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SINGAPORE LAND AUTHORITY ACT 2001

SINGAPORE LAND AUTHORITY (ELECTRONIC TRANSACTION SYSTEM) RULES 2026

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In exercise of the powers conferred by section 28 of the Singapore Land Authority Act 2001, the Minister for Law makes the following Rules:

PART 1

PRELIMINARY

Citation and commencement

1. These Rules are the Singapore Land Authority (Electronic Transaction System) Rules 2026 and come into operation on 19 November 2026.

Definitions

2. In these Rules —

"authorised signatory", "Category B payee", "Category C payee", "Central Provident Fund", "Central Provident Fund Board", "conveyancing money", "digital conveyancing account", "digital conveyancing account service provider", "digital conveyancing (CPF) account", "pay-in confirmation notification", "pay-out instruction", "purchaser", "solicitor" and "vendor" have the meanings given by rule 2(2) of the

Conveyancing and Law of Property (Conveyancing) Rules 2011 (G.N. No. S 391/2011);

"Corppass" means the identity authentication service, known as Singapore Corporate Access, by which an entity authenticates its identity in order to carry out, or take any step in relation to, a conveyancing transaction using the electronic transaction system;

"purchaser's cash digital conveyancing account", in relation to a conveyancing transaction, means the digital conveyancing account operated for the purposes of depositing the conveyancing money provided by the purchaser for the purposes of the conveyancing transaction;

"purchaser's digital conveyancing (CPF) account", in relation to a conveyancing transaction for the purposes of which conveyancing money is withdrawn from the purchaser's account in the Central Provident Fund, means the digital conveyancing (CPF) account operated for the purposes of depositing the conveyancing money;

"purchaser's mortgagee digital conveyancing account", in relation to a conveyancing transaction for the purposes of which conveyancing money is disbursed by a mortgagee to the purchaser (under a loan taken by the purchaser), means the digital conveyancing account operated for the purposes of depositing the conveyancing money;

"Singpass" means the identity authentication service, known as Singapore Personal Access, by which an individual authenticates the individual's identity in order to carry out, or take any step in relation to, a conveyancing transaction using the electronic transaction system;

"vendor's cash digital conveyancing account", in relation to a conveyancing transaction, means the digital conveyancing account operated for the purposes of depositing conveyancing money provided by the vendor for any purpose related to the conveyancing transaction, and conveyancing money paid by or for the purchaser for the purposes of the conveyancing transaction.

PART 2

ELECTRONIC TRANSACTION SYSTEM — REQUIREMENTS

Authority to ensure that electronic transaction system complies with this Part

3. The Authority must ensure that any electronic transaction system established under section 23 of the Act complies with the requirements in this Part.

Electronic transaction system may only be used by authenticated person

4.—(1) Subject to paragraphs (2) and (3), the electronic transaction system must ensure that no person may access the electronic transaction system to carry out (or take any step in relation to) a conveyancing transaction, unless —

(*a*) if the person is an individual — the identity of the person is authenticated using Singpass; or

(*b*) in any other case — the identity of the person is authenticated using Corppass.

(2) The electronic transaction system may allow an officer or employee of the Authority who is duly authorised by the Authority to —

(*a*) provide the confirmation notification under rule 5(2) on the Authority's behalf; or

(*b*) submit a document on behalf of a solicitor under rule 11,

to access the electronic transaction system for such purpose.

(3) In addition, the electronic transaction system may allow an officer or employee of the Authority, who is duly authorised by the Authority to make a correction (on the Authority's behalf) of an error or omission in the records of the electronic transaction system under section 25(1) of the Act, to access the electronic transaction system for such purpose.

Solicitor to confirm which party the solicitor represents

5.—(1) Subject to paragraphs (2) and (3), for the purposes of any conveyancing transaction carried out using the electronic transaction system, the electronic transaction system must ensure that —

(*a*) a person is not allowed to take any step relating to the conveyancing transaction as a solicitor, unless the Authority has received information from the Supreme Court that the person holds a valid practising certificate authorising the person to practise as an advocate and solicitor in Singapore; and

(*b*) a solicitor is not allowed to take any step relating to the conveyancing transaction as the solicitor representing a party to the transaction, unless the solicitor provides, using the electronic transaction system, a confirmation notification that the solicitor represents that party in respect of that conveyancing transaction.

(2) In the event of a system malfunction where a solicitor is prevented from providing the confirmation notification mentioned in paragraph (1)(*b*), the electronic transaction system may allow the solicitor to take any step relating to a conveyancing transaction as the solicitor representing a party after the Authority provides (on behalf of the solicitor), using the electronic transaction system, a confirmation notification that the solicitor represents that party in respect of that conveyancing transaction.

(3) Immediately after a confirmation notification mentioned in paragraph (1)(*b*) or (2) is provided by or on behalf of a solicitor (as the case may be), the electronic transaction system must notify the party stated in the confirmation notification as being the party

represented by the solicitor, of the provision of the confirmation notification.

Transparency — who the electronic transaction system allows to take steps as parties or solicitors

6. The electronic transaction system must ensure that, during the period starting from when a conveyancing transaction is initiated in the electronic transaction system and ending when the conveyancing transaction is completed or aborted, the identity of each person who is allowed by the electronic transaction system to take any step in relation to the conveyancing transaction as —

(*a*) a party to the conveyancing transaction; or

(*b*) a solicitor representing any party to the conveyancing transaction,

is accessible through the electronic transaction system to every other party to that conveyancing transaction, and each party's solicitor.

Solicitor's acknowledgement required for every payment into digital conveyancing account or digital conveyancing (CPF) account

7.—(1) As soon as possible after any money is paid into a digital conveyancing account or digital conveyancing (CPF) account specified in the first column of the table below, the electronic transaction system must require the solicitor specified opposite in the second column to acknowledge, by providing a pay-in confirmation notification using the electronic transaction system, that the money is conveyancing money that was paid into the account for or in connection with the conveyancing transaction for which the solicitor operates and controls the account.

First column	*Second column*
Type of digital conveyancing account or digital conveyancing (CPF) account	*Description of solicitor*
(*a*) purchaser's cash digital conveyancing account	purchaser's solicitor
(*b*) purchaser's digital conveyancing (CPF) account	solicitor representing the Central Provident Fund Board, in respect of conveyancing money withdrawn from the purchaser's account in the Central Provident Fund (called in this rule and rule 8 the purchaser's CPF Board solicitor)
(*c*) purchaser's mortgagee digital conveyancing account	solicitor representing the mortgagee, in respect of conveyancing money disbursed by the mortgagee under a loan taken by the purchaser (called in this rule and rule 8 the purchaser's mortgagee solicitor)
(*d*) vendor's cash digital conveyancing account	vendor's solicitor

(2) Where any money has been paid into a digital conveyancing account or digital conveyancing (CPF) account, but the payment has not been acknowledged by the relevant solicitor under paragraph (1), the electronic transaction system must ensure that no pay-out instruction is sent to the digital conveyancing account service provider for the payment of any conveyancing money from that account, until the relevant solicitor —

(*a*) acknowledges the payment under paragraph (1); or

(*b*) provides an undertaking to the Authority that he or she will take the necessary steps to provide his or her consent under rule 14G(1) of the Conveyancing and Law of Property (Conveyancing) Rules 2011 to the digital conveyancing account service provider reversing the payment transaction and refunding the money to the person who provided the money.

(3) Immediately after the provision of a pay-in confirmation notification mentioned in paragraph (1) in respect of a payment of conveyancing money into a digital conveyancing account or digital conveyancing (CPF) account specified in the first column of the table below, the electronic transaction system must notify the persons specified opposite in the second column of the provision of the pay-in confirmation notification.

First column	*Second column*
Type of digital conveyancing account or digital conveyancing (CPF) account	*Person*
(*a*) purchaser's cash digital conveyancing account	(i) purchaser (ii) purchaser's solicitor
(*b*) purchaser's digital conveyancing (CPF) account	(i) purchaser (ii) purchaser's CPF Board solicitor
(*c*) purchaser's mortgagee digital conveyancing account	(i) purchaser (ii) purchaser's mortgagee solicitor
(*d*) vendor's cash digital conveyancing account	(i) vendor (ii) vendor's solicitor

Accessibility of information relating to outstanding balance standing in digital conveyancing account, etc.

8. The electronic transaction system must ensure that the latest information relating to the outstanding balance standing in every digital conveyancing account or digital conveyancing (CPF) account mentioned in the first column of the table below, is accessible through the electronic transaction system at all material times before the conveyancing transaction for which the account is operated is completed or aborted, to the persons specified opposite in the second column.

First column	*Second column*
Type of digital conveyancing account or digital conveyancing (CPF) account	*Person*
(*a*) purchaser's cash digital conveyancing account	(i) purchaser (ii) purchaser's solicitor (iii) purchaser's CPF Board solicitor (iv) purchaser's mortgagee solicitor
(*b*) purchaser's digital conveyancing (CPF) account	(i) purchaser (ii) purchaser's solicitor (iii) purchaser's CPF Board solicitor (iv) purchaser's mortgagee solicitor
(*c*) purchaser's mortgagee digital conveyancing account	(i) purchaser (ii) purchaser's solicitor (iii) purchaser's CPF Board solicitor

First column	*Second column*
Type of digital conveyancing account or digital conveyancing (CPF) account	*Person*
	(iv) purchaser's mortgagee solicitor
(*d*) vendor's cash digital conveyancing account	(i) vendor (ii) vendor's solicitor

Necessary authorisation before any solicitor may serve, sign or countersign any pay-out instruction

9.—(1) Subject to paragraph (2), the electronic transaction system must ensure that no solicitor may serve, sign or countersign any pay-out instruction in respect of any conveyancing money in a digital conveyancing account or a digital conveyancing (CPF) account, unless the party whom the solicitor represents in respect of the conveyancing transaction for which the account is operated (according to the confirmation notification mentioned in rule 5(1)(*b*) or (2)) has provided a separate confirmation notification confirming that the solicitor represents that party.

(2) In addition, the electronic transaction system may also allow a solicitor who represents —

(*a*) the Central Provident Fund Board, in respect of conveyancing money withdrawn from the purchaser's account in the Central Provident Fund; or

(*b*) the mortgagee, in respect of conveyancing money disbursed by the mortgagee under a loan taken by the purchaser,

to sign a pay-out instruction if the purchaser's solicitor provides a separate confirmation notification that the firstmentioned solicitor is authorised in the relevant capacity.

Pay-out instruction not to be sent unless signing requirements met

10. The electronic transaction system must ensure that no pay-out instruction for the payment of any conveyancing money from a digital conveyancing account or a digital conveyancing (CPF) account is sent to the digital conveyancing account service provider unless —

(*a*) the pay-out instruction is signed by an authorised signatory of the solicitor who operates and controls the account; and

(*b*) if the conveyancing money is to be paid to a Category B payee or Category C payee, the pay-out instruction has been countersigned by an authorised signatory, whom the solicitor mentioned in sub-paragraph (*a*) has confirmed as the person authorised to countersign the pay-out instruction, in accordance with the Fifth Schedule to the Conveyancing and Law of Property (Conveyancing) Rules 2011.

Solicitor may request Authority to submit document on behalf of solicitor

11. Where the electronic transaction system prevents a solicitor from submitting a document relating to a conveyancing transaction, the solicitor may request the Authority to submit the document on behalf of the solicitor to the electronic transaction system.

PART 3

CORRECTION OF TYPOGRAPHICAL AND CLERICAL ERRORS

Prescribed form for application to correct typographical or clerical error

12.—(1) An application under section 26(1) of the Act by a party to a conveyancing transaction to correct any typographical or clerical error made by the party in any electronic record relating to the conveyancing transaction stored in the electronic transaction system, must contain the information set out in paragraph (2), and be made in

the form set out on the Authority's Internet website at https://www.sla.gov.sg.

(2) The required information mentioned in paragraph (1) is —

(*a*) name of the party making the application, together with sufficient information to identify the party;

(*b*) sufficient information to identify the conveyancing transaction to which the electronic record mentioned in paragraph (1) relates;

(*c*) description of the electronic record mentioned in paragraph (1);

(*d*) details of the typographical or clerical error made by the party; and

(*e*) any document or information to substantiate that —

(i) the error in the electronic record relating to the conveyancing transaction is a typographical or clerical error; and

(ii) in a case mentioned in section 26(2)(*b*) of the Act — all of the parties to the conveyancing transaction consent in writing to —

(A) the correction; and

(B) the date on which the correction should take effect from.

(3) The Authority may require the party making the application to provide any other documents or information that may be needed to make a decision on the application.

Prescribed key terms of conveyancing transaction

13. For the purposes of section 26(7) of the Act, the following are key terms of a conveyancing transaction in relation to which an error in an electronic record cannot be corrected under section 26(1) of the Act:

(*a*) the address of any land to be conveyed, transferred or granted by the conveyancing transaction;

(*b*) where the conveyancing transaction is a sale, purchase or assignment of any land — the purchase price of the land.

PART 4

GENERAL

Electronic transaction system may only be used for registered land

14.—(1) A person may only use the electronic transaction system to —

(*a*) carry out a conveyancing transaction; or

(*b*) take any step in relation to a conveyancing transaction,

if the subject matter of the conveyancing transaction is the conveyance, transfer or grant of any estate, interest or right in respect of registered land.

(2) In this rule, "registered land" has the meaning given by section 4(1) of the Land Titles Act 1993.

Retention period for records

15. For the purposes of section 23(5) of the Act, the prescribed retention period for electronic records of conveyancing transactions that are carried out using the electronic transaction system is a period of 7 years starting from —

(*a*) in a case where the record relates to a conveyancing transaction for the sale, purchase or assignment of any land —

(i) where an option to purchase the land is issued but not exercised, and —

(A) the record is created on or before the day the option expires — the day after the option expires; or

(B) the record is created after the day the option expires — the day the record is created;

(ii) where an option to purchase the land is issued and exercised, but the conveyancing transaction is aborted, and —

(A) the record is created on or before the day on which all parties to the conveyancing transaction agree to abort the transaction (called in this paragraph the aborted date) — the aborted date; or

(B) the record is created after the aborted date — the day the record is created; or

(iii) where an option to purchase the land is issued and exercised, and the sale, purchase or assignment of the land is completed, and —

(A) the record is created on or before the day on which all pay-out instructions for the payment of the amount payable for the purposes of the completion of the sale, purchase or assignment of the land are sent to the digital conveyancing account service provider (called in this paragraph the completion date) — the completion date; or

(B) the record is created after the completion date — the day the record is created; or

(*b*) in any other case — the day the record is created.

Made on 12 November 2026.

LUKE GOH
Permanent Secretary,
Ministry of Law,
Singapore.

[AG/LEGIS/SL/158A/2025/3]