Property Title Deeds in Singapore: Suppressed Titles and Digital Titles

Conveyancing · https://help.law.com.sg/faq/property-title-deeds-singapore-suppressed-digital/

If your Singapore property is mortgaged to a bank or charged to the CPF Board, you will not hold a paper title deed. Since 1 June 2017, under the Paperless Titles Scheme implemented by the Singapore Land Authority (SLA), such titles are kept electronically and are known as suppressed titles. You can, however, download a free digital copy of your title at any time using your SingPass through SLA's MyProperty service. This page explains how titles are kept, what a suppressed title is, how to obtain a digital title, and when a hardcopy title will be printed.

How are property titles kept in Singapore?

The title deed to a property (eg. the Certificate of Title, Subsidiary Strata Certificate of Title or Subsidiary Certificate of Title) is the document evidencing ownership of the property registered with the Singapore Land Authority (SLA). Under SLA's Paperless Titles Scheme, titles for mortgaged or charged properties are no longer issued in paper form and are instead managed electronically.

What is a suppressed title?

A suppressed title refers to a property title that is no longer issued in paper form under the Paperless Titles Scheme implemented by the Singapore Land Authority (SLA).

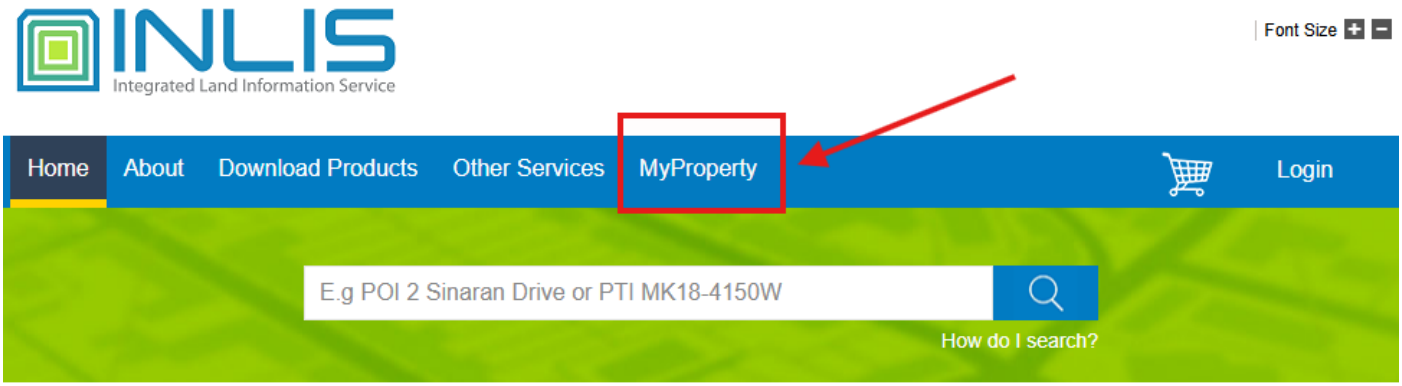
Starting from 1 June 2017, as part of the Scheme, SLA ceased the printing of paper title documents for properties that are charged or mortgaged to Monetary Authority of Singapore (MAS) licensed financial institutions (eg. DBS, OCBC, UOB) and the Central Provident Fund Board (CPF Board). Instead, these titles are managed electronically and are termed "suppressed" because the physical documents are no longer produced.

Accordingly, if your property is still charged or mortgaged to a bank and/or the CPF Board, no paper title of your property will be issued to you.

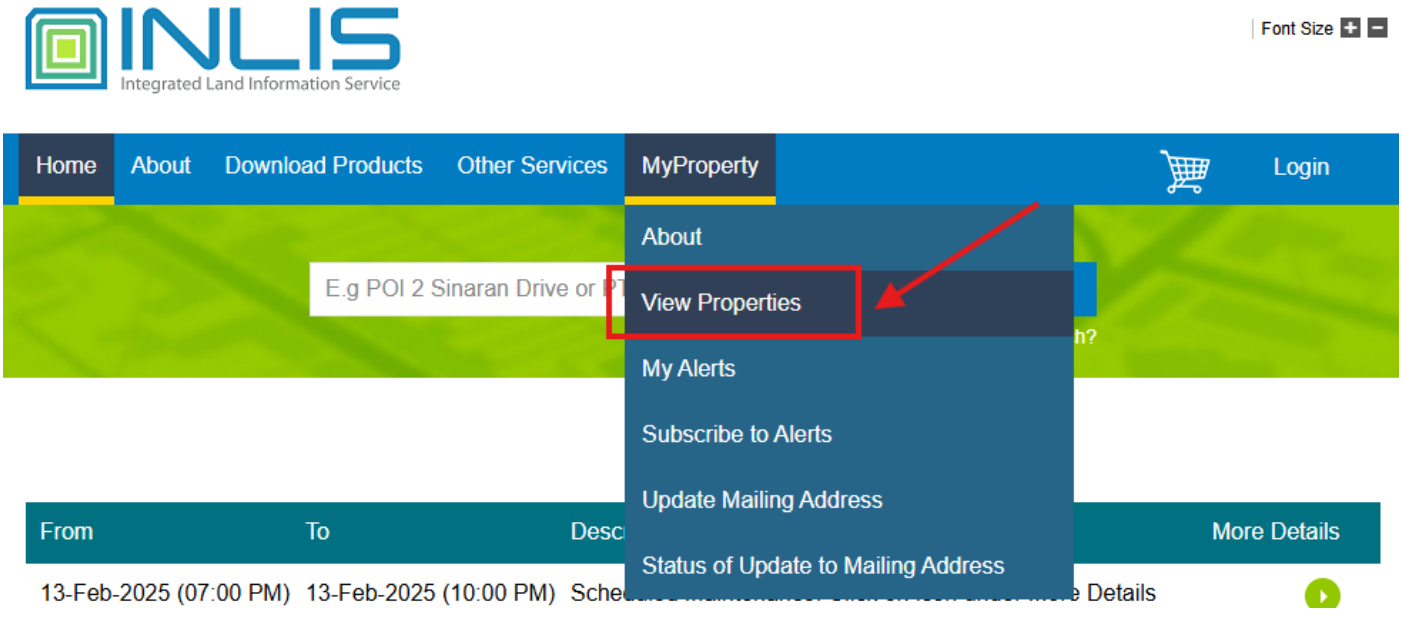
How do I obtain a digital title of my property?

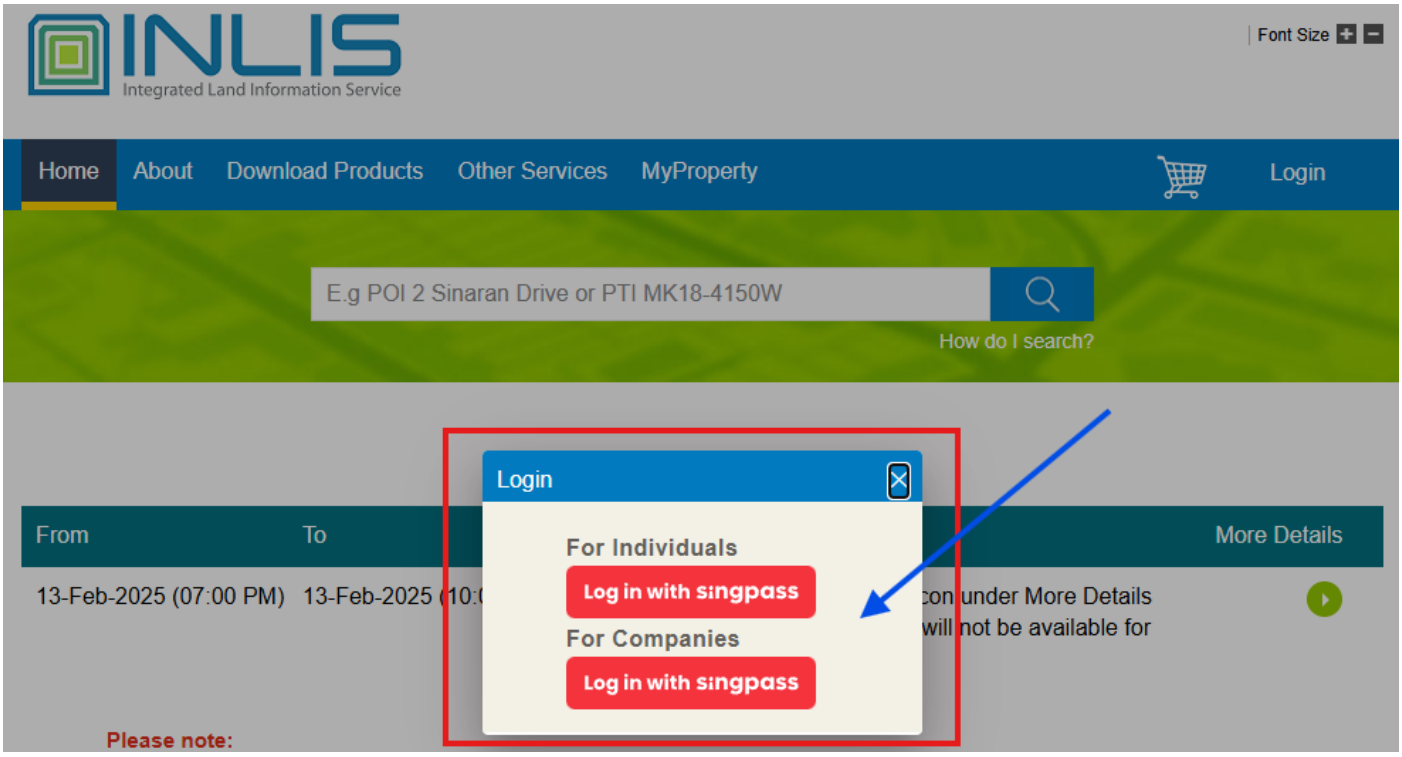
If you own an immovable property in Singapore, you may use your SingPass to retrieve digitised records or title of your property at MyProperty, which is a free service by the Singapore Land Authority.

1. Log in using your SingPass account, either as an individual or a business user, eg. company.



2. Once you have logged in, you can access your property information by searching for your property address.

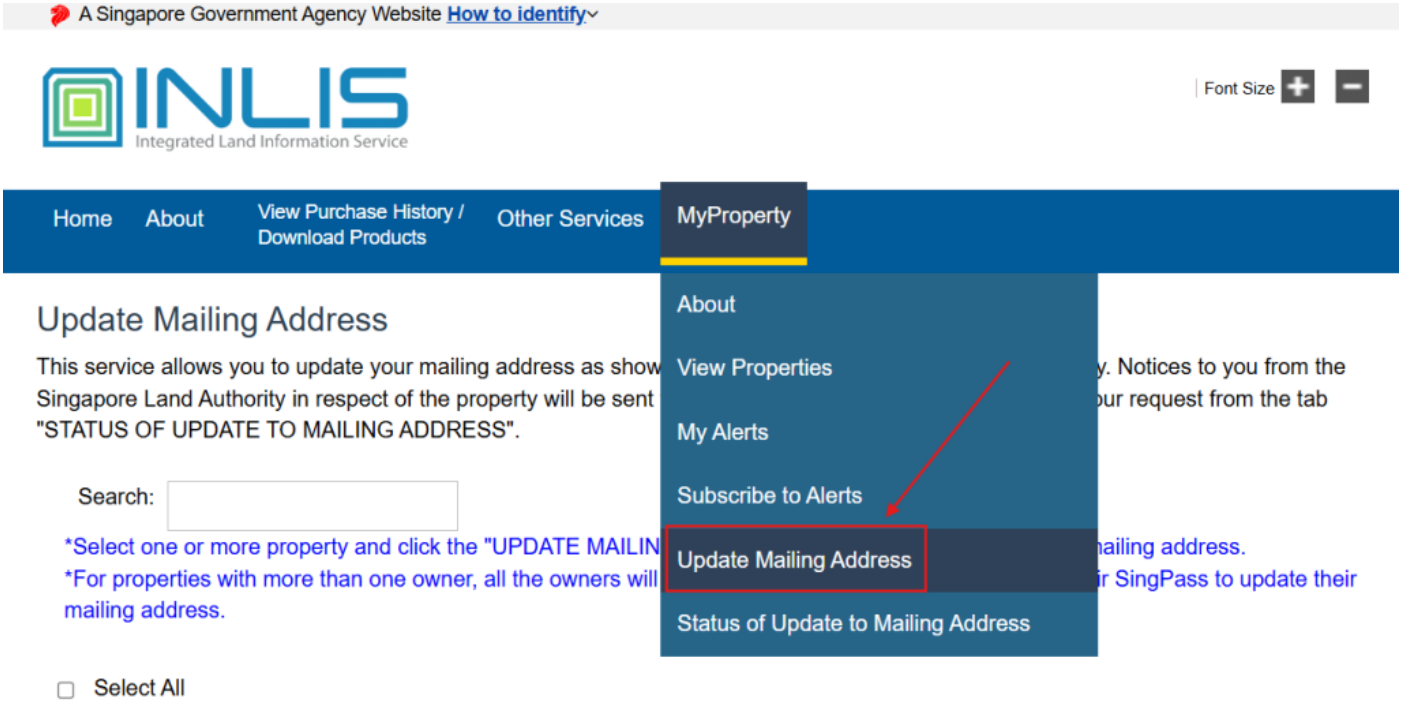




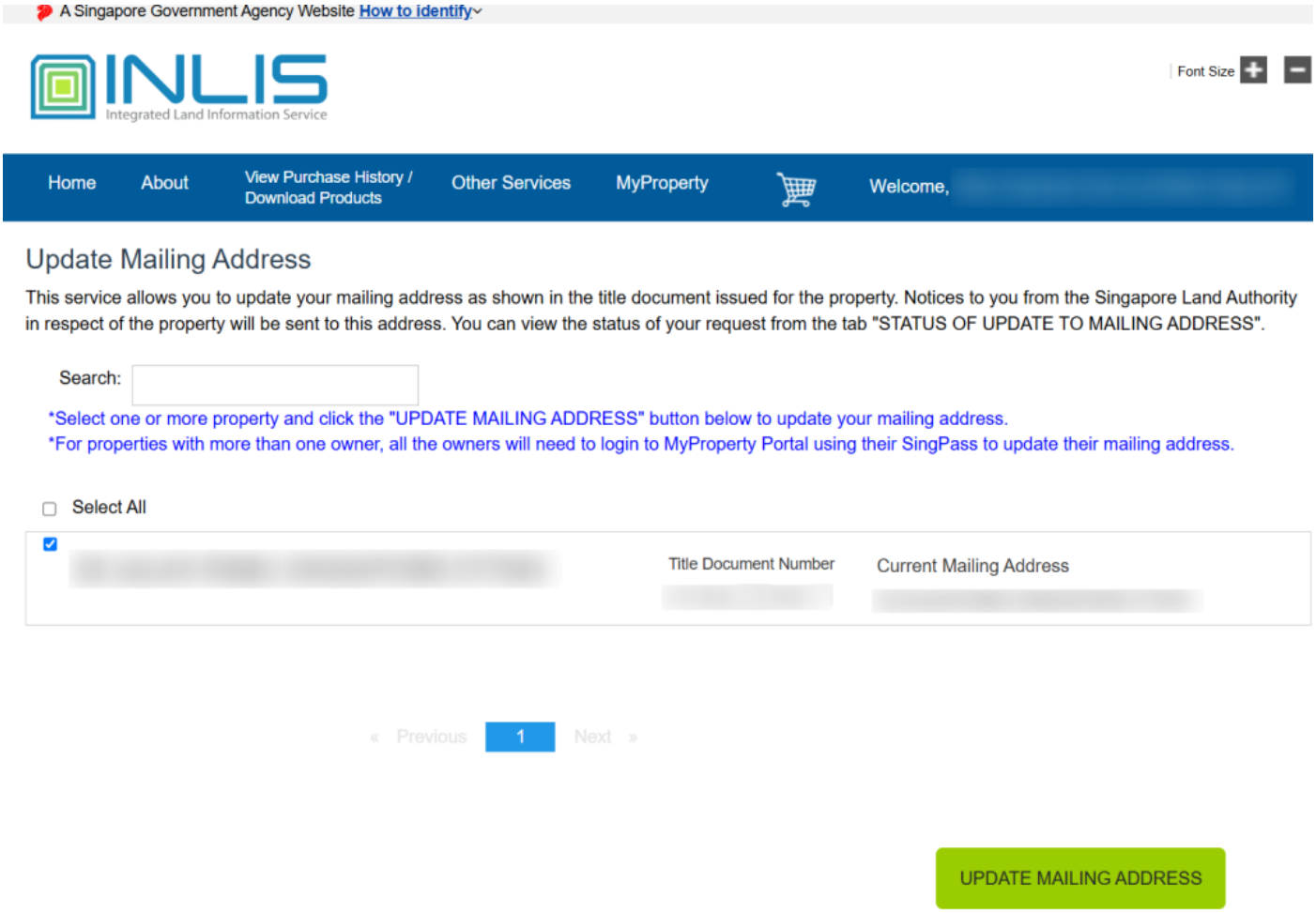
Can I update my mailing address through MyProperty?

Yes. You can also update your mailing address through MyProperty by:

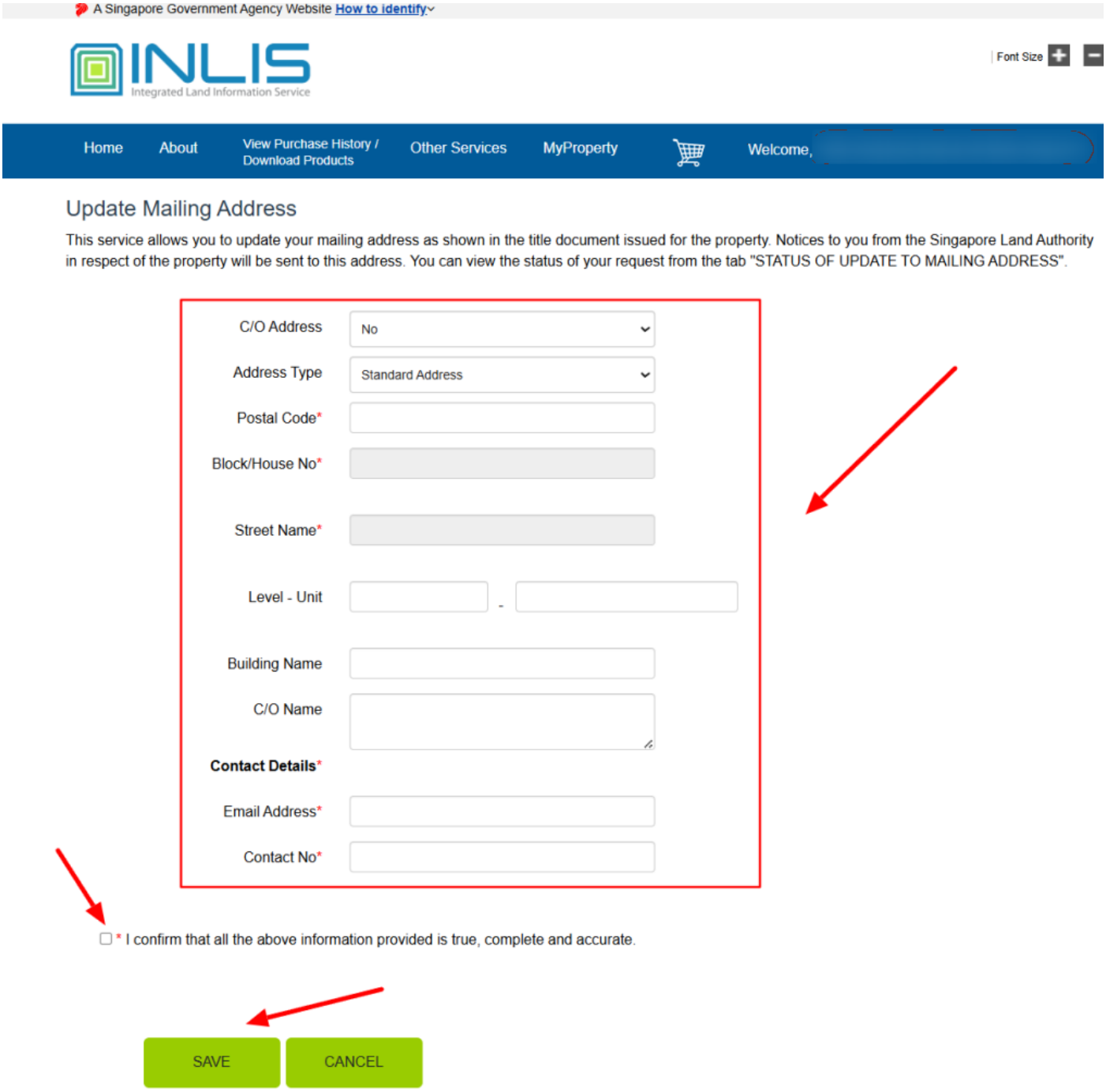
1. Selecting the "Update Mailing Address" option



2. Selecting the specific property you wish to update



3. Entering your new mailing address and saving the changes



When will the hardcopy title be printed?

The hardcopy title is printed only when there is no outstanding mortgage, CPF charge or other charge on the property. In other words, once your housing loan is fully redeemed and any CPF Board charge is discharged, and the discharge documents are lodged with SLA, the original title can be printed and

released for collection by you or your authorised representative. For the process of redeeming your loan and discharging the mortgage or CPF charge, see our guide on redemption and discharge of mortgage in Singapore.

Can I update my name in the title deeds?

If you have changed your name, you may wish to update your name in the title deed by way of an Application to Note Change of Name lodged at SLA. This is generally optional unless you need to lodge an instrument at SLA, and the process differs where the property is mortgaged or subject to a CPF Board charge, particularly where the title is a suppressed title. See our guide on how to update your name in the title deeds of your property.

Disclaimer: The information on this page is for general guidance only and does not constitute legal advice. Laws, regulations and SLA procedures may change over time. You should verify the current position with SLA or consult a qualified conveyancing lawyer for advice on your specific situation.

Related guide: New owners may also wish to read our guide on how to buy property in Singapore, which explains registration of title after completion.