



RISE REAL BALI RESEARCH · TOTAL PURCHASE BUDGET

Bali Total Cost of Buying: What You Pay Beyond the Villa or Apartment Price

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The list price does not cover the entire purchase. Add notary work, independent legal advice, furniture and setup costs. The median-villa leasehold scenario totals Rp 5.83 bn without included furniture, BPHTB or BPN fees.

Read online: <https://riserealbali.com/guides/bali-total-cost-of-buying/>

IN SHORT

The median villa leasehold scenario totals Rp 5.83 bn without included furniture, BPHTB or BPN fees. The list price is Rp 5.31 bn. The calculation uses 545 villas in the Rise Real Bali database on 25 October 2026 and our entry-cost method. The additional Rp 522.2 mn covers notary work, independent legal advice, furniture and setup.

Rp 5.83 bn

median villa leasehold,
furniture excluded

Rp 2.98 bn

median apartment leasehold,
furniture excluded

136

units with furniture included

5%

BPHTB on a title transfer

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What makes up the total entry cost?

The budget includes five items: price, notary, independent lawyer, furniture and setup. It shows the full amount before rental income begins.

The notary allowance is 1.5% of price. This is a conservative modeling input, not a fixed quote for your transaction.

Allow Rp 35.4 mn for independent legal advice and Rp 88.5 mn for setup. When furniture is not included in the price, allow 6%, capped at Rp 442.5 mn.

Entry cost: line, amount and source

LINE	AMOUNT	SOURCE
Property price	Median by property type	Rise Real Bali database: 545 villas and 314 apartments
Notary	1.5% of price	Rise Real Bali entry - cost method, section 7
Independent lawyer	Rp 35.4 mn	Rise Real Bali entry - cost method, section 7
Furniture when excluded	6% of price, capped at Rp 442.5 mn	Rise Real Bali entry - cost method, section 7
Property setup	Rp 88.5 mn	Rise Real Bali entry - cost method, section 7

Source: Rise Real Bali entry-cost method, section 7; project database (Airtable), snapshot 25 October 2026

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How much do the median villa and apartment require?

The median villa costs Rp 5.31 bn across 545 unit types. Its leasehold scenario reaches Rp 5.83 bn without included furniture, BPHTB or BPN fees.

Included furniture lowers that leasehold budget to Rp 5.51 bn. The modeled saving is Rp 318.6 mn.

The median apartment costs Rp 2.66 bn across 314 unit types. Without included furniture, its leasehold budget is Rp 2.98 bn.

With furniture included, the apartment entry falls to Rp 2.82 bn. Compare actual specifications rather than labels alone.

Worked entry budgets at median prices

LINE	VILLA	APARTMENT
Price	Rp 5.31 bn	Rp 2.66 bn
Notary at 1.5%	Rp 79.7 mn	Rp 39.8 mn
Lawyer and setup	Rp 123.9 mn	Rp 123.9 mn
Furniture at 6%	Rp 318.6 mn	Rp 159.3 mn
Leasehold without furniture, BPHTB or BPN fees	Rp 5.83 bn	Rp 2.98 bn
Leasehold with furniture, without BPHTB or BPN fees	Rp 5.51 bn	Rp 2.82 bn

Source: Our calculation using the Rise Real Bali method; Airtable medians, snapshot 25 October 2026; Rp 17,700 reference rate

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How many units already include furniture?

Turnkey or fully furnished appears on 136 of 859 units. That is 16% of all priced villas and apartments.

Only 168 records state the furnishing level. Among those, 136 include furniture, or 81%.

Another 691 records leave the field blank. A blank does not prove that furniture is absent, so request the specification.

Package contents vary between projects. See our furnished property research.

Source: Rise Real Bali project database (Airtable), snapshot 25 October 2026; 859 priced villas and apartments

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Which taxes and fees apply at purchase?

A registered title transfer triggers BPHTB for the buyer. The rate is 5% of price after an Rp 80 mn allowance.

That gives Rp 261.5 mn for the median villa and Rp 128.8 mn for the median apartment.

A typical leasehold triggers no BPHTB. The landowner owes final tax of 10% on the lease payment; the contract allocates the burden.

The seller pays 2.5% PPh on a title transfer. Developer sales normally include effective VAT of 11%, but obtain written confirmation. Homes priced at Rp 30 bn or above carry full 12% VAT instead.

The BPN fee depends on land value and plot area. An independent tax adviser should confirm your structure and exact bill.

Purchase taxes and fees: who pays

PAYMENT	RATE	PAID BY
BPHTB on a title transfer	5% after an Rp 80 mn allowance	Buyer
PPH on a title transfer	2.5% of price	Seller
Tax on a lease payment	10%	Landowner; check the contractual allocation
VAT on a developer sale	11% effective; full 12% at Rp 30 bn or above	Normally included in the price
BPN registration fee	Land value × area ÷ 1,000	Buyer on a registered title transfer

Source: Rise Real Bali guides to property taxes and notary/PPAT, sections on one-off purchase payments

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Which costs sit outside the purchase budget?

Annual PBB is not an entry cost. It runs at 0.1–0.3% of the official NJOP valuation rather than market price.

Rental income tax also arises later. Residents pay 10% of gross rent and non-residents pay 20%.

Operations and management begin after purchase. Our villa management guide covers those contracts.

Keep these lines separate from transaction costs. Use an independent adviser for your personal tax model.

Source: Rise Real Bali property tax guide, sections on annual PBB and rental income tax

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How do you verify the budget before paying a deposit?

First choose between leasehold and a registered title. That decision changes BPHTB, PPAT work and registration.

Then request separate quotes from the notary and your independent lawyer. Our notary and PPAT guide explains their roles.

Attach the furniture specification to the contract. The turnkey label alone does not define the package.

Confirm VAT inclusion and lease-tax allocation in writing. Model your own case with the calculator.

Source: Rise Real Bali entry-cost method and guides to taxes, notaries, buying and furniture

What this means for buyers

- 01 The median-villa leasehold scenario totals Rp 5.83 bn without included furniture, BPHTB or BPN fees.
 - 02 The median-apartment leasehold scenario totals Rp 2.98 bn without included furniture.
 - 03 Furniture is included on 136 of 859 units; 691 records do not state furnishing.
 - 04 BPHTB of 5% applies to title transfers, not a typical leasehold.
 - 05 Independent specialists should verify the tax structure and final quotes.
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FAQ

When does the furniture cap start applying?

It starts at a property price of Rp 7.38 bn. Above that point, the allowance is Rp 442.5 mn rather than 6%.

How do I budget for a semi-furnished property?

Request the included inventory and a quote for the remaining items. Do not assume that a semi-furnished package is complete.

What changes when buying through a PT PMA?

A PPAT handles the HGB transfer, and BPHTB applies. An independent lawyer and tax adviser should verify the structure.

Why hire a lawyer when the notary prepares the documents?

The notary formalizes documents, while your independent lawyer reviews your interests and terms. Their quotes serve different purposes.

What should trigger the final payment?

For a title transfer, use the BPN receipt for the lodged documents. Avoid linking payment to an undefined registration milestone.

Does an installment plan change the total entry cost?

It changes payment timing, not the cost lines. The contract may still add specific conditions that need review.

How we know this

Price source: Rise Real Bali project database (Airtable), built from developer price lists, availability charts and decks; snapshot 25 October 2026. Sample: 545 villas and 314 apartments with prices in Bali; Lombok, Sumba and Sumbawa are excluded. Sold, blocked and blank-availability records are included. Median prices are Rp 5.31 bn for villas and Rp 2.655 bn for apartments. The leasehold scenario equals price + notary at 1.5% + independent lawyer at Rp 35.4 mn + furniture at 6%, capped at Rp 442.5 mn when excluded + setup at Rp 88.5 mn. Examples show included and excluded furniture separately, without BPHTB or BPN fees. BPHTB is 5% of the rupiah price after an Rp 80 mn allowance and is shown separately for title transfers. Calculations use the site reference rate of Rp 17,700 and full precision; display values are rounded. Medians appear only for samples of at least 10 records. Project names are replaced with numbers and unit names are anonymized. These are market statistics and a budget model, not an offer or a valuation. Data in one table: `/assets/reports/polnaya-stoimost-vhoda.csv`

- Rise Real Bali project database (Airtable), snapshot 25 October 2026
- Rise Real Bali entry-cost method, section 7
- Rise Real Bali property tax guide, one-off payments, annual PBB and rental tax
- Rise Real Bali notary and PPAT guide, transaction taxes and BPN fee
- Rupiah conversion at the site reference rate, Rp 17,700

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