



Property Registration in Singapore

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SINGAPORE LAND AUTHORITY



Land - Laying the foundation for Singapore's success

Land is a national issue, considered by different public agencies, and underpinned by a clear and robust framework

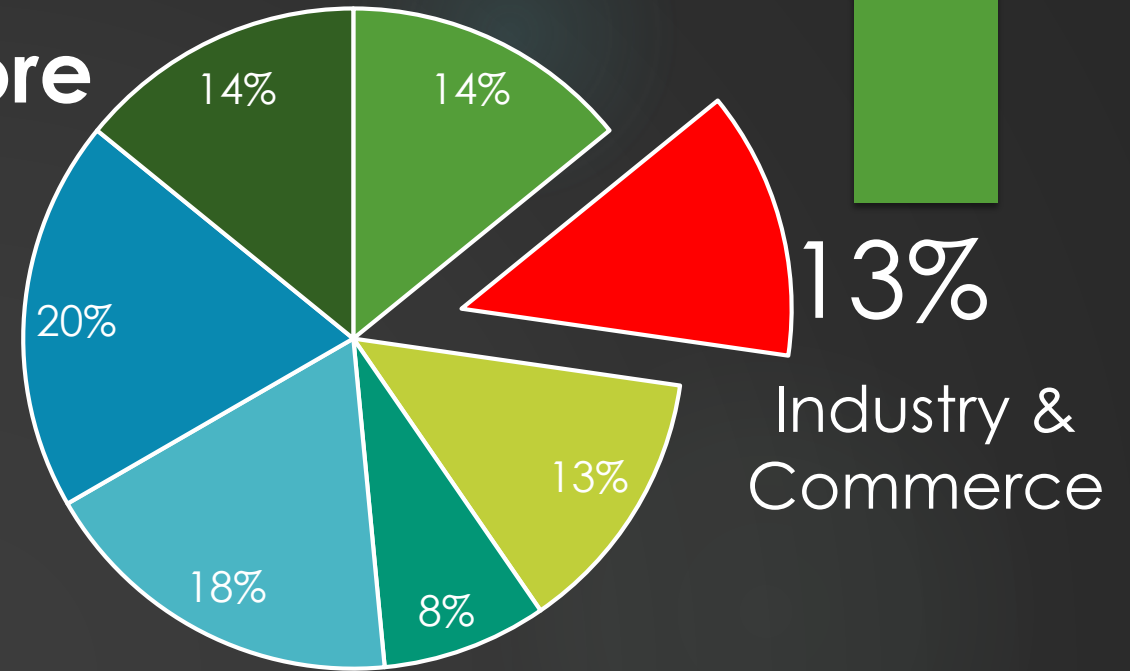


Optimising Land Use in Singapore

SLA's Vision – Limited Land, Unlimited Space

Total land area: 720 km²

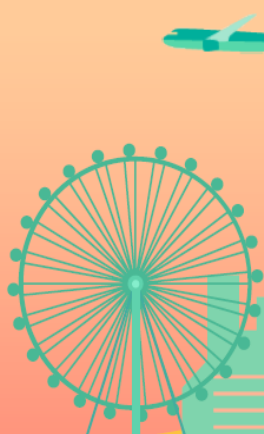
- Residential - 14%
- Parks, Nature Reserves, Reservoirs - 13%
- Transport & Utilities - 18%
- Others - 14%
- Industry & Commerce - 13%
- Civic & Community Use - 8%
- Defence - 19%



SINGAPORE ECONOMY

GDP 2017 at Current Market Prices

S\$ 447,284 Mil



Key Elements of Successful Land Management



Certainty

- ▶ Strong Legal System
- ▶ Enforceable Rights

Convenience

- ▶ Efficient Land Registration Services
- ▶ Customer Excellence

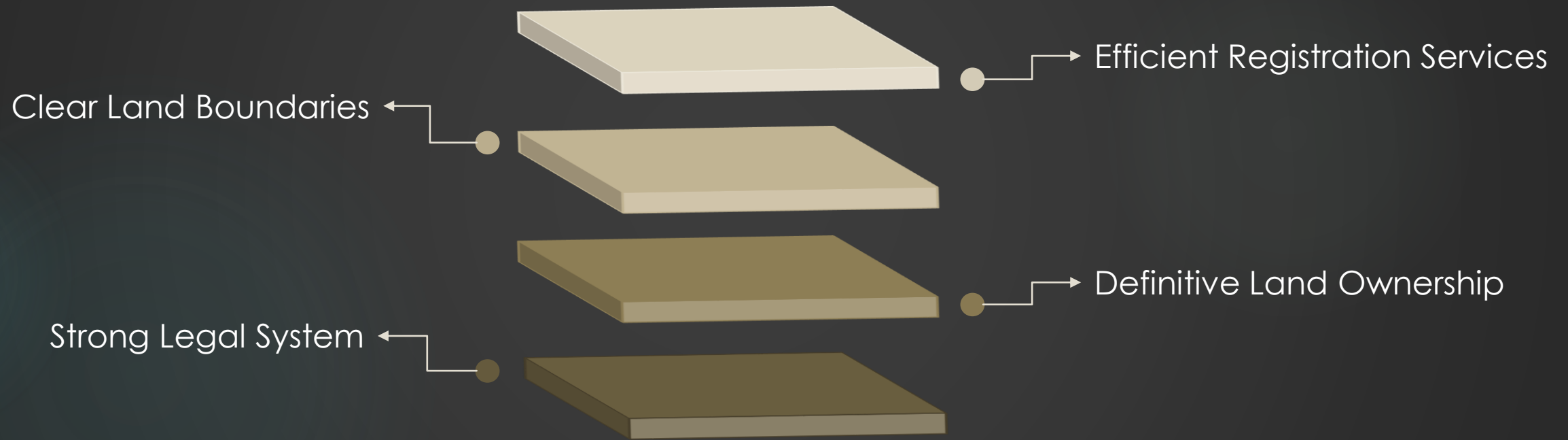
Clarity

- ▶ Clear Land Boundaries
- ▶ Open and Transparent System

Credible

- ▶ Definitive Land Ownership
- ▶ Trusted by the people, guaranteed by the State

Foundation of Land Registration in Singapore



SLA's Regulatory Function



- National Land Registration Authority



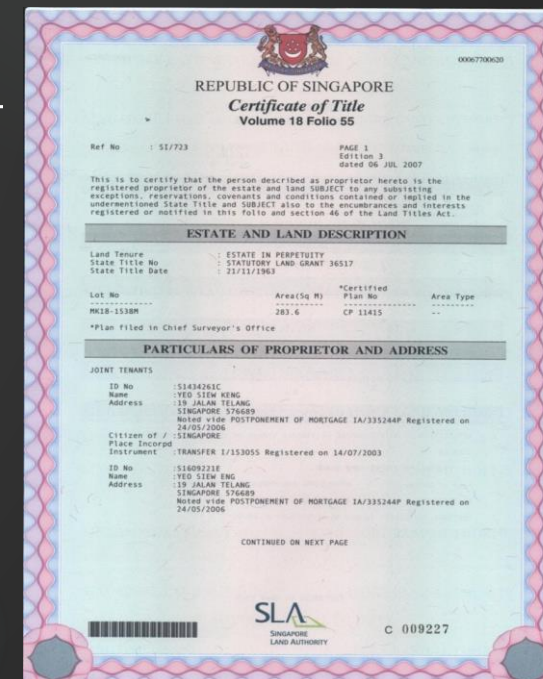
- Management and Maintenance of the National Land Survey and Positioning System

In addition, SLA is also the National Geospatial Agency in Singapore

Land Registration In the Past

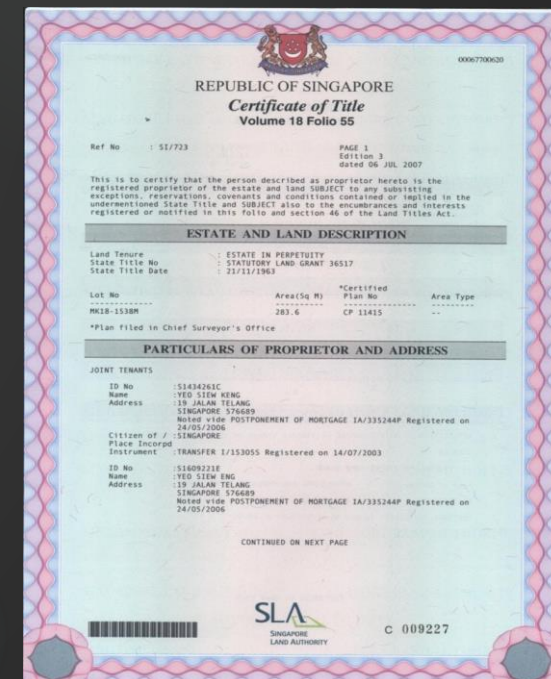
Deeds System

- ▶ In the past, property transactions in Singapore were registered under the old common law system: Registration of Deeds Act
- ▶ Legal interest in land passes when a deed is signed, sealed and delivered by the owner of a property. It was not compulsory for owners of land to register the deeds at the Registry of Deeds
- ▶ Such a system depended on the sanctity of the document executed between parties.



Today's Land Ownership Structure in Singapore

- ▶ Today, Singapore adopts the Torrens system. Under this system, the State guarantees the title, through a process of registration
- ▶ Registration is compulsory and necessary to pass legal title and the transactions are recorded in single record called Certificate of Title (CT)
- ▶ Under the Assurance Fund established under the Land Titles Act, landowners unfairly deprived of their rightful interests through the operation of the statute can seek compensation
- ▶ Today, Singapore is almost fully registered for all land in Singapore
- ▶ Over time, SLA's registration system becomes the history of lands in Singapore



But To Have a Proper System of Registration, Land Boundaries must be Clear and Accurate

- ▶ Boundaries that are legally defined and unambiguous – *every inch counts!*
- ▶ Land titles issued and assured by the state have to be correlated to clear boundaries on the ground
- ▶ SLA creates and maintains a high integrity and reliable cadastral survey system to support title registration, development planning and land administration
- ▶ SLA also manages the survey reference system, which consists of physical points on the ground that the Registered Surveyor uses in the process of his field work



Efficient Land Registration Services

- ▶ Online registration of property transactions affecting land
 - ▶ Private properties - bungalows, terrace houses, semi-detached houses, apartments, condominiums, commercial and industrial properties
 - ▶ Public housing flats
- ▶ Issue of Titles in Electronic Form
- ▶ Provision of a public record for all land transactions

INLIS
Integrated Land Information Service

Singapore Government
Integrity • Service • Excellence

Contact Info | Feedback | Sitemap | Font Size

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Eg POI 2 Sinaran Drive or PTI MK18-4150W

Ask Jamie @ INLIS

Ask a question about INLIS

Hi, I'm Jamie. I am here to answer your questions relating to INLIS

These are the current Most Popular Questions

- I need help in using INLIS. How can I contact INLIS helpdesk?
- What do I need to provide to get the Property Ownership information?
- I am unable to proceed with payment in INLIS, what should I do?
- I have made the payment in INLIS but I am unable to download the products, what should I do?
- What is INLIS?

How may I assist you today?

Type your question ...

From	To	Description
19-Nov-2017 (01:00 AM)	19-Nov-2017 (02:00 PM)	Schedule purchase

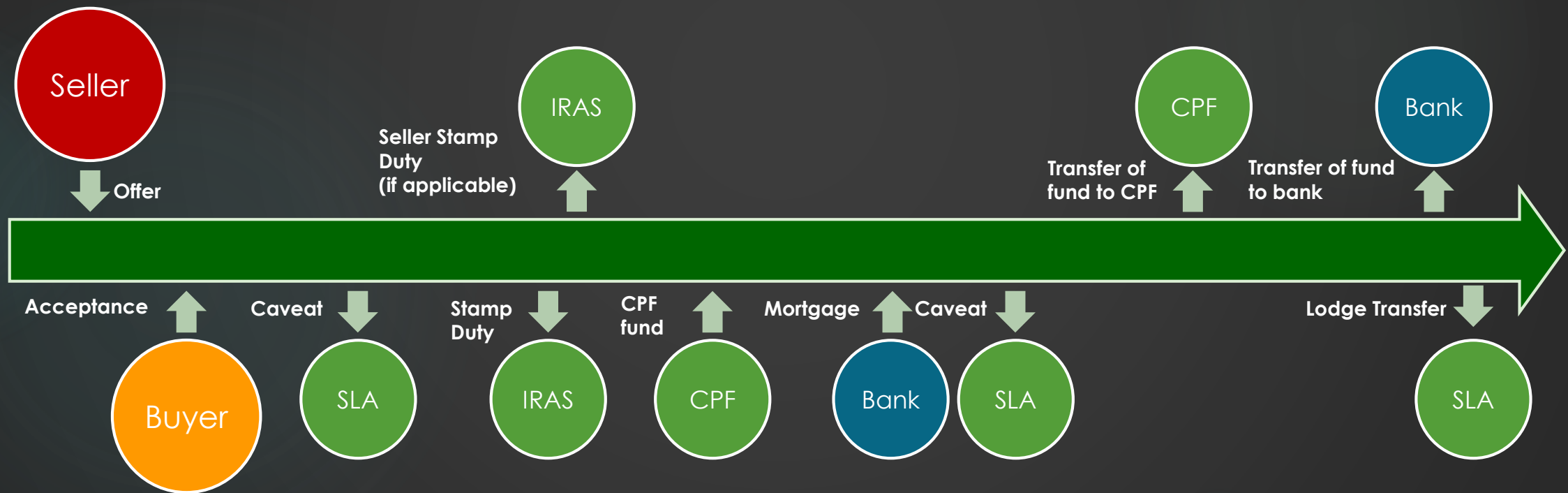
Product Listing

Chat With Us **tion** **POI** Property Ownership Information (\$55.25) **LP**

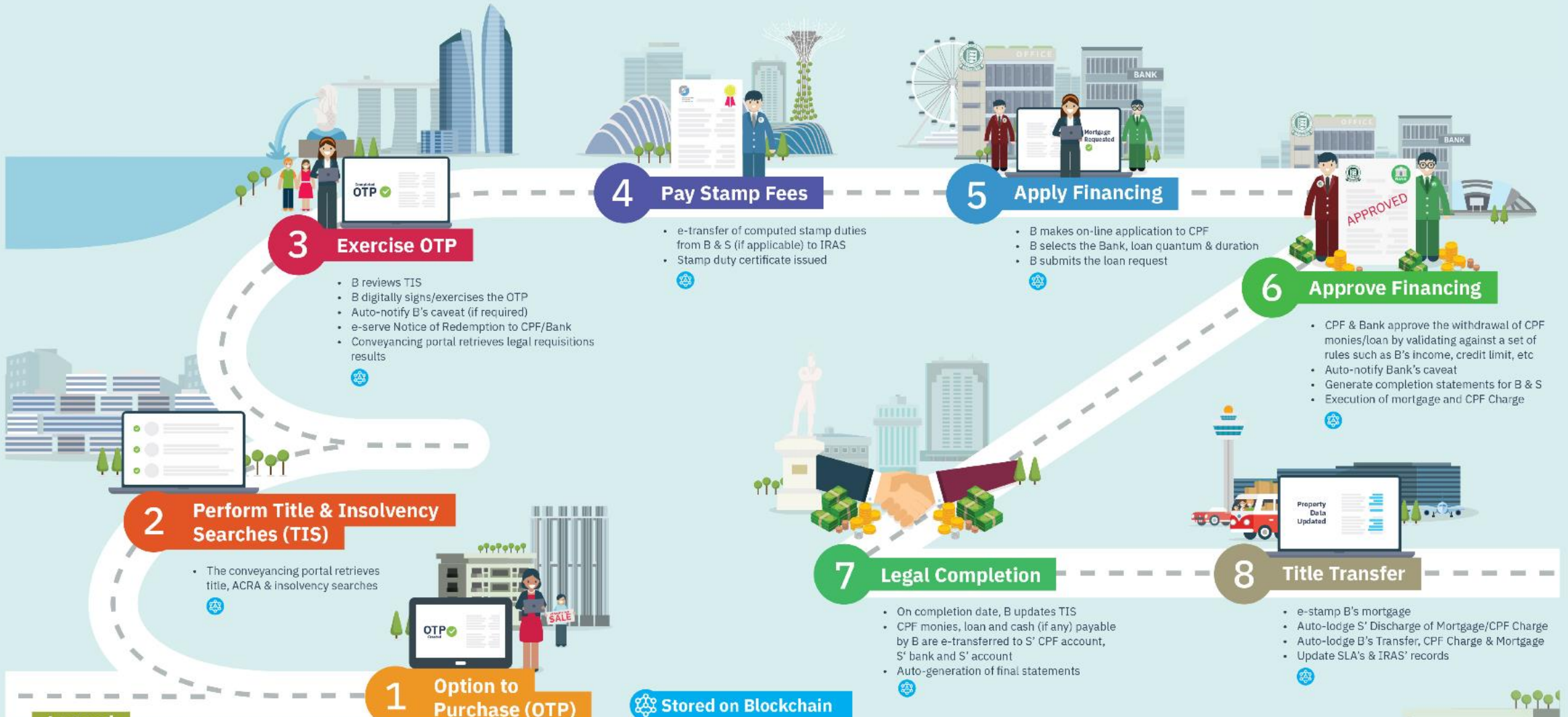
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Land Registration Process in Singapore

- ▶ Several weeks end to end – as a result of due diligence checks by professionals
- ▶ But seamless experience for buyers and sellers



What's Next for Land Registration in Singapore?



3 Exercise OTP

- B reviews TIS
- B digitally signs/exercises the OTP
- Auto-notify B's caveat (if required)
- e-serve Notice of Redemption to CPF/Bank
- Conveyancing portal retrieves legal requisitions results

4 Pay Stamp Fees

- e-transfer of computed stamp duties from B & S (if applicable) to IRAS
- Stamp duty certificate issued

5 Apply Financing

- B makes on-line application to CPF
- B selects the Bank, loan quantum & duration
- B submits the loan request

6 Approve Financing

- CPF & Bank approve the withdrawal of CPF monies/loan by validating against a set of rules such as B's income, credit limit, etc
- Auto-notify Bank's caveat
- Generate completion statements for B & S
- Execution of mortgage and CPF Charge

2 Perform Title & Insolvency Searches (TIS)

- The conveyancing portal retrieves title, ACRA & insolvency searches

1 Option to Purchase (OTP)

- S logs into the conveyancing portal to prepare OTP

7 Legal Completion

- On completion date, B updates TIS
- CPF monies, loan and cash (if any) payable by B are e-transferred to S' CPF account, S' bank and S' account
- Auto-generation of final statements

8 Title Transfer

- e-stamp B's mortgage
- Auto-lodge S' Discharge of Mortgage/CPF Charge
- Auto-lodge B's Transfer, CPF Charge & Mortgage
- Update SLA's & IRAS' records

Stored on Blockchain



Legend

- S Seller's Lawyer
- B Buyer's Lawyer
- Bank
- SLA
- IRAS
- CPF

Trust - Basis of a Strong Land Registration System

Trust Between: 1) Parties 2) the People and the State



Efficient Registration Services

Clear Land Boundaries

Definitive Land Ownership

Strong Legal System

Thank You

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