



How to Invest in Bali

A SIMPLE · SAFE · STEP-BY-STEP GUIDE

for property investors

THE SIR INVESTOR GUIDE

SESEH · BALI · 2026



WHY INVEST

Bali isn't just paradise. It's one of the world's smartest places to put your money.

Most people picture Bali as somewhere to switch off — a coconut, a sunset, a villa by the rice fields. It is all of that. But it's also one of the most powerful property markets on earth, and the numbers are hard to ignore.

6.95M

foreign visitors to Bali in 2025 — an all-time record, up 9.7% on the previous year

1.63M

Australians visited in 2025 — roughly 136,000 a month, and the island's largest single market

15.0–15.3%

projected net annual rental return across the five SIR tiers, before capital growth

29%

of all foreign property investors in Bali are now Australian

Bali is a cash-based market — most buyers don't use mortgages, so interest-rate rises barely touch demand. Combine record tourism, Australia on the doorstep (short flight, no jet lag) and genuine land scarcity in the prime zones, and you have a rare blend of strong income and lasting capital growth.

*“Our developments have all **sold out** to Australian investors **off-plan** — our most recent release, Giselle, sold out in 6 hours to 28 Australian investors. This was a Bali record.”*

WHAT YOU CAN OWN

First — what can you actually own?

Yes, foreigners can legally invest in Bali — in fact they make up about 80% of buyers in the prime villa market. There are two clear, legal ways to do it.

Leasehold — ~80% of transactions

The most common and secure structure for foreign investors, supported and unchanged for 50 years. You can legally sell, rent or transfer during the lease, it costs far less than freehold, and it dominates the luxury villa market. For most investors, this is the easy, sensible path.

Freehold — ~20% of transactions

Only Indonesian citizens can hold land in their own name.

Where SIR differs. Comparable Bali stock is typically sold on a 24.5 to 30-year term. SIR is held on a 29.5-year Hak Sewa lease with a further 30-year extension already secured under the underlying lease — **59.5 years in total**. Roughly double the market. It is the single biggest driver of resale value, and the one term most buyers forget to check.

What is a PT PMA — and why you'd need one

A PT PMA is a foreign-owned Indonesian company — the standard, government-recognised way for overseas investors to hold property and run it as a legal short-stay rental. If you want to earn rental income, you'll almost certainly need one. It lets you:

- Legally hold your property in Indonesia
- Legally operate it as a short-term rental
- Receive and bank your rental income
- Open an Indonesian bank account in the company's name

Your notary handles the setup — two shareholders (a Director and a Commissioner), passports and a few company-name options. It comes with a tax ID (NPWP) and business number (NIB), takes ~24–48 hours, and typically costs ~AUD \$1,500–\$2,000.

The one golden rule. Always check the land's zoning — never buy in a green zone (protected agricultural land that can't be built on). With the right developer, this is checked for you before you ever sign.

Understanding Bali's zoning

Every plot sits in a colour-coded zone that decides what can be built and how it can be used. To run a villa as a short-stay rental you need tourism (pink) land; yellow suits a residential villa; never buy green. Your notary confirms the current zone on the official map (RDTR) during due diligence.

Zone	What it allows
Green (Hijau)	Agriculture & conservation — no building permitted. Avoid.
Yellow (Permukiman)	Residential — private homes and residential villas.
Pink (Pariwisata)	Tourism — hotels, resorts and villas for short-stay rental.
Orange	Mixed residential and commercial use.
Red	Public infrastructure and facilities.

THE RELEASE

SIR · Seseh

SIR is the current KISS Developments release — a resort-grade community on the coastal side of Bali's fastest-appreciating corridor, minutes from Pererenan and Canggu. Five ownership tiers, one masterplan, one operator, one standard.

Ownership tier	Entry price AUD	Nightly rate yr 1	Net rental return	Payback
1 Bed Signature Apartment	\$285,000	\$240	15.0%	6.7 yrs
1 Bed Lux Apartment	\$328,000	\$278	15.1%	6.6 yrs
2 Bed Lux Apartment	\$440,000	\$375	15.2%	6.6 yrs
2 Bed Villa	\$575,000	\$493	15.3%	6.5 yrs
3 Bed Villa	\$690,000	\$588	15.2%	6.6 yrs

Returns are modelled on the assumptions set out on page 13 and are estimates, not guarantees. Final pricing and areas are confirmed at allocation.

What sits on the site

The amenity offer is what separates SIR from standard villa stock — and it is what supports both nightly rate and occupancy:

Rooftop pool

The social heart of the site, and the shot that sells the stay.

Sauna & ice bath

Wellness infrastructure guests now expect at the top end.

Café & restaurant

On-site food and beverage — guests stay longer and spend more.

Workspace

Built for the long-stay remote-work market that fills shoulder season.

In-residence spa

Treatments without leaving the site.

Buggy transport

Movement across the site, resort-style.

Resort infrastructure, residential price. This is hotel-grade amenity attached to a residential purchase. A guest compares your villa to a resort; your cost base compares to a villa. That gap is where the return lives.

HOW TO BUY

Buying a villa — in six simple steps

People expect this to be complicated. It isn't. Most buyers complete the whole process in about 10–14 days — and you don't even need to be in Bali. Here's every step.

1

Choose your villa.

Pick the tier, unit and layout that fit your budget and goals. You see projected returns, inclusions and timelines up front — every figure in this guide.

2

Reserve it.

A 10% Priority Deposit takes the unit off the market and locks your price, under a signed Reservation Agreement. Your place in the allocation queue is set by unit type, in order of reservation.

3

Independent due diligence.

A licensed notary verifies the land certificate, zoning, permits and that there are no debts or disputes. This is your safety net.

4

Sign the agreements.

You and the developer sign the sale and lease agreements, witnessed and registered by the notary. Clear, binding, on the record.

5

Pay in stages.

You never hand over everything up front. Payments are tied to real construction milestones — backed by photos at each stage.

6

Handover & earn.

Your villa is handed over fully finished and furnished. From day one it is operated by KISS Management and generating income.

Six steps — with a professional beside you at every one.

Can't fly to Bali? You can sign remotely via a Power of Attorney — the notary prepares it and guides you through. Nothing changes without your approval (you're called or video-called first).

YOUR TEAM

Who's involved — and who does what

You're never doing this alone. A small team of professionals each plays one clear role. Here's the cast:

You — the investor

You make the decisions, sign (in person or remotely) and own the asset. Everyone else works to get you there safely.

KISS Developments — the developer

Designs and builds the villa, shows you the plans, returns and timeline, and hands it over finished.

The notary (independent)

A neutral, government-authorised legal authority. They verify everything, set up your PT PMA, prepare the contracts and register the deal. They work for the transaction — not for you or the developer.

Your legal team

Answers your questions about the agreements and coordinates any changes with the notary. Buyers who bring their own lawyer keep ours in the loop too — we work alongside them.

The finance team

Guides you through the staged payments and provides receipts for every transfer.

KISS Management — the operator

Takes over at handover — marketing, bookings, guests, housekeeping and upkeep — and pays your rental income to you. Same business as the developer.

The key safeguard. The notary is independent of both sides. That single fact is what keeps a Bali purchase fair and safe for a first-time buyer.

STAYING SAFE

How your money is kept safe

This is the part first-timers worry about most — so here's exactly how you're protected. Three things do the heavy lifting: an independent notary, a written agreement that sets out every refund right you have, and payments tied to construction progress.

Your notary will:

- Verify the land certificate and the legal owner
- Check zoning maps to confirm the land is buildable
- Ensure building permits are valid (PBG, formerly IMB)
- Confirm tax records and that there are no outstanding debts
- Draft and review the sale and lease agreements
- Register the transaction with the land office

You choose the notary. Use the developer's notary, appoint your own, or ask for recommendations. Fees are standard across Bali (around 1% of the price) and paid directly to the notary.

Pay by bank transfer in AUD only. Money-transfer apps route Australian dollars through a second currency and back, costing you two exchange spreads — buyers have arrived 3–5% short this way. A plain telegraphic transfer sent in AUD arrives whole. Payment instructions are confirmed in writing in your agreement and will never change by email.

PAYING FOR IT

How you pay — through the development process

Our payment plan is aligned with construction milestones to ensure fairness and transparency — you only pay for what's completed. No lump sums up front, no surprises. Payments are spread across roughly 16 months of construction.

Stage	When	Payment
1 • Reservation deposit — secures your unit & locks current pricing	Due now	10%
2 • Contracts of sale executed — notary due diligence; set up your PT PMA	~4 weeks	20%
3 • Site clearing & earthworks complete	Construction	10%
4 • Foundations & slab complete	Construction	15%
5 • Structural frame complete	Construction	20%
6 • Roof & waterproofing complete	Construction	10%
7 • Interiors & services complete	Construction	10%
8 • Final inspection & handover	Completion	5%

10%

On reservation

20%

On contracts & lease transfer

70%

Against construction milestones

How it protects you. You pay as each stage is completed and signed off. Every milestone is documented before the next payment falls due — so your money tracks the build, not the other way around.



THE RETURNS

How much could you actually make?

A Bali investment earns in two ways at once. First, rental income — short-stay guests pay nightly, and prime villas stay busy most of the year. Second, capital growth — the property itself rises in value as land in the best areas becomes scarcer.

Everything that follows is the live SIR model — not a generic illustration. Five tiers, one set of assumptions, applied identically.

Ownership tier	Entry price	Net rental return p.a.	Years to payback	Total return, 5 yrs
1 Bed Signature Apartment	\$285,000	15.0%	6.7 yrs	222%
1 Bed Lux Apartment	\$328,000	15.1%	6.6 yrs	222%
2 Bed Lux Apartment	\$440,000	15.2%	6.6 yrs	223%
2 Bed Villa	\$575,000	15.3%	6.5 yrs	223%
3 Bed Villa	\$690,000	15.2%	6.6 yrs	223%

Read it this way. *Net rental return* is annual revenue after operating costs, management and government tax, against the purchase price. *Total return* combines 5 years of net rental income with the projected resale value at year 5. Full build-up overleaf.

Estimates only, based on the assumptions on page 13. Not a guarantee of future performance — see the Important Notice at the back of this guide.

RENTAL YIELD MODEL

The full build-up, per unit

Revenue is modelled at 85% occupancy on a 5-year average nightly rate, with a cost structure consistent with professionally managed short-term rental in Bali. All figures AUD.

Metric	1 Bed Signature	1 Bed Lux	2 Bed Lux	2 Bed Villa	3 Bed Villa
Purchase price	\$285,000	\$328,000	\$440,000	\$575,000	\$690,000
Nightly rate — year 1	\$240	\$278	\$375	\$493	\$588
Nightly rate — 5-yr average	\$265	\$307	\$414	\$545	\$650
Occupancy	85%	85%	85%	85%	85%
Annual gross revenue	\$82,288	\$95,317	\$128,575	\$169,033	\$201,605
Operating expenses (20%)	-\$16,458	-\$19,063	-\$25,715	-\$33,807	-\$40,321
Management & booking (18%)	-\$14,812	-\$17,157	-\$23,143	-\$30,426	-\$36,289
Government tax (10%)	-\$8,229	-\$9,532	-\$12,857	-\$16,903	-\$20,160
Net revenue — monthly	\$3,566	\$4,130	\$5,572	\$7,325	\$8,736
Net revenue — annual	\$42,790	\$49,565	\$66,859	\$87,897	\$104,835
Rental ROI, annual	15.0%	15.1%	15.2%	15.3%	15.2%
Years to payback	6.7	6.6	6.6	6.5	6.6

Nightly rates are shown as the 5-year average, reflecting 5% per annum rate growth from the year-one base. Gross revenue is average nightly rate × 365 days × occupancy. The management line includes an allowance for booking and channel costs across direct and agent-sourced reservations.

Why the cost stack is shown in full. Plenty of Bali projections quote a headline yield and leave the costs out. Every deduction that stands between gross revenue and the money that reaches your account is on this page.

FIVE-YEAR OUTLOOK

Rental income and capital growth, combined

The 5-year position combines cumulative net rental income with the projected resale value, modelled at 8% per annum capital growth — below the 10–15% Bali's premium corridors have historically delivered.

Metric	1 Bed Signature	1 Bed Lux	2 Bed Lux	2 Bed Villa	3 Bed Villa
Purchase price	\$285,000	\$328,000	\$440,000	\$575,000	\$690,000
Net revenue, annual	\$42,790	\$49,565	\$66,859	\$87,897	\$104,835
Rental income over 5 years	\$213,948	\$247,823	\$334,294	\$439,485	\$524,173
Resale value at year 5	\$418,759	\$481,940	\$646,504	\$844,864	\$1,013,836
Total return	\$632,707	\$729,763	\$980,798	\$1,284,349	\$1,538,009
Total ROI over 5 years	222%	222%	223%	223%	223%

How to read this

Rental income over 5 years

The sum of net rental revenue across years one to 5, at the 5-year average nightly rate — so it already includes 5% annual rate growth across the holding period.

Resale value at year 5

The purchase price compounded at 8% per annum. With 54.5 of the 59.5-year term still to run at that point, the projection carries no discount for a shortening lease — the erosion that weighs on resale of standard 25 to 30-year Bali stock does not apply here.

Total ROI

All rental income received plus the projected resale value, against the original purchase price. It expresses the full return on capital across the holding period.

OCCUPANCY SENSITIVITY

What the return looks like if the market moves

Occupancy is the single assumption that moves the return most. The base case is 85%, highlighted below. The table runs from a soft 70% through to a strong 95%, so the full range sits in plain view against every entry price.

Unit type	Price AUD	70%	75%	80%	85%	90%	95%
1 Bed Signature Apartment	\$285,000	12.4%	13.2%	14.1%	15.0%	15.9%	16.8%
1 Bed Lux Apartment	\$328,000	12.4%	13.3%	14.2%	15.1%	16.0%	16.9%
2 Bed Lux Apartment	\$440,000	12.5%	13.4%	14.3%	15.2%	16.1%	17.0%
2 Bed Villa	\$575,000	12.6%	13.5%	14.4%	15.3%	16.2%	17.1%
3 Bed Villa	\$690,000	12.5%	13.4%	14.3%	15.2%	16.1%	17.0%

What sits behind the base case

The amenity offer carries the rate

Rooftop pool, sauna and ice bath, café and restaurant, workspace, in-residence spa and buggy transport. Resort-grade infrastructure attached to a residential purchase — it is what supports both nightly rate and occupancy against standard villa stock.

A brand and an audience, not just a listing

Occupancy at this level assumes a professionally run programme with real demand behind it. That is what KISS brings to the asset — set out on pages 15 and 16.

Even at 70% occupancy, the model holds

Fifteen points below the base case, every tier still returns above 12% annually — before a single dollar of capital growth is counted.

ASSUMPTIONS & METHODOLOGY

Every input behind the projections

All projections rest on the assumptions below. Investors are encouraged to conduct their own due diligence and seek independent financial advice.

Lease term · 29.5 + 30 years

Hak Sewa leasehold of 29.5 years with a further 30-year extension already secured under the underlying lease — a total term of 59.5 years. At a year-5 resale, 54.5 years still run, leaving 92% of the term intact. Comparable Bali stock is typically sold on 24.5 to 30 years.

Occupancy · 85%

Base case for a professionally managed premium property in an established Bali corridor, consistent with the occupancy achieved across completed KISS Developments projects. Sensitivity from 70% through 95% is shown on page 12.

Operating expenses · 20% of gross

Utilities, maintenance, cleaning, insurance and general upkeep. The standard industry benchmark for managed Bali villas and apartments.

Management & booking · 18% of gross

Professional villa and property management by KISS Management — guest relations, check-in and check-out, on-site operations — at 15%, plus a 3% allowance for booking and channel costs across direct and agent-sourced reservations. Bali management alone typically runs 15–20%.

Government tax · 10% of gross

Indonesian hotel and accommodation tax (Pajak Hotel), legislated at 10% of gross rental revenue on all short-term accommodation.

Nightly rate growth · 5% per annum

Applied from the year-one base rate. The rate shown in the yield model is the 5-year average, not year one.

Capital appreciation · 8% per annum

Applied to the purchase price for the resale projection. Deliberately below the 10–15% Bali's premium corridors have historically delivered.

Investment horizon · 5 years

A 5-year holding period throughout. Rental income is the sum of net revenue across years one to 5 at the 5-year average nightly rate, which already incorporates 5% annual rate growth.

Furniture and fit-out · included

Units are handed over fully finished and furnished. No additional fit-out cost is assumed before the villa begins earning.



WHAT EARNS

What makes a villa actually earn

Two villas at the same price can earn very different incomes. The ones that consistently deliver strong returns tend to share the same ingredients:

- A genuinely prime location — the hot spots now, not what might be soon or was
- A design that feels like a world-class hotel, not a rental
- Oversized private pools, shared amenity, high-end finishes
- Photogenic design that stands out on social media and booking platforms
- Somewhere people would love to stay — and can't wait to tell people about
- An operator who markets it, not just lists it

A villa's online presence now matters more than ever. The properties that win on Airbnb have a distinctive look and thoughtful styling — interior design isn't just aesthetic, it directly drives occupancy and nightly rates. And the properties that win beyond Airbnb have someone actively putting them in front of an audience.

80–95%

Occupancy in prime zones

Pererenan and Seseh lead the island, with Uluwatu, Seminyak and Ubud close behind — demand that keeps quality villas booked year-round.



HANDS-OFF

Who runs it for you

The question every overseas buyer asks: “I live in Australia — who actually runs the place?” At SIR the answer is KISS. We don't build and walk away. The same business that designs and delivers your asset operates it, fills it and reports on it.

What KISS Management handles

- Listing, photography and launch across Airbnb, Booking.com and direct channels
- Dynamic pricing, bookings and guest communication
- Check-in and check-out, housekeeping, laundry and restocking
- Maintenance, repairs and pool / garden upkeep
- Guest issues, security and day-to-day running
- Owner statements, performance reporting and annual rate strategy

How you get paid

Rental income is collected into your PT PMA's Indonesian bank account, and net proceeds are distributed to you — typically monthly — after operating costs and the management and booking fee (18% of gross revenue, exactly as modelled throughout this guide). You transfer funds home like any other business income.

Staying in the loop

Monthly statements and performance reports, occupancy and revenue figures, and regular photos and updates — without you lifting a finger. During construction you are added to a private owners' group for progress photos, videos and monthly reports.

One party, one standard. Developer and operator are the same business. There is nobody to blame and nowhere for standards to drift — our reputation is tied to how your villa performs long after settlement.

THE KISS ADVANTAGE

Your investment carries our name

Most Bali villas are sold by one company, built by another and handed to a third to run. Every handover is a chance for quality and occupancy to slip. SIR is built the other way round — and backed by the two things a typical developer cannot offer: a brand guests already recognise, and an audience we can put in front of your villa from day one.

The brand

KISS Developments is an established name in Bali's premium villa market, with projects delivered and sold out off-plan. Guests book a KISS property the way they book a hotel group — on the name, not the listing.

The audience

Three engaged followings — KISS Developments, Matt Cameron and Felicity Morgan — put every project in front of a large, warm audience of travellers and investors at no cost to you. It is how a KISS villa starts filling its calendar before a booking channel ever sees it.

The marketing team

An in-house marketing and content team shoots, launches and promotes every project: professional photography and film, launch campaigns, press in Australia and abroad, influencer and celebrity stays, and launch events. Your villa is marketed as part of a destination — not listed as one of thousands.

The network

A booking network built on direct relationships and repeat guests, so demand isn't rented from a platform one stay at a time. Direct bookings carry lower channel costs and better guests.

Why this shows up in the numbers. Occupancy moves your return more than any other assumption — the table on page 12 shows exactly how much. Brand, audience and an in-house marketing engine are what hold occupancy at the top of the range as supply grows. And Bali supply is growing.

INCOME + LIFESTYLE

Two ways to win: income and lifestyle

The best part of a Bali villa? You don't have to choose between an investment and a holiday home.

Earn passive income

Rent the villa out, fully managed by KISS, whenever you're not using it — and let it pay for itself.

Enjoy it yourself

Block out your own dates for holidays, creative breaks or remote-work stays in your own slice of Bali.

Most of our investors do both — the property earns while they keep the freedom to enjoy it.

Tax depreciation benefits. Some countries let you claim deductions on overseas property. The Australian Taxation Office accepts depreciation schedules from certified Indonesian quantity surveyors, so Australian investors may be able to claim building and fixture depreciation, management costs, maintenance, and even travel and marketing (if structured properly). Always confirm with an accountant who understands international property tax.

THE LONG GAME

Growing your money — and getting out

A smart investor always knows their exit before they enter. Bali offers several clear paths, and the long-term growth story is a big part of the appeal.

Capital growth

Land in Bali's prime corridors is finite and demand keeps rising, which has historically driven 10–15% annual capital growth in the best areas. We model 8% — deliberately below that range. Even at 8%, a SIR unit is projected to appreciate roughly 47% over a 5-year hold, on top of the rental income collected along the way.

Your exit options

- **Sell the remaining lease.** Transfer your leasehold to a new buyer at any point during the term.
- **Sell via your company.** Assets held through a PT PMA can be sold by transferring the property or the company shares.
- **Hold and keep earning.** With a 59.5-year term, holding rather than exiting is a genuine strategy — not a fallback.

“What happens when the lease ends?” The usual Bali answer is that you renew and hope the terms are fair. SIR is different: the further 30-year extension is already secured under the underlying lease, not an option to be negotiated later. At a year-5 resale, 54.5 years still run — 92% of the term intact.

59.5

Years of term

Against 24.5 to 30 years on comparable Bali stock. Roughly double — and it is the term, more than anything else, that a future buyer pays for.

QUESTIONS

Your questions, answered

Q. Can foreigners really own property in Bali?

Yes — in your personal name or through a PT PMA (a foreign-owned company). If you plan to rent it out, it must be held in a PT PMA.

Q. How do I know the land has the right zoning?

Zoning decides what you can build and whether you can run short-stay rentals. You want tourism (pink) or residential (yellow) land — never a green zone. Your notary checks the current zone against the official map (RDTR) during due diligence.

Q. Do I have to fly to Bali to buy?

No. You can complete the purchase remotely via a Power of Attorney; nothing is signed without your approval.

Q. What protects my deposit?

Your 10% Priority Deposit is paid under a signed Reservation Agreement that sets out the refund mechanics in full, including your right to terminate and be refunded in full if the definitive agreements are not signed within 60 days of launch, other than through your own default. Read clauses 8 and 10 before you sign.

Q. Who manages my villa?

KISS Management — the same business that develops it. Marketing, bookings, guests, housekeeping, maintenance and owner reporting, end to end. You are not handed to a third-party operator at settlement.

Q. What ongoing costs apply?

Out of gross rental revenue: 20% operating costs, 18% management and booking, and 10% Indonesian accommodation tax — leaving 52% net. Plus light PT PMA compliance.

Q. How do I get my rental income home?

It's collected into your PT PMA's Indonesian bank account and net proceeds distributed to you (usually monthly), then transferred home.

Q. What about currency?

SIR is priced and modelled in Australian dollars. Pay by bank transfer in AUD — money-transfer apps convert through a second currency and cost you two exchange spreads.

Q. What if I never visit?

Fine — KISS Management runs everything end-to-end, so the villa earns without you on site.

Q. How long is the lease?

29.5 years, with a further 30-year extension already secured under the underlying lease — 59.5 years in total.

TRACK RECORD

Proof it works — our recent projects

We don't just talk about Bali's potential — we build it, and deliver it for the Australians who get in early. Two recent KISS developments, two record-breaking sell-outs.



Giselle · Seseh

SOLD OUT IN 6 HOURS • 28 AUSTRALIAN INVESTORS

The fastest-selling project in Bali's history — apartments and luxury villas in Seseh, sold out off-plan in just six hours to 28 Australian investors.



The Pash · Pererenan

SOLD OUT IN 8 WEEKS • 8 LUXURY VILLAS

A bold, design-led collection of eight luxury one- and two-bedroom villas in Pererenan. Sold out off-plan in eight weeks to seven Australians — and one well-known UK barber.

One playbook. Prime location, standout design, and a process built to protect investors — every time. SIR is the current release.

BEFORE YOU COMMIT

Your simple checklist

Run through this before you commit. Tick every box, and you're investing safely.

- ☐ Confirmed the land is NOT in a green zone

- ☐ Full legal documentation verified by an independent notary

- ☐ Clear leasehold or freehold (PT PMA) structure

- ☐ Lease term checked — including whether any extension is secured or merely an option

- ☐ A full inclusions list — materials, furnishings, warranties, finishes

- ☐ Prime, high-occupancy location with proven rental demand

- ☐ Is it located in a current 'hot spot'?

- ☐ Does the design blow me away? Will people want to stay there and photograph it?

- ☐ Would I stop scrolling if I saw it on Airbnb or Booking.com?

- ☐ Does it have a design and inclusions I haven't seen before?

- ☐ Management confirmed for handover — and is the operator the developer, or a stranger?

- ☐ Does the operator bring demand of its own, or only a listing?

- ☐ Payment schedule tied to documented construction milestones

- ☐ Resale and long-term capital growth potential considered

IMPORTANT NOTICE

Please read before relying on any figure in this document

NO OFFER OR CONTRACT

This document is provided for general information only. It does not constitute an offer, an invitation to invest, a prospectus, a product disclosure statement, or any contract or commitment to sell. No agreement arises until definitive documentation is executed by both parties.

ESTIMATES, NOT GUARANTEES

All financial figures, returns, yields, payback periods and resale values shown are projections based on the assumptions set out in this document. They are estimates only and are provided as a guide. They are not a promise, guarantee, warranty or representation that any particular return will be achieved. Actual results will differ and may differ materially.

FORWARD-LOOKING STATEMENTS

Statements regarding future occupancy, nightly rates, operating costs, capital growth and resale values are forward-looking and inherently uncertain. They depend on factors outside the developer's control, including tourism demand, economic conditions, exchange rates, regulation, taxation, competing supply and force majeure.

NOT FINANCIAL, LEGAL OR TAX ADVICE

Nothing in this document is financial product advice, legal advice or tax advice. It does not take account of any individual's objectives, financial situation or needs. Prospective purchasers must obtain independent financial, legal and taxation advice from appropriately qualified advisers in their own jurisdiction before making any decision.

SPECIFICATION AND PRICING SUBJECT TO CHANGE

Unit types, layouts, areas, specifications, inclusions, amenities, operator arrangements, timelines and pricing are indicative and remain subject to design development, survey, engineering and statutory and permit approvals. They may change without notice. Final pricing and areas are confirmed at allocation.

CURRENCY AND TAXATION

All figures are quoted in Australian Dollars unless stated otherwise. Movements between AUD, IDR and a purchaser's home currency may materially affect returns. Figures are shown before any income tax, capital gains tax, withholding tax or duty payable by the purchaser in Indonesia or their country of residence.

MARKET DATA

Visitor and arrivals statistics are sourced from BPS-Statistics Indonesia (Bali Province) for the 2025 calendar year. Certain other market data has been obtained from third-party sources believed to be reliable but has not been independently verified.

NO RELIANCE AND LIMITATION OF LIABILITY

To the maximum extent permitted by law, KISS Developments, its related entities, directors, employees and agents accept no liability for any loss or damage arising from reliance on this document. No person is authorised to give any representation or warranty not contained within it.



Ready when you are

Bali rewards people who move early and invest properly. With the right developer beside you, the process is simple, safe and genuinely exciting — and the returns speak for themselves. When you're ready, we'll walk you through every step.



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