CHECKS · LAND AND TITLE

Bali property due diligence: what to check before you pay a deposit

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Before you put a deposit on a Bali property, check four things: the land certificate, encumbrances, the plot's zone and the building permits. Here's the order we run them in, and what each one costs.

Read online: https://riserealbali.com/guides/bali-property-due-diligence-checklist/

IN SHORT

Due diligence on Bali property starts with the land certificate. A free lookup in the land agency's Sentuh Tanahku app shows the title type, area and term, and an official check at the land office costs Rp 50,000 under PP 128/2015. Encumbrances, zoning and permits need separate checks, all before the deposit.

Rp 50,000
official certificate check at the land office (PP 128/2015)

Feb 2, 2026
girik and Letter C stopped counting as proof of title (PP 18/2021, Art. 96)

5 years
after which a registered title can't be challenged by a third party (PP 24/1997, Art. 32)

26.1%
of Uluwatu listings sit on agricultural or protected land (Propertia, March 2026)

IN THIS REPORT

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What the land certificate proves, and what it leaves out

A Bali deal rests on one document: the land certificate issued by ATR/BPN, Indonesia's land agency. It names the holder, the type of right and the plot area, plus the expiry date for time-limited rights. Everything else in the file hangs off it.

The certificate won't tell you whether the plot can carry a villa, whether a bank holds a mortgage over it or whether the village has a claim. Those are separate checks, and each has its own source.

Start by reading which right you're being offered. Hak Milik (SHM) is freehold, citizens only. HGB is a right to build that runs for a fixed term and usually sits with a company. Hak Pakai, the right-to-use title, is the only one a resident foreigner can hold in their own name. Our Hak Pakai guide compares them, and leasehold vs freehold covers the lease route most foreign buyers take.

What a foreign buyer can work with

- Leasehold (Hak Sewa)
- Hak Pakai in your own name, as long as you hold a valid stay permit
- HGB through a PT PMA
- A strata title to an apartment unit in a building on HGB or Hak Pakai land

What isn't a title

- Girik and Letter C
- A Hak Milik certificate issued in the name of a nominee who holds it for you
- An unnumbered sale agreement
- Village land that carries duties to the customary community

Source: UUPA 5/1960; PP 18/2021, as summarized by Hukumonline Klinik

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Girik and Letter C: why old land papers no longer count

Girik, Letter C, petok D, pipil and verponding are old tax and possession records. They were never certificates. Holders had five years under PP 18/2021 to register such land, and that window closed on February 2, 2026 (Article 96).

Since then these papers work only as a lead for registration, not as proof of ownership. ATR/BPN has said publicly that the change plays out as areas get mapped, so you'll still see such plots advertised. Treat them as unregistered land. Nobody can tell you how long the title fix will take, what it will cost or how it ends.

Source: PP 18/2021, Article 96; ATR/BPN statements on girik, January 2026; Hukumonline Klinik

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How to check a Bali land certificate yourself

ATR/BPN runs two free public tools. The Sentuh Tanahku app shows the type of right, plot area, expiry date, a map of the plot and the status of any pending application. The bhumi.atrbpn.go.id map lets you find the plot by location and see its registered outline.

Copy the certificate number, the type of right and the land office from the original, not from a photo someone sent you. Certificates issued electronically since December 2023 carry a QR code the app can read.

The free tools won't show the thing that hurts most: mortgages, court blocks and seizures. For those you need the notary.

01 **Take the details off the original**

Certificate number, type of right, land office and year of registration.

02 **Look it up in Sentuh Tanahku**

Match the holder, area, expiry and plot map to what the seller told you.

03 **Order the official check**

Rp 50,000 at the land office, paid through the state billing system, original required.

04 **Have the PPAT run the encumbrance search**

Only a land deed official sees mortgages, blocks and seizures.

05 **Walk the boundaries**

Compare the fence line on site with the measured plot on the map.

Source: ATR/BPN, Sentuh Tanahku app and bhumi.atrbpn.go.id; Rise Real Bali deal practice, 2023–2026

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What the official checks cost

The land office check costs Rp 50,000 per certificate under PP 128/2015, the regulation that sets land agency fees. The office needs the original certificate and won't accept copies. If someone files on your behalf, they'll need a power of attorney with a Rp 10,000 duty stamp.

A boundary survey is priced by formula. For plots under 10 hectares, take the area, divide by 500, multiply by the Rp 80,000 base rate and add Rp 100,000. That puts a 1,000 m² plot (≈ 10,760 sq ft) at about Rp 260,000, before the crew's travel and boundary markers. Allow 12 to 18 working days after the site visit.

Official checks and what they cost

CHECK	COST	WHO DOES IT
Status lookup in Sentuh Tanahku	Free	You
Certificate check at the land office	Rp 50,000	You or the notary
Boundary survey, 1,000 m² plot	≈ Rp 260,000	Land office survey team
Mortgage, block and seizure search	Part of the notary's fee	PPAT only

Source: PP 128/2015 on ATR/BPN fees; Inproland survey fee calculation; Brighton Real Estate, September 2026

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Encumbrances: the search only a notary can run

A mortgage over Indonesian land is registered as Hak Tanggungan, and that register is now electronic. You can't search it yourself. A PPAT, the land deed official who will sign your deed, sees mortgages, court blocks and seizures through the agency's internal system.

Ask for that search in writing, dated, before the deposit. A plot under a live bank mortgage can still be sold, but only if the payoff and release are built into the payment schedule. The notary should confirm in writing how that works in your deal.

> Book the encumbrance search before the deposit. Before it, a bad result is a free exit. After it, you're negotiating a refund.

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Nominee deals fail the check by design

Some sellers offer Hak Milik held for you by an Indonesian friend, backed by a loan agreement and a power of attorney. Articles 21 and 26 of the Basic Agrarian Law treat any act that moves freehold into foreign hands, openly or through someone else, as void, and ownership passes to the state. Indonesia's Constitutional Court upheld that position in decision 21-22/PUU-V/2007.

Void means the side papers create no rights at all. Bali's Provincial Regulation 4/2026, signed on February 24, 2026, targets nominee ownership directly. Our guide to nominee arrangements sets out what the law says.

Source: UUPA 5/1960, Articles 21 and 26; Constitutional Court decision 21-22/PUU-V/2007; Perda Bali 4/2026

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The five-year rule that protects a clean title

Indonesian land law also works in a careful buyer's favor. Under Article 32 of PP 24/1997, once a certificate has been issued in good faith and the holder has physically controlled the land for five years, a third party who didn't object in that time loses the right to challenge it.

That's why a long, clean chain of registered owners is worth more than a fresh certificate on land that changed hands last year. Ask the notary for the title history and note how long the current holder has had the plot.

Source: PP 24/1997 on land registration, Article 32

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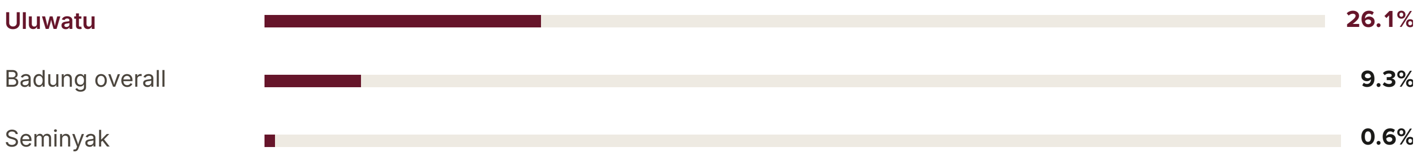
Customary land and zoning: two risks the certificate can't show

Some land in Bali belongs to the customary village, or desa adat. Communal plots, temple land and village house plots all fall here, and duties to the village pass with the land. Some villages don't allow sales to outsiders at all. The certificate can be flawless while the village still has a say.

Zoning is the second blind spot, and you can measure it. Propertia analyzed 16,316 active listings in March 2026. Of the 9,495 in Badung with an identifiable zone, 9.3% sat on agricultural or protected land. In Uluwatu the share was 26.1%, in Seminyak 0.6%. Our zoning guide shows how to read the plan for a specific plot.

Listings on agricultural or protected land



Badung listings with an identifiable zone, n = 9,495, March 2026.

Source: Propertia, analysis of 16,316 active listings, March 2026

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Bali real estate scams follow a few patterns

Indonesian lawyers describe the same schemes over and over. A forged certificate, or a real one on land under dispute. A request to pay cash with no paperwork. A middleman with no authority to sell. A price well under the street, with a deadline attached. A contract so vague it commits the seller to nothing.

Each one fails against the same routine: the official check on the original, an ID match between seller and certificate, a deed signed before a PPAT, and payments tied to documents rather than promises. Two certificates issued for one plot is a known class of dispute in Indonesia, and the land office check is where it surfaces.

Source: PT Digital Global Eksplorasi legal notes, February 2024; Rise Real Bali deal practice, 2023–2026

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The checklist we run before any deposit

We go through this list for every property, before a client pays a single rupiah. It takes a few days, and a fair share of listings drop out along the way.

- ✓ The seller shows the original certificate, not a copy
- ✓ The name on the certificate matches the seller's ID, or the seller holds notarized authority to sell on the holder's behalf
- ✓ Land office check ordered
- ✓ The PPAT confirms in writing that there's no mortgage, block or seizure
- ✓ Boundaries match the fence
- ✓ The zone in the detailed spatial plan allows what you plan to build or rent out
- ✓ PBG in hand, plus SLF if it's finished
- ✓ No duties to the customary village sit on the plot
- ✓ Your right and its term appear as numbers in the draft deed, not as "long-term"

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Permits and the developer are separate checks

A clean title covers the land. The building needs its own papers: see PBG and SLF for what to ask for. Buying off-plan adds the company behind the project, and how to check a Bali developer walks through the public registers.

If you're still building a shortlist, browse the listings or start with the areas. Send us any property you're considering and we'll run the title, zoning and permit checks before you pay a deposit.

What this means for buyers

01 The land certificate proves who holds which right, and nothing about zoning, mortgages or village claims.

02 A free lookup in Sentuh Tanahku takes minutes. The official land office check costs Rp 50,000 and needs the original.

03 Only a PPAT can see mortgages, court blocks and seizures, so order that search before the deposit.

04 Girik and Letter C stopped proving ownership on February 2, 2026. Nominee deals are void by law.

FAQ

How do I check a land certificate in Bali?

Start for free in the ATR/BPN Sentuh Tanahku app or on bhumi.atrbpn.go.id, which show the type of right, area, expiry and plot map. The official land office check costs Rp 50,000 and needs the original. Only a notary (PPAT) sees mortgages and blocks.

Can I buy land held on a girik or Letter C?

Not safely. Since February 2, 2026, these papers no longer prove ownership under PP 18/2021, Article 96. They're only a lead for registration, so the land has to be registered before a sale can rely on it.

What are the most common Bali real estate scams?

Forged or disputed certificates, cash payments with no paperwork, middlemen with no authority to sell, below-market prices with a deadline, and vague contracts. An official certificate check, an ID match and a deed signed before a PPAT stop most of them.

Is a nominee arrangement safe if the contract is well drafted?

No. Under the Basic Agrarian Law, any transfer of freehold to a foreigner, open or hidden, is void and the plot reverts to the state. No side agreement fixes that.

When should due diligence happen?

Before the reservation deposit, while you can still walk away at no cost. Once money moves, your leverage drops and any refund depends on the contract wording. A basic title, zoning and permit check takes a few days.

How we know this

Legal points come from the texts of UUPA 5/1960 (Articles 21 and 26), PP 18/2021 (Article 96), PP 24/1997 (Article 32) and PP 128/2015, cross-checked against Hukumonline Klinik and Indonesian notarial publications. The survey fee is our calculation using the PP 128/2015 formula. ATR/BPN's public position on girik differs from the letter of the regulation, and we show both. Zoning shares come from Propertia's analysis of 16,316 active listings in March 2026. Scam patterns are described without naming any company. This is not legal advice on a specific plot.

— Law No. 5 of 1960 on Basic Agrarian Principles (UUPA), Articles 21 and 26

— Government Regulation No. 18 of 2021, Article 96, on old land records and title terms

— Government Regulation No. 24 of 1997 on land registration, Article 32

— Government Regulation No. 128 of 2015 on ATR/BPN fees and the survey fee formula

— Constitutional Court decision 21-22/PUU-V/2007

— ATR/BPN, Sentuh Tanahku app and bhumi.atrbpn.go.id

— Propertia, zoning analysis of active Bali listings, March 2026

— Perda Bali No. 4 of 2026, signed February 24, 2026

By Dmitrii Rogov, Rise Real Bali.

Disclaimer

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