PROCESS · NOTARY AND PPAT

Notary and PPAT in Bali: who signs what, and the legal fee caps

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On a Bali deal you'll often meet one person with two titles on the door: Notaris and PPAT. They're separate appointments under separate laws, and each has its own legal cap on fees.

Read online: https://riserealbali.com/guides/notary-ppat-bali/

IN SHORT

A notary (Notaris) drafts contracts, powers of attorney, company deeds and lease agreements under Law 30/2004. A PPAT signs only deeds that change the land register, such as a sale or a grant of Hak Pakai, under PP 24/2016. A PPAT may charge no more than 1% of the price in the deed, and less on larger deals.

1%
maximum PPAT fee, falling to 0.25% above Rp 2.5 bn

2.5% to 1%
notary fee caps by deed value (Law 30/2004, Art. 36)

7 working days
for the PPAT to lodge the deed with BPN

2.5% + 5%
seller's income tax and buyer's BPHTB, paid before signing

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Notary and PPAT: two appointments

A notary works under Law 30/2004 on the notary's office, amended by Law 2/2014, and answers to the Ministry of Law. Notaries draft and certify contracts, powers of attorney, wills, company deeds for a PT PMA and, the one that matters most to foreign buyers, long-term lease agreements.

A PPAT (Pejabat Pembuat Akta Tanah) is a land deed official under PP 37/1998 as amended by PP 24/2016, supervised by the land ministry (ATR/BPN). A PPAT signs only deeds that change an entry in the land register: a sale, a grant of HGB or Hak Pakai, a mortgage.

Many Bali offices hold both appointments, but the second one isn't automatic. Since PP 24/2016, a PPAT's working area is the whole province rather than a single regency.

Goes to the notary

- Long-term lease (leasehold) agreement
- Power of attorney
- Deed of establishment for a PT PMA, the company a foreign buyer uses for HGB
- Reservation MOU and a presale agreement (PPJB)

Goes to the PPAT

- Deed of sale for land and building (AJB)
- Hak Pakai for a foreigner
- Grant of HGB to a company, including your own PT PMA
- Mortgage deed (Hak Tanggungan)

Source: Law 30/2004 as amended by Law 2/2014; PP 24/2016, Article 12

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Which one your deal needs

A leasehold villa goes to a notary. The lease is a notarial contract that stays outside the land register, so no PPAT deed is involved. A purchase under a right-to-use title (Hak Pakai) or through a company holding HGB needs a PPAT, because the land register changes.

Under PP 18/2021, a foreigner's Hak Pakai starts at up to 30 years. It can then be extended by 20 and renewed for 30 more. Our Hak Pakai guide covers who qualifies and what happens at each stage.

Source: PP 18/2021, Articles 49 and 52

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Legal caps on fees

Both offices have statutory ceilings. They're limits, not price lists, and they drop as the deal value rises.

Under Article 36 of Law 30/2004, a notary may charge up to 2.5% on a deed worth up to Rp 100,000,000, up to 1.5% between Rp 100,000,000 and Rp 1,000,000,000, and no more than 1% above that. A PPAT's fee may not exceed 1% of the price in the deed under PP 24/2016. Permen ATR/BPN 33/2021 then sets a tighter scale by value, and the witnesses' fees are already included.

Maximum fee by deal value

DEAL VALUE	NOTARY (LAW 30/2004, ART. 36)	PPAT (PERMEN ATR/BPN 33/2021)
Up to Rp 100 million	2.5%	1%
Rp 100 million – Rp 500 million	1.5%	1%
Rp 500 million – Rp 1 bn	1.5%	0.75%
Rp 1 bn – Rp 2.5 bn	1%	0.5%
Above Rp 2.5 bn	1%	0.25%

> Some English-language fee guides pin the PPAT scale on the wrong regulation. The schedule comes from Permen ATR/BPN 33/2021 on PPAT service fees, issued in October 2021.

Source: Law 30/2004, Article 36; PP 24/2016, Article 32; Permen ATR/BPN 33/2021; BPHN legal consultation service

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What buyers pay in practice

Few offices charge the full cap. Excel Bali's 2026 guide puts notary work at 0.5–1% of the price on a standard leasehold and 1.5–2.5% on a complex deal, where the notary drafts several documents or restructures an existing lease.

Negotiate on the scope of work, not the percentage. A notary who checks the certificate's history at BPN, looks for encumbrances and confirms the original is on file costs more than one who fills in a template. That extra work is worth paying for. Ask for a written quote that lists each deed and separates fees from taxes.

0.5–1%
notary, standard leasehold

1.5–2.5%
notary, complex deal

0.25%
PPAT cap on a deed above Rp 2.5 bn

Source: Excel Bali, Master Guide to Leasehold Transactions in Bali, 2026 edition, September 5, 2026; Rise Real Bali deal practice, 2023–2026

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Taxes that pass through the deal

No PPAT may sign a transfer deed until the tax office has verified two payments. From the seller: PPh final at 2.5%, levied on the gross price by PP 34/2016. From the buyer: BPHTB, which Law 1/2022 caps at 5%. Each regency sets a deductible allowance for it, never below Rp 80,000,000.

A lease sits outside this. Unregistered, it triggers no BPHTB. Instead the landowner is taxed on the rent at a final 10% (PP 34/2017). The fee to register a transfer at BPN follows PP 128/2015: land value per square meter times area, divided by 1,000, plus Rp 50,000.

Who pays what on a Bali property deal

PAYMENT	PAID BY	RATE
Income tax on the transfer (PPh final)	Seller	2.5% of the price
Transfer duty (BPHTB)	Buyer	Up to 5% of the price minus the allowance
Tax on the lease payment	Lessor	10% of the gross lease payment
BPN registration fee	Buyer	Land value × area ÷ 1,000 + Rp 50,000

Source: PP 34/2016; Law 1/2022 (HKPD); PP 34/2017; PP 128/2015

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How long registration takes

Only one deadline is fixed in law. Article 40 of PP 24/1997 gives the PPAT seven working days from signing to deliver the deed and its supporting papers to the land office. The PPAT then confirms delivery to both parties in writing.

The land office itself works to no statutory clock. Around 14 working days is the figure practitioners give for an uncomplicated file, and nothing in law backs it. So link your final payment to something you can verify, such as the land office's receipt for the lodged documents, rather than to "registration".

DAY 0

Deed signed

Both taxes already paid, or the deed isn't drawn up.

UP TO 7 WORKING DAYS

Lodged with BPN

The PPAT's duty under PP 24/1997, Article 40.

ABOUT 14 WORKING DAYS

Registered

A practitioners' estimate, not set in law.

Source: PP 24/1997, Articles 40 and 62

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Checking the appointment takes 15 minutes

The Ministry of Law keeps the register of notaries on its AHU Online portal, and the land ministry keeps the PPAT register. A working official can always show a copy of the appointment decree, so asking for it is normal.

Then check that the right person signs your deed. For Hak Pakai, HGB or an AJB, that's a PPAT. For a lease, it's a notary. One person signing both types of deed needs to hold both appointments, and you can ask to see each decree.

- Search AHU Online or the PPAT register
- Ask for a copy of the appointment decree
- Match the official to the type of deed you're signing, lease or transfer
- Tax receipts before signing
- Put the BPN lodging date in writing

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Where the notary fits in your purchase

The notary is the fixed point of a Bali deal. They hold the deposit, receive the seller's documents, run or coordinate the checks and sign the lease or the deed. How to buy property in Bali sets out the whole sequence, and the due diligence checklist covers what the notary should confirm.

Pick a villa from our catalog or explore the areas. We'll introduce you to a notary who handles foreign buyers and check the title and permits before you pay anything.

What this means for buyers

01 A lease goes to a notary. Hak Pakai, HGB and a deed of sale go to a PPAT.

02 A PPAT may charge no more than 1% of the price, and only 0.25% on a deed above Rp 2.5 bn.

03 Both transfer taxes are paid before signing, or the PPAT can't sign.

04 Tie your final payment to the land office's receipt, which the PPAT must obtain within seven working days.

FAQ

What is the difference between a notary and a PPAT in Bali?

A notary drafts contracts, powers of attorney, company deeds and lease agreements. A PPAT signs deeds that change the land register, such as a sale or a grant of Hak Pakai or HGB. A leasehold needs only a notary.

How much does a notary cost in Bali?

By law a notary may charge 1% at most on a deed above Rp 1 bn, and a PPAT 0.25% on a deed above Rp 2.5 bn. Excel Bali's 2026 guide puts real notary costs at 0.5–1% on a standard leasehold.

Who pays the notary, buyer or seller?

The parties negotiate it and write it into the MOU. In most Bali deals we handle, the buyer pays the notary for the lease or deed. Each side pays its own tax: 2.5% income tax for the seller and up to 5% BPHTB for the buyer.

Does a leasehold have to be registered with BPN?

No. A lease is a notarial contract and isn't entered in the land register, which is also why a typical leasehold triggers no BPHTB. The landowner is taxed on the rent instead.

How do I check that a notary in Bali is licensed?

Search the name on the Ministry of Law's AHU Online register for notaries, or the land ministry's register for PPATs, and ask for a copy of the appointment decree.

How we know this

Fee caps and procedures come from the texts of Law 30/2004 (Article 36), PP 24/2016 (Articles 12 and 32), Permen ATR/BPN 33/2021 and PP 24/1997 (Articles 40 and 62). The PPAT tiers were confirmed against the national law development agency's consultation service and a second Indonesian legal summary. Taxes follow PP 34/2016, Law 1/2022 and PP 34/2017. Market fee ranges come from Excel Bali's 2026 guide and our own deals and are a range, not a tariff. The BPN processing time is a practitioners' estimate, and we label it as one. We don't rate any notary office. This isn't legal advice.

— Law No. 30 of 2004 on the notary's office, as amended by Law No. 2 of 2014, Article 36

— Government Regulation No. 24 of 2016 on land deed officials, Articles 12 and 32

— Permen ATR/BPN No. 33 of 2021 on PPAT service fees, October 2021

— Government Regulation No. 24 of 1997 on land registration, Articles 40 and 62

— Government Regulation No. 34 of 2016; Law No. 1 of 2022 (HKPD); Government Regulation No. 34 of 2017

— Government Regulation No. 128 of 2015 on non-tax revenue at ATR/BPN

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

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Disclaimer

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