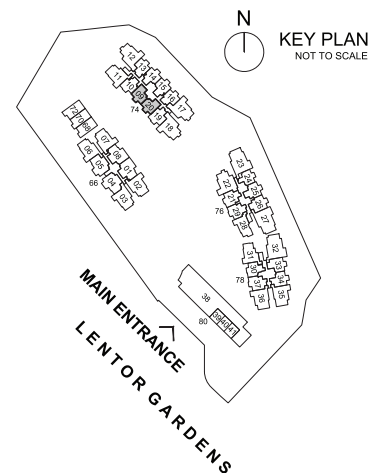
#01-20 to #08-20* (Mirror)

#10-20 to #16-20* (Mirror)



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
	Wall not allowed to be hacked or altered (including by way of drilling)



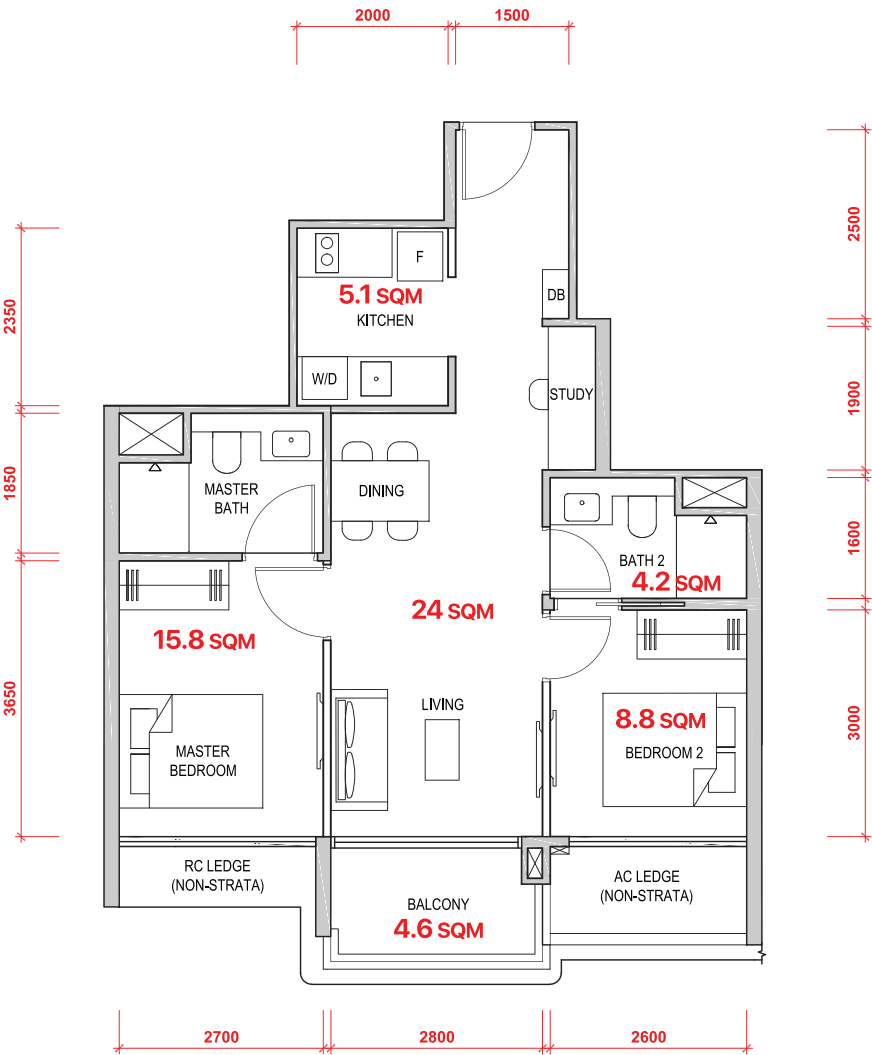
Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

2 BEDROOM PREMIUM

TYPE 2BR P4

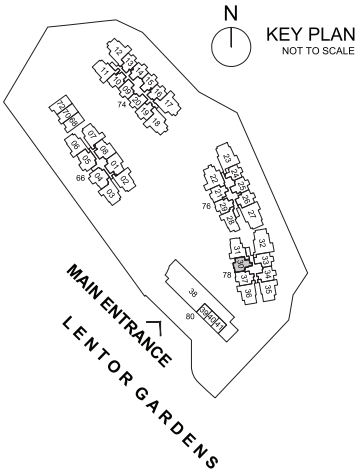
63 sqm / 678 sqft

#01-30 to #08-30
#10-30 to #16-30



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
⊠	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
■	Wall not allowed to be hacked or altered (including by way of drilling)



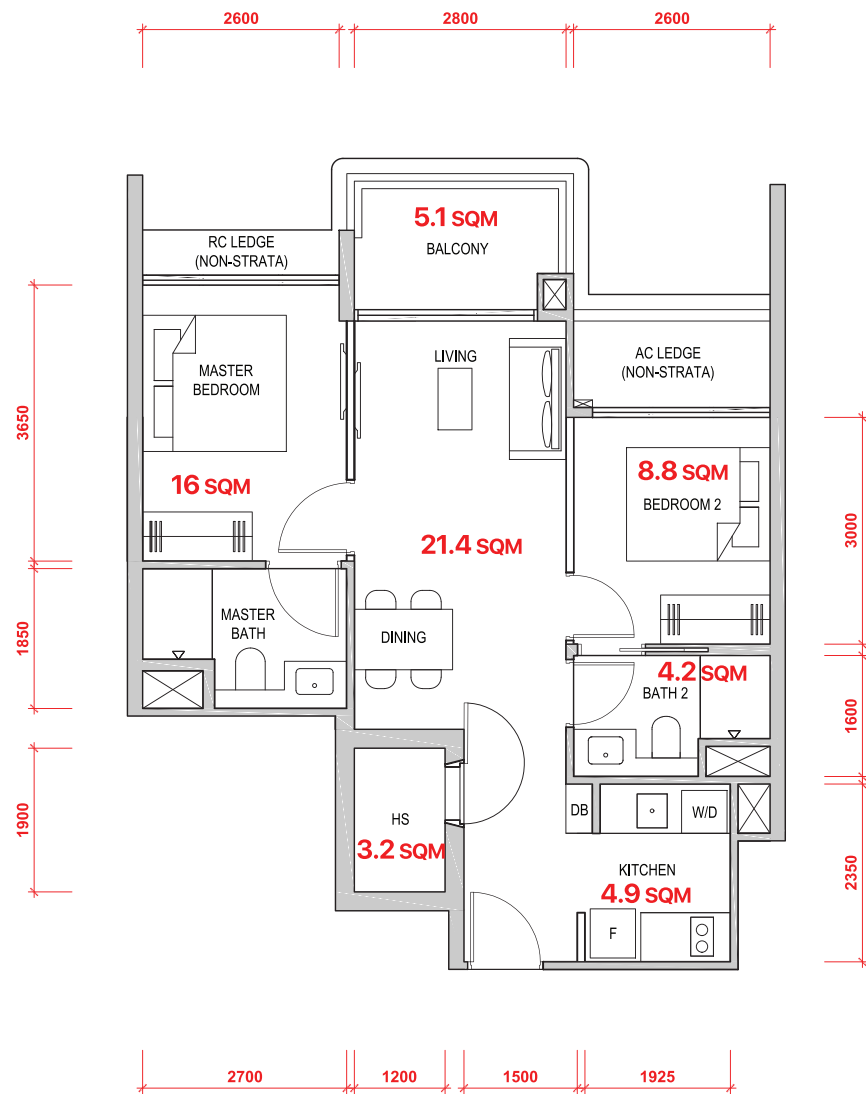
Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

2 BEDROOM PREMIUM + HOUSEHOLD SHELTER

TYPE 2BR P(HS)

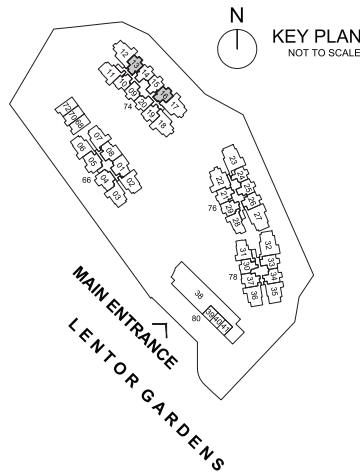
64 sqm / 689 sqft

#01-13 to #08-13
#10-13 to #16-13
#01-16 to #08-16* (Mirror)
#10-16 to #16-16* (Mirror)



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
	Wall not allowed to be hacked or altered (including by way of drilling)



Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

2 BEDROOM + STUDY

SHOWFLAT UNIT

TYPE 2BR S1

68 sqm / 732 sqft

#01-14 to #08-14* (Mirror)

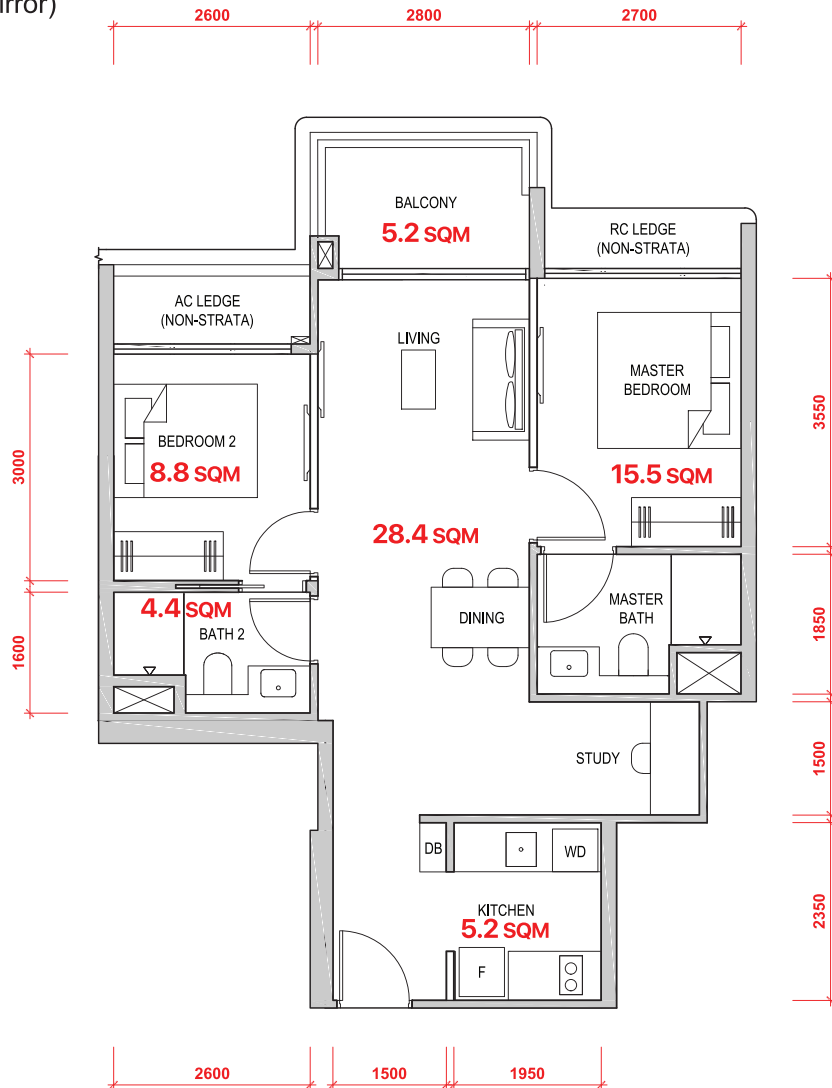
#10-14 to #16-14* (Mirror)

#02-15 to #08-15

#10-15 to #16-15

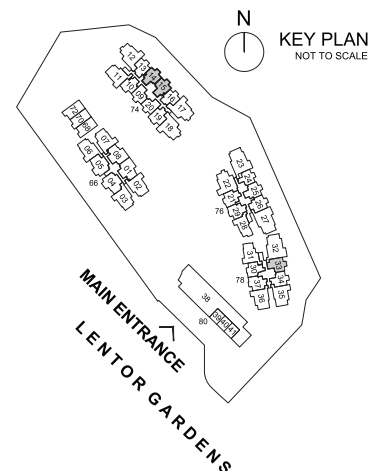
#01-33 to #08-33* (Mirror)

#10-33 to #16-33* (Mirror)



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
	Wall not allowed to be hacked or altered (including by way of drilling)



Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

2 BEDROOM + STUDY

TYPE 2BR S2

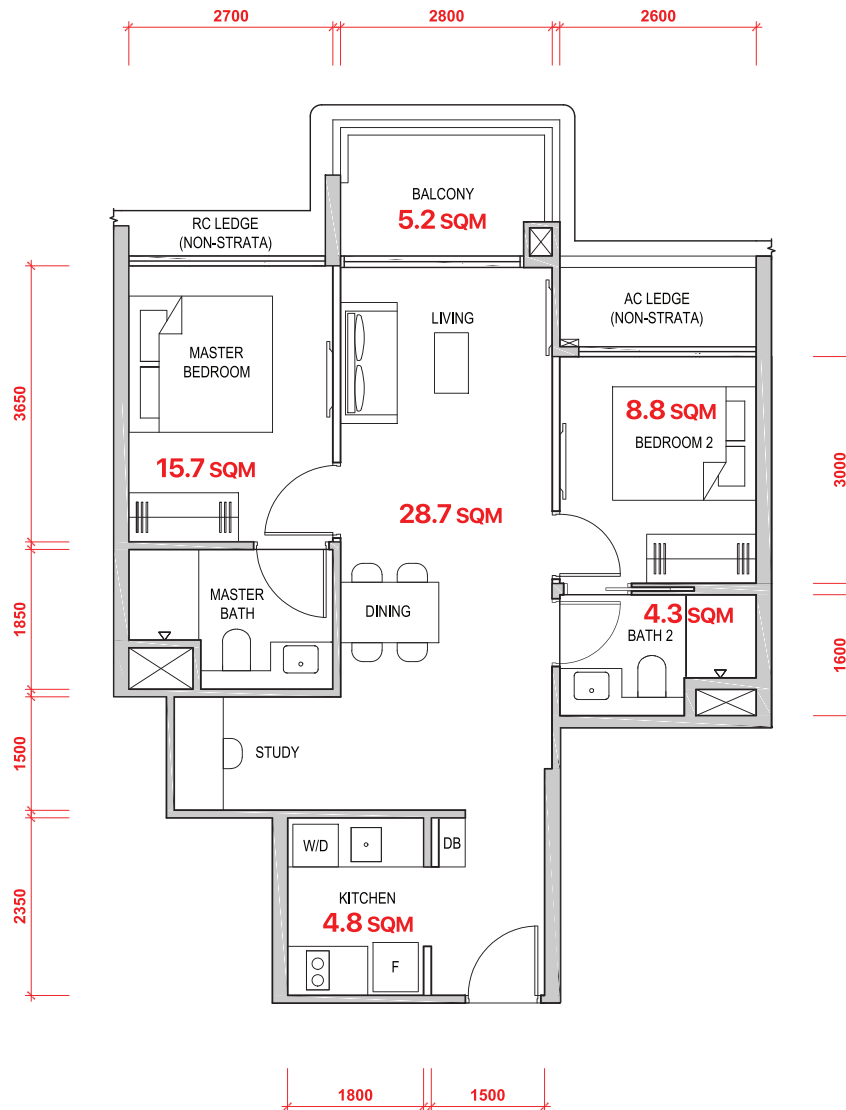
68 sqm / 732 sqft

#02-25 to #08-25* (Mirror)

#10-25 to #16-25* (Mirror)

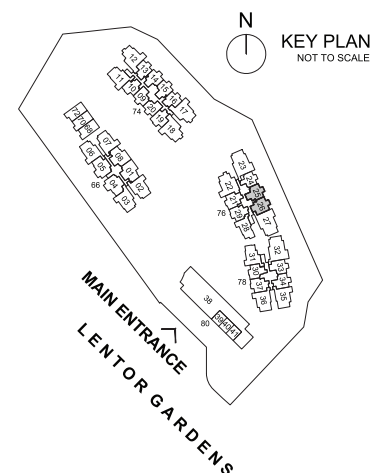
#01-26 to #08-26

#10-26 to #16-26



Legend

F	Fridge
W/D	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
	Wall not allowed to be hacked or altered (including by way of drilling)



Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

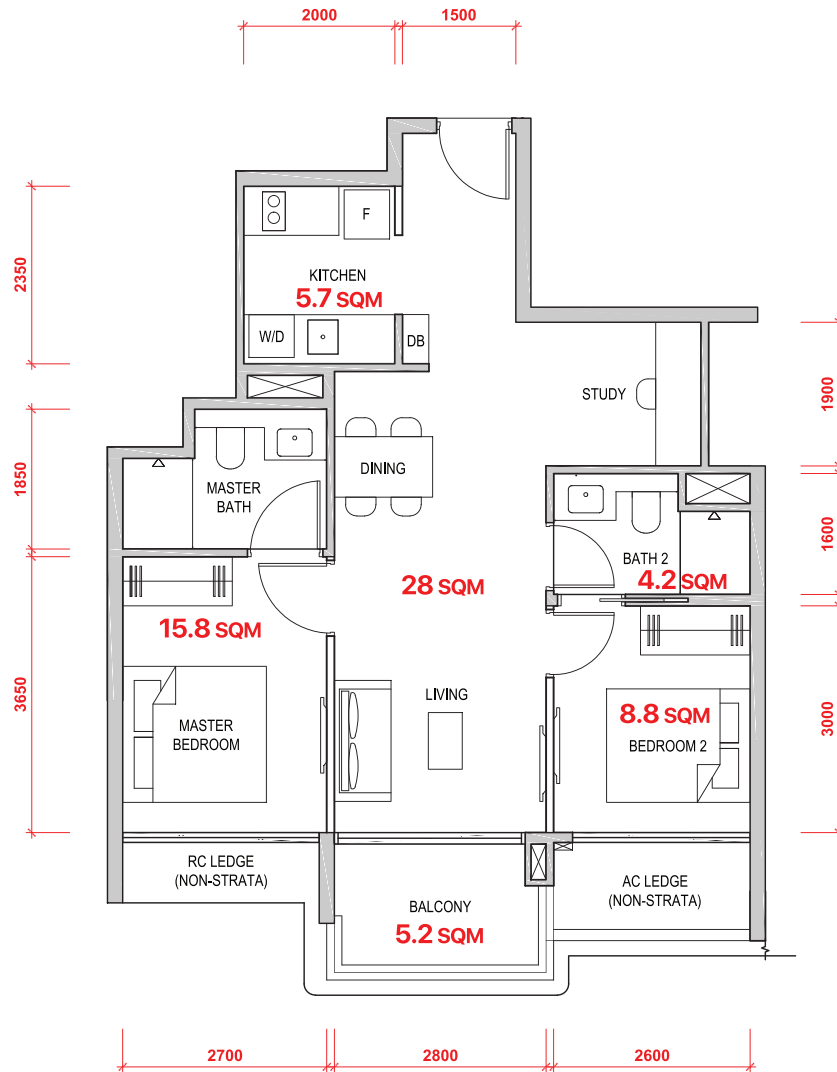
2 BEDROOM + STUDY

TYPE 2BR S3

68 sqm / 732 sqft

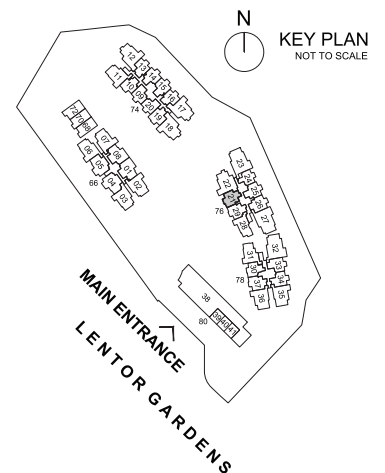
#01-21 to #08-21

#10-21 to #16-21



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
	Wall not allowed to be hacked or altered (including by way of drilling)



Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

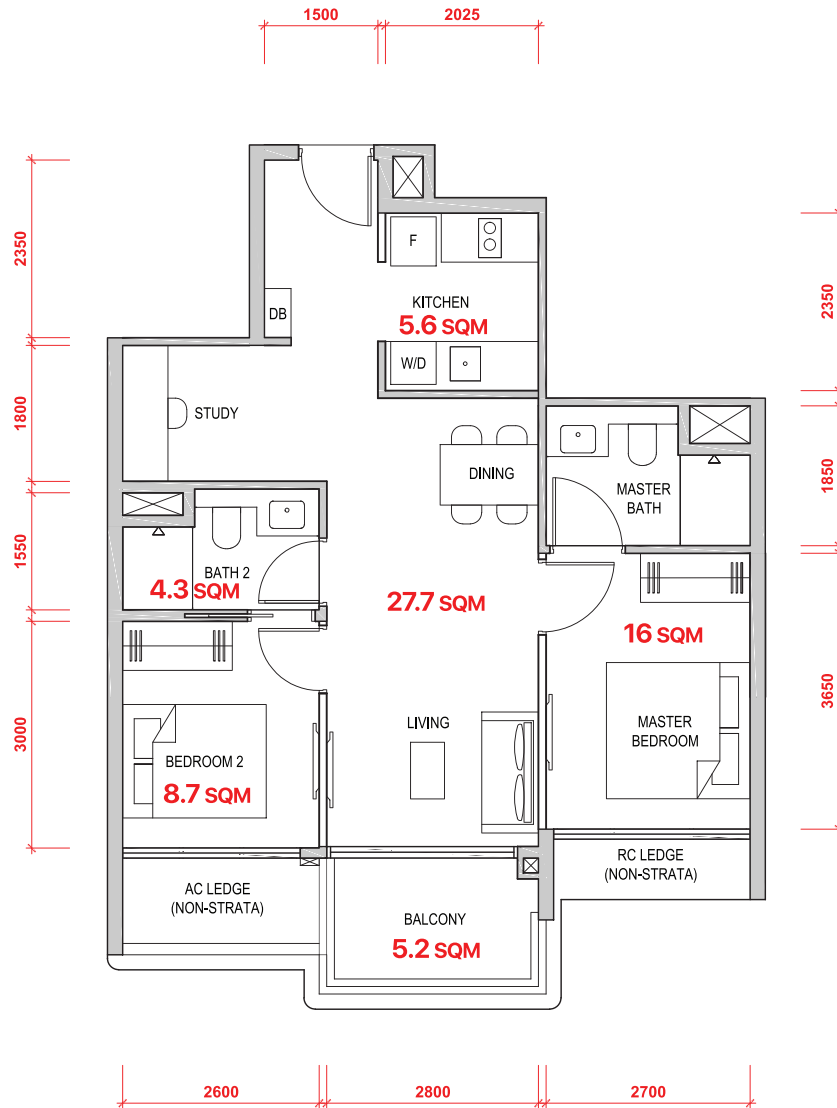
2 BEDROOM + STUDY

TYPE 2BR S4

68 sqm / 732 sqft

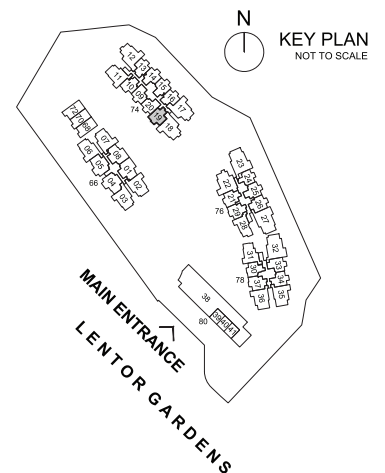
#01-19 to #08-19

#10-19 to #16-19



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
	Wall not allowed to be hacked or altered (including by way of drilling)



Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

2 BEDROOM + STUDY

TYPE 2BR S5

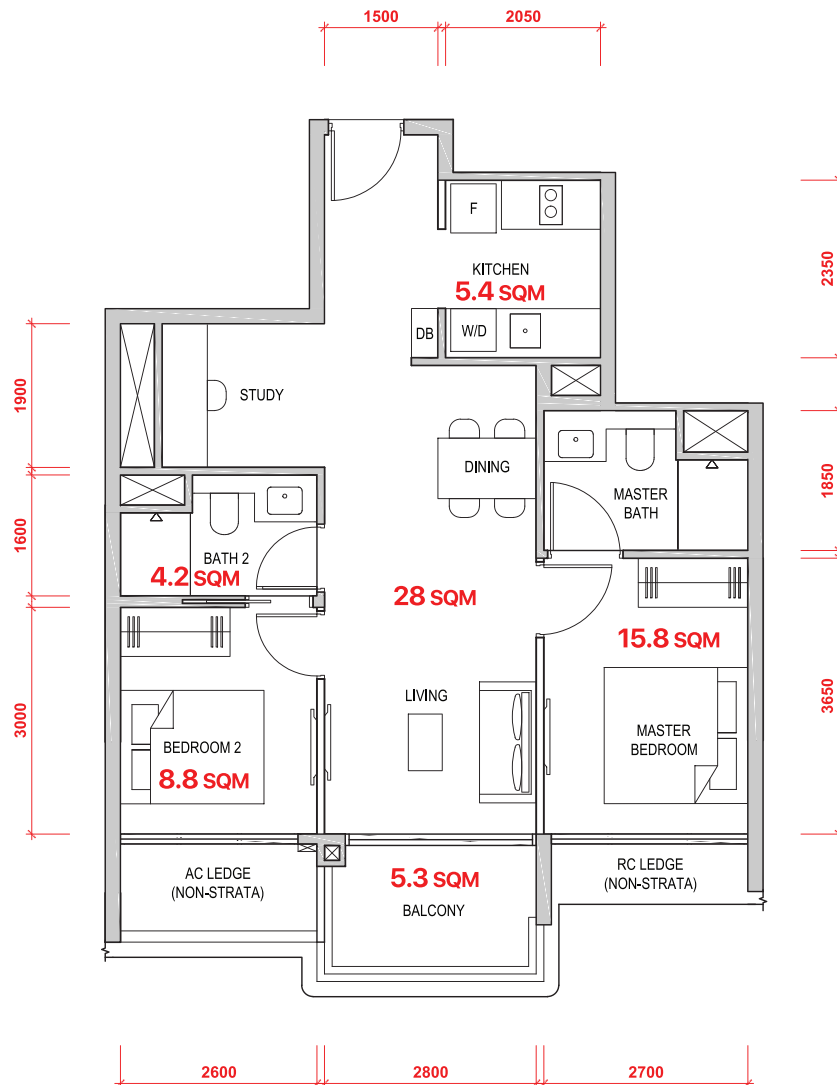
68 sqm / 732 sqft

#01-29 to #08-29

#10-29 to #16-29

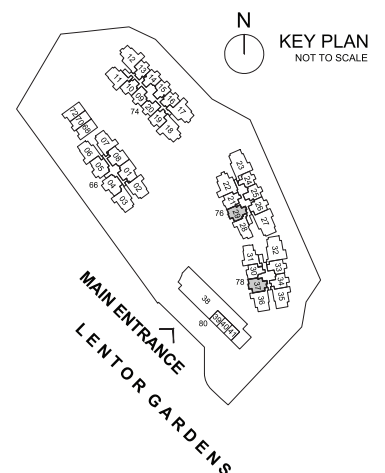
#01-37 to #08-37

#10-37 to #16-37



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
⊠	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
■	Wall not allowed to be hacked or altered (including by way of drilling)



Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

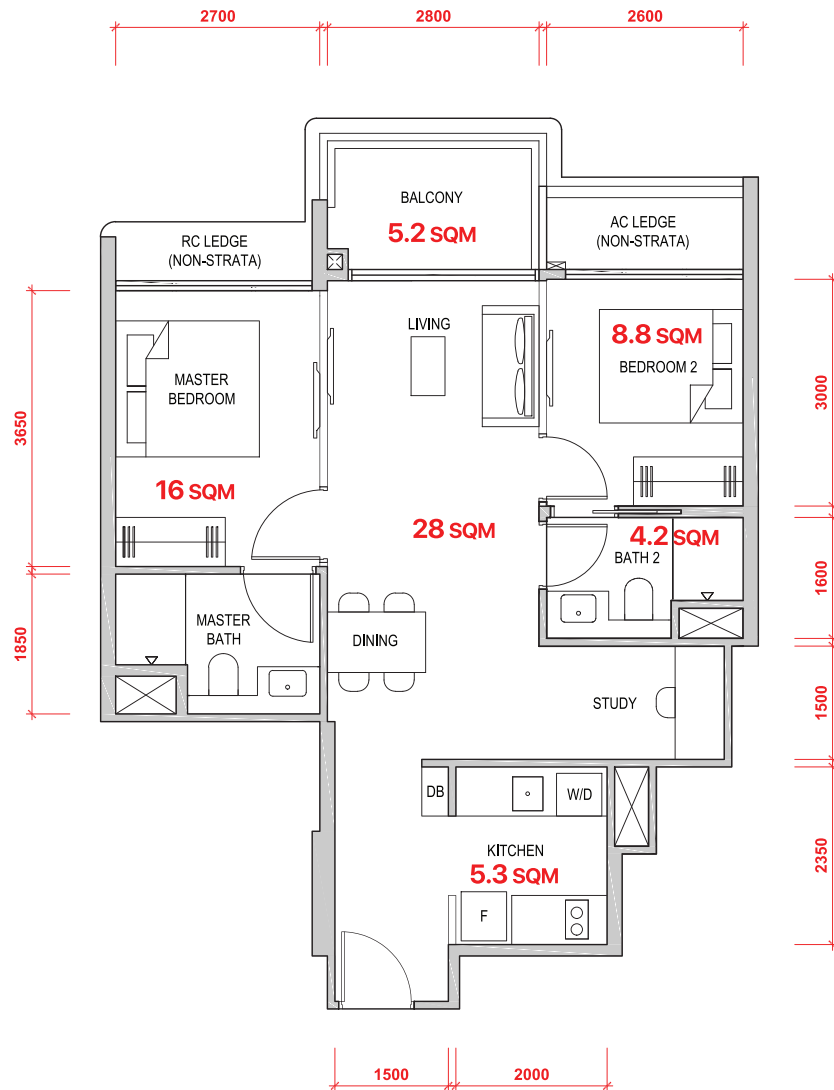
2 BEDROOM + STUDY

TYPE 2BR S6

68 sqm / 732 sqft

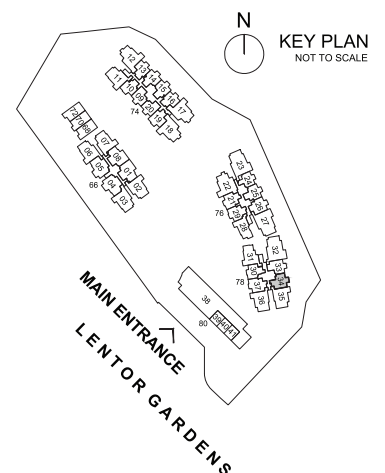
#02-34 to #08-34

#10-34 to #16-34



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
⊠	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
■	Wall not allowed to be hacked or altered (including by way of drilling)



Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

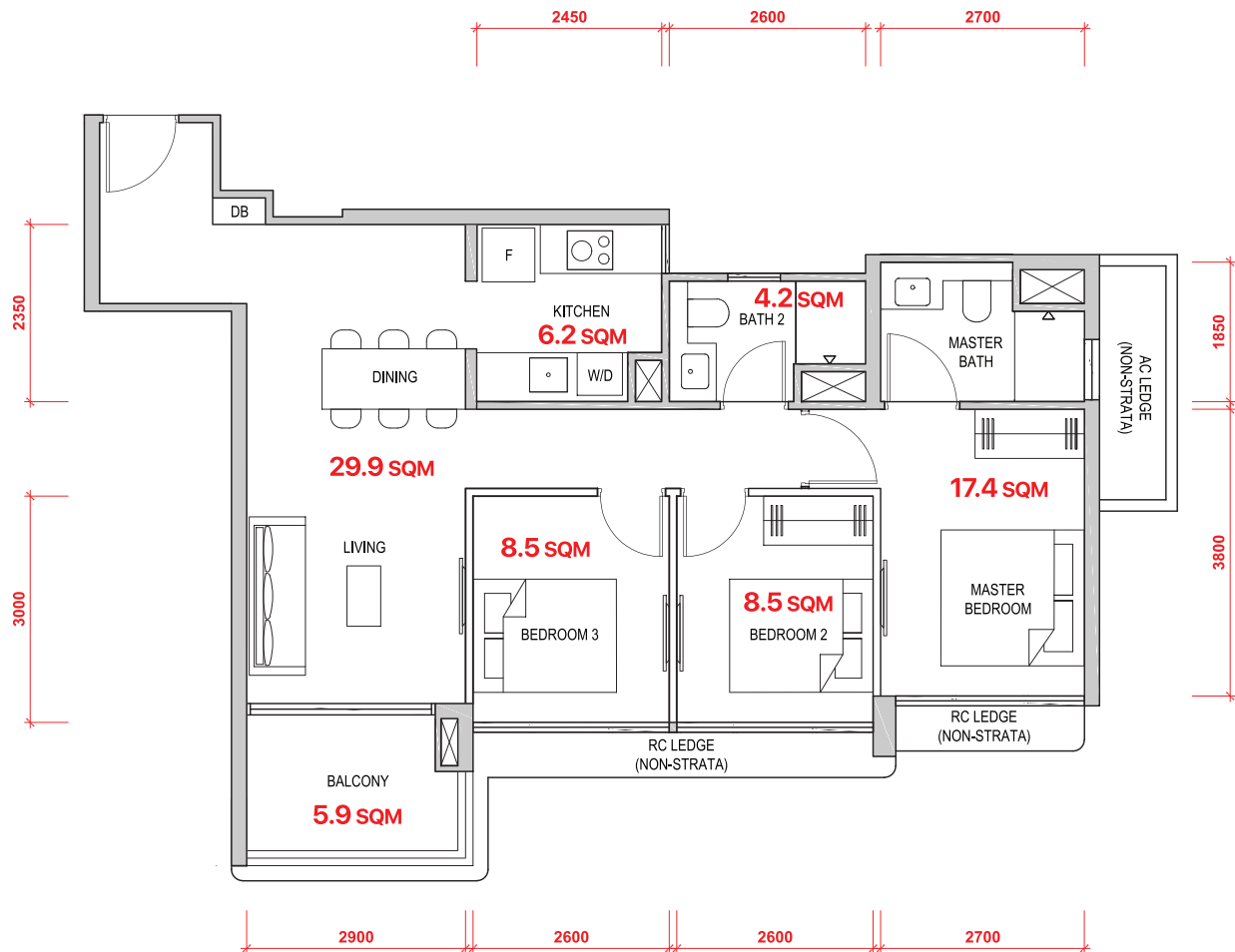
3-BEDROOM

TYPE 3BR C1

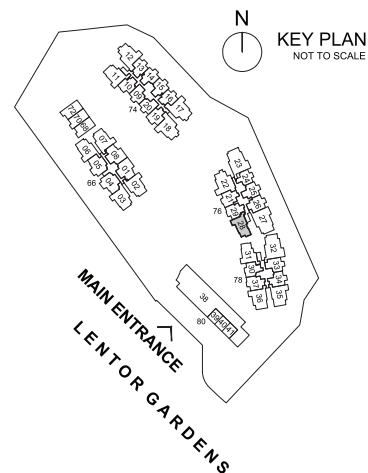
81 sqm / 872 sqft

#01-28 to #08-28

#10-28 to #16-28



Legend	
F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
	Wall not allowed to be hacked or altered (including by way of drilling)



Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

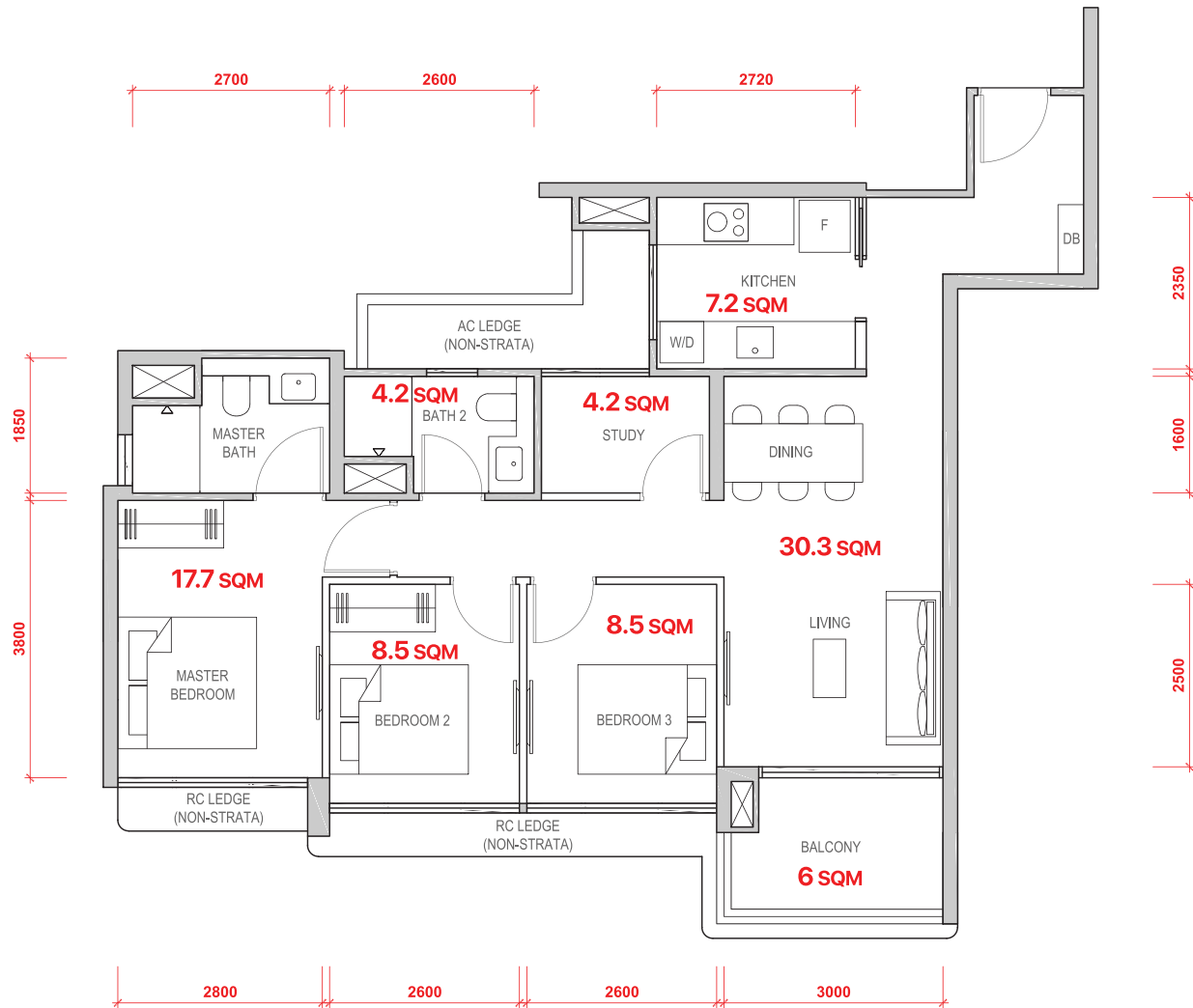
3-BEDROOM + STUDY

TYPE 3BR C2+S

87 sqm / 936 sqft

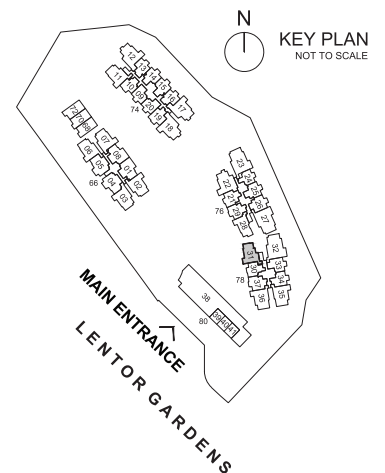
#01-31 to #08-31

#10-31 to #16-31



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
⊠	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
■	Wall not allowed to be hacked or altered (including by way of drilling)



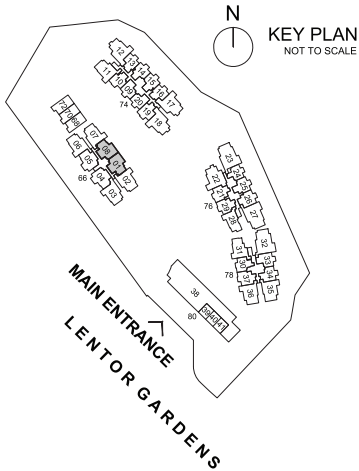
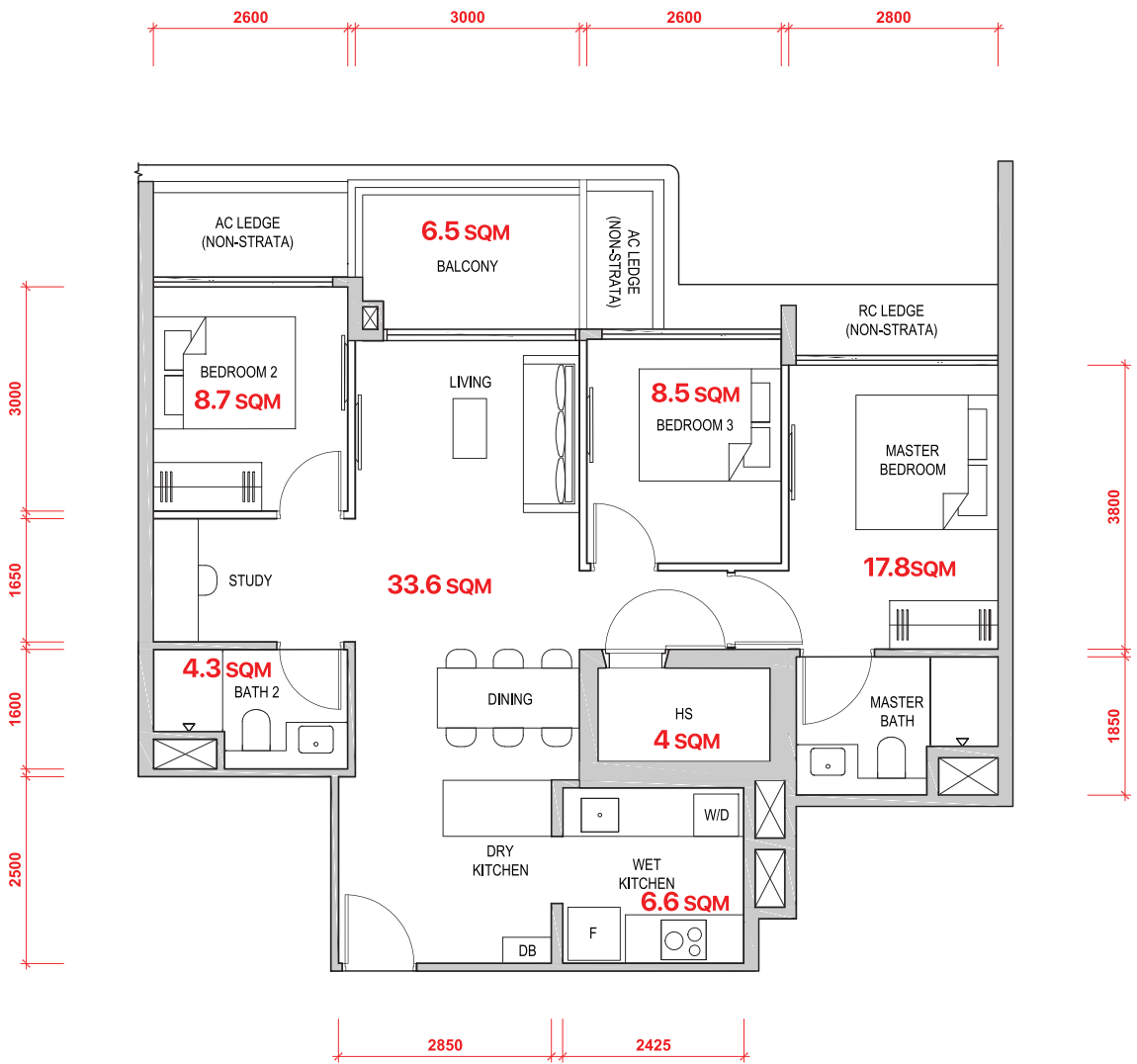
Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

3-BEDROOM PREMIUM + STUDY

TYPE 3BR P1+S

90 sqm / 969 sqft

#01-01 to #08-01
#01-08 to #08-08* (Mirror)



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
⊠	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
■	Wall not allowed to be hacked or altered (including by way of drilling)

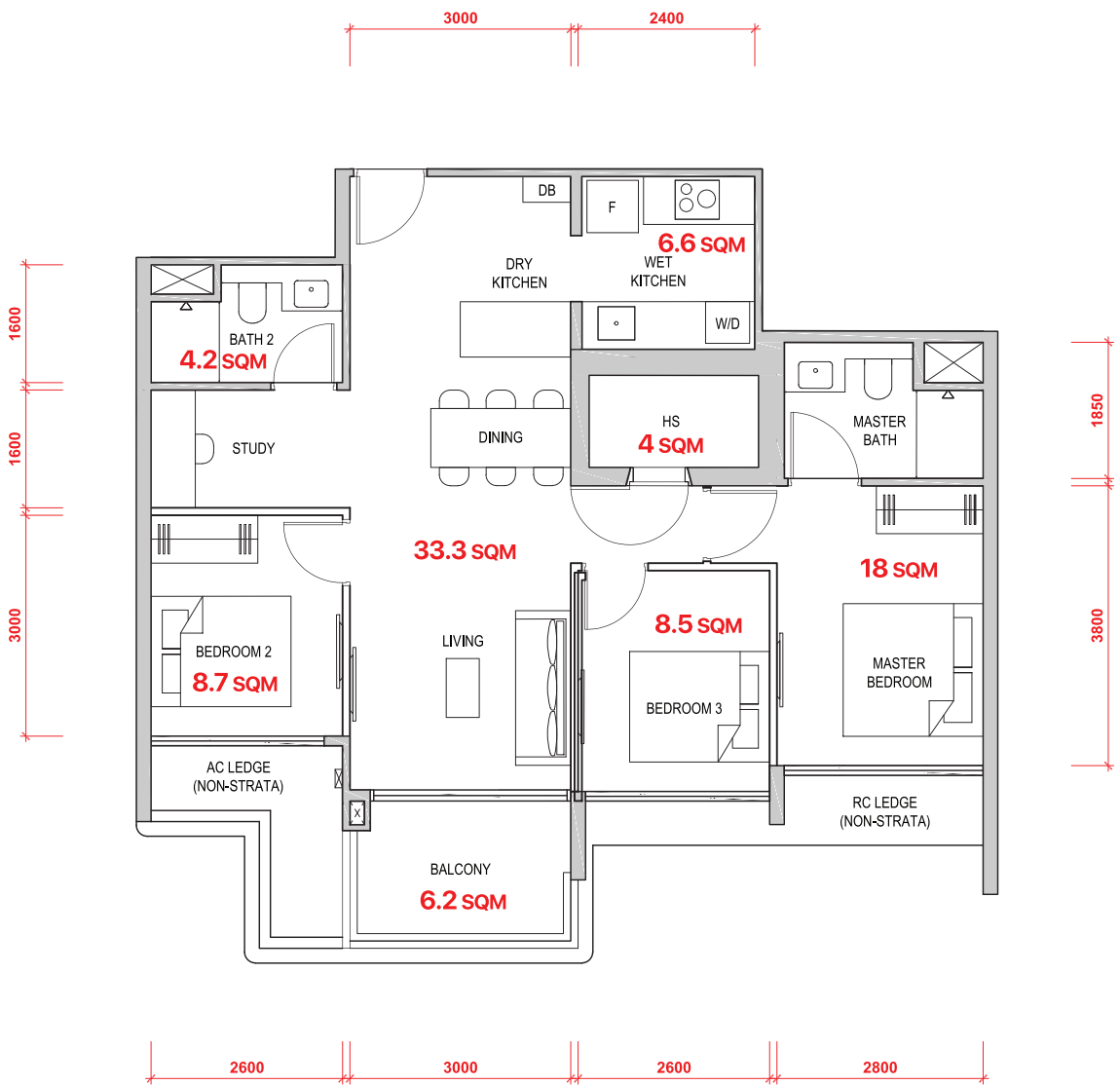
Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

3-BEDROOM PREMIUM + STUDY

TYPE 3BR P2+S

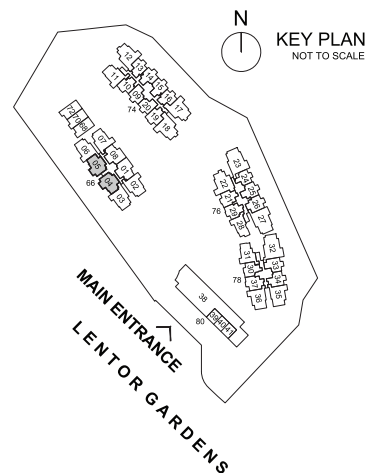
90 sqm / 969 sqft

#01-04 to #08-04
#01-05 to #08-05* (Mirror)



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
⊠	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
■	Wall not allowed to be hacked or altered (including by way of drilling)



Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

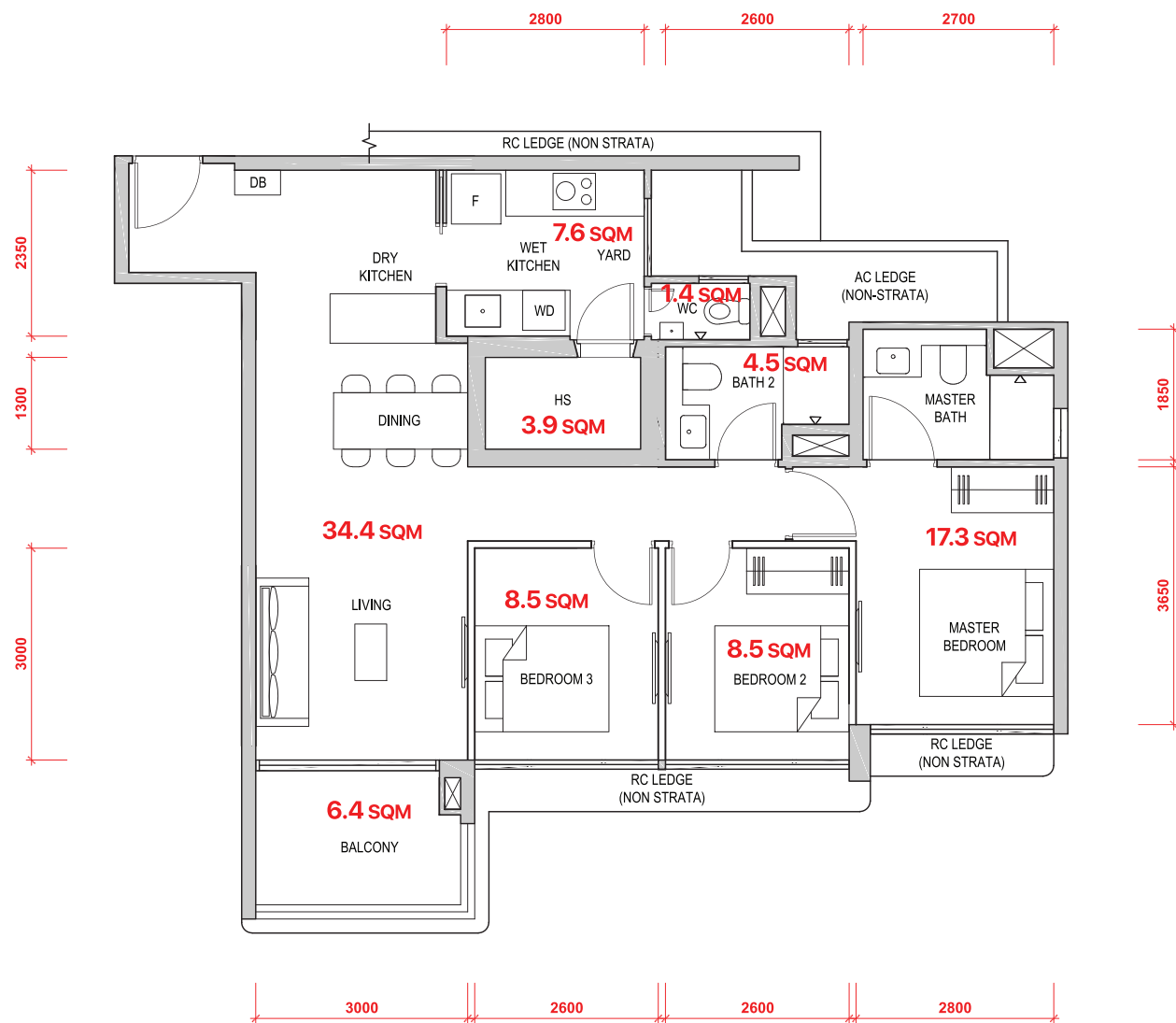
3-BEDROOM PREMIUM

SHOWFLAT UNIT

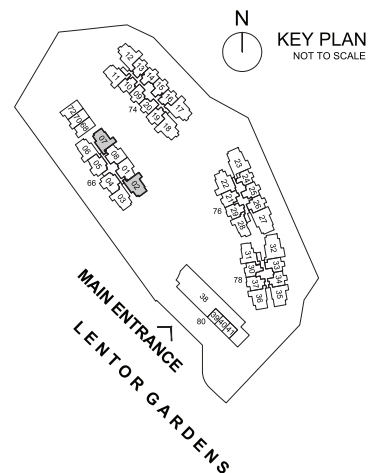
TYPE 3BR P3

93 sqm / 1001 sqft

#01-02 to #08-02* (Mirror)
#01-07 to #08-07



- Legend
- F Fridge
 - WD Washer cum Dryer
 - DB Distribution Board
 - HS Household Shelter
 - AC LEDGE Air-Conditioner Ledge (Excluded from Strata Area)
 - Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
 - Wall not allowed to be hacked or altered (including by way of drilling)



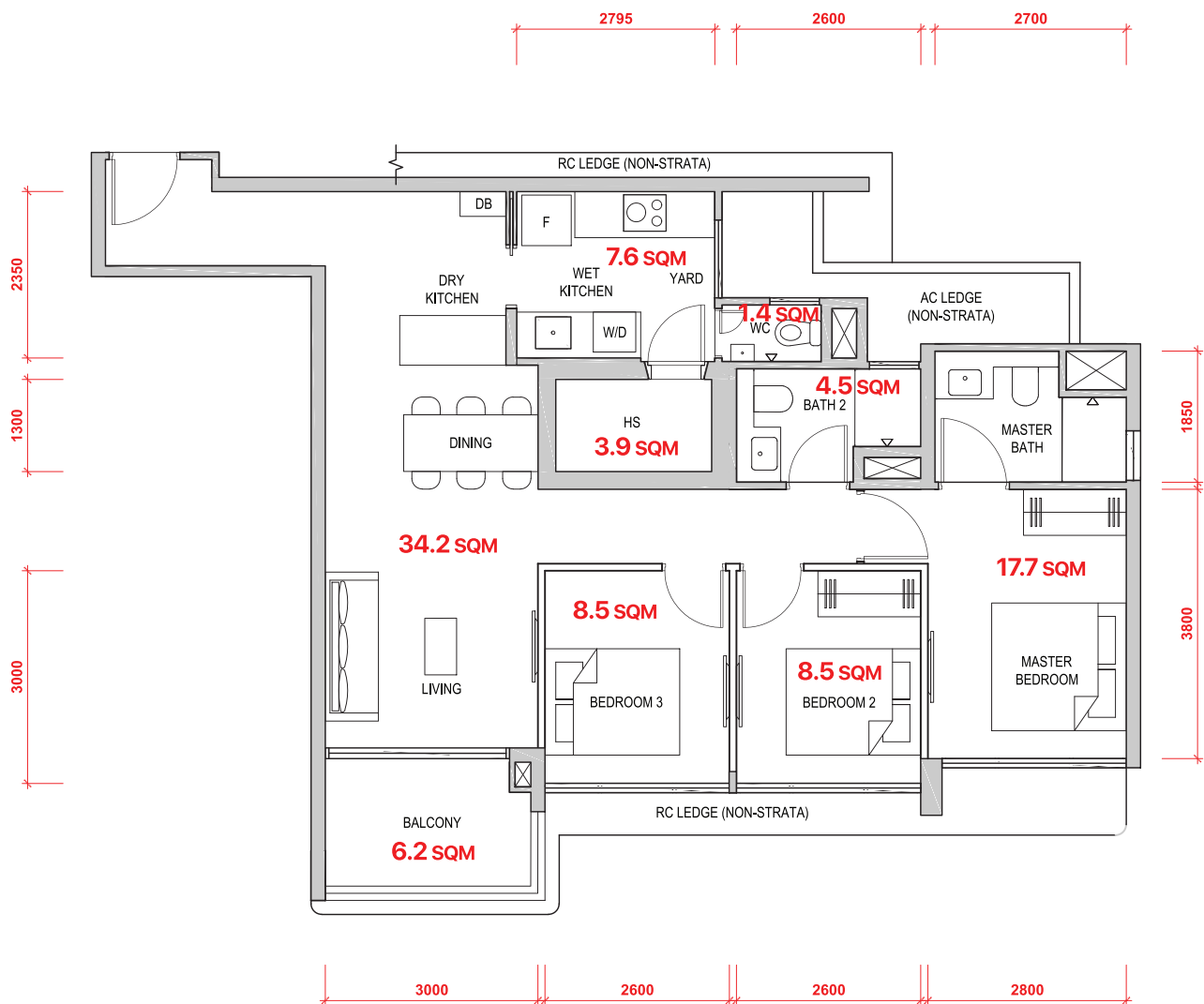
Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

3-BEDROOM PREMIUM

TYPE 3BR P4

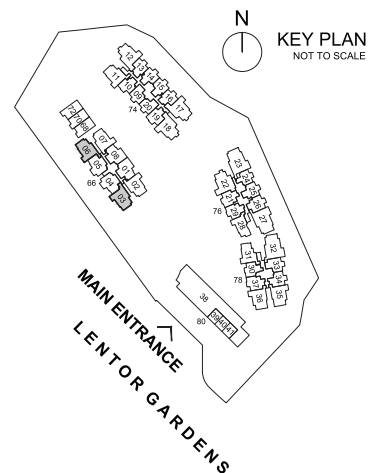
93 sqm / 1001 sqft

#01-03 to #08-03
#01-06 to #08-06* (Mirror)



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
⊠	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
■	Wall not allowed to be hacked or altered (including by way of drilling)



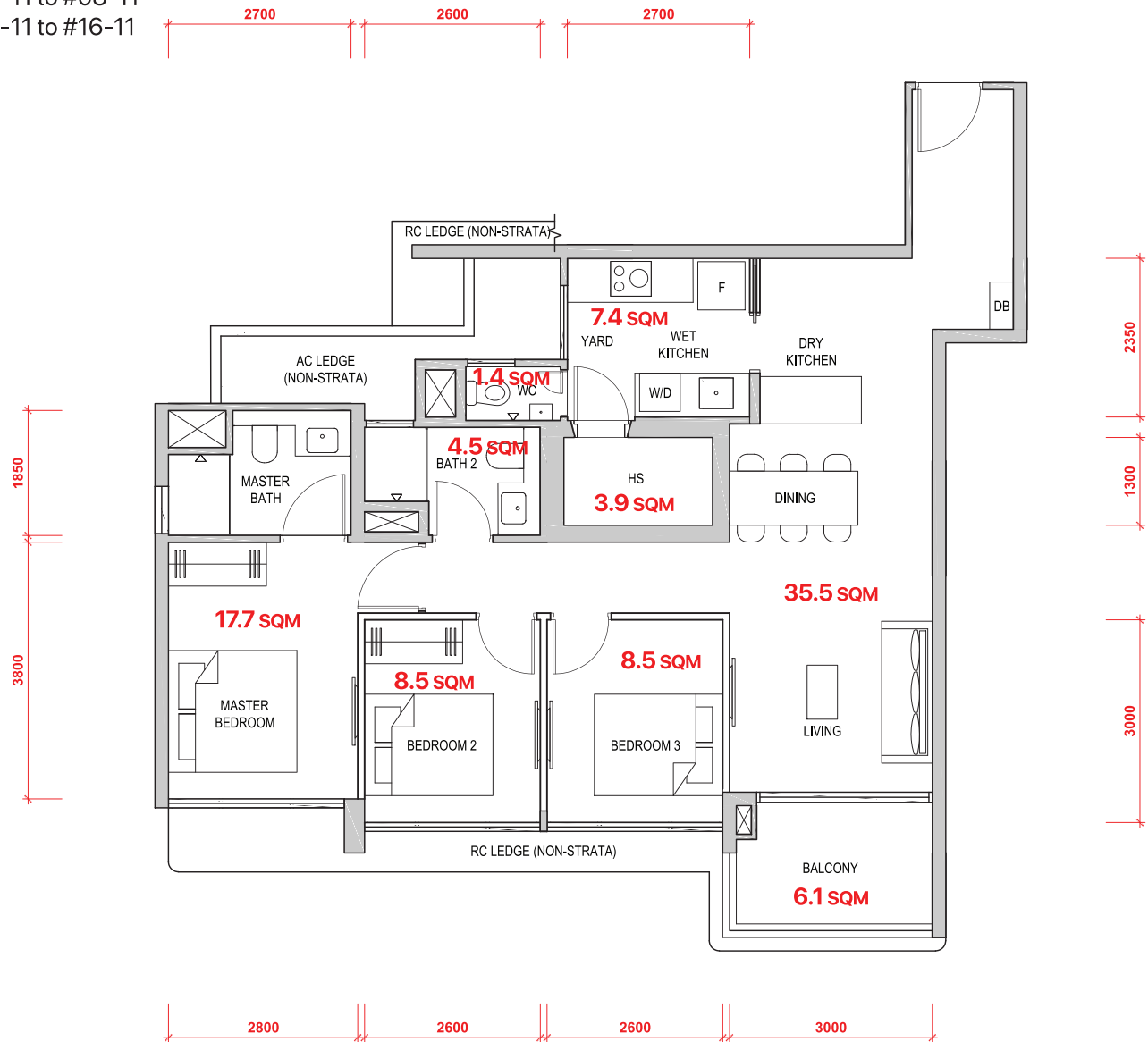
Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

3-BEDROOM PREMIUM

TYPE 3BR P5

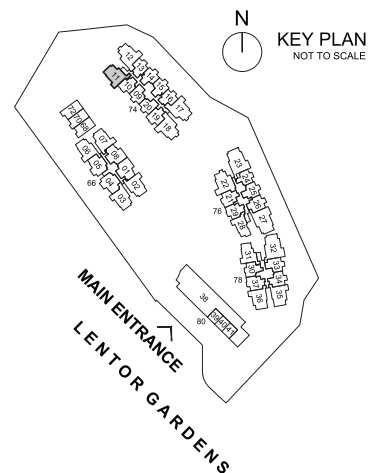
94 sqm / 1012 sqft

#01-11 to #08-11
#10-11 to #16-11



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
⊠	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
■	Wall not allowed to be hacked or altered (including by way of drilling)



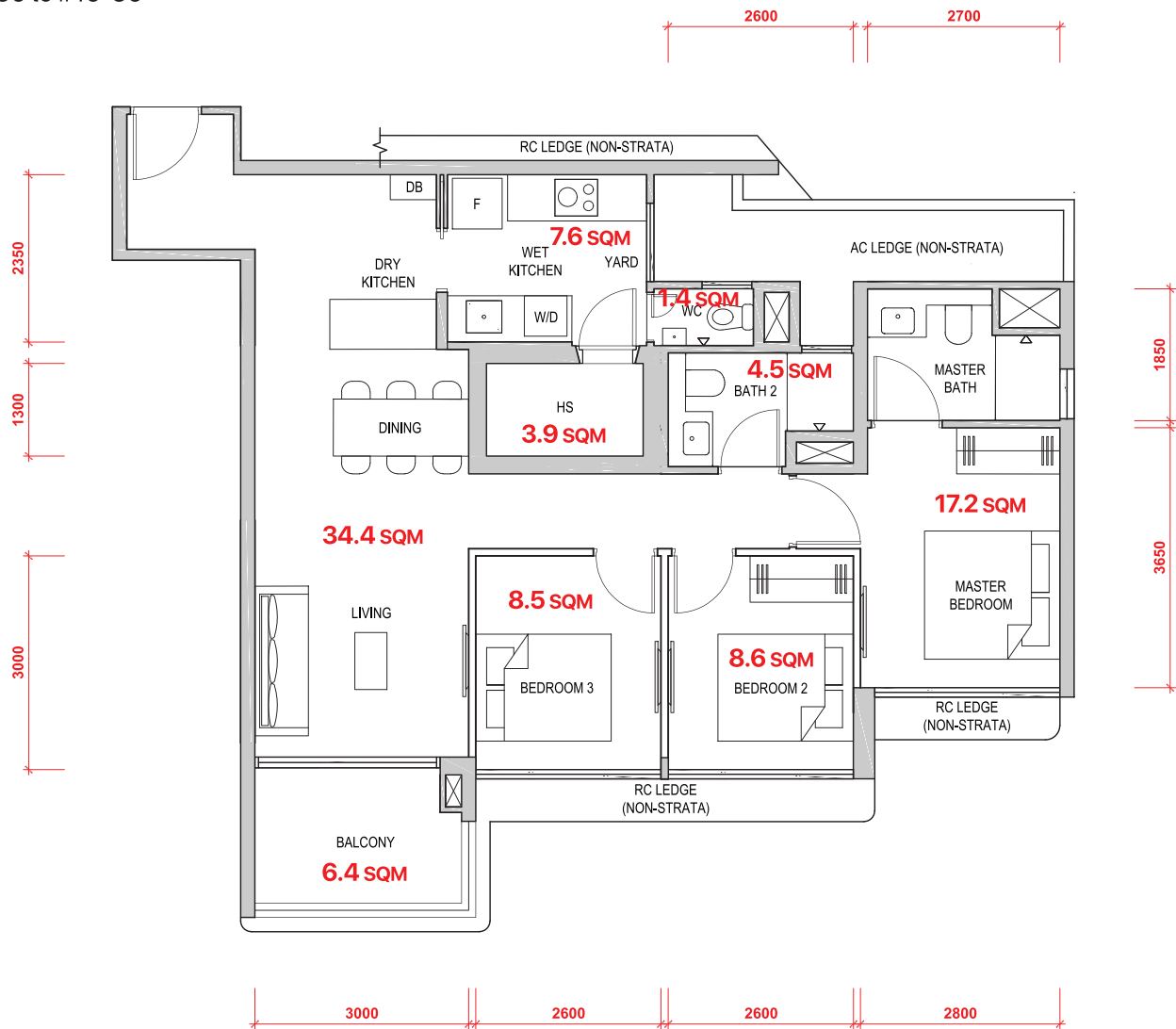
Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

3-BEDROOM PREMIUM

TYPE 3BR P6

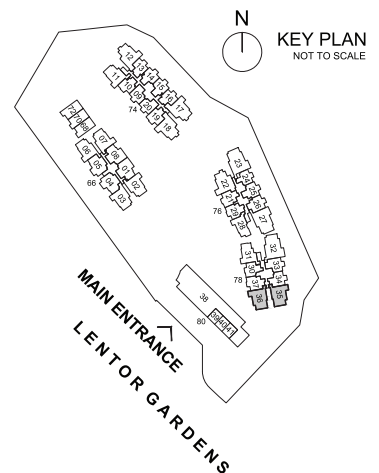
93 sqm / 1001 sqft

#01-35 to #08-35* (Mirror)
#10-35 to #16-35* (Mirror)
#01-36 to #08-36
#10-36 to #16-36



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
⊠	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
■	Wall not allowed to be hacked or altered (including by way of drilling)



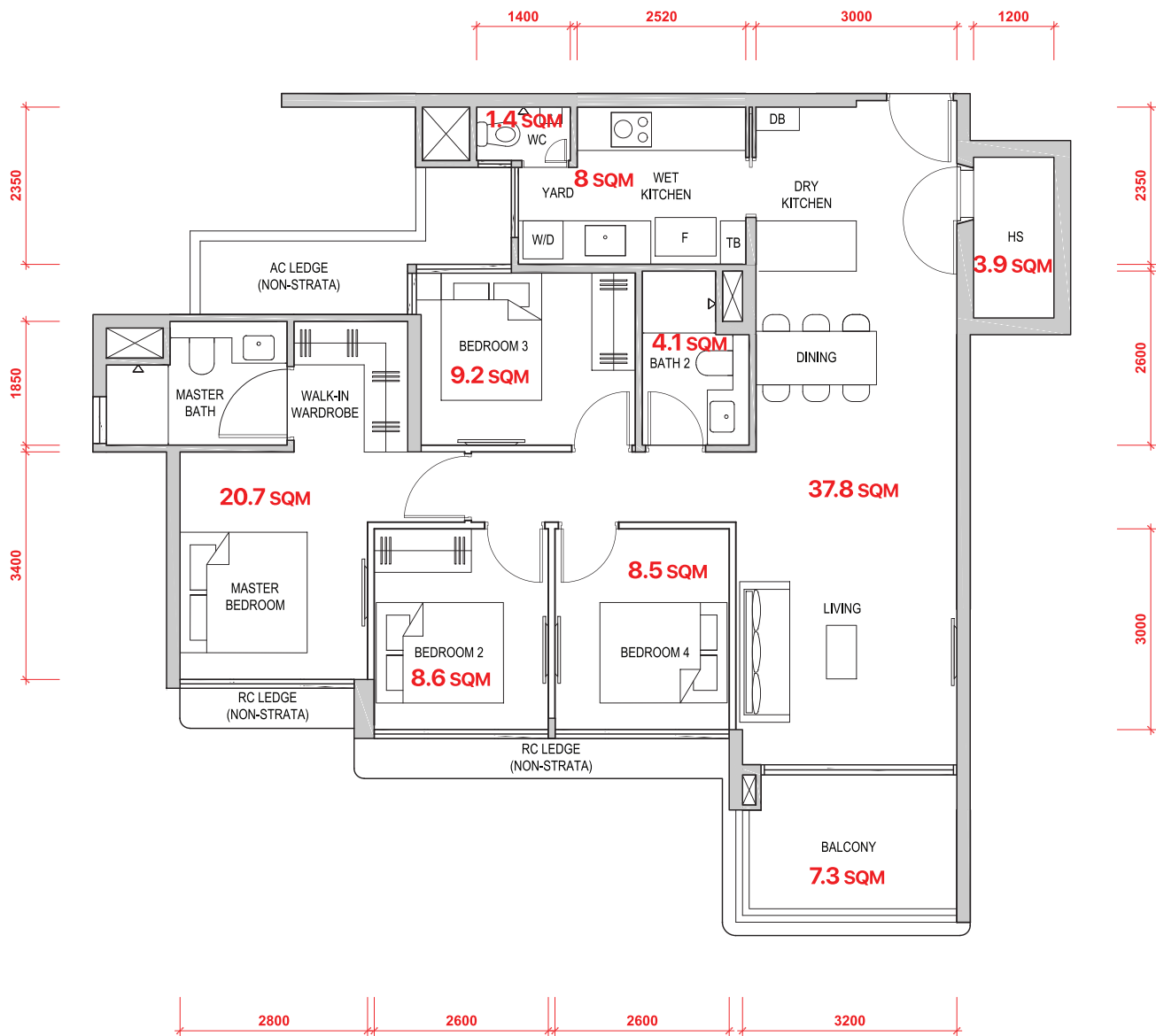
Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

4-BEDROOM

TYPE 4BR C1

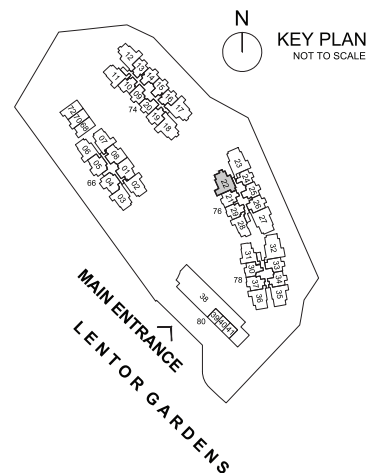
110 sqm / 1184 sqft

#01-22 to #08-22
#10-22 to #16-22



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
⊠	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
■	Wall not allowed to be hacked or altered (including by way of drilling)



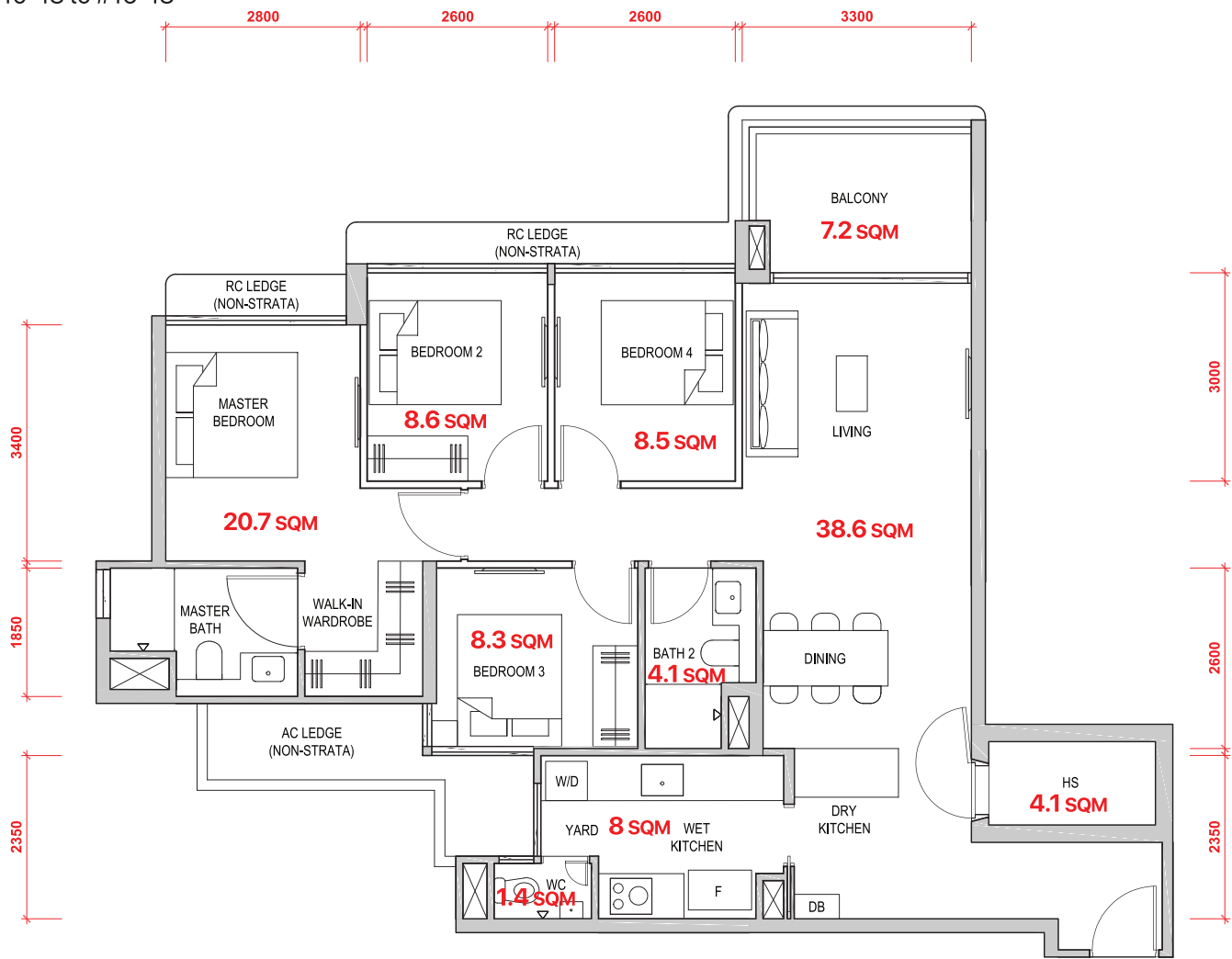
Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

4-BEDROOM

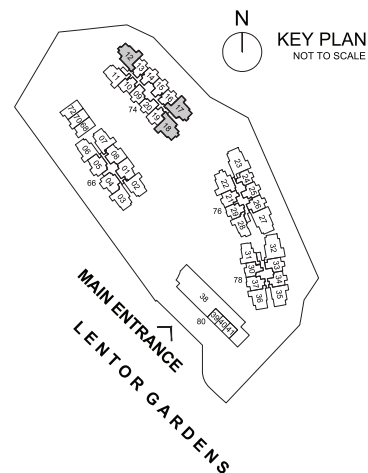
TYPE 4BR C2

110 sqm / 1184 sqft

#01-12 to #08-12
#10-12 to #16-12
#01-17 to #08-17* (Mirror)
#10-17 to #16-17* (Mirror)
#01-18 to #08-18
#10-18 to #16-18



Legend	
F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
⊠	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
■	Wall not allowed to be hacked or altered (including by way of drilling)



Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

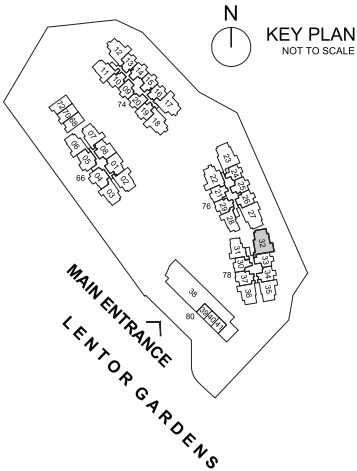
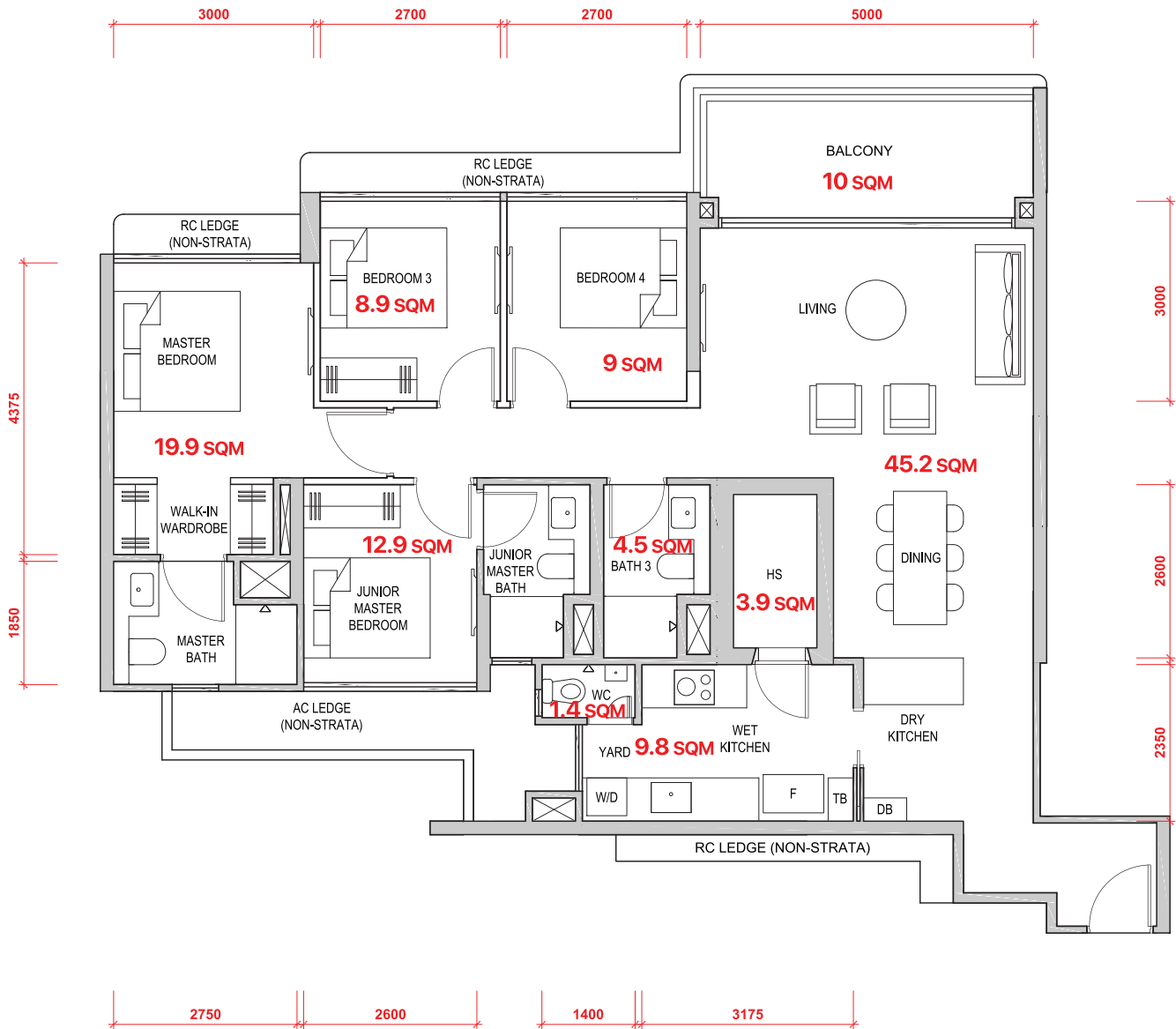
4-BEDROOM PREMIUM

TYPE 4BR P1

126 sqm / 1356 sqft

#01-32 to #08-32

#10-32 to #16-32



Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
HS	Household Shelter
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
⊠	Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
■	Wall not allowed to be hacked or altered (including by way of drilling)

Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

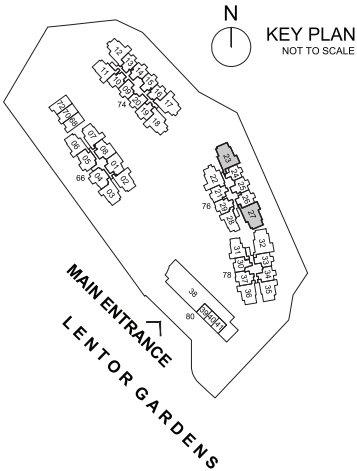
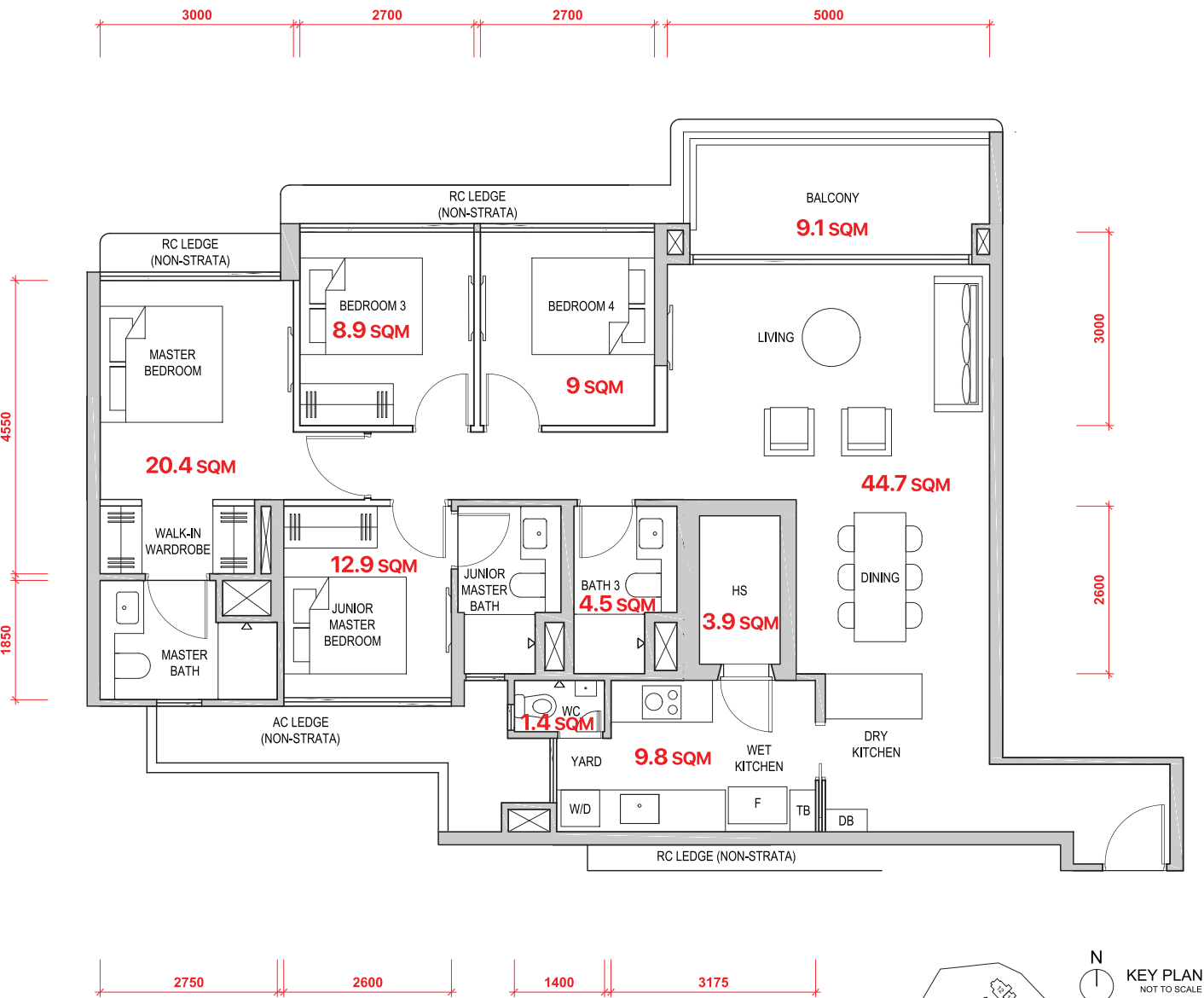
4-BEDROOM PREMIUM

SHOWFLAT UNIT

TYPE 4BR P2

125 sqm / 1346 sqft

#01-23 to #08-23
#10-23 to #16-23
#01-27 to #08-27* (Mirror)
#10-27 to #16-27* (Mirror)



- Legend
- F Fridge
 - WD Washer cum Dryer
 - DB Distribution Board
 - HS Household Shelter
 - AC LEDGE Air-Conditioner Ledge (Excluded from Strata Area)
 - Void Space/ Rainwater Down Pipe (Excluded from Strata Area)
 - Wall not allowed to be hacked or altered (including by way of drilling)

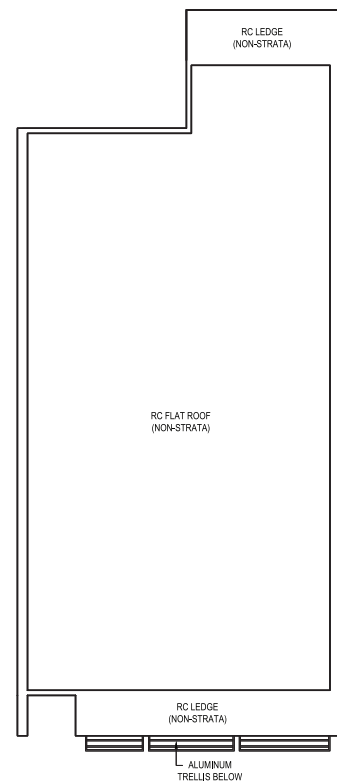
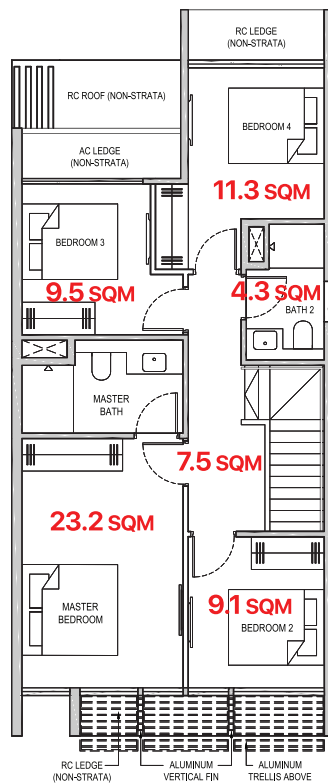
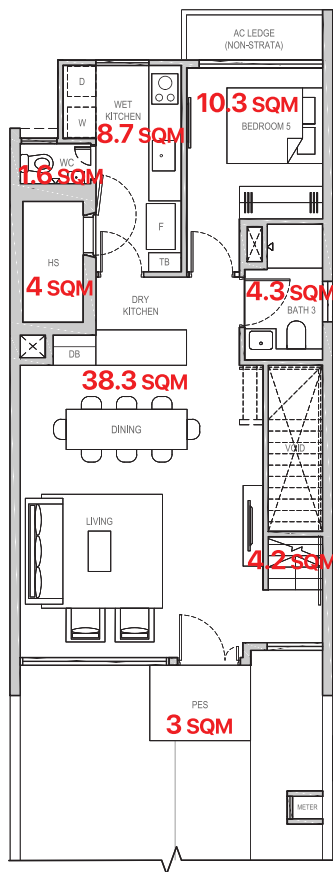
Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

TERRACE HOUSE

TYPE TERRACE 1

139 sqm / 1496 sqft

#72

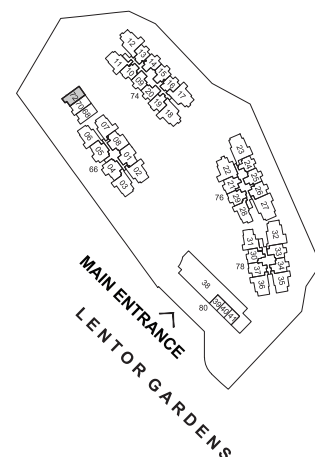


Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
RC LEDGE	Reinforced Concrete Ledge (Excluded from Strata Area)
⊠	Void Space / Rainwater Down Pipe (Excluded from Strata Area)

Wall not allowed to be hacked or altered (including by way of drilling)

Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as required by relevant authorities. All areas and measurements stated herein are approximate and subject to final survey.



N
KEY PLAN
NOT TO SCALE

TERRACE HOUSE

TYPE TERRACE 2

139 sqm / 1496 sqft

#70

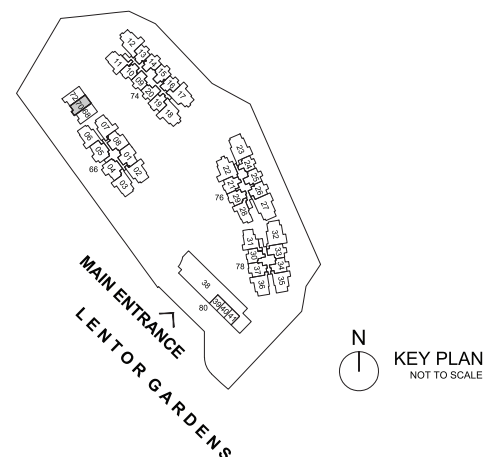


Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
RC LEDGE	Reinforced Concrete Ledge (Excluded from Strata Area)
⊠	Void Space / Rainwater Down Pipe (Excluded from Strata Area)

Wall not allowed to be hacked or altered (including by way of drilling)

Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as required by relevant authorities. All areas and measurements stated herein are approximate and subject to final survey.

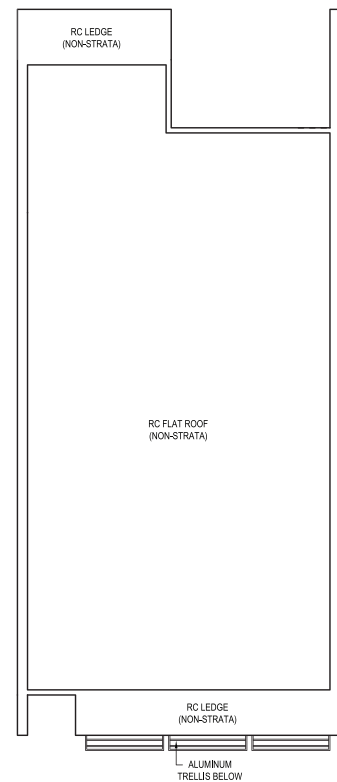
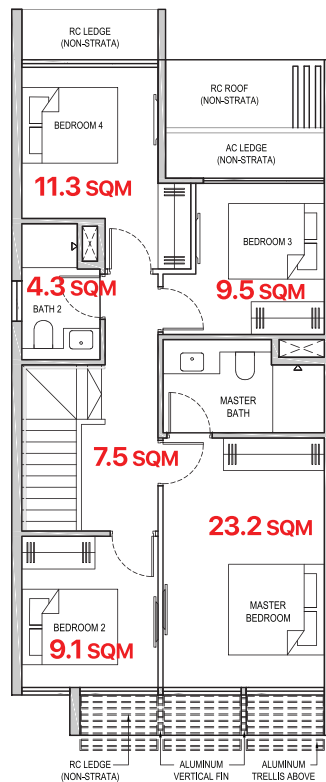
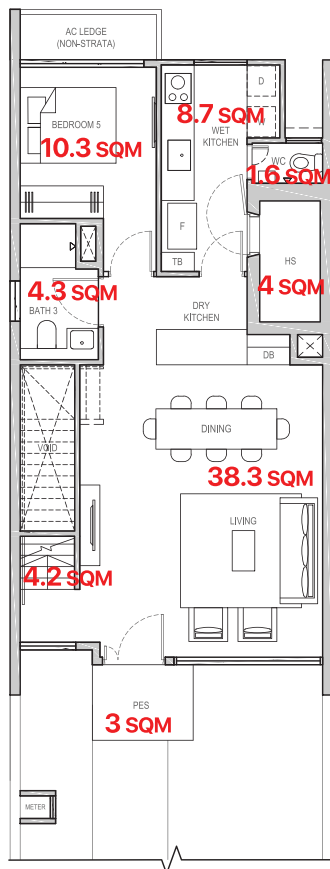


TERRACE HOUSE

TYPE TERRACE 3

139 sqm / 1496 sqft

#68

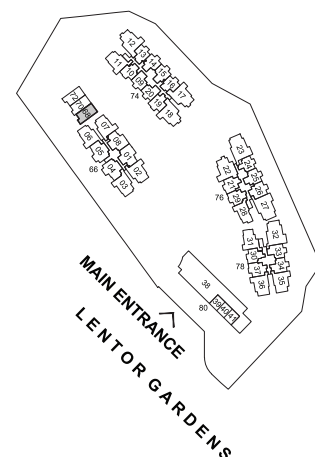


Legend

F	Fridge
WD	Washer cum Dryer
DB	Distribution Board
AC LEDGE	Air-Conditioner Ledge (Excluded from Strata Area)
RC LEDGE	Reinforced Concrete Ledge (Excluded from Strata Area)
⊠	Void Space / Rainwater Down Pipe (Excluded from Strata Area)

Wall not allowed to be hacked or altered (including by way of drilling)

Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as required by relevant authorities. All areas and measurements stated herein are approximate and subject to final survey.



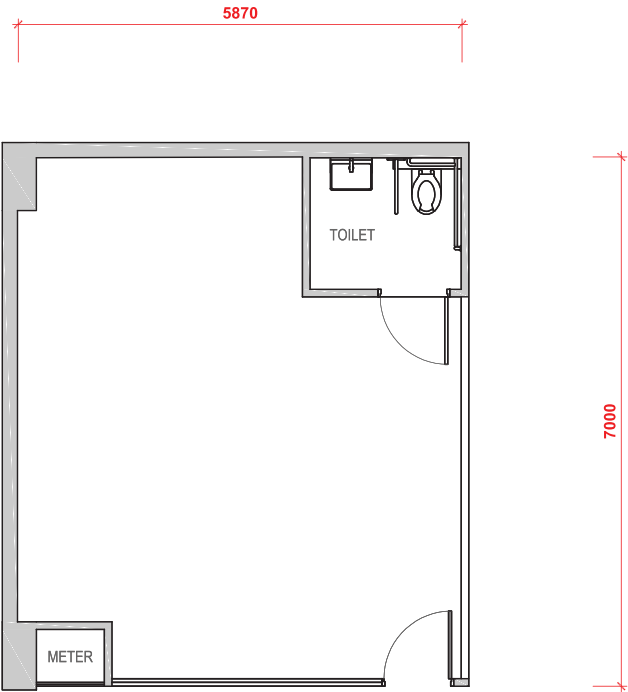
N
KEY PLAN
NOT TO SCALE

SHOP

Shop 1

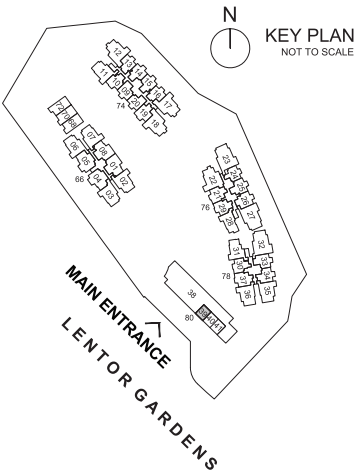
43 sqm / 463 sqft

#B1-39



Wall not allowed to be hacked or altered (including by way of drilling)

Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

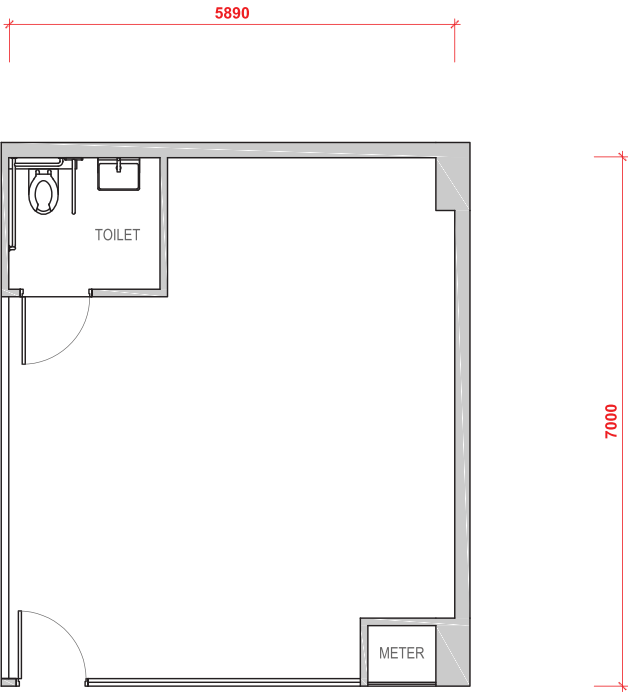


SHOP

Shop 2

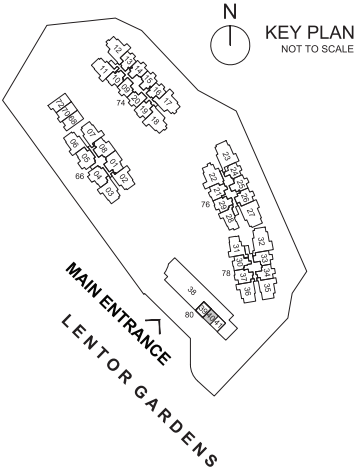
43 sqm / 463 sqft

#B1-40



Wall not allowed to be hacked or altered (including by way of drilling)

Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.

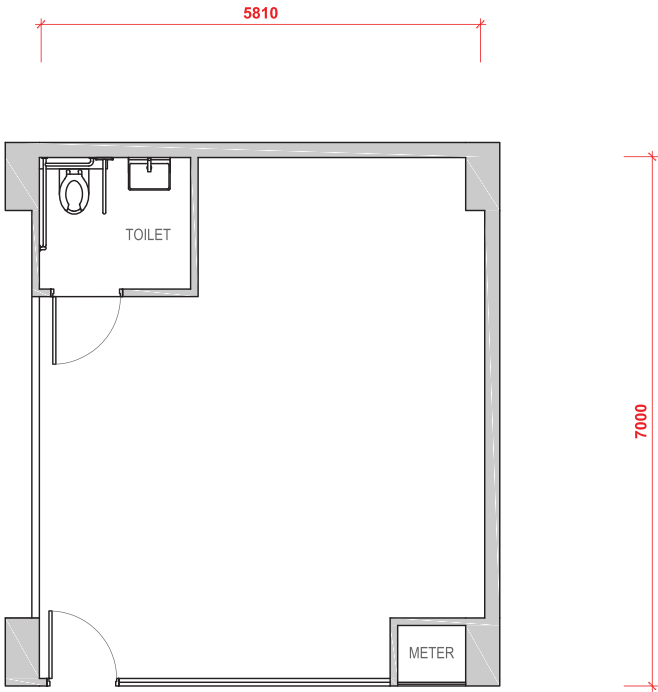


SHOP

Shop 3

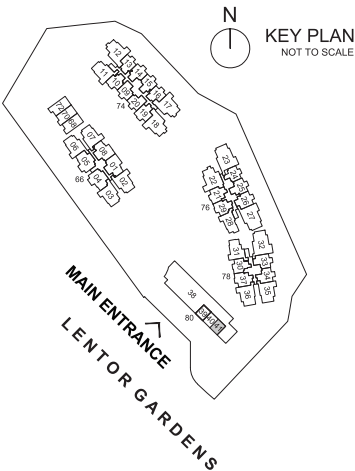
43 sqm / 463 sqft

#B1-41



Wall not allowed to be hacked or altered (including by way of drilling)

Area includes balcony, where applicable. All AC ledges and RC ledges are excluded from strata area. All RC ledges are non-load bearing. The plans are subjected to change as may be required by relevant authorities. All areas and measurements stated herein as approximate and subject to final survey.



PROVISIONS

Kitchen Appliance Hierarchy

	2-BEDROOM	3-BEDROOM	4-BEDROOM	TERRACE
	P1, P2, P3, P4, P(HS) S1, S2, S3, S4, S5, S6	C1, C2+S P3, P4, P5, P6 P1+S, P2+S, S6+S	C1, C2 P1, P2	-
HOOD	 60CM TELESCOPIC COOKER HOOD	 90CM TELESCOPIC COOKER HOOD		
COOKER HOB	 30CM 2-ZONE INDUCTION HOB	 60CM 3-ZONE GAS HOB		
OVEN	 60CM BUILT-IN OVEN, NETT 70L			
FRIDGE	 60CM FREESTANDING FRIDGE 314L NETT	 70CM FREESTANDING FRIDGE 453L NETT	 90CM DOUBLE DOOR FRIDGE 508L NETT	
WASHER/DRYER	 60CM WASHER DRYER COMBI 8/5 KG LOAD			 60CM WASHER 9KG & DRYER STACKED 10KG LOAD

Sanitary Wares & Fittings



Common & Master Bath
Basin Mixer (Chrome)



Common Bath
Shower Mixer
(Chrome)



Common & Master
Bath Hand Shower
on Slide Rail
(Chrome)



**All baths comes with toilet
paper holder, towel rail on
shower glass door*

Master Bath Overhead
Shower, Concealed Bath
Mixer, Wall Outlet
(Chrome)



Dual Push Plate & Concealed Cistern Tank c/w Half
Frame Element

Applicable for all Unit Types and Terrace House



Applicable for all Unit Types
and Terrace House



Wall Hung WC



Undercounter Basin w/ Overflow



Undermount Kitchen Sink
530 x 430 x 200 mm



Kitchen Mixer

All specifications and measurements are indicative and subject to change without notice. Actual products, dimensions, and materials may vary based on ongoing development, final surveys, or relevant approvals.



LTV

LOAN-TO-VALUE



Applicable to All Property Buyers



For All Property Transactions

To Be Determined Based on



Buyer's No. of
Concurrent Loan(s)



Loan Tenure
(Based on IWAA)



Buyer's Age at
End of Repayment

Loan-to-Value Chart

	1 Loan		2 Loans		3 Loans	
Tenure (in years)	≤ 30	> 30-35	≤ 30	> 30-35	≤ 30	> 30-35
Age	≤ 65	> 65	≤ 65	> 65	≤ 65	> 65
LTV	75%	55%	55%	45%	25%	25%
Cash	5%	10%	10%	25%	25%	25%

$$\text{Income Weighted Average Age (IWAA)} = \frac{(\text{Borrower A}) \text{ Income} \times \text{Age} + (\text{Borrower B}) \text{ Income} \times \text{Age}}{(\text{Borrower A} + \text{B}) \text{ Total Income}}$$

SSD

SELLER'S STAMP DUTY



Applicable to Selected Property Sellers



For Residential & Industrial
Property Transactions



Holding Period Subjected to SSD is
Based on Date of Acquiring The Property



Payable by Cash only



To Be Paid Within 14 days From
Exercising of Option

Date of Acquiring Property

Between 11 Mar 2017 to 3 July 2025 (inclusive) | On and After 4 July 2025



Holding Period	SSD Rate	Holding Period	SSD Rate
1 Year	12%	1 Year	16%
2 Years	8%	2 Years	12%
3 Years	4%	3 Years	8%
4 Years	0%	4 Years	4%
5 Years	0%	5 Years	0%

Above Rates are for Residential Properties Only

BSD

BUYER'S STAMP DUTY



Applicable to All Property Buyers



For All Property Transactions



Payable by Cash or CPF

For Residential Property Between \$360k - \$1mil
Purchase Price x 3% - \$5400

For Residential Property >\$1mil to <=\$1.5mil
Purchase Price x 4% - \$15,400

For Residential Property >\$1.5m to <=\$3mil
Purchase Price x 5% - \$30,400

For Residential Property >\$3mil and above
Purchase Price x 6% - \$60,400



To Be Paid Within 14 days From
Exercising of Option



Cheque / CO Payable to
Commissioner of Stamp Duties

TDSR

TOTAL DEBT SERVICING RATIO



Applicable to All Property Buyers



For All Property Transactions



Only 55% of Total Income Can Be
Used For:



Car Loan Repayment



Mortgage Loan Instalment
Mortgage Loan Interest Based on 3.5%



Monthly Credit Card Payment
Based on Credit Card Minimum Payment Sum



Other Loans Payment
Student Loan, Personal Loan, Retailer Loan, etc.



Variable Income Subjected to
30% Haircut



No Haircut For Eligible Liquid Assets Pledged
For at least 4 years with the Financial Institution

ABSD

ADDITIONAL BUYER'S STAMP DUTY



Applicable to Selected Property Buyers

Singapore Citizen - 2nd Property Onwards
Singapore PR - From 1st Property
Foreigner* - From 1st Property
Company - From 1st Property



For Residential Property Transaction



Payable by Cash or reimbursable by CPF



	1 st Property	2 nd Property	3 rd Property
Singapore Citizen	0%	20%	30%
Singapore PR	5%	30%	35%
Foreigner	60%	60%	60%
Entities/Trustees	65%	65%	65%



To Be Paid Within 14 days From
Exercising of Option



*Countries exempted under
Free Trade Agreement (FTA)

Citizens only Citizens & Permanent Residents
USA Switzerland Norway Liechtenstein Iceland

ABSD Refund of Matrimonial Home Only For



Married** Singaporean Household Sell SALE Within 6 Months From New Condo TOP Date

**The married couple should not own more than one existing property each to qualify for ABSD Refund

NPS

NORMAL PAYMENT SCHEME



Applicable to All Purchases
of Building Under Construction (BUC)
Except Executive Condo and HDB BTO

New LTV effective from 6th July 2018
(For Loan Tenure up to 30 years and Borrower's Age at Last Repayment up to 65 years old)

NORMAL PAYMENT SCHEME (PROGRESSIVE)

Progress	Payment	LTV 75%	LTV 45%	LTV 35%
Booking Upon the Grant of Option to Purchase	5%	Cash	Cash	Cash
S&P Upon signing of Sale & Purchase Agreement or within 8 weeks from the Option Date	15%	CPF or Cash	Cash	Cash
Foundation Completion of foundation work	10%	5% CPF or Cash and 5% Loan	5% CPF or Cash and 5% Cash	5% CPF or Cash and 5% Cash
Framework Completion of reinforced concrete framework of unit	10%	Loan	CPF or Cash	CPF or Cash
Wall Completion of partition walls of unit	5%	Loan	CPF or Cash	CPF or Cash
Ceiling Completion of roofing/ ceiling of unit	5%	Loan	CPF or Cash	CPF or Cash
Windows Completion of door sub-frames/ door frames, windows frames and plumbing of unit	5%	Loan	CPF or Cash	CPF or Cash
Car Park Completion of car park, roads and drains serving the housing	5%	Loan	Loan	CPF or Cash
TOP Temporary Occupation Permit	25%	Loan	Loan	5% CPF or Cash and 20% Loan
CSC Legal Completion	15%	Loan	Loan	Loan