

Ultimate Guide to your BTO Key Collection



Make sure to purchase fire insurance from HDB's appointed insurer, FWD Singapore Pte Ltd (FWD), if you are taking an HDB housing loan. For more details on the HDB Fire Insurance, you can call FWD's enquiry line at 6820-8888 or visit [FWD's website](#).



Important documents to bring along:

- Original NRIC
- Completed HDB Appointment Letter
- Marriage Certificate if you have applied under the Fiancé/Fiancée Scheme
- Certificate of HDB Fire Insurance
- Latest CPF statement(s) if you are presently a CPF Board employee
- Completed GIRO form if you are paying monthly loan instalments partially or fully by cash



Ensure that your 2-Factor Authentication (2FA) is set up properly and working (takes about 10 days). You'll need to bring either your mobile phone or token device to authorise the use of CPF for the transaction.



If you are unable to for whatever reasons, you can have an attorney represent you. He must bring one certified true copy by the solicitors and two photocopies. Alternatively, you can reschedule.



Get ready your bank details to arrange for GIRO if you intend to use cash to make monthly payments.



You are required to bring your ROM certificate. For couples who have not signed the papers yet, you have 3 months to do it (after key collection) and submit it.



Set up and activate your utilities account with SP Services before your BTO key collection date. This way, you will be able to switch on the water and test your power points when you reach your flat. You can set up your [SP Services account online](#) (takes about 3 days) or by phone.

Congratulations, if you are now ready to collect your BTO keys!

