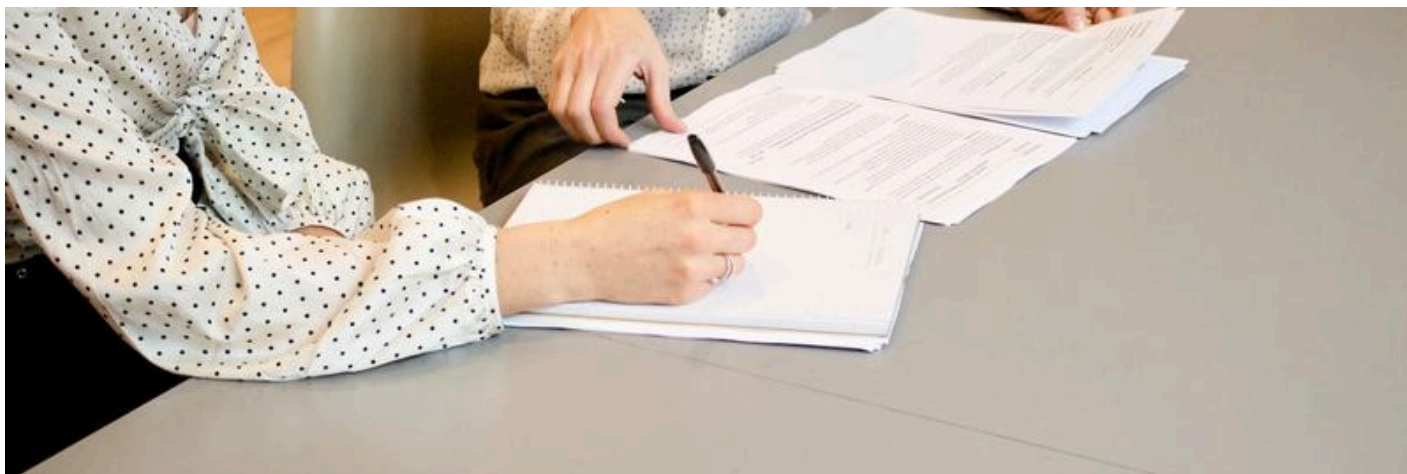




TAX · GETTING MONEY OUT

How to get your money out of Indonesia: rent, sale proceeds and the paperwork banks want

October 3, 2026 · 10 min read · Ownership and tax

Indonesia lets you move money out freely, but since July 2026 your bank wants proof behind anything sizable. Here are the two limits, the tax that comes off first and the documents to have ready.

Read online: <https://riserealbali.com/guides/transfer-money-out-of-indonesia/>

IN SHORT

Indonesia puts no cap on money leaving the country. Since July 1, 2026, though, your bank must see proof of the deal behind any foreign-currency transfer above about Rp 448 million, and behind purchases above about Rp 179 million of foreign currency in a month (Bank Indonesia, PADG 13 and 15/2026). Keep your lease, withholding slips or sale deed ready.

≈ Rp 448 mn

outgoing transfer above which the bank asks for documents

≈ Rp 179 mn

foreign currency you can buy in a month without proof

20%

withholding on gross rent paid to a non-resident owner

2.5%

seller's final tax on the price of a sale

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Can you move any amount out of Indonesia?

Yes. Under Law 24/1999, Indonesia keeps a free foreign-exchange regime: it asks for reporting, not caps. Neither of Bank Indonesia's 2026 changes limits how much you can send. They limit what you can send without explaining it (ASEAN Briefing; ExpatDen, 2026).

In practice your bank converts the rupiah into foreign currency first, then wires that. Two checks sit on the path: one on the conversion, one on the wire. Both thresholds were cut this summer.

Source: Law 24/1999 on foreign exchange, summarized by ASEAN Briefing; ExpatDen, Sending Money from Indonesia, 2026

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What did Bank Indonesia change in June and July 2026?

Bank Indonesia tightened the rules in two steps to protect the rupiah. A bank now asks for the underlying documents once you buy more than about Rp 179 million of foreign currency in a month, or send more than about Rp 448 million in one transfer. Both limits are written in foreign currency, so their rupiah value moves with the exchange rate.

The bank counts cumulatively. BCA applies the monthly purchase limit to everything bought from a rupiah account in that month, so cutting one wire into five on the same day buys you nothing.

The two thresholds, before and after

RULE	BEFORE JULY 1, 2026	SINCE JULY 1, 2026
Foreign currency bought with rupiah in a month, no proof needed	≈ Rp 448 mn (from June 2)	≈ Rp 179 mn
Outgoing transfer, documents needed above	≈ Rp 896 mn	≈ Rp 448 mn

JUNE 2, 2026

Purchase limit halved

PADG 11/2026 cut foreign-currency purchases without documents from about Rp 896 million to about Rp 448 million a month.

JULY 1, 2026

Purchase limit cut again

PADG 15/2026 lowered it to about Rp 179 million a month for each customer.

JULY 1, 2026

Wires need papers sooner

PADG 13/2026 made documents mandatory above about Rp 448 million per outgoing transfer, down from about Rp 896 million.

Anyone who wired roughly Rp 448–896 million in July on a simple letter got a transition window. ExpatDen reports the full file is due at the bank by October 31, 2026. If that's you, ask your bank this week.

Source: Bank Indonesia, PADG 11/2026, PADG 13/2026, PADG 15/2026; BCA notice and outward remittance page, 2026; Allen & Gledhill, June 2026; Indonesia Business Post, June 19, 2026. Rupiah values at Rp 17,917, our conversion

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Which documents does the bank ask for?

Expect two questions: what is this money, and where did it come from? Answer them with a short file. If you keep it from year one, the bank's request takes an afternoon instead of a month.

Bring your tax number (NPWP) as well. Banks treat a missing one as a reason to slow everything down. People who've moved large sums report two to four weeks between deciding and seeing the money land, so build that into your plans.

What banks typically want to see, by purpose

PURPOSE	DOCUMENTS
Rental income	Lease or management agreement, owner statements, withholding slips showing the tax was paid
Sale of a villa	Notarized deed, signed contract, receipt for the 2.5% seller's tax
Savings and other funds	Proof you own the money, destination account details, a written estimate of living costs abroad

Source: ExpatDen, Sending Money from Indonesia, 2026, for sale and savings; Rise Real Bali practice, 2023–2026, for rental income

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How much tax comes off your rent before you send it home?

For a non-resident owner, rent is hit by 20% withholding (PPh 26) on the gross amount, and costs aren't deducted. A tax resident of Indonesia pays a flat final 10% (PP 34/2017). The rental income tax guide works through both.

Don't count on a treaty to lower the 20%. Treaty rate cuts apply mainly to dividends, interest and royalties, and they need a certificate of domicile from your home tax office (PwC, June 11, 2026). Income from land and buildings sits under Article 6 of most treaties, which leaves Indonesia free to tax it at its domestic rate (Ortax, June 19, 2026).

One point is contested, so budget for the higher number. On May 29, 2026, the Tax Court canceled a PPh 26 assessment on hotel property rent paid to a US company and applied the 10% final rate instead (Taxindo, case PUT-011996.13/2020/PP/M.IIIA). Eight weeks later, the president of the Asia-Oceania Tax Consultants' Association told an IKPI panel that 20% still applies to non-resident landlords. We plan on 20% until the tax office or a higher court settles it.

20%

statutory withholding on
gross rent, non-resident
Income Tax Law, Article 26

10%

final tax on rent, Indonesian
tax resident
PP 34/2017

Source: PP 34/2017; PwC Worldwide Tax Summaries (Indonesia, withholding taxes), reviewed June 11, 2026; Ortax, June 19, 2026; Income Tax Law, Article 26; Taxindo on the Tax Court decision of May 29, 2026; IKPI, July 24, 2026

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What does a sale cost you in tax before the money leaves?

When a land right changes hands, the seller owes a final income tax of 2.5% on the price (PP 34/2016). You pay it before the deed is signed, and it applies whether you sold at a profit or a loss. The buyer carries the transfer duty (BPHTB), capped at 5% under Law 1/2022, and an ordinary leasehold doesn't trigger it at all.

Add an agent's commission of about 5% and the notary, and a sale leaves you roughly 91.5% before your home country takes its share. Our selling guide runs the numbers on a Rp 5 billion villa.

Hold the villa through a PT PMA and profit leaves as dividends instead. The statutory withholding is 20%, and most treaties bring it down to 10–15% if you hold a certificate of domicile (PwC, June 11, 2026).

Source: PP 34/2016, via pajak.go.id; Hukumonline, BPHTB calculation; Law No. 1 of 2022 (HKPD); PwC Worldwide Tax Summaries for Indonesia, June 11, 2026

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What does a transfer cost, and how long does it take?

On a large wire, the fixed fees barely register. BCA charges Rp 35,000 for an e-channel wire plus a 0.125% commission, capped at the equivalent of about Rp 2.7 million. The exchange spread is where the money goes.

Speed is rarely the problem. A SWIFT wire arrives the same day to three business days later, and a money-transfer service often within a day (ExpatDen, 2026). The wait is the documents, not the wire.

Cost of moving Rp 2 billion out, our illustration

ROUTE	FIXED FEES	EXCHANGE COST	TOTAL
Bank wire, 1 % spread	Rp 2.5 mn	Rp 20 mn	Rp 22.5 mn
Bank wire, 2 % spread	Rp 2.5 mn	Rp 40 mn	Rp 42.5 mn
Money- transfer service, about 0.6 % all in	Included	Included	Rp 12 mn

The spread assumptions are ours. Ask the bank for its selling rate on the day, compare it with the mid-market rate, and you'll know the real price before you sign the form.

Source: BCA, Outward Remittance fees, 2026; ExpatDen, 2026, on the roughly 0.6% fee for larger transfers; bank spreads of 1–2% are our assumption

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How do you bring rent home month by month?

Monthly transfers stay under both thresholds with room to spare. Take the Rp 4 billion Canggu villa from our rental yield guide. At 60% occupancy a non-resident owner keeps about Rp 274 million a year after 20% withholding, management and upkeep (our model). That's Rp 22.8 million a month, about one-eighth of the Rp 179 million purchase limit.

Lump sums are where owners get caught. Converting the whole Rp 274 million at once crosses the monthly purchase limit, and the bank asks for papers. You can send it with the lease and slips in one email, or convert a part each month and leave the rest in rupiah. Don't split a transfer across one day to dodge the limit. The bank counts the month.

- ✓ Withholding slips for every month of rent
- ✓ Lease or management agreement
- ✓ Your tax number (NPWP), already on file at the bank
- ✓ Statements showing the rent arriving in your own Indonesian bank account
- ✓ How your home country credits Indonesian tax

Source: Rise Real Bali yield model, run in September 2026; BCA, July 1, 2026

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What is the step-by-step plan for sale proceeds?

Start the paperwork before you list. A missing receipt causes most delays, not the bank.

-
- 01 Pay the 2.5% before the deed**
No validated payment, no signature from the notary.
 - 02 Collect the file at closing**
Scan the notarized deed, the signed contract and the tax receipt.
 - 03 Tell the bank the amount and date**
Ask what it needs before you send, so the day brings no surprises.
 - 04 Move the money in one documented transfer**
One wire with the deed attached explains itself. Five without it don't.
 - 05 Keep copies for your own tax office**
Your home country may tax the gain.
-

Source: ExpatDen, 2026; PP 34/2016; our own deal practice, 2023–2026

09 / 09

Plan the exit before the entry

Money leaves most smoothly when it came in with a paper trail. Our guide to sending money to Indonesia covers the way in. Still choosing a villa? Browse the catalog and tell us your tax residency. We'll show what you keep after Indonesian tax and what's left to send home.

What this means for buyers

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- 01** Indonesia has no cap on money leaving. The 2026 changes only decide when your bank wants documents.
 - 02** Since July 1, 2026, transfers above about Rp 448 million and monthly currency purchases above about Rp 179 million need proof of the deal.
 - 03** Non-resident rent loses 20% to withholding and a sale loses 2.5% to the seller's final tax, both before the money moves.
 - 04** Monthly rent transfers are small enough to sail through. Sale proceeds and annual lump sums need the full file.
-

FAQ

Is there a limit on how much money you can transfer out of Indonesia?

No. Indonesia has a free foreign-exchange regime and no cap on outflows. Since July 1, 2026, banks must see documents for a foreign-currency transfer above about Rp 448 million and for purchases above about Rp 179 million of foreign currency a month.

Do I pay tax to take money out of Indonesia?

Not on the transfer itself. The tax is taken earlier: 20% withholding on a non-resident owner's gross rent, and 2.5% of the price on a sale. Banks usually ask to see proof both were paid before they release a large amount.

How do I repatriate rental income from Bali?

Keep the lease or management agreement, the owner statements and the withholding slips. Convert and wire in amounts that stay under the monthly limit, or send one larger transfer with the whole file attached.

How long does a large transfer out of Indonesia take?

The wire itself takes anywhere from the same day to three business days. Large transfers with documents run longer while the bank reviews the file. Count on two to four weeks overall.

Can a tax treaty lower the 20% tax on rent?

Rarely. Treaty cuts mostly apply to dividends, interest and royalties, and real estate income falls under Article 6, which lets Indonesia tax it at home rates. A May 2026 Tax Court decision applied 10% in one case, so ask an adviser.

How we know this

The thresholds are drawn from the texts and official summaries of PADG 11/2026, PADG 13/2026 and PADG 15/2026 on Bank Indonesia's site, each confirmed by a second publication (BCA, Allen & Gledhill, Indonesia Business Post, Kontan). The rules are set in foreign currency, so we restated them in rupiah using Bank Indonesia's JISDOR rate of Rp 17,917, published on September 25, 2026; the figures move with the exchange rate. Tax rates are from the Income Tax Law, PP 34/2016 and PP 34/2017, checked against PwC, Ortax and pajak.go.id. Practitioners disagree on whether the final 10% regime or 20% withholding applies to a foreign owner's rent, so the text gives both. Only one secondary source, ExpatDen, backs the October 31, 2026 deadline and the two-to-four-week timing.

Confirm them with your bank. Fee figures are from BCA's page. Spreads are our assumptions, and the yearly rent is our yield model. This isn't tax advice.

- Bank Indonesia, PADG 11/2026, PADG 13/2026 and PADG 15/2026 on foreign-exchange transactions and transfer documentation, effective June 2 and July 1, 2026
- BCA, Information on Foreign Exchange Transaction Threshold, July 1, 2026; BCA, Outward Remittance fees
- Allen & Gledhill, Indonesia lowers threshold for foreign exchange spot purchases, June 2026; Indonesia Business Post, June 19, 2026
- ExpatDen, Sending Money from Indonesia: Methods, Fees and the 2026 Documentation Rules
- PP 34/2016; PP 34/2017; Law No. 1 of 2022 (HKPD); Income Tax Law, Article 26
- PwC Worldwide Tax Summaries, Indonesia, withholding taxes, reviewed June 11, 2026
- Ortax, June 19, 2026; Taxindo, Tax Court decision PUT-011996.13/2020/PP/M.IIIA, May 29, 2026; IKPI, July 24, 2026
- Rise Real Bali yield model, run in 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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Disclaimer

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