



AREAS AND LIVING · RETIREMENT

How to retire in Bali: the permit, the monthly budget and what you can own

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Indonesia has no retirement visa you get just by turning 55. It has two stay permits with money tests, a sponsor rule on one of them and a ban on local work. Here are the thresholds, the monthly cost and the property rules that apply.

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IN SHORT

To retire in Bali, you need a retirement stay permit, open from age 55. The one-year E33F runs through a sponsor. The five-year E33E needs no sponsor but asks for about Rp 895 million in a state bank. Couples need about Rp 11.8 million monthly before rent (our count).

55 minimum age on the official permit cards, though some consultants say 60 for the E33E	Rp 895 mn deposit in a state bank for the five-year E33E	Rp 11.8 mn monthly living cost for a couple, rent excluded (our count, September 2026)	Rp 5 bn minimum price of a house a foreigner can hold under Hak Pakai in Bali
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Can you retire in Bali on a retirement visa?

Yes, from age 55, but only through a stay permit that carries a money test. Indonesia lists two. The E33F is a one-year permit that a licensed sponsor files for you. The E33E, called Silver Hair, runs up to five years and you apply on your own.

Neither lets you work for a local employer. Both count as a KITAS, the limited stay permit. Our guide to long-stay visas compares them with the remote-work and investor permits, so this page stays with the retiree.

Rules and consultant summaries disagree on several numbers, and the gaps are noted below. Treat every threshold here as a starting point and confirm it with your sponsor on the day you file.

Source: Directorate General of Immigration permit cards E33F and E33E, as read on September 25, 2026; Emerhub, Retirement visa guide, 2026

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What are the retirement visa requirements for Indonesia?

The core test is age, steady income and proof of funds. The official E33F and E33E cards, as we read them on September 25, 2026, set the age at 55. Foreign-currency thresholds below are converted at the Bank Indonesia JISDOR rate of September 25, 2026.

Income is where the sources split. The immigration cards ask about Rp 53.7 million a month for both permits. Several agents quote about Rp 27 million a month for the E33F, and one quotes about Rp 35.8 million. Age splits too: Emerhub and XPND put the E33E at 60. Ask your sponsor which figure the office in your district applies.

Agents also ask for a rental contract of at least 12 months, health insurance valid in Indonesia and a pledge to hire a local helper after arrival. The current cards, as we read them, don't list these three items. Plan for them anyway, because sponsors file them as standard.

Retirement permits compared, converted to rupiah

ITEM	E33F, ONE YEAR	E33E, SILVER HAIR
Minimum age	55 on the cards	55 on the cards, 60 per some consultants
Term	1 year, renewed yearly	Up to 5 years
Sponsor	Licensed agent required	None, you apply online
Monthly income	≈ Rp 27 mn to Rp 53.7 mn, sources differ	≈ Rp 53.7 mn
Three-month balance	≈ Rp 35.8 mn	≈ Rp 35.8 mn
State-bank deposit	None	≈ Rp 895 mn, held for the full term
Government fee	Agents quote their own bundles	Rp 13 mn
Work in Indonesia	Not allowed	Not allowed

Source: Directorate General of Immigration cards E33F and E33E, September 25, 2026; Emerhub, XPND (May 5, 2026), BaliEasy and Bali Exception (December 10, 2024) permit guides; JISDOR, September 25, 2026

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How long does a retirement permit last and can it become permanent?

The E33F lasts a year and renews each year, up to five renewals according to XPND and BaliEasy. The E33E is granted for up to five years in one go. Enter Indonesia within 90 days of approval, or the visa lapses.

Several consultants say five unbroken years on the retirement permit make you eligible for a KITAP, the permanent stay permit. Article 54 of Immigration Law 6/2011 names retirees among those who can move up. We found no open official text that fixes the waiting period, so treat five years as the common reading, not a rule.

Don't let it run out. An overstay costs Rp 1 million for each day. Renewals from May 2025 need an in-person biometric visit, XPND says, so file at least 60 days before expiry.

Source: XPND, Retirement KITAS, May 5, 2026; BaliEasy E33F page, 2026; Immigration Law 6/2011, Article 54; our long-stay guide on overstay fines

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How much does it cost to retire in Bali?

A couple spends about Rp 11.8 million a month on food, transport, utilities, state health cover, visas and a part-time cleaner. A single retiree needs Rp 5.2 million. Both figures leave out rent and

international insurance, and both come from our September 2026 count in the cost of living guide.

Rent decides the rest. We collected 480 long-term listings in September 2026. Rents run from Rp 6.8 million for a median small Denpasar apartment to Rp 36 million for a Canggu villa with two bedrooms. Signing for a year saved 22% against monthly pricing in the same sample.

Add the visa itself. The E33E has a one-off Rp 13 million fee, plus the Rp 895 million that sits in the bank and returns to you. The E33F adds sponsor fees every year. XPND and Liberty Mundo put full-service agent fees at roughly Rp 14 million to Rp 32 million for a first-year file.

Monthly cost for a couple, rupiah, our estimate

LIFESTYLE	RENT	LIVING COSTS	TOTAL
Denpasar apartment	6,800,000	11,833,000	18,633,000
Canggu two-bedroom villa	36,000,000	11,833,000	47,833,000

Source: Rise Real Bali cost-of-living calculation and 480-listing rental sample, September 2026; XPND and Liberty Mundo agent-fee ranges, 2026, converted at JISDOR, September 25, 2026

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Is healthcare in Bali good enough for retirees?

For routine care, yes. For anything serious, you need a private policy with evacuation. A GP visit at BIMC costs Rp 350,000 in office hours, and the large private hospitals bill international insurers directly. Bali International Hospital, in the Sanur health zone, has taken patients since April 2025.

The national scheme, BPJS Kesehatan, sells first-class cover at Rp 150,000 monthly this year. Whether a non-working permit holder can join depends on paperwork, so ask the BPJS office before you count on it. BPJS doesn't pay for evacuation to Singapore or Australia.

Insurers price by age and medical history, and they publish no tables. Get a quote before you move, and ask about pre-existing conditions. A condition you declare late can void a claim. Our healthcare and insurance guide lists the clauses that decide whether a claim pays.

Source: BIMC Hospital Bali membership page, September 2026; Kemenko Perekonomian on Bali International Hospital, 2026; Presidential Regulation 59/2024 on BPJS contributions

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Can retirees buy property in Bali?

Yes, but the permit itself gives no right to a freehold title. Hak Milik, true freehold, belongs to Indonesian citizens only under Basic Agrarian Law 5/1960. A foreigner living here on any KITAS can register Hak Pakai personally, a use right over the land.

Two limits apply. The price floor for a Bali house is Rp 5 billion, and Rp 2 billion for an apartment, under the 2022 ministry price decree. The property must be your home, one house or apartment per person or family. If you stop living in Indonesia, the rules require you to sell or transfer the right within one year. Read our Hak Pakai guide before you shop.

Below that price, a leasehold has no floor and needs no permit. Our catalog's median lease runs 27 years. A lease ends worth nothing, so a retiree who wants to leave something to heirs should compare it against a titled home in leasehold vs freehold. Many retirees rent for the first year anyway, which the E33F contract also needs. Browse homes in our catalog once you know your permit.

Source: Basic Agrarian Law 5/1960, Article 21; Ministry decree on minimum foreign-ownership prices (1241/2022); Government Regulation 18/2021; PP 41/1996 as restated in PP 103/2015; Rise Real Bali catalog count, September 2026

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Where should you retire in Bali?

Pick the area by hospital access and daily pace, not by the beach-club count. Sanur sits beside the Sanur Special Economic Zone and Bali International Hospital, and it has a seafront promenade. Many visitors there already stay a month or more for medical care, so landlords know long-stay tenants. Nusa Dua is a planned resort. The water is calm, the gates are guarded and the airport is twenty minutes off.

Inland, Ubud suits a quieter rhythm, with the trade-off of a longer drive to a major hospital. Canggu and the west coast skew toward cafés and younger traffic, and rents there are among the highest on our list.

Test two areas on one-month rentals before you sign for a year. Our moving to Bali guide lays out that scouting step, and the rent or buy guide compares rents area by area.

Source: Kemenko Perekonomian on Bali International Hospital and the Sanur zone, 2026; Rise Real Bali area pages and rental sample, September 2026

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How is a retiree taxed in Indonesia?

Spend over 183 days in a 12-month span and Indonesia can tax your worldwide income as a resident, at 5–35%. A non-resident pays a flat 20% on Indonesian-source income such as rent. The tax office's 2025 rule PER-23/PJ/2025 also reads a long stay permit as intent to live here, per KPMG's February 2026 note.

Your pension is taxed under your home country's rules and its tax treaty with Indonesia, which assign taxing rights by pension type. A government pension and a private pension often fall under different treaty articles. Ask your home-country adviser before the first year ends. Our

NPWP and tax residency guide explains the registration, and the property tax guide covers what a purchase adds.

Source: Income Tax Law 7/1983 as amended; tax directorate regulation PER-23/PJ/2025; KPMG Indonesia, February 2026; Liberty Mundo, Retire in Indonesia, June 27, 2026

What this means for buyers

- 01 Choose by cash flow: the E33F asks for no deposit but needs a sponsor every year, and the E33E ties up about Rp 895 million for up to five years.
- 02 Confirm the age and income test with your sponsor. Sources quote 55 or 60, and Rp 27 million to Rp 53.7 million a month.
- 03 Budget Rp 11.8 million a month for a couple before rent, then add Rp 6.8 million to Rp 36 million for housing.
- 04 Rent for a year before buying. A Hak Pakai home starts at Rp 5 billion and ties your title to your residency.

FAQ

What is the age limit for a retirement visa in Bali?

The official E33F and E33E cards, as we read them on September 25, 2026, set the minimum at 55. Several consultants apply 60 to the five-year E33E, and Emerhub notes that 2026 guidance varies by nationality. Check with your sponsor before filing, because a refused application doesn't return the fee.

How much money do you need to retire in Bali?

For the permit, about Rp 53.7 million a month of income on the cards, a three-month balance near Rp 35.8 million, and for the E33E a deposit near Rp 895 million. For living, a couple needs roughly Rp 11.8 million a month before rent, based on our September 2026 count.

Can retirees buy property in Bali?

Yes, through Hak Pakai in your own name if you hold a stay permit, or through a leasehold. Hak Pakai needs a house priced at Rp 5 billion or more, or an apartment at Rp 2 billion or more, and the home must be your residence. Freehold stays with Indonesian citizens.

Can you work on a retirement visa in Indonesia?

No. Both permits bar salaried work for local employers and the sale of goods or services in Indonesia. Passive income from abroad is what the permit assumes. Immigration texts differ on whether E33E holders may work after a notification, so plan on a ban and check before you take any local income.

Is it cheaper to retire in Bali than at home?

Day to day, often yes. Living alone costs near Rp 5.2 million monthly before rent, and a private GP visit costs Rp 350,000 at BIMC. Insurance narrows the gap, because international cover for older ages is priced by age and history. Get a quote first, then compare the full monthly total.

How we know this

Permit thresholds come from the Directorate General of Immigration cards for the E33F and E33E, as we read them on September 25, 2026, checked against Emerhub, XPND, BaliEasy, Bali Exception, Liberty Mundo and Lets Move Indonesia. Sources disagree on the E33F income test, the E33E age and the waiting time for a KITAP, and we show the range instead of choosing. Foreign-currency figures are converted at the Bank Indonesia JISDOR rate of September 25, 2026, rounded. Living costs and rent are our own September 2026 calculation, with a sample of 480 listings. The page is general information and doesn't replace advice from a licensed sponsor.

- Directorate General of Immigration, permit cards E33F and E33E, read September 25, 2026
- Immigration Law 6/2011, Article 54 — retirees among those who may move to a permanent permit
- Basic Agrarian Law 5/1960, Article 21 — freehold for citizens only
- Ministry price decree 1241 of 2022 — minimum price for foreign ownership in Bali
- Government Regulation 18/2021 — Hak Pakai terms and strata titles for foreigners
- Emerhub, Retirement visa Indonesia (E33F, E33E), 2026
- XPND, Retirement KITAS Indonesia, May 5, 2026
- Liberty Mundo, Retire in Indonesia, last modified June 27, 2026
- BaliEasy, E33F Retirement ITAS page, 2026
- Bali Exception, Bali Retirement Visa, updated December 10, 2024
- KPMG Indonesia on PER-23/PJ/2025, February 2026
- BIMC Hospital Bali membership page, September 2026
- Rise Real Bali cost-of-living calculation and 480-listing rental sample, September 2026

Rise Real Bali is a real estate agency in Bali. We write from the deals we handle and from public data, and we name our sources.

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