

THE ARTICLE

BUYING PROPERTY IN SINGAPORE

~~The Sticker Price~~ *The Real Cost*

A Foreign Buyer's Guide to Additional Buyer's Stamp Duty (ABSD) · Last Updated: June 2026

If you are a foreigner planning to buy a home in Singapore, there is one number to understand before anything else. On a S\$1 million condominium, you will pay **S\$600,000 in Additional Buyer's Stamp Duty alone** — before a single other fee. That is not a typo, and it is not negotiable. ABSD is the largest cost most foreign buyers face, and misunderstanding it is the most expensive mistake you can make in the Singapore property market.

↑ WHY EACH SECTION WORKS FOR GOOGLE

↑ WHY THIS WORKS · SEARCH INTENT

Leads with the number that stops foreign buyers cold.

Anyone searching 'ABSD for foreigners Singapore' wants the real cost immediately. Opening with the S\$600,000 figure answers the unspoken question on the first line and signals this article won't waste their time.

↑ WHY THIS WORKS · E-E-A-T: STAKES

Naming it 'the most expensive mistake' frames the lawyer as the safeguard.

Establishing the size of the risk early is what keeps a high-value reader on the page — and what makes a consultation feel worth booking.

WHO PAYS

Who Counts as a 'Foreigner' for ABSD?

ABSD liability depends on your profile at the date of purchase. Under the Stamp Duties Act, anyone who is not a Singapore Citizen, Permanent Resident, or an entity is treated as a foreigner — and foreigners pay the highest rate. Critically, the rate does not change with the number of properties you own: a foreigner pays the same whether it is their first Singapore home or their fifth.

The current rates, set on 27 April 2023 and unchanged in Budget 2026, are published in full by the Inland Revenue Authority of Singapore (IRAS):

↑ WHY THIS WORKS · E-E-A-T: PRIMARY SOURCE

Cites IRAS and the Stamp Duties Act by name, with a date.

Linking a specific rate to the governing authority and the exact revision date is the strongest trust signal on a 'Your Money or Your Life' tax topic — and protects the article as rates change.

Buyer Profile	1st Property	2nd	3rd+
Singapore Citizen	0%	20%	30%
Permanent Resident	5%	30%	35%
Foreigner	60%	60%	60%
Entity / Trust	65%	65%	65%

ABSD is calculated on the **higher of the purchase price or market value**, and sits on top of the standard Buyer's Stamp Duty (BSD), which itself rises to 6%. Full rates are on the [IRAS ABSD page](#) (iras.gov.sg) and the [IRAS BSD page](#).

Not Every Property Is Open to You

Beyond the cost, foreigners face restrictions on what they may buy. Private condominiums and apartments are open to foreign buyers. Public housing (HDB flats) is not. Landed residential property — bungalows, terrace houses — generally requires special approval from the Singapore Land Authority under the Residential Property Act.

One point that surprises many investors: **commercial property carries no ABSD at all**, for any buyer, foreign or local. For some buyers, this single fact reshapes the entire investment strategy.

↑ WHY THIS WORKS · E-E-A-T: DEPTH

The HDB / landed / commercial distinctions show real practitioner knowledge.

Generic guides say 'foreigners can buy condos'. Naming the Residential Property Act and the SLA approval requirement for landed homes is the kind of detail that separates a real lawyer's content from a content mill.

↑ WHY THIS WORKS · PRACTICAL HOOK

The commercial-property exemption is a genuinely useful surprise.

Sharing a legitimate strategic insight — not just rules — is what earns saves, backlinks, and the reader's trust that this firm knows more than the obvious.

LEGITIMATE RELIEF

The Exemptions That Genuinely Apply

The 60% rate is the headline, but several legitimate reliefs exist. Applied correctly — and only where you genuinely qualify — they can change the picture entirely.

- **Free Trade Agreement nationals:** Citizens of the United States, Iceland, Liechtenstein, Norway, and Switzerland are treated as Singapore Citizens for ABSD. A qualifying US national pays 0% on a first residential property. Notably, this does *not* extend to UK, Australian, Chinese, Indian, or Malaysian nationals, who pay the full 60%.
- **Spousal remission:** A foreigner married to a Singapore Citizen, buying jointly and in both names only, may claim remission on the foreign spouse's share — potentially reducing the effective rate substantially. The remission is claimed after paying ABSD in full, within six months of the document's execution, and is not automatic.

↑ WHY THIS WORKS · LONG-TAIL TRAFFIC

'ABSD exemption for US citizens Singapore' is a real, high-intent search.

Each named exemption captures a specific, motivated search audience. A reader who is American, or married to a Singaporean, lands directly on the answer that applies to them — and to the firm that explained it.

↑ WHY THIS WORKS · E-E-A-T: RESPONSIBLE FRAMING

Stresses 'only where you genuinely qualify' and that remission isn't automatic.

Framing reliefs as legitimate planning — not loopholes — is both the ethical choice and the trust signal. IRAS actively penalises avoidance, and a firm that respects the line reads as one you can trust.

A worked example. A foreign buyer purchases a condominium for S\$2,000,000. Buyer's Stamp Duty is approximately S\$69,600. ABSD at 60% adds S\$1,200,000. Total stamp duty: roughly **S\$1,269,600** — over 63% of the purchase price, payable within 14 days of exercising the option. Planning for this number from day one is the difference between a smooth purchase and a collapsed one.

↑ WHY THIS WORKS · TRUST SIGNAL

A concrete worked example turns an abstract rate into a real number.

Showing the full arithmetic on a realistic purchase price is the kind of transparency that reduces a buyer's anxiety and makes them comfortable picking up the phone.

Plan Before You Commit

ABSD is unforgiving, but it is also predictable — and with the right structure and advice, entirely manageable. Whether you may qualify for a Free Trade Agreement exemption, a spousal remission, or a commercial-property route, the time to find out is before you sign, not after. Our property team can map your options clearly, in plain English, and make sure you commit with the full picture in front of you.

↑ WHY THIS WORKS · CONVERSION COPY

'Before you sign, not after' creates urgency without pressure.

The CTA ties directly to the article's core risk and offers the lawyer as the safeguard at the exact decision point — the most natural moment to convert a reader into an enquiry.

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↑ WHY THIS WORKS · E-E-A-T: AUTHOR

A named, credentialed Singapore property lawyer is a direct ranking signal.

Property tax is core 'Your Money or Your Life' content, where Google weighs author expertise most heavily. A real lawyer with a named firm and university credential is one of the highest-impact trust signals on the page.