

Consultation Paper on Proposed Changes to Certificate of Entitlement (COE) Categorisation for Cars



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1. Introduction

Keeping the COE System Relevant

1.1 Since 1990, the Certificate of Entitlement (COE) system has kept Singapore's vehicle population under control and managed the congestion of our roads. Land in Singapore is limited. Roads occupy about 12% of our land area, almost as much as housing. With already 660,000 passenger cars shared across 1.5 million households in Singapore, adding more cars or roads would require significantly more land that would compromise other competing demands, such as nature and greenery, housing, schools, hospitals, and community facilities.

1.2 Not everyone in Singapore can drive or wishes to own a car. The Government's priority is to invest heavily in public infrastructure to provide accessible, affordable and reliable public transport for all, complemented by private transport on a pay-per-use basis, through car sharing, taxis and private hire cars. The revenue from COEs, which averages \$5–6 billion annually over a ten-year cycle, contributes to the Government's expenditure on public transport, including investments of around \$5 billion per year in building new public transport infrastructure and renewing existing infrastructure and assets, as well as more than \$2 billion per year in public transport operating subsidies.

1.3 The COE system allocates limited vehicle ownership through a market-based and transparent system. There are currently five COE categories based on vehicle type: Category A for "mass-market" cars, Category B for "higher-value" cars, Category C for commercial vehicles, Category D for motorcycles, and Category E, an open category that can be used to register any vehicle except motorcycles. Potential car buyers bid for a COE for their respective vehicles, through an open and transparent bidding exercise twice a month; i.e. all bidders can see the current clearing price. The final COE clearing price is set at the highest unsuccessful bid plus \$1; i.e. everyone pays close to what the lowest winning bidder bids. Each COE is valid for 10 years.

1.4 The COE system has kept vehicle population growth sustainable and continues to fulfil its fundamental purpose. Over the past 36 years, the Government has regularly made adjustments in response to public feedback and technological change while preserving its core principles of being market-based and transparent.

“You can’t just scrap the COE system, because it’s something that allows us to manage congestion in Singapore.”

- Focus Group Discussion participant

How has the COE categorisation for cars evolved?

1.5 The COE categorisation for cars has been refined over the years. Initially, passenger cars were grouped into four categories based on engine capacity¹. In 1999, the four categories were consolidated into the current Category A and Category B structure to simplify the system and reduce price volatility. We decided to retain two car categories to maintain progressivity in the COE system by segmenting mass-market and higher-value cars.

1.6 As vehicle technology evolved, further refinements were made. In 2014, an engine power criterion was introduced alongside engine capacity to better differentiate between mass-market and higher-performance vehicles. In 2022, the Category A power threshold was raised to accommodate newer mass-market electric vehicles.

Why are we reviewing COE car categorisation now?

1.7 When Category A and Category B were first introduced, engine capacity and engine power could effectively distinguish between mass-market and higher-value cars. Over the years, advances in vehicle technology, particularly the introduction of electric vehicles into the market, have made this distinction increasingly difficult to maintain.

1.8 As electric cars are software-driven, manufacturers are increasingly able to adjust their vehicle specifications to fit within Category A engine power thresholds, even for higher-value cars. This has rendered the existing criteria less effective in distinguishing between mass-market and higher-value cars. For example, the same car model (e.g. Tesla Model Y) can fall into either Category A or B depending on its power rating. Consequently, buyers of mass-market and higher-value vehicles increasingly compete for Category A COEs, narrowing the difference between Category A and B COE prices. In fact, from Feb to Jun 2026, Category A price exceeded the Category B price on three occasions.

¹ Cat 1 was for cars with 1,000cc and below, Cat 2 for cars with 1,001 – 1,600cc, Cat 3 for cars with 1,601 – 2,000cc, and Cat 4 for cars above 2,000cc.

1.9 It is therefore timely to consider how to improve the categorisation of passenger cars to better reflect today's vehicle market while preserving the principles of a market-based and transparent COE system. This review aims to address the increasing ineffectiveness of the current distinction between mass-market and higher-value cars. COE prices will continue to be determined by demand and the available COE supply and are therefore not a subject of this review.

"Buyers of luxury vehicles are competing with budget car buyers in Category A. Some budget cars are unfairly categorised under Category B."

- Online feedback from Member of Public

What have we heard?

1.10 As part of the review, LTA has engaged more than 200 members of the public, including academics and representatives from the automotive industry through a series of focus group discussions and engagement sessions in April and May 2026.

1.11 Participants generally agreed that engine capacity and engine power have become less effective at distinguishing between mass-market and higher-value cars. The current distinction between Category A and Category B has hence become less meaningful, with Category A prices exceeding Category B prices more frequently.

1.12 Participants discussed a range of ideas on how COEs could be categorised. They suggested combining the current Category A and Category B categories into a single COE category for passenger cars, while introducing another mechanism to ensure buyers of higher-value cars pay higher COE premiums than mass-market cars. Ideas raised on the differentiating criterion between cars included the car's Open Market Value (OMV), selling price and physical dimensions. There were also suggestions to remove Category E to further simplify the system should Categories A and B be merged.

1.13 The proposals set out in this consultation paper have taken on board these views.

1.14 While the focus of this review is on how COEs for cars are categorised, we have also received suggestions on other aspects of the COE framework through our engagements, including:

- a. Allocating COEs based on family needs;
- b. Supporting individuals to participate directly in COE bidding;
- c. Pay-as-you-bid;
- d. Creating a separate COE category for private hire cars;
- e. Imposing surcharges for multiple-car ownership; and
- f. Tightening car loans.

About this consultation

1.15 This paper sets out LTA's proposals on the COE categorisation for cars following our engagements. The paper seeks feedback on the proposals from members of the public, industry stakeholders and other interested parties.

1.16 Specifically, we would like your views on:

- a. Whether Categories A and B should be merged into a single passenger car category, with a fee-and-rebate² ("feebate") system based on the value of the car, and if so, how it should be designed; and
- b. Whether Category E should be adjusted.

1.17 Please submit written comments by 2 November 2026 via <https://go.gov.sg/coe-pcd-feedback>.

² We propose for buyers of lower-value cars to receive a rebate; buyers of mid-range cars to see no adjustment; and buyers of higher-value cars to pay an additional fee.

2. Proposal – Single Passenger Car Category with a Fee-and-Rebate (“Feebate”) System

LTA is seeking views on the following:

- a. Whether Categories A and B should be merged into a single passenger car category, with a fee-and-rebate (“feebate”) system based on the value of the car, and if so, how it should be designed; and**
- b. Whether Category E should be adjusted.**

Guiding Principles

In reviewing the COE categorisation for cars, LTA is guided by three principles.

2.1 The COE framework allocates vehicle ownership in the most efficient manner, so that those who place the greatest value on owning a vehicle are able to do so.

2.2 The framework should ensure that buyers of higher-value cars pay more for a COE than those of lower-value cars.

2.3 The framework should be open and transparent, so buyers understand how the system works.

LTA’s Proposal

2.4 We propose to merge Categories A and B into a single car category, as the distinction between both categories has become less meaningful. In addition, from the perspective of road usage and congestion, a mass-market car and a higher-value car have broadly the same impact on road space. Merging Categories A and B into a single pool would create a larger pool of COEs, which could also help reduce volatility in the COE price.

2.5 However, merging Categories A and B would also mean that buyers of mass-market cars would compete directly with buyers of luxury cars in the same pool. To ensure that buyers of luxury cars pay a higher premium than buyers of mass-market cars, a feebate system can be introduced, where buyers of mass-market cars would receive a rebate, while buyers of luxury cars would have to pay additional fees.

2.6 A key consideration is how to determine the value of a car for the purposes of the feebate. The current criteria for Categories A and B, engine capacity and engine power, were designed for a different purpose and may not adequately reflect the value or market positioning of cars today.

2.7 During the engagements, some participants suggested using the dimensions of a car as the basis for categorisation. While simple to understand, vehicle size does not consistently distinguish between mass-market and higher-value cars. For example, a luxury sports car may be physically smaller than a mass-market family multi-purpose vehicle.

2.8 One way to differentiate between the market positioning of cars is based on their value. Under a feebate system:

- a. Buyers of lower-value cars would receive a rebate;
- b. Buyers of mid-range cars would see no adjustment; and
- c. Buyers of higher-value cars would pay an additional fee.

2.9 The applicable rebate or surcharge would be applied to the prevailing COE price. This will maintain a meaningful difference in the amount paid by buyers of mass-market and luxury cars, even though they bid in the same category.

2.10 Our proposals to merge Categories A and B and introduce a feebate system are to re-introduce the distinction between mass-market and higher-value cars. The objective is not to influence overall COE prices, which will continue to be determined by demand and the available COE supply.

2.11 We would like to seek your views on whether a single passenger car category with a feebate system based on the value of the car should be introduced.

“If you merge Cat A and B, you’re getting rid of the price differentiating mechanism. Doesn’t make sense to have luxury car buyers competing with mass-market buyers in the same bidding pool.”

- Focus Group Discussion participant

How should the feebate system be designed?

2.12 There are two key questions to be addressed when designing a feebate system:

- a. How should the value of a car be determined for the purposes of assigning a surcharge or rebate; and
- b. How many feebate bands should there be, and what should the rebate/surcharge quantum be for each band.

2.13 Determining the value of the car. The value of a car is influenced by a range of factors, especially in a diverse car market. During our engagements, participants suggested various ways of differentiating between mass-market and higher-value cars, including using the car's Open Market Value (OMV) and selling price. However, selling prices can vary widely, and are often influenced by other factors such as marketing, discounts, dealer practices (e.g. overtrade), and other non-vehicle related considerations (e.g. whether financing is taken up). There are many ways to structure transactions to artificially depress the declared selling price. This would require additional safeguards which would add complexity and compliance costs.

2.14 In comparison, the OMV is a good starting point. It represents the value at which the vehicle was imported, and is currently used to calculate the Additional Registration Fee (ARF). Importers are required to submit documents to Customs as proof of the value at which the vehicle was imported, and Customs takes strong action against false declarations. However, the value at which a vehicle is imported can fluctuate over time, depending on factors such as exchange rates and differences in sourcing and supply chains.

2.15 **We therefore propose using median OMV to determine the COE feebate band for each car model.** LTA will determine the median OMV of each car model (e.g. Toyota Sienta) using past data if available and alternatives (e.g. the OMV of the specific vehicle) as proxy if not. The median OMV will then be used to determine the applicable feebate band for the car model. The feebate bands would be set based on the OMV percentile of cars. LTA will review the banding of car models annually, taking into account changes in the car market and new models introduced.

2.16 The feebate band assigned to each car model would be published annually so that buyers know the applicable COE rebate or surcharge before deciding which car to purchase. Car retailers who wish to seek a review of the band assigned to a particular car model may appeal to LTA.

2.17 Setting of feebate bands and surcharge/rebate amounts. The feebate should maintain a meaningful difference in the overall cost of obtaining a COE for lower and higher-value cars, even though all car buyers would bid for COEs from the same pool. In considering the appropriate rebate and surcharge amounts, one possible reference point is the historical price gaps between Category A and Category B. This provides an indication of the difference in COE premiums that buyers of the two groups of cars have historically been willing to pay under the existing system.

2.18 There is also a trade-off between simplicity and the degree of differentiation when determining the number of bands. While having fewer bands would be easier to operationalise and communicate, the difference in feebate quantum between bands will be sharper. Having more bands would allow for finer differentiation between cars of different values, but would make the system more complex. Two options for structuring the feebate bands, and the corresponding rebate/surcharge amounts, are summarised below for views:

- a. Option A: Three-Band Structure (see Table 1). Under this option, cars would be grouped into three broad bands. Cars in Band 1 would receive a \$15,000 rebate, cars in Band 2 would have no adjustment, and cars in Band 3 would pay a \$15,000 surcharge. The three-band structure would be simpler to administer. However, with fewer bands, the adjustments between adjacent bands would be larger.
- b. Option B: Five-Band Structure (see Table 2). Under this option, cars would be grouped into five bands: cars in Band 1 would receive a \$15,000 rebate, followed by a \$7,500 rebate for Band 2 and no adjustment for Band 3. Cars in Bands 4 and 5 would pay surcharges of \$7,500 and \$15,000 respectively. The five-band structure would allow for smaller adjustments between adjacent bands. This would reduce the difference in treatment between broadly comparable cars that fall into adjacent bands. However, having more bands would make the administrative process more complex than the three-band structure.
- c. Table 1 and Table 2 show the indicative banding of typical models based on cars registered in 2025. The banding would be reviewed annually if the feebate system is introduced.

Table 1: Example Feebate Structure A: Three bands (based on 2025 registrations)

Band	Quantum	OMV Percentile of 2025 registrations	Typical Models (non-exhaustive)
1	\$15,000 rebate	0-35th	BYD Atto 3, BYD E6, Honda Freed, Honda Jazz, Hyundai Kona 1.6 HEV, Mazda 3, MG S5, Nissan Note, Suzuki Swift, Toyota Noah, Toyota Sienta, Volvo EX30 110kW
2	\$0	35-50th	Audi A3, BYD Sealion 7 Dynamic, Honda Civic 1.5 Turbo, Nissan Serena, Toyota Corolla Altis, Xpeng G6 RWD (STD Range)
3	\$15,000 surcharge	>50th	Audi Q3, B.M.W. 216, B.M.W. iX2, BYD Sealion 7 Performance, Denza D9, Honda Civic Type R, Honda Odyssey, Mercedes Benz A180, Mercedes Benz GLC, Tesla Model 3 RWD 110, Tesla Model Y RWD, Toyota Alphard

Table 2: Example Feebate Structure B: Five bands (based on 2025 registrations)

Band	Quantum	OMV Percentile of 2025 registrations	Typical Models (non-exhaustive)
1	\$15,000 rebate	0-10th	BYD E6, Honda Jazz, Mazda 3, MG S5, Nissan Note, Suzuki Swift
2	\$7,500 rebate	10-35th	BYD Atto 3, Honda Freed, Hyundai Kona 1.6 HEV, Toyota Noah, Toyota Sienta, Volvo EX30 110kW
3	\$0	35-50th	Audi A3, BYD Sealion 7 Dynamic, Honda Civic 1.5 Turbo, Nissan Serena, Toyota Corolla Altis, Xpeng G6 RWD (STD Range)
4	\$7,500 surcharge	50-75th	Audi Q3, B.M.W. 216, BYD Sealion 7 Performance, Honda Odyssey, Mercedes Benz A180, Tesla Model 3 RWD 110
5	\$15,000 surcharge	>75th	B.M.W. iX2, Denza D9, Honda Civic Type R, Mercedes Benz GLC, Tesla Model Y RWD, Toyota Alphard

2.19 Today, owners of cars in Category A and B renew their COEs based on the Prevailing Quota Premium³ (PQP) for their respective categories. If Categories A and B are merged into a single category, there would be only one COE price and one PQP. However, there is also the question of whether to apply the feebate to COE renewals. As Category A and B prices have converged in recent years, existing owners of Category A and B cars already pay broadly similar PQPs when renewing their COEs. Hence, there may not be a need to apply the feebate to the PQP for COE renewals. However, we recognise that the transition to a single car category could affect existing owners of Category A and B cars differently, should they wish to renew their cars. Transitional arrangements for existing owners (e.g. of mass-market cars) could therefore be considered if the proposal is implemented.

2.20 We seek your views on the design of the feebate structure, including whether to set three or five feebate bands, and whether the feebate should apply to COE renewals.

³ PQP is the moving average of COE prices in the last three months.

Should Category E be adjusted?

2.21 Category E COEs, which can be used to register any Category A, B or C vehicle, were intended to provide flexibility in the COE system to accommodate changes in demand for different categories of vehicles. Category E also caters to the needs of urgent buyers, as Category E Temporary COEs⁴ are transferable if they were bid for by an individual.

2.22 While Category E draws its quota from Categories A, B and C⁵, bidders typically use Category E COEs to register vehicles in the category with the highest COE price. In recent years, Category E COEs have been mostly used for Category B cars. If Categories A and B are merged into a single category, Category E will only be used to register vehicles in two categories (i.e. the merged car category and Category C), and will continue to be used predominantly to register cars, at the expense of Category C. With the possible merger of Categories A and B, we would also like to review the treatment of Category E.

2.23 One option suggested by participants is to remove Category E to further simplify the system. However, this would adversely impact buyers who urgently need to purchase a car, as they would need to wait for the next COE bidding exercise to do so. An alternative could therefore be to retain Category E for registration of cars only. This way, car buyers with urgent needs will continue to have options, without impacting Category C COE supply.

2.24 We would like to seek your views on how Category E should be adjusted.

“We should combine the pool of Categories A, B, and E, and there should not be any transferrable COEs.”
- Focus Group Discussion participant

⁴ Temporary COEs or TCOEs are given to successful bidders and are valid for a fixed period during which the bidder must register their vehicle. Once the TCOE expires, it can no longer be used to register a vehicle, and the successful bidder will forfeit their full bid deposit. The TCOE validity period for Category E TCOEs is three months.

⁵ Since May 2017, Category E receives 10% of the deregistrations from Categories A, B and C.

3. Other Suggestions We Heard

3.1 In addition to the proposals in this consultation paper, we also heard other suggestions raised during our engagements. We explain below why some of these suggestions may not be suitable for implementation at this point of time.

(A) Allocating COEs based on family needs

3.2 Many participants suggested that families with young children, particularly larger families, should receive greater support with car ownership. This would make it easier to manage school runs, childcare, caregiving responsibilities and family travel. These are understandable concerns, and LTA recognises that families have different transport needs at different stages of life. The key question is how best to support these needs while preserving a COE system that remains market-based, equitable, and transparent.

3.3 Choosing to allocate COEs based on household circumstances requires judgement about whose needs should receive greater priority. Allocating more COEs for one group such as families with young children would necessarily mean fewer COEs for other groups such as caregivers and multi-generational households, who may also have compelling transport needs. Furthermore, household circumstances also change over time, making it difficult to administer such a system fairly over the lifespan of a COE.

3.4 Instead, the transport needs of large families can be supported in ways beyond car ownership. As announced by PM Wong at the National Day Rally 2026, the Government will provide more help with the transport needs of larger families. LTA is working out the details of a transport grant to help offset the transport costs of large families with three or more Singapore Citizen children, whether by taxi or public transport. LTA will announce more details on this grant when ready.

“I have three young kids. Not because the car is a must, it just makes life so much easier for large families with children.”

- Focus Group Discussion Participant

(B) Supporting Individuals to Bid Directly for COEs

3.5 Some participants suggested that motor dealers should not be allowed to bid for COEs on behalf of their customers, to make the bidding process fairer and more transparent for individual buyers. On the other hand, others shared that they preferred dealers to continue bidding on their behalf due to convenience as they focus primarily on the total cost of the car. While some buyers want greater control over their COE bids, others value having dealers provide a convenient one-stop service.

3.6 In a market-based system, rather than restricting who can bid, we can make it easier for individuals to participate directly if they choose to do so, while preserving the convenience of dealer-assisted bidding for buyers who prefer this. We are looking at ways to encourage individuals to bid.

3.7 Today, individuals can submit their bids via DBS/POSB Automated Teller Machines (ATMs) and revise them online. For motor dealers, both the submission and revision of bids can be done online. Individuals and motor dealers pay a fee of \$2 or \$8/\$10 respectively per bid made or bid revision. We are working on allowing individuals to submit their initial bid online as well as reviewing the fees payable per bid to encourage individuals to do so.

3.8 There are also many suggestions to require motor dealers to be more transparent, such as by publishing unbundled car prices without the COE. We are looking at ways to do so. This would improve price transparency and make it easier for buyers to compare prices across dealers and purchase cars directly with their own COEs.

“Let would be car owners bid for their COEs. Car dealer can only sell their cars or vehicles without COE. They are not to be involved in the COE bidding for car owner.”

- Online feedback from Member of Public

(C) Pay-as-you-bid (PAYB)

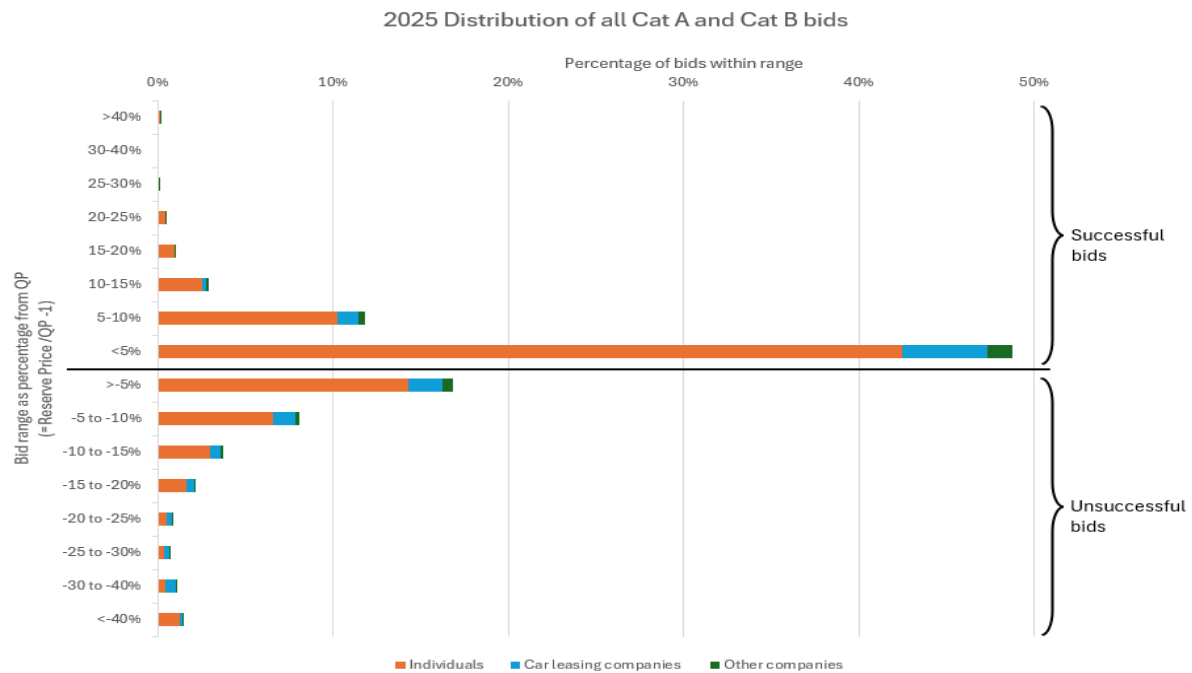
3.9 Some participants suggested replacing the current Lowest-Successful-Bid system, where the clearing price is set at the highest unsuccessful bid plus \$1, and all successful bidders pay the same price. Under a PAYB system, each successful bidder would instead pay the amount of his or her own bid. Some participants believe that this may encourage bidders to submit more conservative bids and therefore lower COE prices.

3.10 However, it is unlikely that PAYB would result in lower COE prices. Firstly, a PAYB auction does not alter bidders' underlying willingness to pay or the number of COEs available. Bidders with the highest willingness to pay would generally continue to secure the available COEs. The main difference is that successful bidders would pay their own bid instead of a common clearing price.

3.11 Secondly, as the COE auction is conducted openly today, bidders can observe the prevailing price and revise their bids during the exercise. Under such a system, even if bidders were to pay what they bid, a rational bidder would always bid marginally above the prevailing price. This would be no different from the current system.

3.12 Across bidding exercises in 2025, around two in three Category A and B bids were placed within 5% above or below the eventual clearing price. Of the successful Category A and B COE bids, around three in four were secured at bids within 5% of the eventual clearing price ([Figure 1](#)). Given that most bids today already cluster around the eventual clearing price, PAYB is unlikely to materially change bidding behaviour, allocation outcomes or overall COE price levels.

Figure 1: 2025 Distribution of all Category A and Category B Bids



3.13 Ultimately, price is set by the underlying demand-supply balance. The higher the demand, against a fixed supply, the higher prices will be. Changing how we bid does not change how many people want to buy cars, at each point in time.

(D) Separate category for Private Hire Cars (PHCs)

3.14 Another suggestion was to create a separate category for private hire and car-leasing companies. Some participants felt that separating commercial demand would make it fairer for individual buyers to compete for COEs.

3.15 At present, cars registered by individuals as private cars account for more than three-quarters of registrations. Even if we removed all bids by car-leasing companies and for private hire cars, the clearing price would not be much lower, as the vast majority of successful bids today are already within 5% of the eventual clearing price.

3.16 A separate COE category for PHCs would also mean taking some quota away from Categories A and B. If too few COEs are set aside for PHCs, there will be fewer PHCs, which could lead to higher rental rates for drivers and higher fares for commuters. On the other hand, taking too many COEs away from Categories A and B will mean fewer COEs for individual car buyers and lead to even higher COE prices.

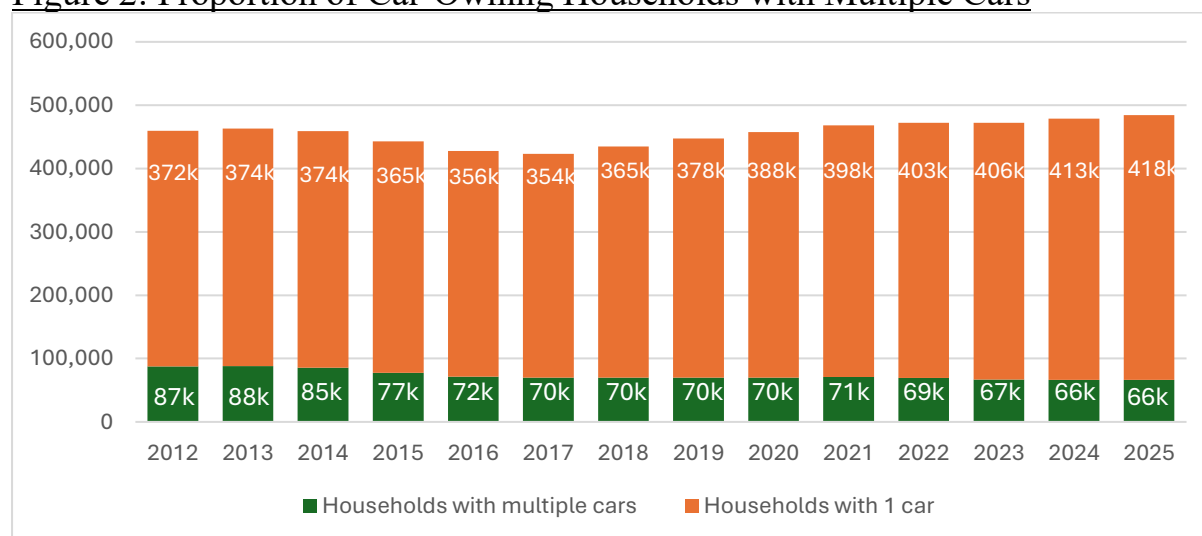
3.17 PHCs can also be used for both ride-hail services and personal journeys. Setting them aside in a separate category would require additional regulatory measures to ensure that vehicles are used only for their intended purpose. Addressing these issues will require ongoing usage requirements and monitoring, adding complexity to the COE framework for all drivers.

(E) Surcharge on Multiple Car Ownership

3.18 Some participants suggested introducing an additional surcharge for second and subsequent cars, similar to the Additional Buyer's Stamp Duty (ABSD) for residential property. This would discourage multiple-car ownership and make more COEs available for first-time or single-car owners.

3.19 Multiple-car ownership has been declining. In 2025, about 66,000, or approximately 13%, of car-owning households owned more than one car, down from about 87,000, or approximately 19%, in 2012 ([Figure 2](#)). While a surcharge could moderate demand from households seeking to own multiple cars, and distribute the quota across a broader pool of households, multiple-car owners are not a key driver of demand in today's COE market. A surcharge on multiple-car ownership is unlikely to have a significant impact on COE prices.

Figure 2: Proportion of Car-Owning Households with Multiple Cars



3.20 Such a policy would also be difficult to administer fairly or effectively. For example, some households include several generations living together, while others may require more than one vehicle because of caregiving responsibilities.

4. Conclusion

4.1 This consultation paper sets out proposals to keep the COE categorisation for cars fit-for-purpose and address the increasing ineffectiveness of the current distinction between mass-market and higher-value cars as our vehicle market continues to evolve.

4.2 In summary, LTA is seeking your views on the following:

- a. Whether Categories A and B should be merged into a single passenger car category, with a fee-and-rebate (“feebate”) system based on the value of the car, and if so, how it should be designed; and
- b. Whether Category E should be adjusted.

4.3 Your feedback will help us better understand different perspectives and inform LTA’s review. This review is expected to be completed by the end of 2026. Please submit your responses at <https://go.gov.sg/coe-pcd-feedback> by 2 November 2026.

4.4 Thank you for participating in this consultation.