



**MULTI MÜLK.**  
from PROPERTY to PASSPORT!

# BALI

## *Real Estate* Investment Guide





# Introduction to Bali

## Bali, Indonesia

Often dubbed the "Heavenly Island" Bali is a renowned Indonesian province known for its breathtaking landscapes, vibrant culture, and welcoming hospitality.

## Highlights

Stunning beaches, lush rice terraces, ancient temples, and a diverse culinary scene.

## Investment Appeal

A burgeoning hub for real estate investment, supported by various Indonesian visa programs to attract foreign investors and retirees.





# Regions of Bali



## Canggu

---

Popular area on the southwest coast known for scenic beaches, great surfing spots, laid-back atmosphere, and vibrant nightlife.



## Ubud

---

Center of arts and crafts in Bali, attracting people seeking inspiration. Popular among political and business elites, as well as music and film stars for complete seclusion and relaxation.



## Bukit, Uluwatu

---

(Melasti Beach)

Home to Bali's most beautiful beaches, 5-star hotels (Kempinski, St Regis, Ritz Carlton, Marriott), blue ocean water, white sand, many spas, and restaurants.





# Featured Properties

## Oceanfront Villas Melasti

### Location

- 2 minutes from Melasti Beach, 25 minutes from the airport via the new highway.

### ROI

- 17%

### Unit Types

- 2+1 Villa starting from \$220,000

### Payment Plan

- Reservation: \$1,000
- Within 2 weeks: 30% down payment
- Interest-free installments until keys are received (May 2025)

## Apartment with Ocean View

### Starting Price

- \$110,000

### Payment Plan

- Reservation: \$1,000
- Within 2 weeks: 30% down payment
- Interest-free installments until keys delivery (March 2026)



# Leasehold vs Freehold in Bali

## Leasehold Property

### Definition

- Property ownership where the buyer leases the land for a specified period, typically 25 to 30 years, with an option to extend.

### Benefits

- Lower purchase price compared to freehold.
- No need for a KITAS (Indonesian temporary stay permit).
- Foreigners can buy without being present in Bali.

### Considerations

- At the end of the lease term, the property reverts back to the landowner unless the lease is renewed.

## Freehold Property

### Definition

- Full ownership of the property and the land it is on.

### Benefits

- Permanent ownership.
- Can be sold or transferred without restrictions.

### Requirements

- Must have a KITAS.
- Must be present in Bali to sign the necessary documents.

### Considerations

- Higher purchase price and more legal requirements compared to leasehold.



# Ways to Obtain Residency in Bali

## Retirement Visa (KITAS Lansia)

**Eligibility** Individuals aged 55 or above with a consistent pension or proof of financial means.

**Benefits** Renewable visa allowing extended residence in Bali.

## Investor KITAS (KITAS Investor)

**Eligibility** Foreign investors establishing or investing in a company in Indonesia.

**Benefits** Allows work and residence in Bali.

## Second Home Visa

**Eligibility** Foreigners purchasing a luxury property valued at a minimum of IDR 2 billion (approx. \$130,000 USD).

**Benefits** Grants residency for 5-10 years.



# Steps to Attain Bali Residency Through Real Estate Investment

(Second Home Visa)

## Property Selection

Research and choose a property that aligns with your investment goals and lifestyle preferences.

## Due Diligence

Conduct thorough due diligence on the property and developer (if applicable).

## Purchase Agreement

Sign a legally binding Sales and Purchase Agreement (SPA) with the seller.



## Payment and Ownership Transfer

Complete the payment and transfer of ownership (Hak Pakai) at the notary and land office.

## Visa Application

Submit the Second Home Visa application to the Indonesian immigration authorities, along with the required documents.

## Visa Approval

Upon approval, receive your Second Home Visa, allowing you to reside in Bali for 5-10 years.





# Key Points Regarding Bali's Second Home Visa Program

## Family Inclusion

Visa allows for the inclusion of spouse and children under 18 years old.

## Multiple Entries

Visa holders are allowed multiple entries to and from Indonesia.

## Work Permit Option

Visa holders can apply for a work permit to engage in business activities in Bali.

## Renewable

The visa is renewable for another 5 or 10 years.





# Required Documents (for Second Home Visa)

- Valid passport with at least 18 months of remaining validity.
- Proof of funds (bank statement showing a balance of at least IDR 2 billion).
- Proof of property ownership (title deed or SPA).
- Police clearance certificate.
- Health insurance coverage.





# Recommended Developers (for Luxury Properties)

- PT. Loyo Development
- PT. Bali Aga
- PT. Summarecon Agung Tbk
- PT. Ciputra Development Tbk
- PT. Agung Podomoro Land Tbk







# Recommended Locations



## UBUD

For a serene and cultural experience.



## CANGGU

For trendy beach vibes.



## SEMINYAK

For luxury and nightlife.



## ULUWATU

For cliffside views and surfing.



## SANUR

For a relaxed family-friendly atmosphere.

# Rental Income and Property Appreciation

### Rental Yields

5-8% per annum (depending on location and property type).

### Property Appreciation

Historical average of 7-12% per annum, with high potential for further growth.



# Benefits of Bali Residency

## Affordable Luxury

Enjoy a luxurious lifestyle at a fraction of the cost compared to other popular destinations.

## Growing Economy

Rapidly growing economy driven by tourism and real estate investment.

## Extra Costs

### Property Taxes

Varies depending on the property value and location.

### Visa Application Fees

Varies depending on the visa type and duration.

## Natural Beauty

Stunning beaches, lush landscapes, and a tropical climate.

## Warm Hospitality

Experience the warmth and friendliness of the Balinese people.

## Notary and Legal Fees

Approximately 1-2% of the property value.

## Agent Commission

Usually covered by the developer.

## Rich Culture

Unique culture, traditions, and spirituality.





# Additional Considerations

## **KITAS Investor**

---

Explore with Multi Mulk Consultancy the Investor KITAS option for longer-term residency and work rights if planning to establish a business in Bali.

## **Due Diligence**

---

Let us conduct thorough research and due diligence on properties and developers to ensure a secure investment.

## **Cultural Sensitivity**

---

Be respectful of Balinese culture and customs when living in Bali.



# Why Choose **Multi Mulk Consultancy?**

14

## **Expertise**

In-depth knowledge of Bali's real estate market and regulations.

## **Curated Portfolio**

High-quality investment properties.

## **Support**

Assistance with visa applications and residency procedures.

## **Ongoing Services**

Property management services.





# A-Z Services Services Offered by **Multi Mulk Consultancy**

15



**A**

Airline Ticket Booking: Assistance with booking flights for property visits or relocation.

**B**

Bank Account Opening: Guidance in opening a bank account for investment and transactional purposes.

**C**

Comprehensive Residency Support: Expert assistance in obtaining various types of Indonesian visas and residence permits, including the Second Home Visa.

**D**

Document Preparation and Translation: Help with preparing, translating, and notarizing necessary documents.

**E**

Education and Schooling: Assistance in finding suitable schools and educational institutions for clients' children.

**F**

Financial Planning and Tax Advisory: Providing expert guidance on managing investments, tax obligations, and financial planning in Indonesia to optimize returns and compliance with local laws.



**G**

Government Project Investments: Access to and information about investing in government-approved real estate projects.

**H**

Hotel/Accommodation Arrangements: Booking and arranging accommodation for clients during their stay in Turkey.

**I**

Investment Consultancy: Tailored advice on the best real estate investments to meet clients' financial goals.

**J**

Judicial Support: Legal assistance and support through every step of the property purchase and citizenship process.

**K**

Knowledge Sharing: Providing clients with up-to-date market insights and data from reliable sources.

**L**

Legal Services: Comprehensive legal support for all real estate transactions and citizenship applications.

**M**

Market Analysis: Detailed analysis of the Bali real estate market to inform investment decisions.

**N**

Negotiation Assistance: Expert help in negotiating property prices and terms of sale.







O

Off-Plan Property Investments: Opportunities to invest in properties under development for potentially higher returns.

P

Pick and Drop: Transportation services for clients from the airport to their accommodation and property sites.

Q

Quality Assurance: Ensuring that all properties meet high standards of quality and legality.

R

Residency Permits: Assistance with obtaining temporary residency permits as part of the citizenship process.

S

Settlement Services: Helping clients settle into their new homes, including utilities setup and community orientation.

T

Transfer of Title Deed: Managing the legal transfer of property ownership.

U

Understanding Policies: Keeping clients informed about relevant real estate policies and regulations.

V

Visa Guide: Comprehensive guidance on visa requirements and application processes for Bali Indonesia.



**W**

Welcome Orientation: Providing a warm welcome and orientation to new residents, helping them adapt to life in Bali.

**X**

eXpandable Services: Offering customizable services to meet unique client needs.

**Y**

Yield Maximization: Strategies to maximize returns on real estate investments.

**Z**

Zero Hassle Experience: Ensuring a smooth, stress-free process from initial consultation to final settlement.

- **Multi Mulk Consultancy** is dedicated to providing a full spectrum of services to ensure clients have a seamless and successful journey towards property investment in Bali.





# After-Sale Services

## Property Management

- Comprehensive management services to ensure the upkeep and maintenance of the property.
- Regular inspections and reports to keep the property in optimal condition.

## Rental Management

- Assistance in finding and screening tenants for rental properties.
- Handling lease agreements, rent collection, and tenant communications.
- Maintenance and repair services for rental properties.

## Property Maintenance

- Coordination of regular maintenance tasks such as cleaning, gardening, and repairs.
- Emergency maintenance services to address any urgent issues promptly.



## Financial Management

- Management of all financial aspects related to the property, including payment of taxes, utility bills, and service charges.
- Preparation of financial statements and reports for property owners.

## Legal Support

- Assistance with any legal matters related to the property, including disputes and compliance with local regulations.
- Renewal of property-related legal documents and permits.

## Renovation and Remodeling

- Services for property renovation and remodeling to enhance the property's value and appeal.
- Coordination with contractors, designers, and suppliers to ensure quality work.





## Utility Management

- Setup and management of utilities such as water, electricity, gas, and internet for the property.
- Ensuring timely payment of utility bills to avoid disruptions.

## Insurance Services

- Assistance in obtaining and managing property insurance to protect against potential risks and damages.
- Claims handling and support in the event of an insurance claim.

## Market Updates

- Regular updates on the real estate market to keep property owners informed about market trends and property values.
- Advice on the best times to sell or lease the property based on market conditions.



## Concierge Services

- Personalized concierge services to address any specific needs or requests of property owners.
- Arranging for services such as housekeeping, security, and personal errands.

## Resale Assistance

- Support in preparing the property for resale, including staging and marketing.
- Handling negotiations and legal procedures involved in the sale of the property.

## Tax Advisory

- Guidance on property-related taxes and assistance with tax filings to ensure compliance with Turkish tax laws.
- Strategic tax planning to optimize financial outcomes for property owners.





# Multi Mulk Consultancy

is dedicated to providing a comprehensive range of after-sale services to ensure that property owners enjoy a hassle-free and rewarding ownership experience. Our commitment to excellence and customer satisfaction extends well beyond the initial purchase, offering continuous support and professional management to meet all your property needs.

**Disclaimer:** The information provided here is for informational purposes only and should not be considered as legal or financial advice. Always consult with Local Legal Consultancy or relevant professionals for personalized guidance on investment and visa matters in Bali.



**Sajid Ali Haider**  
CEO, Multi Mulk Consultancy





# MULTI MÜLK.

from PROPERTY to PASSPORT!



+90 501 337 87 99



info@multimulk.com



www.multimulk.com



@sajidalihaider



in



🎵



📷



✂️



f

@multimulk