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The Singapore *Rental Checklist*

From viewing apartments to signing your lease and moving in, here's what to check, what to ask, and a few things you'll be glad you knew beforehand.

THE ONE-PAGE CHECKLIST

Renting in Singapore? What to Check Before You Sign

Tick things off as you go. For more details, helpful tips, and ready-to-use messages, use our interactive rental checklist. It also saves your progress so you can pick up where you left off.

BEFORE YOU SIGN

- [ ] Check the agent is real
- [ ] Check who actually owns the place
- [ ] Know what you owe and when
- [ ] What if you lose your job or need to leave Singapore?
- [ ] Check who's responsible for repairs
- [ ] Check the aircon clause carefully
- [ ] Agree what comes with the place
- [ ] Get every promise in writing
- [ ] Check the move-out terms
- [ ] Stamp the lease with IRAS

BEFORE YOU MOVE IN

- [ ] Take photos and videos of everything
- [ ] Check the inventory, item by item
- [ ] Find out how long you have to report problems
- [ ] Test the things you'll use every day
- [ ] Check that promised work is done
- [ ] Keep everything in one folder
- [ ] Set up utilities and think about contents insurance

BEFORE YOU MOVE OUT

- [ ] Check your notice period and end date
- [ ] Look back at your move-in photos
- [ ] Check what cleaning and servicing the lease expects
- [ ] Ask for a joint inspection before the last day
- [ ] Ask about any damage or proposed deductions
- [ ] Do the handover properly
- [ ] Close your utilities and settle the last bills
- [ ] Know when and how your deposit comes back
- [ ] Know where to go if you can't agree

This checklist is here to help you know what to look out for. Every rental agreement is different, so always check the terms of your own lease. For legal advice or a professional property inspection, speak to a qualified specialist.

BEFORE YOU SIGN

The questions worth asking

Ask these questions before making any payments, and make sure the answers are clearly written into your tenancy agreement, not just discussed over messages.

1. What's the monthly rent, the deposit, and exactly what's due on signing?
2. Is there a diplomatic clause? What's the minimum stay, the notice, and what proof do you need?
3. If I leave early, is there a commission claw-back, and how much would it be?
4. What's the minor-repair cap per item, and when does it start?
5. How often does the aircon need servicing, and who pays for breakdowns?
6. How many days is the problem-free period?
7. What exactly is expected at move-out: cleaning, curtains, aircon, touch-ups?
8. How many days after handover is the deposit refunded?
9. Can we add the repairs you've promised to the agreement with a date?

STAGE

Before You Sign

Everything worth checking before you commit to a tenancy agreement.

☐ Check the agent is real

Rental scams in Singapore nearly always start with someone pretending to be an agent.

Every property agent here has to be registered with the Council for Estate Agencies (CEA). The **CEA Public Register** lets you look up a name, a registration number or, best of all, the phone number you're actually messaging. If that number doesn't bring up a profile, CEA says treat it as a scam, even if the name and number on the ad look right. A real agent never needs a payment to let you view a place, and deposits go to the owner, not the agent.

> A LITTLE TIP
> Search the phone number, not just the name. Scammers copy real agents' names and registration numbers from real ads.

Check the agent is licensed (CEA)
https://eservices.cea.gov.sg/aceas/public-register/

☐ Check who actually owns the place

You want your deposit going to the real owner, not to someone who happens to have the keys.

Ask for the landlord's full name and make sure the name on the tenancy agreement matches the owner. CEA's own tenant checklist suggests confirming ownership with a title search on the **SLA's INLIS portal**, which costs a few dollars. If the landlord is a company, check it exists on the **ACRA register**. Pay the deposit and rent to the owner's own bank account or PayNow, by a method that leaves a trail.

> A LITTLE TIP
> If the 'landlord' is overseas, won't let you view the property, and/or wants a transfer first, that's a major red flag. Walk away.

Read the checklist for tenants (CEA)
https://www.cea.gov.sg/consumers/transacting-on-your-own/renting-or-renting-out-a-private-residential-property/

See who owns the property (SLA)
https://app.sla.gov.sg/inlis/#/

Look up the landlord's company (ACRA)
https://www.bizfile.gov.sg/

☐ Know what you owe and when

Rent isn't the only cost. Make sure all fees and payment terms are clear before anything.

Before signing, make sure you know what you're paying (rent, security deposit, and upfront costs) and what you're agreeing to (lease length, payment dates, and renewal terms).

A deposit of one month's rent for each year of the lease, paid when you sign along with the first month, is common, but it's whatever your agreement says, not a rule. There's no legal cap on the deposit and no legal deadline for returning it. The agreement sets both, so read those lines twice.

> A LITTLE TIP
> Before paying a deposit to hold the property, make sure you've read the Letter of Intent. And before paying the security deposit, make sure the landlord has signed the lease and given you a copy.

Read the guide to renting, PDF (CEA)

https://www.cea.gov.sg/docs/default-source/default-document-library/consumer-guide-on-residential-rental-transactions-(a4)3aec2f33f22f6eceb9b0ff0000fcc945.pdf

☐ What if you lose your job or need to leave Singapore?

If your pass ends, your lease doesn't. This is the clause expats most regret not reading.

A **diplomatic clause** lets you end your lease early if you lose your job or need to leave Singapore. But it's not automatically included, so make sure it's in your lease. Check how long you need to live there before you can use it (often 12 months), how much notice you need to give (usually 2 months), and whether it covers losing your job, resigning, or being transferred overseas.

Also check whether you'll need to repay part of the landlord's agent fee if you leave early, as this may be deducted from your deposit. Some leases also allow the landlord to end the tenancy and keep your deposit if your work pass is cancelled. Ask how this works with your diplomatic clause so you know exactly where you stand.

> A LITTLE TIP
> If there's no diplomatic clause, ask for one before signing. It'll be much harder to negotiate later.

See the early-exit clause, item 14 (CEA)

https://www.cea.gov.sg/consumers/transacting-on-your-own/renting-or-renting-out-a-private-residential-property/

☐ Check who's responsible for repairs

You don't want to find out you're paying for something you thought the landlord would cover.

Some leases require you to pay for small repairs, usually up to S$150–S$300 per item. Check which repairs you're responsible for, especially aircon, appliances, plumbing, and general wear and tear. These costs can add up quickly in older apartments, so take a good look at everything during your viewing.

> A LITTLE TIP
> Ask about repair costs before you sign, not when something breaks. If the limit seems too high or isn't mentioned, see if you can negotiate it.

☐ Check the aircon clause carefully

Aircon servicing is usually on you, and missing receipts can cost you at the end.

Most leases require you to have the aircon cleaned and serviced regularly, usually every three months. If the aircon breaks, the landlord usually pays for repairs, unless the damage was caused by neglect. You may also need to arrange a regular aircon servicing plan. Keep all your receipts as proof that you've done the servicing. Otherwise, you could face charges or deductions from your deposit when you move out.

A LITTLE TIP

Arrange regular servicing for all your aircon units within your first month, and set a reminder every three months. Expect to pay around S$25–S$50 per unit, per service.

☐ Agree what comes with the place

What you see at the viewing isn't always what's there on move-in day.

Ask for the inventory list before you sign: furniture, appliances, light fittings, curtains, keys and access cards, remotes and manuals. Note the age and condition of the big items. Anything that's included should be on the list, and anything the landlord plans to take away should be too.

A LITTLE TIP

Photograph the unit at the viewing as well. It's the easiest way to check later that nothing has quietly disappeared.

☐ Get every promise in writing

A friendly nod at the viewing isn't a contract.

If the landlord or agent says they'll replace the mattress, fix the shower, deep clean or repaint before you move in, ask for it to be written into the agreement or confirmed by email or WhatsApp before you sign. Promised repairs that vanish after signing are one of the most common complaints, and once you've paid, you have less leverage.

A LITTLE TIP

A short list in the lease ('Landlord to complete the following before handover') with a date works better than a long chat thread.

☐ Check the move-out terms

The cleaning, repainting and reinstatement clauses decide how much of your deposit comes back.

Skip to the end of the agreement. Look for what you'll have to do when you leave: professional cleaning, curtains dry-cleaned with a receipt, nail holes patched and paint touched up, a final aircon service, and how and when the deposit is refunded.

Many agreements say 14 days after handover, but only if it's written in. Under the CEA template the landlord has to tell you in writing what's wrong and give you 14 days to fix it before deducting anything. Not every clause you'll see is reasonable, and a template isn't law, so if something looks heavy, ask for it to be changed now.

> A LITTLE TIP
> Ask for a refund deadline to be written in, and for deductions to be limited to things raised at a joint inspection.

☐ Stamp the lease with IRAS

It's your job unless the lease says otherwise, and the deadline is short.

Tenancy agreements in Singapore are stamped through **IRAS**, and you, the tenant, pay by default (unless the lease says otherwise). It's 0.4% of the total rent over the lease, due within 14 days of signing in Singapore (30 days if you signed overseas), and late stamping can mean a penalty. Once paid, you'll receive a Stamp Certificate. Keep a copy and share one with your landlord. It's proof that your lease has been officially stamped and may also be useful when applying for a bank account.

> A LITTLE TIP
> Stamp it the same week you sign. It takes about ten minutes online.

Learn how to stamp your lease (IRAS)

https://www.iras.gov.sg/taxes/stamp-duty/for-property/stamp-duty-basics-for-property

STAGE

Before You Move In

A few important things to check and document before moving into your new home.

☐ Take photos and videos of everything

Without move-in evidence, a deposit dispute comes down to your word against the landlord's.

Walk every room slowly with your phone on video, then take close-ups of scratches, stains, chips, cracks, mould, dripping taps and anything that doesn't work. Include the insides of cupboards, the aircon units, the oven and the balcony.

Send the photos to your landlord and agent that same day, and keep copies for yourself. That way, you have proof of what the place looked like when you moved in, just in case there's an issue with your deposit later.

> A LITTLE TIP
> Email or WhatsApp the batch to the agent and landlord with one line: 'Move-in condition photos, [date]'. The time stamp is the point. Photos don't guarantee your deposit, but without them you have very little.

☐ Check the inventory, item by item

If it's on the list and missing later, it's on you.

Go through the landlord's inventory list and make sure everything listed is actually there, including furniture, appliances, remotes, keys and access cards. If anything is missing, damaged or different from what's listed, let the landlord know and ask for it to be corrected before signing. And don't throw away or replace anything on the list without the landlord's written permission, even if it's old or worn out.

> A LITTLE TIP
> No inventory list? Make one yourself, send it to the landlord and ask them to confirm by reply.

☐ Find out how long you have to report problems

Your lease may give you a short window to report anything that's already damaged or not working.

Check how long you have, and send the details in writing before that deadline. In the CEA template it's called the problem-free period, and the number of days is filled in for each lease (30 days is common, but check yours). Anything you report in writing inside the window is the landlord's to fix and can't be pinned on you later. After it closes, small repairs may fall under your minor-repair clause.

> A LITTLE TIP
> Put the deadline in your calendar on day one, and send one tidy list with photos rather than ten separate messages.

☐ Test the things you'll use every day

A ten-minute check on day one saves weeks of back and forth.

Run every aircon unit and check it blows cold and doesn't drip. Turn on the water heater, every tap and the shower, flush the toilets, try the hob, oven, fridge, washer and dryer, every light, the door locks, the windows and the intercom. Anything that's off goes on your problem-free list. This isn't a professional inspection, just the obvious things you'd rather know now.

> A LITTLE TIP
> Note mould and musty smells too. Humidity does a lot of damage here, and you don't want to be blamed for what was already there.

☐ Check that promised work is done

Repairs agreed before signing have a way of being forgotten after.

Check your list of promises from before you signed. Anything not done goes into your problem-free list with a polite nudge and a date. Don't fix big items yourself before the landlord has had a fair chance to act. In one case, a tenant replaced the aircon just one day before the landlord had arranged to fix it, and ended up getting none of their money back.

> A LITTLE TIP
> Keep all your aircon servicing receipts from the start of your lease. They can make a big difference when it's time to get your deposit back.

☐ Keep everything in one folder

In a dispute, the person with the documents usually wins.

Save the signed agreement, the stamp certificate, the inventory, your photos and videos, receipts for anything you pay for (aircon servicing, cleaning) and the key messages with the landlord and agent. A shared cloud folder with your partner works well. Report problems in writing to both the landlord and the agent and keep the sent copies.

> A LITTLE TIP
> Aircon servicing receipts from month one onwards. They matter more than anything else at the end.

☐ Set up utilities and think about contents insurance

The landlord's insurance covers the building, not your things.

You'll usually need to set up your own utilities account with **SP Group**. All you need is your ID and tenancy agreement, and the deposit will be added to your first bill. You might also want to consider home contents insurance to protect your personal belongings, since the landlord's insurance usually won't cover them. If you're renting a condo, maintenance fees are normally paid by the landlord, so just double-check that in your lease.

> A LITTLE TIP
> Take a photo of the electricity and water meters on day one and send it with your move-in photos.

Open your utilities account (SP Group)

https://www.spgroup.com.sg/our-services/utilities/quick-guide-to-your-utilities-residential

STAGE

Before You Move Out

A few important things to check and take care of before handing back the keys.

☐ Check your notice period and end date

Miss the date and you could be paying for a month you don't want, or renewing a lease you didn't mean to.

Check when your lease ends, how much notice you need to give (usually around two months), and how to let your landlord know. If you're leaving early using a diplomatic clause, make sure you follow all its conditions. And don't assume you can use your security deposit to cover your last month's rent. Most leases don't allow this, so you'll still need to pay rent as usual.

> A LITTLE TIP
> Send notice in writing to both the landlord and the agent, and keep the sent copy.

☐ Look back at your move-in photos

Knowing what was already there is half the battle.

Go through your move-in photos and the inventory and walk the place again. Separate three things: what was already damaged when you arrived, normal wear from living there (faint marks on walls, light scuffs on floors), and anything you actually caused. Fix the small things yourself where it's cheap and sensible. Take a fresh set of photos and a video on handover day.

> A LITTLE TIP
> Shoot the move-out video after cleaning, with the lights on, and include the meter readings.

☐ Check what cleaning and servicing the lease expects

Many leases spell out exactly how the place should be handed back.

Your agreement may ask for a professional clean, curtains dry-cleaned with a receipt, a final aircon service with receipts, nail holes patched and paint touched up, and any changes you made put back. Do what the lease says and keep the receipts. If something isn't in the lease (a chemical wash of the aircon, say, or repainting the whole unit), you're not automatically on the hook for it, so ask what the request is based on.

> A LITTLE TIP
> Book the cleaners and the aircon service a week before handover, not the day of.

☐ Ask for a joint inspection before the last day

It's much easier to fix something while you still have the keys.

Ask the landlord or agent to walk through the place with you a week or two before you leave, agree a list of anything they want sorted, and get it in writing. The CEA template says damage not raised at the joint inspection can't be claimed from you afterwards, so push for the list to be final.

> A LITTLE TIP
> If the agent says their job ended at signing, ask the landlord directly. The agent's role really does end at handover.

☐ Ask about any damage or proposed deductions

A clear breakdown now avoids a dispute later.

If the landlord wants to deduct from the deposit, ask for an itemised list with photos and quotes or receipts, and compare it with your move-in photos. Pre-existing damage and ordinary wear and tear aren't yours to pay for; damage you caused is.

Under the CEA template the landlord has to notify you in writing and give you 14 days to put things right before deducting. In recent tribunal cases, landlords who couldn't separate old damage from new, or who only produced quotes, won little or nothing. Stay polite and keep it in writing.

> A LITTLE TIP
> Replies like 'fine, take it from the deposit' can be read as admitting the damage. Ask questions first.

☐ Do the handover properly

The tenancy only ends when the keys are back and it's written down.

Agree the date and time. Clear everything you own (and nothing you don't). Take final meter readings. Hand back every key, access card and remote and get a signed handover note listing them, the condition agreed and the date. If the landlord won't attend or won't take the keys, record your attempts, hand the keys to the agent or the condo management with a written note, and film it.

> A LITTLE TIP
> Staying even a day past the end date can cost a day's rent, so plan the move for before the date, not on it.

☐ Close your utilities and settle the last bills

Unpaid bills are the easiest deduction for a landlord to make.

Close the **SP Group** account for your move-out date, settle the final bill, cancel broadband and gas, and send the landlord the final readings. Your SP deposit comes back separately (allow up to 30 business days). If you're leaving Singapore for good, your employer has to get tax clearance before paying your final salary, which can hold up money just when the last rent and the move are due. Budget for the gap.

> A LITTLE TIP
> Close the account for the day after handover, not the day before, so the final clean doesn't trip the meter in the dark.

Close your utilities account (SP Group)
https://www.spgroup.com.sg/our-services/utilities/quick-guide-to-your-utilities-residential

☐ Know when and how your deposit comes back

It's your money, and the lease sets the timing.

Check your lease to see when your deposit should be returned, and make sure the landlord has your bank details when you hand over the keys. If the money doesn't arrive on time, send a friendly reminder. It's also a good idea to get everything checked and agreed upon during the handover, so there are no surprise charges later.

> A LITTLE TIP
> One reminder, in writing, with the date it was due. Keep it friendly; you may need the landlord as a reference.

☐ Know where to go if you can't agree

Most disputes get sorted with a calm message, but it helps to know the next step.

Start with a clear written summary of what you're asking for and why, with your evidence attached. If that doesn't work, the **Small Claims Tribunals** hear disputes about residential leases of up to two years, for claims up to S$20,000 (S$30,000 if both sides agree), filed online within two years, no lawyers, small filing fees.

The **Community Mediation Centre** offers free mediation. CEA regulates agents, not landlords, so it can't help with a deposit. If you've been scammed, go to the police.

> A LITTLE TIP
> File early rather than late. The two-year clock runs from the event, and you'll need to attend in Singapore unless the tribunal agrees otherwise.

File a small claim (Courts)
https://www.judiciary.gov.sg/civil/file-small-claim

READY TO SEND

Messages you can copy

Copy, paste and fill in anything in brackets.

CHECK THE AGENT IS REAL

Hi! Before we go any further, could you send me your CEA registration number and the agency you're with? Just doing the usual check on the register. Thanks!

CONFIRM WHO OWNS THE PROPERTY

Hi! Could you share the owner's full name as it appears on the title, so I can match it to the tenancy agreement? Standard check on my side. Thanks!

KNOW WHAT YOU OWE AND WHEN

Hi! Could you confirm in one message the monthly rent, the deposit, what's payable on signing, the rent due date and the lease length? Just so we're both looking at the same numbers before I sign. Thanks!

WHAT IF YOU LOSE YOUR JOB OR NEED TO LEAVE SINGAPORE?

Hi! Just wanted to check what happens if my job situation changes and I need to leave Singapore earlier than expected. Does the lease have a diplomatic or early-termination clause, and what are the conditions?

CHECK WHO'S RESPONSIBLE FOR REPAIRS

Hi! Just wanted to double-check which repairs I'd be responsible for during the tenancy, especially air conditioning and appliances. Could you clarify that for me?

CHECK THE AIRCON CLAUSE CAREFULLY

Hi! Just wanted to check how often the aircon needs servicing and whether the landlord covers repairs and replacement parts, unless the damage is caused by neglect. I'll send over the servicing contract once it's set up.

AGREE ON WHAT'S INCLUDED IN THE RENTAL

Hi! Could you send the inventory list for the unit so I can see what's included? And is anything in the listing photos going to be removed before move-in?

GET EVERY PROMISE IN WRITING

Hi! Just to confirm what we discussed at the viewing: [list the items]. Could we add these to the agreement, or could you confirm them here in writing before I sign? Thanks!

CHECK THE MOVE-OUT TERMS

Hi! Could you confirm what's expected at move-out (cleaning, curtains, aircon, touch-ups) and how soon after handover the deposit is returned? Happy to have it written into the agreement so it's clear for both of us.

TAKE PHOTOS AND VIDEOS OF EVERYTHING

Hi! Attaching my move-in photos and videos from today so we both have a record of the condition at handover. Let me know if you'd like anything else noted. Thanks!

CHECK THE INVENTORY, ITEM BY ITEM

Hi! I've gone through the inventory. A couple of differences: [list them]. Could we update the list before I sign it? Also confirming I received [number] keys and [number] access cards. Thanks!

FIND OUT HOW LONG YOU HAVE TO REPORT PROBLEMS

Hi! Within the problem-free period, here's the list of things that need attention: [list them]. Photos attached. Could you let me know when these can be sorted? Thanks!

CHECK THAT PROMISED WORK IS DONE

Hi! From the items agreed before signing, [item] hasn't been done yet. Could you let me know when it will be sorted? Thanks!

CHECK YOUR NOTICE PERIOD AND END DATE

Hi! I'd like to give notice to end the tenancy on [date], in line with the [notice period] in the agreement. Could you confirm you've received this, and let me know how you'd like to arrange the handover? Thanks!

CHECK WHAT CLEANING AND SERVICING THE LEASE EXPECTS

Hi! Ahead of the handover I'm arranging the cleaning, the curtains and a final aircon service as per the agreement. Is there anything else you'd like me to take care of? Thanks!

ASK FOR A JOINT INSPECTION BEFORE THE LAST DAY

Hi! Could we do a joint inspection of the unit on [date], a week or so before handover? That way I can sort anything you spot while I still have the keys. Thanks!

ASK ABOUT ANY DAMAGE OR PROPOSED DEDUCTIONS

Hi! Thanks for the list. Could you send a breakdown with photos and the quotes or receipts for each item, so I can compare them with my move-in photos? Some of these look like they were there when I moved in, or are normal wear. Happy to go through it together.

DO THE HANDOVER PROPERLY

Hi! Confirming handover on [date] at [time]. I'll bring all keys and access cards and the final meter readings. Could you bring the inventory so we can sign off together? Thanks!

KNOW WHEN AND HOW YOUR DEPOSIT COMES BACK

Hi! Just checking when I can expect the security deposit to be returned after handover. If there are any proposed deductions, could you send me a breakdown so I can review them? Thanks!

OFFICIAL LINKS

Check the official sources

Check the agent is licensed (CEA)

https://eservices.cea.gov.sg/aceas/public-register/

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Look up the landlord's company (ACRA)

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Read the guide to renting, PDF (CEA)

https://www.cea.gov.sg/docs/default-source/default-document-library/consumer-guide-on-residential-rental-transactions-(a4)3aec2f33f22f6eceb9b0ff0000fcc945.pdf

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https://www.spgroup.com.sg/our-services/utilities/quick-guide-to-your-utilities-residential

Close your utilities account (SP Group)

https://www.spgroup.com.sg/our-services/utilities/quick-guide-to-your-utilities-residential

File a small claim (Courts)

https://www.judiciary.gov.sg/civil/file-small-claim

Rules and fees change, so the official page always wins.

The Singapore Rental Checklist

Know someone who's about to rent a place in Singapore? Share this checklist with them. You can always find the latest version at expateur.com/tools/singapore-rental-checklist/