



**THIS IS M.**

# **7M UPGRADER CHEATSHEET**

TRANSFORMING LIFE THROUGH PROPERTY

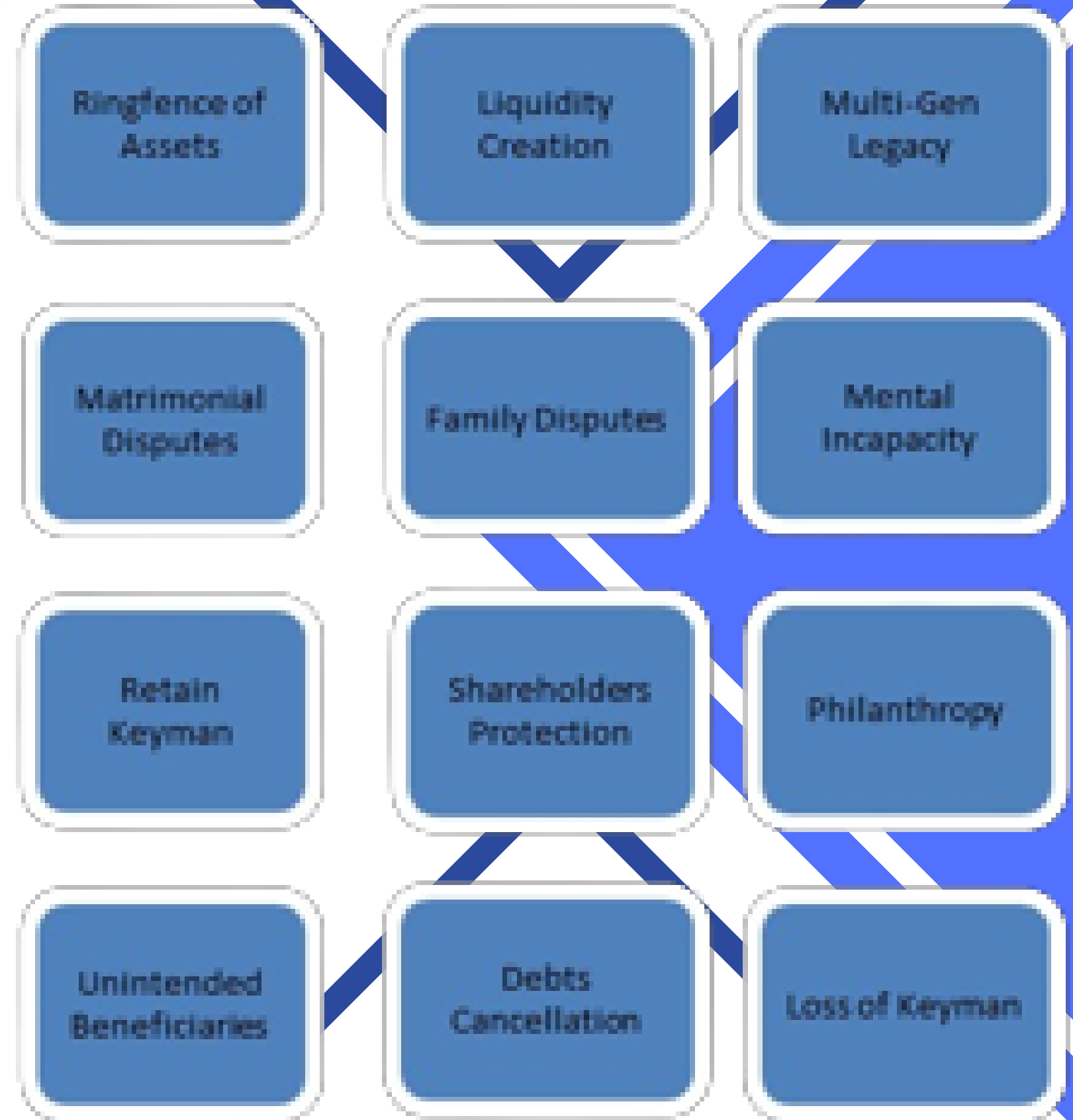




# ABOUT US

WE ARE EXPERIENCED IN THE HOLISTIC VIEW OF PLANNING AS WE ADD ON OUR KNOWLEDGE AND EXPERIENCE TO WORK WITH HOME AND BUSINESS OWNERS TO ADDRESS THEIR CONCERN AND DESIRES.

WE ARE WORKING WITH GROUP OF INTEGRATED ADVISORS, INCLUDING LAWYERS, TAX CONSULTANTS, CPA FIRMS, BUSINESS VALUATION CONSULTANTS, TRUST COMPANIES, MORTGAGE CONSULTANTS, INSURANCE ADVISORS ALLOWING US TO DELIVER INNOVATIVE AND HOLISTIC SOLUTION TO OUR ENTIRE CLIENT BASE.



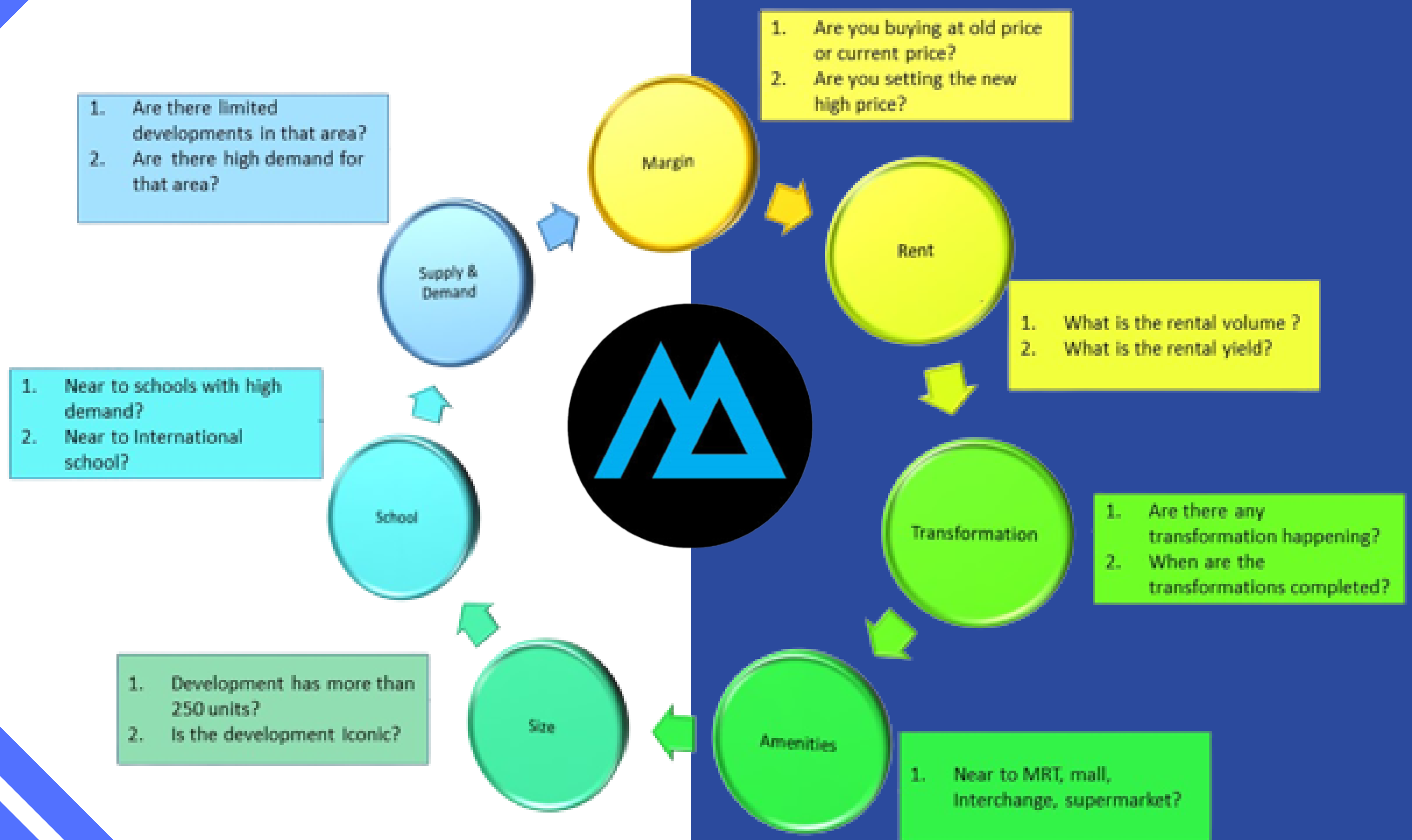
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# 7M FRAMEWORK



# CHEAT SHEET 1

## RESALE LEVY

First Subsidised Housing Type	First subsidised flat sold before 3 March 2006		First subsidised flat sold on or after 3 March 2006	
	Resale Levy Based on resale price of the sold flat, or 90% of its market valuation, whichever was higher		Resale Levy	
	Households	Singles Grant Recipients	Households	Singles Grant Recipients
2-room flat	10%* or 15%	5%* or 7.5%	\$15,000	\$7,500
3-room flat	20%	10%	\$30,000	\$15,000
4-room flat	22.50%	11.25%	\$40,000	\$20,000
5-room flat	25%	12.50%	\$45,000	\$22,500
Executive flat			\$50,000	\$25,000
Executive Condominium	-	-	\$55,000	N/A

\*Only applicable to 2-room flat sellers that upgrade to a larger flat type.

## CPF HOUSING GRANT

Average GROSS Monthly Household Income of all persons in application (applicants and occupiers)	Family Grant		Half-Housing Grant If you are a first-timer (FT) SC and your co-applicant is a second-timer (ST) who has previously taken 1 housing subsidy, i.e. FT/ ST couple
	Singapore Citizen (SC/SC) Household	SC/ Singapore Permanent Resident (SC/SPR) Household	
\$10,000 or lower	\$30,000	\$20,000	\$15,000
\$10,001 to \$11,000	\$20,000	\$10,000	\$10,000
\$11,001 to \$12,000	\$10,000	Nil	\$5,000
\$12,001 to \$16,000	\$0	Nil	Nil

\*Updated as of October 2018, Source: MAS | IRAS

Above tables subjects to changes without prior notice.



# CHEAT SHEET 2

ABSD - Additional Buyer's Stamp Duty				LOAN	1 <sup>st</sup> Housing Loan	2 <sup>nd</sup> Housing Loan	3 <sup>rd</sup> Housing Loan
CITIZEN	Rate on 1 <sup>st</sup> Purchase	Rate on 2 <sup>nd</sup> Purchase	Rate on 3 <sup>rd</sup> Purchase	LTV limit	75% IF < 30 Yrs loan or Age 65 Yrs	45% IF < 30 Yrs loan or Age 65 Yrs	35% IF < 30Yrs loan or Age 65 Yrs
Singapore Citizen	N.A.	20%	30%		55% IF > 30 Yrs loan or > Age 65 Yrs	25% IF > 30 Yrs loan or > Age 65 Yrs	15% IF > 30Yrs loan or > Age 65 Yrs
Permanent Resident	5%	30%	35%	Minimum CASH downpayment	5% Cash / 20% CPF or Cash, for < 30 Yrs loan	25% of Purchase Price	25% of Purchase Price
Foreigner	60%	60%	60%		10% Cash / 35% CPF or Cash, for > 30 Yrs loan		
Corporate Entity	65%	65%	65%	Corporate Entity	15% LTV	15% LTV	15% LTV
BSD - BUYER STAMP DUTY				TDSR Threshold: 55% (Fixed Income: 100%, Variable Income: 70%) Less Debt Obligation such as other loans and credit cards			
<p><b>Residential Properties : (Above \$1M : 4%)</b>                      1<sup>st</sup> \$180,000 : 1% / Next \$180,000 : 2% / Next \$640,000 : 3% / Next \$500,000 : 4% / Next \$1.5M : 5% / Above \$3M : 6%</p> <p><i>Quick Formula as shown:</i>                      *Below \$1M, Purchase Price x 3% LESS \$5,400                      **Below \$1.5M, Purchase Price x 4% LESS \$15,400                      ***Below \$3M, Purchase Price x 5% LESS \$30,400                      *****Above \$3M, Purchase Price x 6% LESS \$60,400</p> <p><b>Commercial &amp; Industrial Properties</b>                      1<sup>st</sup> \$180,000 : 1% / Next \$180,000 : 2% / Thereafter : 3%</p> <p><i>Quick Formula: Purchase Price x 3% LESS \$5,400</i></p>				<p>Calculation of New Loan Monthly Repayment : (For Loan Eligibility)                      Residential : Medium term rate of 4.0% on housing loan or prevailing rate, whichever is higher.</p> <p>Non-Residential (Commercial / Industrial): Medium term rate of 5.0% on non-residential property loan or prevailing rate, whichever is higher.</p>			
ABSD RELIEF	1 <sup>st</sup> PURCHASE	2 <sup>nd</sup> PURCHASE		SSD - SELLER'S STAMP DUTY			
SINGAPOREAN SPOUSE AND SPR / FOREIGNER SPOUSE	NO ABSD	DISPOSE 1 <sup>st</sup> PROPERTY IN 6 MONTHS FOR READY UNIT OR WITHIN 6 MONTHS OF TOP / CSC OF 2 <sup>ND</sup> PROPERTY		<b>Residential Properties :</b> 12% - 1 <sup>st</sup> year / 8% - 2 <sup>nd</sup> year / 4% - 3 <sup>rd</sup> year from Signing of S&P		<b>Industrial Properties :</b> 15%-1 <sup>st</sup> year / 10% - 2 <sup>nd</sup> year / 5% - 3 <sup>rd</sup> year from Signing of S&P	
<b>Foreigners exempted from ABSD if buying 1<sup>st</sup> Residential Property:</b> USA, ICELAND, NORWAY, LIECHTENSTEIN & SWITZERLAND				* Minimum Rental Period : 3 Months for Pte Residential (Announced 30 June 2017) * HDB remains as 6 Months.			

Updated as of MAY 2023 | Source: MAS | IRAS )



# TDSR @ 4%

## TDSR Loan Table Based on Income and Interest Rate of 4%

Household Income	Loan Amount Per Tenue								
	Years	Years	Years	Years	Years	Years	Years	Years	Years
	30	27	25	22	20	17	15	12	10
4,500	518,417	489,897	468,895	434,073	408,429	365,911	334,601	282,686	244,456
5,000	576,018	544,330	520,994	482,303	453,810	406,568	371,778	314,096	271,618
5,500	633,620	598,763	573,094	530,533	499,191	447,225	408,956	345,506	298,780
6,000	691,222	653,196	625,193	578,764	544,572	487,882	446,134	376,915	325,942
6,500	748,824	707,629	677,293	626,994	589,953	528,539	483,312	408,325	353,103
7,000	806,426	762,062	729,392	675,224	635,334	569,195	520,490	439,734	380,265
7,500	864,028	816,495	781,491	723,454	680,715	609,852	557,668	471,144	407,427
8,000	921,629	870,928	833,591	771,685	726,096	650,509	594,845	502,554	434,589
8,500	979,231	925,361	885,690	819,915	771,477	691,166	632,023	533,963	461,751
9,000	1,036,833	979,794	937,790	868,145	816,858	731,823	669,201	565,373	488,912
9,500	1,094,435	1,034,227	989,889	916,376	862,239	772,479	706,379	596,782	516,074
10,000	1,152,037	1,088,660	1,041,989	964,606	907,620	813,136	743,557	628,192	543,236
10,500	1,209,639	1,143,093	1,094,088	1,012,836	953,001	853,793	780,735	659,602	570,398
11,000	1,267,241	1,197,526	1,146,188	1,061,067	998,382	894,450	817,912	691,011	597,560
11,500	1,324,842	1,251,959	1,198,287	1,109,297	1,043,763	935,107	855,090	722,421	624,721
12,000	1,382,444	1,305,392	1,250,386	1,157,527	1,089,144	975,763	892,268	753,831	651,883
12,500	1,440,046	1,360,825	1,302,486	1,205,757	1,134,525	1,016,420	929,446	785,240	679,045
13,000	1,497,648	1,415,258	1,354,585	1,253,988	1,179,906	1,057,077	966,624	816,650	706,207
13,500	1,555,250	1,469,691	1,406,685	1,302,218	1,225,287	1,097,734	1,003,802	848,059	733,369
14,000	1,612,852	1,524,124	1,458,784	1,350,448	1,270,668	1,138,391	1,040,980	879,469	760,530
14,500	1,670,453	1,578,557	1,510,884	1,398,679	1,316,049	1,179,047	1,078,157	910,879	787,692
15,000	1,728,055	1,632,990	1,562,983	1,446,909	1,361,430	1,219,704	1,115,335	942,288	814,854
15,500	1,785,657	1,687,423	1,615,082	1,495,139	1,406,811	1,260,361	1,152,513	973,698	842,016
16,000	1,843,259	1,741,856	1,667,182	1,543,369	1,452,192	1,301,018	1,189,691	1,005,107	869,178



# MSR @ 4%

## MSR Loan Table Based on Income and Interest Rate of 4%

Household Income	Loan Amount Per Tenure								
	Years	Years	Years	Years	Years	Years	Years	Years	Years
	30	27	25	22	20	17	15	12	10
4,500	282,773	267,217	255,761	236,767	222,780	199,588	182,509	154,193	133,340
5,000	314,192	296,907	284,179	263,074	247,533	221,764	202,788	171,325	148,155
5,500	345,611	326,598	312,597	289,382	272,286	243,941	223,067	188,458	162,971
6,000	377,030	356,289	341,014	315,689	297,039	266,117	243,346	205,590	177,786
6,500	408,449	385,979	369,432	341,997	321,793	288,294	263,625	222,723	192,602
7,000	439,869	415,670	397,850	368,304	346,546	310,470	283,904	239,855	207,417
7,500	471,288	445,361	426,268	394,612	371,299	332,647	304,182	256,988	222,233
8,000	502,707	475,052	454,686	420,919	396,052	354,823	324,461	274,120	237,048
8,500	534,126	504,742	483,104	447,226	420,806	376,999	344,740	291,253	251,864
9,000	565,545	534,433	511,522	473,534	445,559	399,176	365,019	308,385	266,679
9,500	596,965	564,124	539,940	499,841	470,312	421,352	385,298	325,518	281,495
10,000	628,384	593,815	568,357	526,149	495,066	443,529	405,576	342,650	296,311
10,500	659,803	623,505	596,775	552,456	519,819	465,705	425,855	359,783	311,126
11,000	691,222	653,196	625,193	578,764	544,572	487,882	446,134	376,915	325,942
11,500	722,641	682,887	653,611	605,071	569,325	510,058	466,413	394,048	340,757
12,000	754,060	712,578	682,029	631,378	594,079	532,235	486,692	411,180	355,573
12,500	785,480	742,268	710,447	657,686	618,832	554,411	506,971	428,313	370,388
13,000	816,899	771,959	738,865	683,993	643,585	576,587	527,249	445,445	385,204
13,500	848,318	801,650	767,283	710,301	668,339	598,764	547,528	462,578	400,019
14,000	879,737	831,340	795,700	736,608	693,092	620,940	567,807	479,710	414,835
14,500	911,156	861,031	824,118	762,916	717,845	643,117	588,086	496,843	429,650
15,000	942,576	890,722	852,536	789,223	742,598	665,293	608,365	513,975	444,466
15,500	973,995	920,413	880,954	815,530	767,352	687,470	628,643	531,108	459,281
16,000	1,005,414	950,103	909,372	841,838	792,105	709,646	648,922	548,240	474,097





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