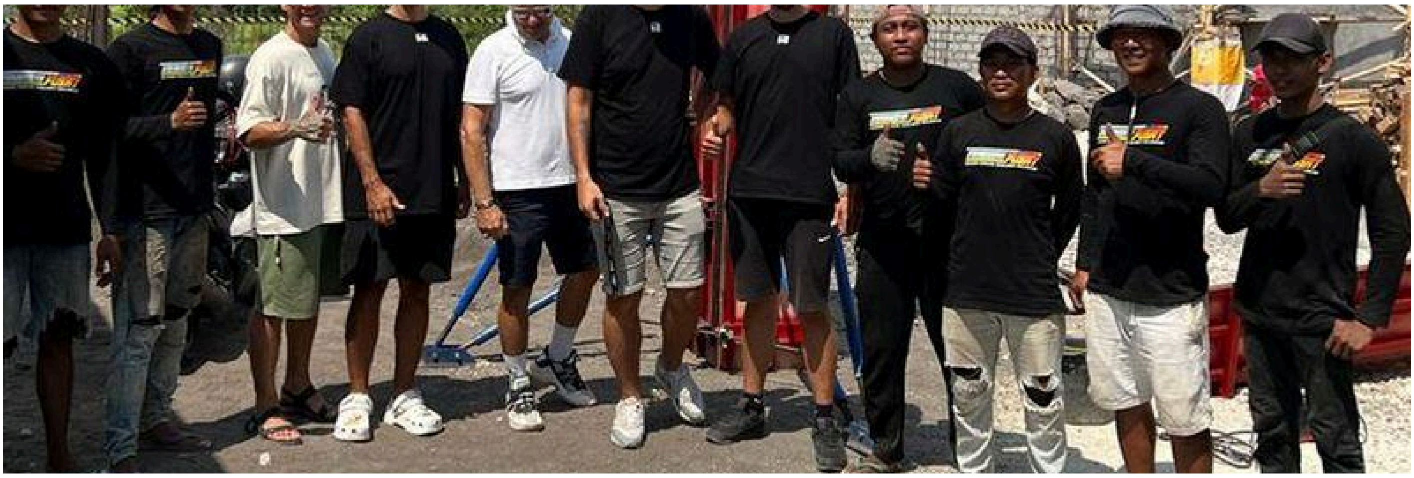

CHECKS · DEVELOPERS

How to check a Bali developer before your first payment

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

Bali has no official list of reliable developers and no regulated escrow for home sales. What it does have is four public registers where a company, its license and its land are visible. An hour with them tells you more than a sales deck.

Read online: https://riserealbali.com/guides/how-to-check-a-bali-developer/

IN SHORT

Check a Bali developer in four free government registers: AHU for the company, OSS for its business license (NIB), GISTARU for the plot's zone and ATR/BPN for the land title. Then confirm the permit chain, KKPR, PBG and SLF. Under PP 12/2021, a presale agreement (PPJB) needs 20% of the project built.

4
free public registers that show the company, license, zone and land

20%
of a project built before a presale agreement is allowed (PP 12/2021)

Rp 2.5 bn
minimum paid-up capital of a PT PMA (BKPM Regulation 5/2025)

0
regulated escrow schemes for home sales in Indonesia

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Start with the company name on the contract

A project has a brand, and the contract has a legal entity. They're often different, and that's normal. What matters is that one company appears everywhere: on the land certificate or lease, on the building approval, in the draft PPJB and on the bank account you're asked to pay into.

If the seller is one PT and the invoice names another, stop and ask why in writing. There can be a clean answer, such as a land-holding company and a separate construction contractor. Get it on paper before the first transfer.

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Four public registers and what each one shows

All four are official and free. None needs an Indonesian login for a basic search, though ATR/BPN's app asks you to register.

AHU, the companies register at the Ministry of Law, confirms the PT exists and shows its status and filed amendments. OSS, the licensing system, shows whether the company holds a business identification number (NIB) and which activity codes (KBLI) it's licensed for. On GISTARU, ATR/BPN's spatial plan map, you can see the plot's zone. The land agency's Sentuh Tanahku app covers the title itself: which right, how many square meters and until when.

Where to check a developer

REGISTER	WHAT YOU CHECK
AHU (ahu.go.id)	The PT exists, its status, shareholders and articles of association
OSS (oss.go.id)	An NIB is issued and the KBLI codes match real estate and construction
GISTARU (gistaru.atrbpn.go.id)	The plot's zone in the detailed spatial plan (RDTR)
ATR/BPN, Sentuh Tanahku	Type of land right, area, term and plot map

Source: Ministry of Law, AHU; OSS RBA; ATR/BPN, GISTARU and Sentuh Tanahku

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The permit chain no project can skip

Indonesian building approval runs in a fixed order. First comes KKPR, confirmation that the planned use fits the spatial plan. Then PBG, the building approval, filed only through the state SIMBG system. After construction, SLF, the certificate of occupancy. A villa that will take nightly guests then needs a tourism business license on top of its NIB.

A foreigner can't file for PBG personally. The applicant is the holder of the land right, typically an Indonesian company with HGB. Consultants we work with quote 14 to 30 working days to process a complete PBG file, and about three and a half months for the whole cycle including design and paperwork.

STEP 1

KKPR

The plot's zone allows the planned use.

STEP 2

PBG

Building approval through SIMBG, filed by the landholder.

STEP 3

Construction

Seven to nine months for a 250–300 m² villa with a pool, design-and-build, in our experience.

STEP 4

SLF

Certificate of occupancy after inspection of the finished building.

> "We start next month, the permit is in process" means the permit doesn't exist yet. Ask for the PBG number and check that it names the same plot as the certificate.

Source: PP 16/2021 on buildings; Tata Ruang Bali, provincial spatial planning portal; consultants' processing times, our estimate

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Presale contracts: the 20% rule in PP 12/2021

Developers sell off-plan homes in Indonesia through a PPJB, a binding agreement to sell that comes before the final deed. PP 12/2021 lets a developer sign a PPJB only once it meets five conditions: clear land rights, a defined unit, a PBG, available infrastructure and at least 20% of the project built.

For houses and townhouses, the 20% counts units across the planned development. For apartment buildings, it counts the construction volume of the tower on sale. A supervising consultant's report confirms the figure.

Plenty of Bali sales start earlier than that with a reservation form and a booking fee. It's common practice, and it isn't a PPJB. Read what your early document actually commits each side to, and when the PPJB will replace it.

Source: PP 12/2021 on housing and residential areas, as summarized by Industri Properti, February 2021

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Where your money sits before handover

Indonesia has no regulated escrow for residential sales. In practice, payments go through the notary or PPAT, into a deposit account under a contract clause, or straight to the developer against construction milestones.

None of these is wrong. Each carries a different risk, and the contract decides which one you're taking. Look for payments linked to stages you can verify, such as the foundation, the structure, the roof and handover. Check the refund terms if the PBG or the SLF doesn't come through by a set date. Confirm the mechanism with a practicing notary, since no single law governs it.

- ✓ Payee account in the same company name as the contract
- ✓ Each installment tied to a construction stage you can inspect or see in photos
- ✓ A written SLF deadline
- ✓ Refund terms if a permit is refused, with a date and an amount
- ✓ The land right and its term written as numbers

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The company itself: capital, codes and licensing rules

A foreign-owned developer operates as a PT PMA. BKPM Regulation 5/2025 cut the minimum paid-up capital to Rp 2.5 bn per company. The investment plan still has to exceed Rp 10 bn per five-digit KBLI code per location, excluding land and buildings.

The licensing framework changed too. PP 28/2025 took effect on June 5, 2025 and replaced PP 5/2021 as the basis for risk-based business licensing, widening it from 16 regulated sectors to 22. A company whose OSS record looks out of date isn't necessarily a problem. It's a fair question to put to the sales team, and the answer should come back with documents. Our PT PMA guide covers the running costs.

Source: BKPM Regulation 5/2025; PP 28/2025, via SmartLegal.id and Ombudsman RI

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Bali developer reviews: what's worth reading

Reviews live in chat groups and forums, and they skew toward extremes. Documents live in the registers. Use reviews to find questions, then answer those questions with papers.

The most useful review is one you collect yourself. Ask which projects the developer has already handed over, visit one, and talk to an owner if you can. Ask whether those buildings received their SLF, and how long it took after handover. A developer with finished work is usually glad to show it.

We keep profiles of the developers whose projects we list, with logos and the projects on sale. For any project in our catalog, we'll run these register checks with you before the first payment.

08 / 08

Check the land under the project too

A developer's paperwork is only as good as the land beneath it. Foreigners can't hold freehold (Hak Milik), and any deal that tries to pass it to one is void under Article 26 of the Basic Agrarian Law. Leasehold, Hak Pakai and HGB through a PT PMA are the routes that work.

The land term matters as much as the type. HGB on state land can run 30 + 20 + 30 years. HGB granted on someone's Hak Milik runs up to 30 years and then needs a fresh agreement with the owner. Brochures rarely spell out which one applies, so ask. The minimum price for a foreigner buying a house with land in Bali is Rp 5 bn, and Rp 2 bn for an apartment, under Ministerial Decree ATR/BPN 1241/2022.

Our due diligence checklist covers the land checks step by step, and the zoning guide explains how to read the plot's zone.

- ✓ The PT in the contract is the PT on the payee account
- ✓ PBG issued for the same plot as the land certificate
- ✓ Zone in GISTARU allows housing or tourist accommodation
- ✓ Land term written in years, never "long-term"

Source: UUPA 5/1960; PP 18/2021; Kepmen ATR/BPN 1241/2022

What this means for buyers

01 Check the company, not the brand: AHU, OSS, GISTARU and the land register are free and take about an hour.

02 No PBG, no legal construction. KKPR and PBG come before the first pour, and SLF comes after the build.

03 PP 12/2021 allows a PPJB only once 20% of the project stands, with PBG, land rights and infrastructure in place.

04 Indonesia has no regulated escrow for home sales. Link payments to stages and confirm the mechanism with a notary.

FAQ

How do I check that a Bali developer company exists?

Search the company name in the AHU register at ahu.go.id to see its status and filed amendments. Then check OSS for its NIB and licensed KBLI codes. Both are free and official.

What is the difference between PBG and IMB?

PBG is the current building approval. It replaced the older IMB under PP 16/2021, and developers file it only through the SIMBG system, after KKPR confirms the plot's zone allows the use.

Can I sign a contract before construction starts?

You can sign a reservation form and pay a booking fee. PP 12/2021 allows a PPJB, the binding presale agreement, only once 20% of the project is built and PBG, land rights and infrastructure are in place.

Is there escrow for property purchases in Bali?

Not as a regulated scheme for homes. Payments usually go through a notary or PPAT, into a deposit account under the contract, or to the developer against construction stages. Confirm the setup with a practicing notary.

Where can I find Bali developer reviews?

Expat forums and chat groups have plenty, and they're uneven. More reliable: visit a project the developer has already handed over, ask owners about the handover, and check whether that building received its SLF.

How we know this

Registers and procedures come from official portals: Ministry of Law AHU, OSS RBA, ATR/BPN GISTARU and the Bali provincial spatial planning portal. The PPJB conditions are from PP 12/2021 as summarized by Industri Properti. Capital rules come from BKPM Regulation 5/2025, and the licensing framework from PP 28/2025, confirmed by two independent summaries. PBG processing and construction times are practice estimates from consultants and our own deals, marked as such. We don't rate or rank developers. Treat it as a checklist, not a legal opinion on any one project.

— Ministry of Law, AHU companies register

— OSS RBA, Indonesia's risk-based licensing system

— ATR/BPN, GISTARU spatial plan map and Sentuh Tanahku app

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

— Government Regulation No. 12 of 2021 on housing, via Industri Properti, February 23, 2021

— BKPM Regulation No. 5 of 2025 on PT PMA capital

— Government Regulation No. 28 of 2025 on risk-based licensing, via SmartLegal.id, June 2025

— Ministerial Decree ATR/BPN No. 1241/SK-HK.02/IX/2022 on minimum prices for foreigners

By Dmitrii Rogov, Rise Real Bali.

Disclaimer

This guide is for information only. It is not an offer, not personal investment advice and not a promise of income. Yield figures are our estimates on the assumptions stated in the text; the actual result depends on the market, management, seasonality and changes in the law. Prices, layouts and terms can change without notice and are not part of any contract. Check the documents, the ownership structure and the tax load with an Indonesian lawyer and tax adviser before you pay a deposit. Prices are in Indonesian rupiah (IDR, Rp), as Law No. 7 of 2011 on Currency and Bank Indonesia Regulation No. 17/3/PBI/2015, Article 11, require. Full disclaimer: https://riserealbali.com/legal/disclaimer/

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