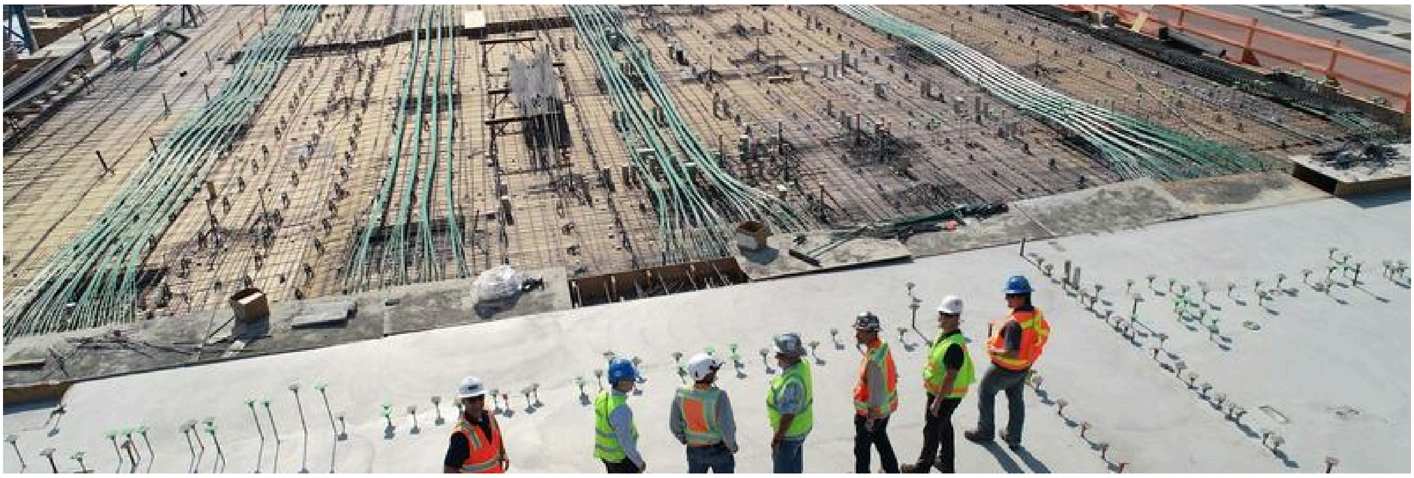

PROCESS · OFF-PLAN

Buying off-plan in Bali: deposits, payment schedules and handover

September 24, 2026 · 9 min read · Ownership and tax

Most villas in Bali sell before they're finished. Buying off-plan gets you a lower entry price and payments spread over the build, and it moves the risk into two places: the project's documents and the payment schedule.

Read online: https://riserealbali.com/guides/buying-off-plan-villa-bali/

IN SHORT

An off-plan purchase in Bali runs in four steps: reservation, document checks, a contract with a construction-linked payment schedule, and handover against an inspection report. The common schedule is 30/30/40, usually interest-free. Tie each payment to a visible stage on site, and hold the last one until the certificate of occupancy (SLF) arrives.

30/30/40
the most common payment schedule

6–18 months
typical build time for a villa

Up to 12 months
post-handover payments on some projects

1–5%
typical booking fee to take a unit off the market

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Why most Bali villas sell off-plan

Good completed stock is thin. About one listing in three in our catalog is a finished home, and the rest are still under construction. Developers fund construction with buyers' payments, so they price the early stages lower and spread the schedule across the build.

Here's the trade: you pay for a house that doesn't exist yet. So your homework moves from the floor plan to the paperwork and the contract.

6–18 months
villa build time

0%
interest on most developer schedules

About 1 in 3
catalog listings that are completed homes

Source: Rise Real Bali catalog and deal practice, 2023–2026

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Booking fee, deposit, down payment

Sellers use "the deposit" for three different payments, and each behaves differently if the deal falls through. A booking fee (tanda jadi) of 1–5% holds the unit. You pay a reservation deposit of about 10% under an MOU, and it counts toward the price. A first installment (uang muka) of 20–30% is the opening payment under the sale contract.

The booking fee is where buyers lose money most often. Unless the agreement says in writing that it's refundable and on what grounds, it stays with the developer if you walk away. Read the refund clause before you pay, not in the chat afterward.

The first payments on an off-plan deal

PAYMENT	TYPICAL SIZE	COUNTS TOWARD PRICE	IF THE BUYER WALKS AWAY
Booking fee (tanda jadi)	1–5%	Often not	Forfeited unless the refund is in writing
Reservation deposit (MOU)	About 10%	Yes	Refunded on the grounds listed in the MOU
First installment (uang muka)	20–30%	Yes	Retained under the contract terms

Source: Bank Mega Syariah, education section, May 22, 2024; Excel Bali, 2026 edition, September 5, 2026

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What Indonesian law says about cancellations

For houses and apartments sold under Indonesia's housing rules, PP 12/2021 sets the outcome. If a buyer cancels during marketing, before the presale agreement (PPJB), the developer may keep at least 20% of what it received. After the PPJB, a buyer who has paid 10% or less loses the whole amount, and a buyer who has paid more loses 10% of the price. If the developer is at fault, everything comes back.

The same regulation sets conditions for signing the PPJB itself, including land title, a building approval (PBG) and at least 20% construction progress. How far these rules reach a leasehold villa contract signed by a foreign buyer is a question for your notary. In practice, your contract governs, so the refund terms need to be in it.

Source: PP 12/2021 amending PP 14/2016, Articles 22H and 22L, via Industri Properti and Hukumonline

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Documents the project must have

Each document answers one question. A missing one doesn't make the project bad, but it means the deal shouldn't close until the document exists.

The PBG must exist before construction starts. The SLF comes only after the building passes inspection, so on an off-plan deal the contract has to promise it. For the permits, read PBG and SLF in Bali. For the company behind the project, see how to check a Bali developer.

The project's paperwork

DOCUMENT	QUESTION IT ANSWERS
Land certificate	Who holds the plot, and under what right
BPN land office record	Whether there's a mortgage or a boundary dispute
Zoning (RDTR)	Whether housing and tourist rental are allowed on the plot
Building approval (PBG)	Whether this building was approved
Certificate of occupancy (SLF)	Whether the finished building passed inspection
Rental license (NIB)	Whether the villa can take nightly guests

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Payment schedules and what they cost

There are only a few schedules on the market. They differ in how much of your money leaves before work starts, and that share is your risk.

Most schedules carry no interest. The price carries the cost instead, which is why paying in full usually earns a discount. With a post-handover plan, compare two prices: the full-payment price and the plan price. The gap is what the plan costs you. If the villa's rental income over the plan period, on a cautious occupancy, covers that gap, the plan wins. If not, take the discount.

Common developer payment schedules

SCHEDULE	HOW IT WORKS	WHEN IT FITS
30/30/40	Booking and start, structure, handover	The default during construction
Equal installments	Monthly across the build	Short, fast builds
Post-handover plan	Part of the price paid 6–12 months after keys	When the villa can earn from day one
Full payment	100% up front at a discount	When the discount outweighs the risk

Source: Terms of projects in the Rise Real Bali catalog, 2023–2026

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Tie payments to stages, not dates

A calendar schedule keeps running whether or not the site moves. A stage schedule doesn't. Each stage has to be something you can see or measure: foundations poured, walls up, roof on, SLF issued. "Active construction phase" isn't a stage.

Payments go to the developer's company account named in the contract. A request to pay a representative's personal account is a reason to stop and ask questions.

Wording that protects you

- Second installment after the concrete structure is complete
- Final payment after you sign the handover report and receive the SLF
- Daily delay compensation
- All payments to the developer's company account, as named in the contract

Wording that doesn't

- Second installment due three months after the first, whatever the site looks like
- Final payment "when the villa is ready"
- Verbal handover date
- Payment to a representative's personal account

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If the build runs late

Bali builds often run past the planned date, and a few weeks late is survivable. It hurts when the contract says nothing about it.

A workable contract says what happens: a fixed handover date, daily compensation after it, the right to pause payments until work resumes, and a refund route with a deadline if you terminate. Without those clauses you have no leverage, so we read for them before you sign anything.

- ✓ A fixed handover date in the contract text
- ✓ Compensation per day of delay
- ✓ The right to pause payments while work stands still
- ✓ Refund procedure and timing on termination

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Handover: the inspection list

Inspect with a representative even if you're on the island. Record every defect in writing with a photo and a deadline for the fix, and sign the final report only once the fixes are done.

- ✓ Floor areas and layout match the contract
- ✓ Waterproofing in the pool and bathrooms, with falls toward every drain
- ✓ Electrical capacity, fuse board and grounding
- ✓ Air conditioning
- ✓ Joinery, glazing and insect screens
- ✓ Furniture package (FF&E) checked piece by piece against the specification
- ✓ SLF and the full document set

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Mortgages and other financing

For a buyer living abroad, the developer's schedule is the financing. Indonesian banks lend to foreigners only in narrow cases, usually to KITAS or KITAP holders with local income, and expect a large down payment.

Budget the one-off costs separately from the installments. On a title transfer, BPHTB of up to 5% falls due when the right passes to you, not with the first payment. Notary fees are covered in our notary guide.

Off-plan villas we can check for you

Our catalog lists off-plan villas and apartments with the payment schedule and handover date on each card. Start from properties or narrow it down by area. Before any booking fee, our lawyer checks the title, zoning and PBG on your pick at no cost, and we read the payment clauses with you. The full process is in how to buy property in Bali.

What this means for buyers

01 You usually lose a booking fee of 1–5% if you walk away, unless the agreement says otherwise in writing.

02 Tie installments to visible construction stages and the final payment to the handover report and the SLF.

03 Developer plans are usually interest-free, and their cost sits in the price. Compare the plan price with the full-payment price.

04 Put a fixed handover date, delay compensation and a refund route in the contract before the first payment.

FAQ

What is a normal payment schedule for off-plan property in Bali?

The most common is 30/30/40: a first payment at booking and start of works, a second at the structural stage and the last at handover. Equal monthly installments and plans that run 6–12 months past handover also exist.

Is a booking fee refundable in Bali?

Only if the agreement says so. A booking fee (tanda jadi) of 1–5% is forfeited when the buyer walks away without contractual grounds. A reservation deposit under an MOU is refunded on the grounds listed in the MOU.

Do developers in Bali charge interest on payment plans?

Usually not. The cost is in the price, and paying in full up front typically earns a discount. The difference between the two prices is what the plan costs.

What happens if the developer misses the handover date?

What the contract says happens: compensation per day of delay, the right to pause payments or to terminate with a refund. Without those clauses you have little leverage, so check them before you sign.

Can a foreigner get a mortgage for a Bali villa?

Rarely. Indonesian banks lend to foreigners only in narrow cases, usually residence permit holders with local income. For buyers abroad, the developer's payment schedule does the job of a mortgage.

How we know this

The sequence, schedules and inspection list describe our off-plan deals in Bali from 2023 to 2026 and the terms of projects in our catalog. Schedules are typical, and each contract sets its own. Industri Properti and Hukumonline summaries of PP 12/2021 give the cancellation rules. We note that they're written for Indonesian housing sales and may not reach a leasehold contract. Payment terms for booking fees follow Bank Mega Syariah and Excel Bali. We counted completed homes in our published catalog. This isn't legal advice, and your notary should review the contract.

— Government Regulation No. 12 of 2021 amending PP 14/2016, Articles 22H and 22L, via Industri Properti, February 23, 2021, and Hukumonline

— Bank Mega Syariah, tanda jadi and uang muka explained, May 22, 2024

— Excel Bali, Master Guide to Leasehold Transactions in Bali, 2026 edition, September 5, 2026

— Government Regulation No. 16 of 2021 on buildings (PBG and SLF)

— Rise Real Bali catalog and deal practice, 2023–2026

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Questions about this guide?

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