PROCESS · SELLING

Selling a villa in Bali: tax, commission and time on market

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A seller in Bali pays tax on the sale price, not on the gain, so the exit costs are easy to estimate before you list. The harder questions are how the tax office will classify your deal and how long the villa will sit.

Read online: https://riserealbali.com/guides/selling-a-villa-in-bali/

IN SHORT

Selling a Bali title costs the seller 2.5% of the price in final income tax (PP 34/2016) and roughly 5% in agent's commission. With a notary budget of up to 1%, a Rp 5 bn sale leaves about 91.5% in hand. Lease assignments are often taxed as lease income, at 10% or 20%.

2.5%
final income tax on the gross price (PP 34/2016)

About 5%
standard agent's commission, paid by the seller

1%
legal cap on a notary's fee above Rp 1 bn

6–12 months
time to plan for a full exit (Bali Property Rules, 2026)

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The tax a seller pays

The base rate is simple. Transferring land and building rights costs the seller a final income tax (PPh final) equal to 2.5% of the transaction value, per PP 34/2016. It's charged on the price, not your profit, so a sale at a loss still pays it. You pay before signing, and the PPAT won't sign until the tax office's system validates the payment.

Non-resident sellers pay the same 2.5% on land and buildings, not the 20% withholding rate that applies to other Indonesian income. Get an Indonesian tax number (NPWP) before you list. Practitioners report that sellers without one run into higher withholding and slower validation.

Source: PP 34/2016, Articles 2, 3 and 6; Bali Property Rules, exit strategies guide, February 2026

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Leasehold is where it gets complicated

Most foreign owners hold a lease, not a title. Selling one means assigning the remaining lease term to a buyer, and there's no statute written for that exact event. Practitioners disagree on how the tax office classifies it.

One reading treats an assignment as income from leasing land and buildings under PP 34/2017. That's a final 10% for an Indonesian tax resident and 20% withholding (PPh 26) for a non-resident. Other guides apply the 2.5% transfer rate. The gap between those readings is larger than your agent's commission, so settle it with the notary before you agree a price.

Seller's tax by type of deal

DEAL	RATE	PAID BY
Transfer of land and building rights	2.5% of the gross price	Seller, before the deed
Same, non-resident seller	2.5%, not 20%	Seller
Assignment of a lease, as practitioners often treat it	10% resident, 20% non-resident	Seller
Transfer duty (BPHTB) on a title transfer	Up to 5%	Buyer

Source: PP 34/2016; PP 34/2017; Law 1/2022 (HKPD); Excel Bali and Seven Stones Indonesia on leasehold assignments, 2026

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What you keep: a worked example at Rp 5 bn

Take a villa that sells for Rp 5,000,000,000 on a title transfer. Three items come out of the price: the tax, the agent and the notary, if the contract puts the notary on your side.

The law caps the notary's fee on a sliding scale. Above Rp 1 bn, the cap is 1% of the deed value, and a PPAT's own cap on a deed this size is lower still. Our example budgets the full 1% anyway, to stay on the safe side. With commission at 5%, the total comes to 8.5% of the price, and you keep Rp 4,575,000,000. Treat that as a ceiling on costs. Commission is negotiable, and few notaries charge the full cap.

What a seller keeps on a Rp 5 bn villa, our calculation at maximum rates

LINE	AMOUNT
Sale price	Rp 5,000,000,000
Income tax, 2.5%	– Rp 125,000,000
Agent's commission, 5%	– Rp 250,000,000
Notary, cap of 1%	– Rp 50,000,000
Seller keeps	Rp 4,575,000,000

> Your buyer also owes transfer duty (BPHTB), up to 5%, over and above the price. You don't pay it, yet it shapes every price negotiation.

Source: Law 30/2004 as amended by Law 2/2014, Article 36; PP 34/2016; Rise Real Bali calculation

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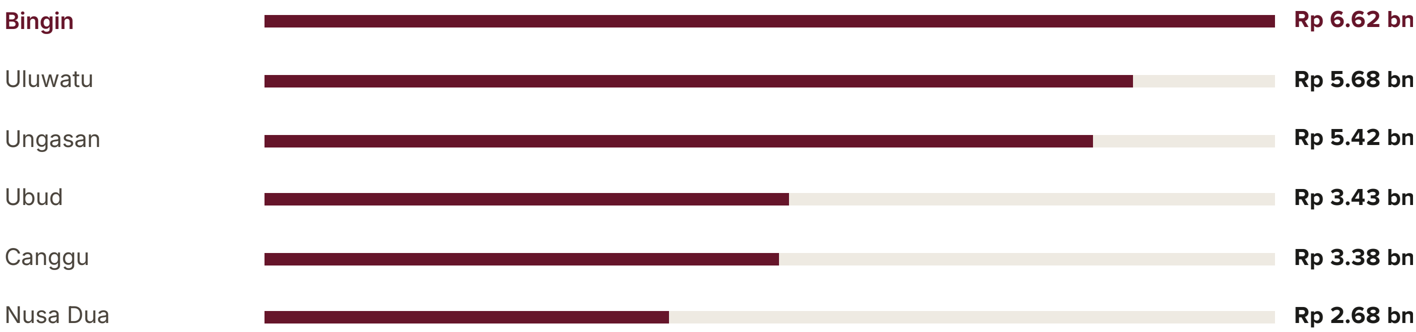
Pricing: start from the area median

Price against your area's median, not the villa next door. Asking prices in our catalog run from a median of about Rp 2.7 bn in Nusa Dua to Rp 6.6 bn in Bingin. The spread inside one area can be wider than the gap between areas.

The competition matters too. If you're selling a unit in a project where the developer still has stock, your listing sits beside the developer's price list. A completed villa can't win on price against a new one. It can win on move-in date and a rental history the buyer can check. And finished villas are scarce: roughly a third of what we list is ready to move in. Lead with that.

Median asking price by area in our catalog



Asking prices, not sale prices. Bar length is the share of the Bingin median.

Source: Rise Real Bali catalog, medians of published listings, September 2026

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How long a Bali villa takes to sell

Indonesia has no public database of completed sales, and no MLS. Every days-on-market figure for Bali is an agency estimate, and ours would be too. We work on the buyer side, so we don't hold our own exit data.

Bali Property Rules, in its February 2026 guide, puts a leasehold sale at three to nine months from listing to completion and advises planning six to twelve months for a full exit. If a villa has sat on the market for a year, buyers read it as a problem with the price or the documents. Repricing at that point works better than waiting another quarter.

3–9 months
leasehold sale, listing to completion

6–12 months
full exit to plan for

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public sales databases in Indonesia

Source: Bali Property Rules, Selling Property in Bali as a Foreigner: Exit Strategies, February 2026

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Commission and the notary

The Bali standard is 5% of the sale price, paid by the seller, per Exotiq Property's 2026 seller's guide and Bali Property Rules. The rate moves with the listing terms. An exclusive mandate usually gets a better rate than a villa listed with ten agencies at once.

Unlike commission, the notary's fee has a legal ceiling. Our notary and PPAT guide sets out the full scale.

- Deed worth up to Rp 100 million: notary fee of 2.5% at most

- Rp 100 million to Rp 1 bn: 1.5% at most
- Above Rp 1 bn: 1% at most, by agreement
- Agent's commission: about 5% by market practice

Source: Law 30/2004 as amended by Law 2/2014, Article 36; Exotiq Property, Selling Property in Bali in 2026; Bali Property Rules, February 2026

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Getting the money out

A private seller doesn't charge VAT. Only a VAT-registered business, such as a developer, adds it. Indonesia lets you repatriate sale proceeds in full through an authorized bank, with no statutory cap on the amount.

Paperwork is the part that changed in 2026. Bank Indonesia lowered the threshold at which a bank asks for supporting documents on an outgoing foreign-currency transfer twice: from April 1 under PADG 8/2026 and again from July 1 under PADG 13/2026. Keep the deed, the contract and proof of the 2.5% tax payment ready for your bank, not only for the notary.

Your home country may tax the gain as well. Most tax treaties give Indonesia the first right to tax land and buildings located there, and your home country then credits the Indonesian tax. Check how your own tax office treats it before the sale closes.

- ✓ PPh final paid and validated before the deed
- ✓ The deal's tax treatment agreed with the notary: title transfer or lease assignment
- ✓ Asking price set from the area median
- ✓ Deed, contract and tax receipt ready for the bank
- ✓ After a year on the market, review the price and the documents

Source: Bank Indonesia PADG 8/2026 and PADG 13/2026, via AKSET Law and BCA notices, 2026; Bali Property Rules, February 2026

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Before you list

Buyers of completed villas run the same checks you did: title, zoning, PBG and SLF, and the rental license. Our due diligence checklist is the list they'll work from, so fix gaps before listing. See how we present completed villas in our catalog and by area, or tell us about your villa on the list your property page.

What this means for buyers

01 Budget about 8.5% of the price to exit: 2.5% tax, 5% commission and up to 1% for the notary.

02 The tax office may tax a lease assignment at 10% or 20% instead of 2.5%. Settle the classification with the notary before agreeing a price.

03 Price from your area's median asking price, not your neighbor's listing.

04 A year on the market points to the price or the documents, not the market.

FAQ

What tax does a seller pay on a villa in Bali?

When a title changes hands, the seller owes final income tax of 2.5% of the sale price, set by PP 34/2016. The seller pays it before signing the deed. Non-residents pay the same rate.

How much is the agent's commission when selling in Bali?

About 5% of the sale price by market practice, paid by the seller. It's negotiable, and agencies often go lower for an exclusive listing that no one else is marketing.

How long does it take to sell a villa in Bali?

There's no public sales database, so every figure is an estimate. Bali Property Rules puts a leasehold sale at three to nine months and suggests planning six to twelve months for a full exit.

How is selling a leasehold villa taxed?

There's no rule written for lease assignments. Many practitioners treat one as lease income, taxed at a final 10% for residents and 20% withholding for non-residents. Others apply 2.5%. Agree the treatment with your notary before signing.

Can I take the sale proceeds out of Indonesia?

Yes, through an authorized bank. Since 2026, banks ask for supporting documents on smaller outgoing transfers than before, so keep the deed, contract and tax receipt ready.

How we know this

Tax rates come from PP 34/2016 on transfers of land and buildings and PP 34/2017 on lease income. The notary cap is from Article 36 of Law 30/2004 as amended in 2014. The tax treatment of lease assignments is a practitioners' position, not a statute, and sources disagree, which we say in the text. The Rp 5 bn example is simple arithmetic at maximum rates, a ceiling rather than a market average. We calculated median asking prices from the published listings in our catalog. Time on market is an estimate from Bali Property Rules, since Indonesia publishes no sales data and we hold no exit data of our own. We confirmed Bank Indonesia's 2026 rules through a law firm note and a bank notice. This isn't tax advice.

— Government Regulation No. 34 of 2016 on income tax from transfers of land and buildings

— Government Regulation No. 34 of 2017 on income tax from land and building rentals

— Law No. 30 of 2004 as amended by Law No. 2 of 2014, Article 36

— Law No. 1 of 2022 (HKPD), BPHTB

— Bank Indonesia, PADG No. 8 of 2026 and PADG No. 13 of 2026, via AKSET Law and BCA, 2026

— Bali Property Rules, Selling Property in Bali as a Foreigner: Exit Strategies, February 2026

— Exotiq Property, Selling Property in Bali in 2026

— Rise Real Bali catalog, median asking prices of published listings, September 2026

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Questions about this guide?

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