



Your New Life In Bali:

**How to Slash Your Cost-of-Living And
Live Well On “The Island Of The Gods”**

An International Living Australia Report

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**Your New Life in Bali: How to Slash Your Cost-Of-Living and Live Well
On “The Island Of The Gods”**

An International Living Australia Report

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Table of Contents

Introduction.....	1
Chapter One.....	5
Bali: An Overview	5
Hinduism Shapes the Island	5
European Influence	6
Independence.....	7
Modern Bali.....	7
Chapter Two	8
Where to Live in Bali	8
Lovina.....	8
Properties for Sale in the Lovina Area.....	11
Rentals in Lovina.....	11
What to Do and See in Lovina	12
Sanur.....	12
Properties for Sale in the Sanur Area.....	14
Rentals in Sanur.....	14
What to Do and See in Sanur	14
Seminyak.....	16
Properties for Sale in the Seminyak Area	19
Rentals in Seminyak	19
What to Do and See in Seminyak	20
Ubud.....	22
Properties for Sale in the Ubud Area.....	23
Rentals in Ubud.....	24
What to Do and See in Ubud.....	24
Uluwatu.....	25
Properties for Sale in the Uluwatu Area	26
Rentals in Uluwatu	26
What to Do and See in Uluwatu	27
Chapter Three.....	28
Buying Real Estate.....	28
Property Ownership in Bali	28
Ownership With Land Title.....	29
Steps to “Buying” Property.....	30
Fees Associated With Purchasing a Property in Bali	32
Chapter Four.....	33
Visas and Residence	33
Visa on Arrival Options	33
Retirement Visa	34
Chapter Five	37
The Cost of Living in Bali.....	37

Chapter Six	41
Healthcare in Bali	41
Chapter Seven.....	43
Bali Tax Guide	43
Personal Income Taxes in Bali.....	43
Chapter Eight.....	44
Getting There and Around.....	44
Getting Around Bali	44
Things to See and Do Around Bali	45
Useful Information.....	46
Appendix	50
Map of Bali	54

Introduction

The fragrant incense, gamelan music and magnificent stone temples are hypnotising. The offerings enchant you. But it's the friendly Balinese, the low cost of living and the first-rate lifestyle that keep you there. Bali is an anomaly of an island in the middle of Indonesia, nestled between East Java to the west and Lombok to the east. It's unlike any of the other 17,500-plus islands in the country. While the rest of Indonesia is Muslim, more than 92% of the Balinese people are Hindu. The Balinese, more than any other Indonesian people, are known for their fine art and craftsmanship. Be it painting, wood carving, weaving, jewellery making, stonework or basketry, it is usually passed down through generations and often used in village celebrations.

Speaking of which, the Balinese people also have their own set of personal milestones that are celebrated wildly. They don't allow their babies to touch the ground for the first three months of their lives, so the entire village carries them around (maybe that is where the phrase "it takes a village to raise a child" comes from). Unlike the rest of the world, the Balinese celebrate their New Year with a day of silence and meditation—not big parties. In fact, the entire island shuts down. There are no flights in or out, no shops or restaurants open, neither is electricity used nor are candles lit at home, and no one even takes their cars or scooters out on the streets. Bali definitely dances to the beat of its own drum, and it's a beautiful rhythm.

Bali is called the "land of 10,000 temples", or *puras* in Balinese, but at last count, there were more than 20,000 on the island. The Balinese people outwardly practise their religion all day long. It's common to see local women in their traditional garb walking to one of their three daily prayer sessions, carrying on their heads baskets of handmade temple offerings, or *canang sari*: fruit, rice, incense and flowers. The temples in Bali are everywhere. Each house has a small shrine that is usually prayed to first thing in the morning. Then there is the village temple that is larger and far more ornate and used by everyone within the community. The loftiest is the public temple that can be utilised by anyone and is usually a tourist destination. Groups of women sit all day making beautiful, elaborate offerings of figures and flowers woven from palm leaves. It's truly an art form.

Karma is one of the essential beliefs of the Balinese. They talk about it, exhibit it and live by it daily. There is a constant quest for the balance of good and evil forces, so praying takes centre stage to appease the right gods and ward away demons.

An Easy Transition

Bali is the primary tourist destination of Indonesia, and therefore English is widely spoken. However, if you go to some of the far-flung areas you may find yourself in a game of charades trying to get your point across. Even so, the Balinese way is to help and be kind; karma rules. Life is easy in Bali. The locals are calm and Zen-like, and that mindset extends to the expats.

Bali is a melting pot of expats from around the world who bring their home countries' flair with them. There are top-notch international restaurants, boutiques and dive shops

throughout the island, all run by expats. The biggest expat communities are found in Ubud, in the heart of Bali, and Seminyak, a seaside shopping mecca. The coastal towns of Uluwatu in the south, Sanur in the east and Lovina in the north all have small but thriving communities as well.

It is a small island with a mountain chain running through its centre. Mount Agung and Mount Batur are active volcanoes, but they are also considered sacred. The weather throughout the mountainous regions is a little cooler than the typical steamy weather of the rest of the island.

The island lies only eight degrees south of the equator, so you can count on most days being between 27 C and 32 C degrees with about 75% humidity. The monsoon season from October to April is wet and windy, but the sun comes out pretty regularly after the storm settles down. The rain brings out even more of the natural, green lushness that Bali is so known for, but the seas aren't that clear due to the heavy rains.

Your Perfect Beach

The beaches of Bali are extremely diverse. There are those that you have to hike through caves and down tight steps just to reach, only to find them packed with people. You will find others where you'll be the only human for miles. Some beaches near the volcanoes have black sand that glistens like diamonds. They're gorgeous to look at, but water shoes are a necessity lest you find yourself screaming and hopping from one foot to the other all the way to the water. Other beaches are so flat and wide that even when packed with people you can find your own slice of private paradise with plenty of room—there's no need to listen to those rambunctious tourists with techno playing. Want a private paradise where the jungle meets the sea, where you're the only soul on the beach? It's there too. It depends on your beach style, but rest assured you can find your dream beach in Bali.

A Chance for Adventure

When you've had your fill of exploring the fascinating temples and exquisite beaches, there is a slew of outdoor adventures to be had. Take a slow bike ride down a volcano, through rice paddies and countryside towns, to see what traditional Balinese life is like. Hike up a volcano at sunrise for incomparable views of the island. If you are a wildlife buff, monkeys, birds, turtles and lizards are among the everyday life on the island. During the rainy season, white-water rafting and waterfall trekking are adrenaline-pumping adventures. Feel like golfing? There are more than six courses throughout the island to choose from where you'll pay as little as \$143 for a round of golf. Water fanatics will find themselves mesmerised by the painted underwater scenes, while surfers old and new can choose from a myriad of surf breaks. Rather explore the water world via boat? Whale and dolphin watching, fishing and sunset cruises are abundant. For the ultimate in heart-pounding adventures, take a helicopter tour of the island and literally get a bird's-eye view.

Getting There

It is easy to get to Bali, so if you move there, your friends and family will be visiting in no time. With direct flights to more than 15 different countries, as near as Malaysia (three hours away) and as far as Qatar (just under 10 hours away), exploring the region is easy. Flights to nine different towns in Australia make a quick hop home to see family

a piece of cake, but it's just as easy for your friends to come to Bali for an exotic holiday. There are daily return flights to Perth (under \$240/four hours), Adelaide (\$450/five hours), Melbourne (\$550/six hours), Sydney (\$486/six hours) and Brisbane (\$550/six hours).

Why Retire/Move To Bali?

I think a better question is why *not* retire to Bali? Does your dream retirement mean spending less and living more? Does it involve endless sunny days that even during the rainy season are the norm? What about the ability to go on adventures right at your doorstep without leaving the island? Do you want a place where communication is easy, with no need to learn another language? If “yes” was your answer to any of these questions, all signs point to Bali.

Affordable Living

When choosing a new place to hang your hat, the biggest expense is always your housing. Bali has every type of real estate offering available, but most expats opt to live in either a villa, usually one with a pool, or an apartment. Either way, rents can be as low as \$125. Certainly, with rents that low you'll have plenty of money left over for life's little indulgences like the massages and spa treatments the Balinese are so famous for. A basic massage starts at \$10, but if you want a full day of extravagance, there is that as well. A full-time helper starts at \$50 a month, so every expat we met has one; it's part of the lifestyle. Even eating out can be super cheap; just go to a local open-air restaurant, or *warung*, and you'll find an array of dishes for less than \$5. Life is good there, and it's really affordable. Expats report living like royalty for \$2,500 a month.

It's also very inexpensive to travel around Bali. The island roads are easy and drivable; east to west is only 153 kilometres, and top to tip is only 112 kilometres. It never takes more than three hours to drive from one major town to the next, and if you don't have a car you can hire a taxi or—even better—a guide to drive you and show you around the area's highlights for \$50 per day.

There are about 20 direct flights under two hours within Indonesia, and almost all of them cost less than \$150. Fly just two more hours and you could find yourself on a direct flight to Australia, Brunei, Malaysia, Thailand, the Philippines or Singapore, and it's unlikely you'll pay more than \$550 to get there. This won't be a lacklustre retirement; you might not find the time for all the travel at your fingertips.

Since Bali has been a top tourist destination for so long, English is widely spoken, which makes for a smoother transition when you move there. With so many expats already living on the island to show you the ropes, you don't have to worry about culture shock. Yes, it's still exotic, but Bali has most, if not all, of the amenities of home.

Mark and Kirsten Raccuia

International Living Australia Correspondents

About the Authors

At 40, Kirsten and her husband Mark sold their belongings, and moved across the world, literally.

Kirsten started travelling as a young girl and vowed early on to make it an important part of her life. After two archeological digs in Europe and living in England, Brazil and South Africa she caved in and went home for a “real job” and started making a living as a fashion wholesaler. Although she loved her career, after about 13 years she was ready for a new adventure. Luckily by this time she had met Mark who was chomping at the bit to move out of the country.

Mark spent nearly 25 years involved in all aspects of real estate. He began travelling while in college and his wanderlust never was quelled.

In 2012, they went to an *IL* conference in Las Vegas and learned about Penang. After an exploratory visit they knew it was meant to be.

They now live happily in Penang but travel continues to be central to their lives. Together, they have travelled to 38 countries and, as *International Living's* Southeast Asia Correspondent, Kirsten brings you the inside track on amazing retirement hotspots and hidden gems they discover along the way.

Editor's note: Thank you for buying *The Bali Report*. The real estate mentioned in this book was available to buy in December 2016, unless noted as being under contract or a recent sale. Properties are listed to provide you with a snapshot of what to expect, and to help you compare one city or region with another. In many cases, you'll find that the properties mentioned are still available when you visit Bali, but in others they won't be. Also, the legal requirements for property purchase, taxes, customs and immigration are those in effect in December 2016. Keep in mind that laws may change. Make sure you check with your solicitor or local consulate to verify that you've got the latest information.

All currency amounts in this report have been converted from Indonesian Rupiah to Australian dollars at the rate of IDR100,000 to \$9.75/\$1 to IDR10,236.

CHAPTER ONE

Bali: An Overview

There is little recorded history of Bali. Historians agree that Austronesian maritime traders originally from Taiwan were likely the first inhabitants of Bali, settling the island around 2500 B.C. While there is no written record of them, stone tools and earthenware artefacts dating back to that period have been found in Cekik, or what is now known as Gilimanuk, in the western part of the island.

In the third century B.C., the Chinese and Vietnamese introduced copper, bronze and iron to Bali, as evidenced by artefacts found in the ruins in Cekik, as well as inland in Sembiran.

Hinduism Shapes the Island

Indian traders made a huge impact on Bali in the first century A.D., when the peaceful merchants brought Hinduism to the island. Originally, there were nine Hindu sects in Bali: the Bhairawa, Bodha, Brahma, Ganapatya, Pasupata, Siwa Shidanta, Sora, Resi and Waisnawa. Each sect worshipped its own deity.

The earliest written reference to Bali dates back to the ninth century. Various inscriptions from this time mention *Bali dwipa*, or “Bali island”. It was also during the ninth century that the Balinese created *subak*, a cooperative water management and irrigation system developed to grow rice. *Subak* is also the cornerstone of a philosophical concept referred to as *Tri Hita Karana*, the “three causes of well-being”, which marries the realms of the spirit, nature and humans. *Subak* shaped the landscape of Bali; this concept created fair and democratic farming practices that have enabled Bali to become one of the highest-yielding rice growers in the Indonesian archipelago.

Indonesia has almost 250 ethnic groups, and Bali is also comprised of many different communities that existed independently and self-sufficiently for years. Over time, most of the groups have intermarried or adopted other cultures and traditions, except one group from Aga, in East Java, who arrived in Bali in the eighth century. This group of nearly 400 settlers made their home in the remote, mountainous area near Mount Agung, the tallest point on the island, at 3,031 metres above sea level. Today the Bali Aga, as this group is known, exist and have stuck to their original ways and traditions and have little or no contact with the outside world. They still have very strict rules and societal guidelines that prevent them from adapting to or being influenced by any outsiders, tourists or otherwise.

The Javanese King Airlangga brought East Java and Bali together under his rule in the 11th century. The Javanese brought not only their Hinduism but their peaceful ways and artistic ideas with them to Bali. It was this connection that allowed Bali to be semi-

autonomous for nearly 200 years until King Kertanegara conquered Bali in 1284. The king was killed just eight years later, but his son, the great Vijaya, was the founder of the Majapahit dynasty, which lasted from 1293 until 1520. Much of today's Balinese culture, including its architecture, temple structures and the principles of the caste system, can be credited to this dynasty.

During the late 1400s, Islam became more prevalent in Java, and the Majapahit empire, which was seated in East Java, started to lose power and decline. At this time there was a mass exodus of artists, intellectuals, musicians and priests from Java to Bali.

European Influence

Cornelis de Houtman, a Dutchman, is believed to have been the first European to set foot on Bali when he landed in 1597. The Dutch were eager to develop control of the spice trade, rather than the lush land and beauty that Bali had to offer. Within the next five years, 65 ships travelled to the Indonesian archipelago, and the Dutch established trading ports in Bali.

In 1602 the Dutch East India Company was created and granted a 21-year monopoly on the Dutch spice trade. This monopoly set up nearly two-and-a-half centuries of Dutch control across the Indonesian archipelago.

By the 1840s the Dutch had political and economic control over Bali. They were successful in pitting different distrustful Balinese groups against one another, and this exploitation led to an increase in Dutch control by the late 1890s.

By 1906 the Dutch brought the full force of their navy to the shores of Sanur, ostensibly to settle a dispute over a salvaged shipwreck, but more likely to take control of the island. On Sept. 20, 1906, the Dutch were met by a *raja* (king) of southern Bali and hundreds of his followers. The Dutch pleaded with the Balinese, who were outmanned and outgunned, to surrender instead of being annihilated. Rather than suffer the humiliation of surrender to the Dutch, the *raja* at the helm of the procession stopped 100 paces from the Dutch and ordered a priest to stab him to death with his *kris* (ceremonial dagger). The king's subjects then followed with a ritual mass suicide (*puputan*) that led to the deaths of as many as 1,000 Balinese men, women and children that day.

It was a hollow victory for the Dutch. Because the people of Bali were not easily influenced, European rule was never as well established as it was in other parts of Indonesia, such as Java and the Spice Islands (Malukus).

The Balinese remained substantially in control of their religion and culture. For the everyday Balinese, life was essentially the same after the Dutch colonials took over as it was under the rule of the previous *rajas*.

Dutch governance in Bali would last until 1942, when the Japanese took control of the island and held it for the rest of World War II. After the Japanese surrender in 1945, the Dutch returned to Indonesia and tried to reinstate their pre-war administration. Unfortunately for the Dutch, too much had changed and they could no longer stay in control of the East Indies.

Independence

In 1949 the Republic of Indonesia was formed, with Sukarno named as its first president. While Bali is part of Indonesia, there are significant religious, historical and cultural differences between Java and the other main islands. Today Bali remains independent with a strong Hindu core in a country dominated by Islam and retains a certain amount of autonomy from Jakarta, the Indonesian capital.

In 1963, the Balinese had their lives turned upside down again by the eruption of Mount Agung, which killed thousands and devastated a large portion of the island. This eruption forced many Balinese to move away to other Indonesian islands.

Following a failed coup attempt in 1965, Bali experienced some of the bloodiest anti-communist killings throughout Indonesia. The massacre, combined with widespread government corruption and the costs of thwarting the communist-led coup attempt, wreaked havoc on Indonesia's already-fragile economy.

In 1967, Suharto, the second president of Indonesia, declared to the United Nations that he would solve Indonesia's debt problems through tourism. Other countries had proven that tourism could help rebuild industries such as agriculture, construction and handicrafts, as well as boost employment rates. The ensuing Indonesian tourism boom brought many changes and has significantly helped pay for improvements to the country's infrastructure, education system and telecommunications. To this day, Bali is the biggest tourist hotspot of all of Indonesia.

Modern Bali

On Oct. 12, 2002, serene Bali was rocked by global politics as three bombs exploded simultaneously in the beach town of Kuta, a tourist hotspot. After the dust had settled, 202 people were dead and 209 more were injured. Just as the tourism industry had nearly recovered, on Oct. 1, 2005, two more bombs exploded in Jimbaran Beach and Kuta, killing 20 people and injuring more than 100 others. This second round of bombings forced the leadership of Bali and Indonesia to take action to prevent any future attacks.

It has now been 11 years since any terrorist activity, and the peaceful island of Bali is enjoying tourism and all the benefits that it brings to an economy. The tourism board estimated that the number of tourists who visited Bali in 2016 was 12 million, with more than 4 million of those being foreigners.

Chapter Two

Where to Live in Bali

Below are the top five towns for expats in Bali. They all already have thriving expat scenes, some more than others.

Lovina and Uluwatu have the fewest expat retirees. That's because Lovina, on the northern coast, is the furthest from the international airport and big hospitals, and Uluwatu, on the south-western part of the Bukit Peninsula, attracts a younger surfing crowd. That said, these towns have their own charms and merits, and there are still plenty of expats around—just not as many compared to Seminyak, Ubud and Sanur.

All of these towns have the amenities needed for a pretty easy transition. If you are thinking of moving to Bali (why else would you be reading this?), check out all of these places and find the town that meets most of your wants and needs.

The real estate and rental examples we give below were mostly found online. We suggest finding a cheap hotel/villa/Airbnb for the first month so you have time to really explore the area before signing any contracts. There are always better deals to be had by boots-on-the-ground research than by just scrolling through websites. Below is a little about each town to help you get started.

Lovina



The dark golden beaches of Lovina are the perfect place to relax. ©iStockPhoto.com/T_o_m_o

Lovina is known for its low-key lifestyle. It's the place to slow down, catch up on life and enjoy your retirement. It is the polar opposite of Seminyak's busy party atmosphere, and that is why people like it. It's on the northern coast of the island and about three hours away from the Ngurah Rai International Airport in Denpasar, which also makes it less touristy. It is, however, one of the most affordable places to live on the island.

Lovina is small enough that you'll probably know your neighbours, but there is enough going on to keep you entertained. The centre of town is called Kalibukbuk, and it is chock full of *warungs*, bars and tour and dive operators. It's the best place to meet expats, and it's where most of the nightlife occurs. Just walk down the street and you'll hear live music from almost every bar, with locals and expats toasting and dancing the night away. If you have two left feet, there are plenty of pool halls to choose from in the area, but the biggest one is called **Ball & Bar**.

Right down the road, another option for pool is the **Lumbung Bar**, whose motto is "Our beer is colder than a kiss from your mother-in-law." Oddly enough, this bar happens to have great Dutch meatballs (*gehaktballen*) for \$6.

It wouldn't be Southeast Asia without **karaoke bars**, so keep wandering through Kalibukbuk and you'll stumble upon a few singers who probably shouldn't be up on stage! Singing is not for everyone, but it is certainly fun to watch.

There are restaurants scattered throughout the town, and because of the area's European influence, there happens to be great international fare. The wonderful **Bakery Lovina** (*website: www.bakery-lovina.com*) not only serves up the freshest loaves of yumminess but also has an extensive selection of imported meats, cheeses and wines to complete your picnic on the beach.

Or stop by the Greek expat-owned **My Greek Taverna** (*www.facebook.com/My-Greek-Taverna-Lovina-1105221116162845*) for authentic food that transports you right to Mykonos. We ate a gyro platter and a large Greek salad and drank a half-litre of wine for \$25.

The entire Kalibukbuk area is walkable, so there is no need for a car unless you want one for your own convenience. I recommend riding a scooter in Bali because it makes life that much easier; you can zip past all of the traffic to the front of the line or traffic light and park anywhere—even on the footpath—and it's less expensive to own and operate than a car. Lovina's beaches are a dark golden grey, with calm water ideal for snorkelling and scuba diving, but not for surfing. Large pods of dolphins glide in the morning waters as the fishermen start their day. On an island like Bali, gorgeous sunsets are the norm. But for some reason, those in Lovina are a deeper shade of vermillion that seems to set the sky ablaze nightly.

Low-Cost Living on the "Island of the Gods"

By Mike Henry

A dozen types of fish are stacked and glistening in the stall beside me. Next to them are piles of fresh greens. Other nearby stalls are laden with pungent fruits, strange vegetables and mounds of colourful spices.

This is one of the local markets in Singaraja where I can shop for fresh produce. The costs are super low, and you can try out your bargaining skills, too.

You'll find expats **living all over Bali**. The southern coast is especially popular. It's close to the airport at Denpasar, and you'll find lots of Aussies in beach neighbourhoods like Seminyak and Kuta. About an hour north in the hills around Ubud the climate is cooler and there's more of a European flavour to the expat community.

But I made my home in Lovina, on the northern coast of Bali facing the Bali Sea. This is more of a "secret" locale than other parts of Bali. It's much quieter and more laidback than the south, and the overall cost of living is much cheaper. Property prices are more affordable, too.

I was 37 before I set out on the journey that would take me to Bali. I was working for a film company, and I had a good salary. But I felt there must be more to life than working 12 hours a day.

I decided to learn how to create my own website and, with some training and practice, I was then able to earn from anywhere in the world. Not only that, but it meant I could be my own boss.

I had already made a few short trips to Southeast Asia, so I knew that was the place where I wanted to start a new, stress-free life. Plus, the low costs of living meant it was easy to work less and explore more. I travelled to Thailand, Cambodia, Laos, Vietnam and, finally, Indonesia. Along the way I met my wife in Sumatra, and we moved to Bali.

We didn't know if the move was going to be permanent but, after renting a house for six and then 12 months, we decided to look for a place we could call "home". We finally came across a property in Lovina that had a house, a pool, a restaurant and four guest rooms. While we weren't specifically looking to run our own hotel, it did sound like a good opportunity to make some extra income. And we got it at a good price.

We get fantastic sunsets here, with views across to the mountains of Java. The ocean is calmer than the southern surfing beaches and dotted with colourful fishing boats called *perahu*. The long stretches of beach are of black, volcanic sand. Diving on the coral reef and dolphin watching are common activities. If you want to explore the lush hinterland and paddy fields, renting a bicycle is easy and cheap.

Mainly, though, life is all about relaxing, having a cold beer and enjoying the weather and ocean breezes.

For me, Bali offers a good mix of Western comforts with a unique culture. Even though Bali is modern, the people have stayed true to their culture and Hindu religion. Almost every day, different ceremonies are held across the island. The Balinese are very welcoming to *tamu*, or outside guests, and it is not uncommon to be invited to a ceremony even by people you have just met.

At the beginning, our hotel had no guests. It is down a small laneway, so it's not easy for people to find. But I put my skills to good use, developed our website and advertised on an online hotel booking website. It didn't take too long before we built up a good reputation. The hotel now has solid bookings throughout the year and gets completely booked out during the high season.

A guest said to me the other day, “You have really created a great lifestyle for yourself.” I couldn’t help but smile and think, yes—a million miles away from my former life.

Properties for Sale in the Lovina Area

- Less than five minutes from the centre of Lovina you can find a cosy pool villa with a motivated seller. This modest semi-furnished house has two bedrooms and two bathrooms, a pool with a tropical garden, an open kitchen and living area and sits on 300 square metres of land and is being offered freehold. **Price: \$97,840/IDR950,000,000.**
- In central Lovina, a stylish 132-square-metre well-built, comfortable and energy-efficient family home situated on 300 square metres of land awaits you. The semi-open-plan design maximises the use of space and natural light and enables the free flow of cooling air throughout the house. There is a reception room at the front, leading down steps to the main living/dining room, with a fully fitted kitchen next to the dining area. The generously proportioned master bedroom features a stylish ensuite bathroom, with bathtub and shower, and has French windows opening to the rear terrace. There are three other bedrooms. The property has a front garden with a carport, Balinese temple and water-feature, and a back garden with a lawn, sun terrace and storage and utility buildings. The house has rice field and mountain views to the rear and is in easy walking distance of the beach and central Lovina to visit shops, bars and restaurants. Space is available for a swimming pool, gazebo and roof terrace extension, if required. This home is on offer for **\$158,210/IDR1,532,890,000.**
- Two identical houses are for sale within walking distance of Lovina. Each has a private pool, two bedrooms, two bathrooms and a living room and kitchen. These units are excellent for rental, or live in one and rent the second unit out. The houses come fully furnished, so all you have to do is bring your clothes and finishing touches. The two villas have a land certificate *Hak Milik* (freehold), building permits and rental licence. The ideal combination of living and working in Bali. Special price when interested in both units. Each unit is on offer for **\$166,700/IDR1,617,270,000.**

* These homes are offered freehold, and unless you are married to an Indonesian citizen, you will have to buy them and have a notary convert them to *Hak Pakai*. You can read more about how to own property in Bali in Chapter Three.

Rentals in Lovina

When we were in Lovina, we met a few expats who told us about their homes:

- A two-bedroom, two-bathroom villa in town for **\$125/IDR1,252,250 per month.**
- A three-bedroom, two-bathroom villa with a pool and a lovely garden on 0.4 hectares (one acre) of land for **\$417/IDR4,166,000 per month.**

What to Do and See in Lovina

1. Visit *Brahmavihara Arama*, Bali's largest Buddhist monastery, temple and meditation centre whose name means "a place for self-cultivation". It was constructed in 1970 on a hectare of Bali's most gorgeous landscape. It has a mini replica of Borobudur, the world's largest Buddhist archaeological site, and holds meditation retreats for those wanting a little more enlightenment. It is also a meditation site for Buddhist pilgrims during Bali's holy days.
2. A 20-minute drive from Lovina Beach you'll find the *Banjar Hot Springs* set in the middle of the jungle. There are four main pools, which vary in temperature and size, but all are said to have healing properties for various skin and health concerns. The springs are very near Brahmavihara Arama, so plan to visit both sites on the same day. The price to use the hot springs is 51 cents.
3. Drive one hour west of Lovina and stop by a vineyard for a taste of local Balinese wines. *Hatten Wines* has 35 hectares (86 acres) of grape varieties, and because of the climate, volcanic soil and fresh mountain water, the vintner is able to harvest in 120-day cycles instead of the usual one time per year.
4. **Go canyoning.** Spend the day abseiling down waterfalls, jumping into natural pools, swimming and gliding down natural rockslides all within 30 minutes of Lovina. Full-day tours including food, pick up, drop off and all equipment start at \$205.
5. Take a **sunrise dolphin tour** to see pods pirouetting on top of the water. There are tour operators all throughout the town and at every hotel, even if you aren't staying there. Prices start at \$50.
6. Get PADI (Professional Association of Diving Instructors) certified (prices start at \$345) and dive the area's **famous reefs and shipwrecks**. Snorkelling in the area is just as phenomenal. Check out the *USAT Liberty*, an American cargo ship that was sunk by the Japanese during World War II, or drive less than two hours east to Amed or west to Menjangan Island for some of Indonesia's world-class sites.
7. Hire a local fisherman to take you out on a traditional boat and try to catch your dinner. As you wander down the beach, you'll see fishermen near their boats. Just ask around, find an English-speaking one and negotiate your rate. Or pop into any hotel or tour agency—the staff will help you find a fisherman.

Sanur

Sanur's reputation for being a snore is long gone. Yes, some bars might close at midnight, but this little beach town is far from boring. Sitting on the south-eastern coast of the island, and only 30 minutes from the airport in Denpasar, Sanur is perfect for foodies who love the beach and want a laidback lifestyle with all the amenities of home. The most common form of transportation is bicycle; we heard more bike bells than scooter horns when we were there. This fosters the town's calm atmosphere.



Traditional fishing boats dock in the waters of laidback Sanur. ©iStock.com/telnyawka

Sanur has managed to retain its distinctly Balinese feel regardless of being one of the island's first tourist hotspots. It's common to see women walking to the temples to perform their daily rituals with towering offerings on their heads and Converse on their feet.

The beach is calm and peaceful, just like the rest of Sanur. Its warm, shallow, bath-like waters are idyllic—unless you are an advanced surfer, in which case Sanur isn't for you. It's a great beach for just hanging and reading a book. There is a paved boardwalk that runs for five kilometres, the length of the beach, that begs to be used for a sunrise bike ride or a jog along the shore. It also happens to be lined with dozens of local *warungs*, high-end restaurants and a few larger hotels.

The food scene in Sanur is thriving. There are heaps of seafood *warungs* that serve up traditional seafood with a Balinese flair. But there is also Italian, Asian and Mexican, as well as healthy macrobiotic options. Go to *Stiff Chili* for sundowners, charcuterie (\$9.50) and a rugby match. Or try *Three Monkeys* for a white-tablecloth lunch of tamarind spiced prawn spring rolls, grilled mushroom and gruyere bruschetta, and fried polenta chips all for \$13. After dinner, stop by any number of **gelato shops** to satisfy your sweet tooth.

Most bars aren't open too late, but there are a few exceptions. **Linga Longa Bar** has a great resident band that gets everyone up and boogieing. **Casablanca** is another late-night haunt that has different bands nightly, keeping it interesting. Or for something a little mellower, check out the **Jazz Bar & Grille** for munchies and live jazz.

You have your choice of supermarkets in Sanur. The nicest and most modern is the chain store called **Makro**. It is about 15 minutes away and great for a one-stop shop. **Hardy's**, right in the heart of town, is certainly the easiest to get to and is slightly cheaper than Makro, but it's not as clean. However, the freshest and least expensive option is the **local daily market**, where most of the produce comes from nearby farms.

Sanur has its share of spas as well, so life can be pretty lavish without being expensive. Many Balinese massages start at \$7, but it is just as easy to find opulent spas to pamper all the senses.

Properties for Sale in the Sanur Area

- We found a small villa in a nine-unit compound in the heart of Sanur that could be the perfect starter home. This 125-square-metre villa is in a secure complex that has a reception area and is steps from the beach, shops and restaurants, which makes it perfect for rental as well. The villa has two large bedrooms with ensuite bathrooms. There is a good-size living/dining area and a storage area that could be converted into a third bedroom. There are sliding glass doors that open to the terrace and the swimming pool. The property has a lease until 2028, with an option for another 20 years, and is on offer for **\$165,000/IDR1,626,380,000**.
- Another new construction option can be found on Jalan Bajang Sari. These villas are new construction and are only five minutes' walking distance to By Pass Sanur. The three-bedroom villas have their own pool and secure parking. They're located about one kilometre from the beach and are fully furnished. There is a kitchen dining area that opens to the pool, which is great for entertaining. The home features 150 square metres of living space on a 120-square-metre plot of land, but the design makes the home seem larger. The leasehold property has 20 years remaining on the lease and is on offer for **\$170,000/IDR1,658,000,000**.
- You can buy a two-bedroom unit with ensuite bathrooms close to the beach in a new development. This 120-square-metre pool villa features a nicely sized dining room/kitchen that opens to the outdoors and the plunge pool of two-and-a-half by four metres. There is air-conditioning in the bedrooms, extra storage and parking for one car and a scooter or motorcycle. It is a five-minute walk to the beach and a 25-minute drive to the airport, making it ideal for visitors or as a rental unit. The property has 24 years left on the lease and is on offer for **\$172,000/IDR1,733,455,000**.

Rentals in Sanur

- A three-bedroom, three-bathroom, unfurnished villa, located a five-minute drive to the beach, is **\$472/IDR4,583,000 per month**. The villa is on a narrow side street, so it will be peaceful living there, and it has covered parking for one car.
- A two-bedroom, two-bathroom pool villa with a private garage for one car. It's a 10-minute drive to the beach and in a quiet residential area but close to everything. Partially furnished with modern beds and a couch, plus a private pool to dip in. **\$709/IDR7,083,336 per month**.
- A three-bedroom, three-bathroom villa only a two-minute walk to the beach. The villa is 200 square metres with parking and a beautiful private pool. It is furnished with a modern and clean Balinese flair for **\$987/IDR 9,583,000 per month**.

What to Do and See in Sanur

1. *Hatten Wines* has a new wine hub in Sanur where you can take classes in wine appreciation and wine pairing and even a sommelier course. Plus, there are free tastings every day.

2. Learn to **stand-up paddleboard**, or SUP. Private lessons start at \$35, and the calm, green waters are idyllic for it. Or seriously test your balance with a yoga class on a paddleboard.
3. If learning to SUP is too mellow for you, get your adrenaline pumping by swimming with sharks. Drive 25 minutes from Sanur to the Serangan Shark Project's **Shark Island**. Its mission is to save blacktip and whitetip reef sharks while educating people in the process. The project has a nursery for the pups, and tours allow people to swim and snorkel with them. Tours also take you to see the turtles at the Turtle Conservation and Education Centre.
4. Gallery hop. *Le Mayeur Museum* is dedicated to showcasing the artworks and history of Brussels-born painter Adrien-Jean Le Mayeur de Merpres who fell in love with Bali and met his muse, Ni, whom he later married. The museum is their home and is full of his unique oil paintings. The entrance fee is \$2. Then head over to the **Griya Santrian Art Shop** in the hotel of the same name, where there are regular exhibitions, book launches and various art events for local as well as international artists.
5. Fly a kite. Every year toward the end of June, if the winds are right, the *Bali Kite Festival* starts. Hundreds of teams from all over the island gather in Sanur to compete. These aren't the typical kites that you find at a store; they're massive and can measure 10 metres in length by four metres wide. Some have tails that measure up to 100 metres and have small vibrating bows, or *guwang*, that hum as they fly. All are built by local communities all over the island, and there is a significant sense of pride that goes along with each kite. Teams compete for best launch, longest flight and best design.
6. Improve your golf game at the *Bali Beach Golf Course*. It caters to golfers of all skill levels, and there are coaches you can take lessons from if you are new to golf. A game of 18 holes is \$141 unless you have a visa, and then the prices drop to \$69.
7. Walk on the ocean floor with **Seawalker**. A unique helmet that looks like what the astronauts wore while landing on the moon allows you to breathe underwater without the need for an oxygen tank or a scuba certification. There is a small hose that forces fresh air into the helmet, so you just breathe normally. Be captivated by the life underwater without even getting your hair wet. Prices start at \$40.
8. Learn to scuba right off Sanur Beach. It might not be the most fascinating diving for the avid diver, but it is a perfect place to learn. The water is still, and the shore reefs assure that you'll see plenty of aquatic life. If you're a more experienced underwater breather, take an hour-long boat ride to Manta Point and swim with the gentle giants. July to November is *mola mola* (oceanic sunfish) season, so you also might be lucky enough to spot one of these elusive yet massive creatures that can weigh up to 1,000 kilograms. Prices start at \$450 for a beginner's course.

Seminyak



Seminyak is one of the most popular areas of Bali for visitors and it is here that you will find all the comforts of home. ©iStock.com/Camille_Massida

Seminyak is one of the most popular expat destinations in Bali. It's stylish and trendy and has everything you need for an easy transition. Expats from all over the globe, but especially Australia, make this town their home. It's on the south-western coast and only 30 minutes from the international airport, making it extremely accessible to expats as well as tourists. This also makes Seminyak pretty crowded, especially during high season, so riding a scooter is the easiest and quickest way to get around.

Take every type of boutique imaginable, throw in a gorgeous beach and happening nightlife, and you've got Seminyak. Row after row of stores sandwiched between trendy restaurants and bars make this a shopping mecca. Seminyak doesn't offer your typical beach-town shopping; it's not cheap bikinis and sunhats. Instead, here you'll find Balinese handicrafts, furniture, art and locally made clothing and jewellery.

Seminyak used to be all rice paddies, but most families sold them off long ago. Surprisingly, right in the middle of town, you can still see a few working paddies wedged between the boutiques, reminding you what life was like there a decade ago. Beyond the shops and cafés are various beaches to chill out on: Seminyak, Petitenget, Double Six and Legian are all within 30 minutes of each other. No matter your choice of beach, you'll find a long, fine stretch of light tan sand to lounge upon. Most of these beaches are calm and great places to learn to surf. At sunset, the beaches get crowded with tourists, locals and expats seeking a magical evening. Some come with blankets and picnics, while others just find a bar to watch the sky turn crimson with a cocktail in hand. *Mano* is a great place to meet expats while having a sundowner and listening to a mellow DJ.

After the sun goes down, choose from any number of the hundreds of restaurants in Seminyak. This also happens to be a top foodie destination, so you won't have a hard time finding your favourite cuisine to indulge in. Spanish tapas...rich French cuisine...hearty Italian fare...tasty tacos...You'll never tire of all the choices. Restaurants don't just range

in cuisine; they range in price as well, from a few cents for a local dish to white-tablecloth, five-star dishes that cost the same as they do back home. You can find anything your stomach desires in Seminyak.

After dinner, the party starts. Seminyak's nightlife scene is legendary. The nearby beach clubs *Potato Head* and *Ku De Ta* are perfect spots to dance the night away with your feet in the sand, or chill out in the pool while listening to international DJs. If you're not in the mood for an all-out party, there are plenty of low-key options to choose from. Try out *Lucky Day* for a live band and Aussie sports on the big screens. Or for Japanese munchies with a live jazz band, check out *Ryoshi House of Jazz*.

To soothe away last night's party, you have your choice of spas on every street corner. You'll find high-end places where you can bathe with rose petals and be painted with milk chocolate, as well as basic spas that give a good massage without all the fuss starting at \$10.

How a Beer Led to a Part-Time Life in Bali

By Rick Ellis



"Three years ago, I was sitting with my mate in the yard enjoying a beer when we looked at each other and said, 'Why not go to Bali?' We checked the airline schedule and realised we could be sitting on the beach in four hours. Neither of us had been abroad before; we didn't even have passports," says Bill Sauer.

"The idea came to us like a bolt of lightning. We got our passports in a couple of weeks and, just like that, off we went."

From his first trip, Bill, in his 50s, fell in love with the slow pace, beautiful beaches, relaxing lifestyle and friendliness of the Balinese people.

He says, “I lead a very simple life in Bali, spending a lot of time at the beach and strolling around the restaurants and cafés near my apartment. Everything moves at a slow and relaxed pace; my stress level goes down by the time I walk out of the airport. I also spend time with mates I’ve made here. The local people are so laidback and pleasant to be around; every day is a pleasure for me,” he says.

Bill rents a furnished studio apartment in Legian, on the western coast of Bali, which is right in the centre of shopping, dining and entertainment and only five minutes to the beach by motorbike. “I rent my apartment by the year. It’s in a perfect location on a quiet lane, so it’s like I’m in a lush countryside setting. My apartment has air-conditioning, Pay TV, a terrace, a fridge and a kitchen. When I factor in electricity, bottom-line rental is only \$300 per month. I have all my clothes and personal belongings with me, so I just jump on the airplane with my backpack and off I go.

“I purposely took what we call a FIFO (fly in, fly out) two years ago so I could start the transition to retirement. I supervise the transportation of diesel fuel for mines in various locations around Port Hedland. The job is tough, but it allows me to spend about half my time enjoying life in Bali.

“Usually I work eight days on, then have six days off. I also have gaps between assignments every few months that allow me to go back to Bali for longer periods. I know my schedule in advance, so usually I can book direct flights from Port Hedland with Virgin Australia Airlines for \$300 to \$350 for the round trip.

“Upon arrival in Bali, the feeling is always the same, just like a switch is turned off and relaxation takes over when I walk into my apartment. By the time I hit the beach with a cold beer, I’m in another world,” Bill says.

“Once in Bali, I save a lot because the cost of food, entertainment and beer is a fraction of the cost in Australia. For example, I can find my favourite local dish, *mie goreng* seafood (stir-fried egg noodles with seafood and vegetables), anywhere for \$3, my beloved avocado juice for \$1 and beer for \$2.50. It’s hard to give an exact figure, but I save hundreds of dollars each month by being in Bali half the time,” he says.

It took about eight months and cost about \$1,300 per year, but Bill now has a temporary residence card that costs more or less the same as his tourist visas on arrival, but without the hassle of queuing up and paying at the airport. “The ITAS (temporary resident status) is a renewable annual visa that formally establishes my presence in Bali so that when I start to live full-time here, everything I need will already be in place,” says Bill.

Bill enjoys exploring his new surroundings. He says, “I also travel a lot inside Indonesia. I’ve been to Jakarta, Makassar on the island of Sulawesi several times, all three of the adjacent Gili Islands (Air, Trawangan and Meno), Lombok and Sumatra. All these are fascinating destinations, and they provide a change of pace. After all, I can’t sit on the beach all the time.

“When I arrive at full-time retirement, there will be almost no adjustment necessary. I’ll just get on the airplane with my backpack like I always do, but I won’t return anymore.”

Properties for Sale in the Seminyak Area

Seminyak has the widest variety of housing opportunities, from apartments to palatial estates on the water. Here are a few homes with modest price points to give you an idea of this market.

- There is a cosy villa complex located in Seminyak-Kunti with several units for sale that offer excellent rental potential for any investor. The location and finishes also make this great for people who want to enjoy all that Seminyak has to offer. The villa is located just off Sunset Road, five minutes to the busiest area of Seminyak and to Seminyak Beach. It is also a quick ride to many chic restaurants and nightclubs, flagship stores, beach clubs and spas. It will take about 20 minutes to the Ngurah Rai International Airport. The villas have two bedrooms and two bathrooms and are 120 square metres. They sit on approximately 250 square metres of land. They have elegant interior design and provide a fusion style between modern and traditional, with a nice swimming pool and a private gazebo. The open floor plan is excellent for entertaining and enjoying the Balinese lifestyle. The lease runs until June 2036 and is on offer for **\$241,221/IDR2,350,000,000**.
- This brand-new 160-square-metre, two-bedroom pool villa is great value and is located in a four-unit secure complex in central Seminyak. The property is minutes from Seminyak's shopping and entertainment district, which makes it ideal either for rental or to enjoy all that Seminyak has to offer. The home sits on 250 square metres and features a cosy, fully equipped, European kitchen, a good-sized pool and a gazebo set in the tropical garden. The leasehold property has 21 years left on the initial lease, with a 30-year option, and is on offer for **\$245,438/IDR2,391,082,000**.
- This new-construction 173-square-metre, two-bedroom pool villa is located in a quiet "expat" residential area of Seminyak and is close to all the amenities such as shopping, schools and restaurants. The home sits on a 200-square-metre parcel of land and has a six-by-three-metre swimming pool. The home is well designed and tastefully decorated. The builder was meticulous and used the best-quality materials and fittings. The house features an "open living concept" that has a wonderfully inviting ambiance, with a charming tropical feel. A separate building provides a spacious bedroom with a generous ensuite bathroom with twin sinks and a large rain-head shower. The main building has an open living/lounge area and a well-appointed Western kitchen with a toaster, microwave, gas oven, range hood, gas top and refrigerator. Upstairs is the master bedroom, which is very spacious and provides a relaxing sitting area and an ensuite bathroom. Large glass sliding doors open onto the terrace, which overlooks the pool and garden areas. The home is just a 25-minute drive to Ngurah Rai International Airport, 10 minutes to Seminyak Beach and 15 minutes to Kuta. The leasehold property has 22 years remaining on the lease, with a 25-year option to extend, and is on offer for **\$256,618/IDR2,500,000,000**.

Rentals in Seminyak

- A brand-new, fully furnished, one-bedroom apartment with an ensuite bathroom.

It has a shared pool and parking for **\$500/IDR5,000,000 per month**. It is only a three-minute drive to Petitenget, one of the main streets in town.

- In the northern part of Seminyak is a two-storey villa with three bedrooms, two bathrooms and a large deck. It is semi-furnished, has a small private plunge pool, parking for one car and a small garden. Only a 10-minute drive to the centre of town and the supermarket. **Price: \$858/IDR8,333,000 per month**.
- An unfurnished four-bedroom, four-bathroom villa with closed living and dining areas. It is 200 square metres and has a private pool, plus parking for one car. Only 10 minutes to Double Six Beach and dozens of restaurants. **Price: \$1,546/IDR15,000,000 per month**.

What to Do and See in Seminyak

1. Get surf lessons. Seminyak's calm waters make for an ideal spot to **learn to surf**. The waters are calmer here than in many places, with fewer rocks and coral to bump into. There are dozens of surf shops to choose from when you get there. Prices start at \$45.
2. Go horseback riding. There are a few stables nearby that teach all ages and all levels. For a leisurely two-hour ride through the rice fields and villages and along the beachfront, prices start at \$72.
3. See temples. Less than an hour away is **Tanah Lot**, one of Bali's most important temples. It sits atop a rocky outcrop that has been shaped for centuries by the crashing waves. It is one of Bali's seven sea temples, and it is there to worship the Balinese sea deities. Less famous, but often visited, **Petitenget Temple** sits right in the heart of Seminyak. If you are lucky, you can witness dance performances and rituals held right on the beachfront.
4. Beach hop. Within a 30-minute drive up or down the coast, you can find innumerable beaches. No matter what you look for in a beach, you can easily find it in the Seminyak area. **Echo Beach** is fantastic for surfing, **Batu Belig Beach** is perfect for a lazy float, and Legian Beach, lined with top-notch hotels, is where to go for a higher-end beach experience.
5. Go to Waterbom. Named the number one waterpark in Asia and number two in the world, *Waterbom* is a full day of crazy fun and rides. Only 30 minutes south of Seminyak, this park has something for everyone: a spa, multiple dining options and a massive pool with a swim-up bar, as well as all the outrageous rides. A single-day pass is \$54/IDR520,000.
6. Take a cooking class. Ever travel somewhere, fall in love with the food and try to replicate it back home? Well, that is made much easier by taking a **cooking class**. There are plenty of classes to choose from, so just ask around and find a menu that looks interesting. Most of the time the morning classes bring you to the local markets so you can see the real Bali and learn about the local products. You'll learn what the different spices are, as well as what to do with them. Some classes go into the traditional uses for each food and what each food means to the gods. It is more than just learning to cook; it is learning about the culture as well.

\$5 Massage, \$250 Monthly Rent—Welcome to Bali

By Rick Ellis

Just over a year ago, Marie Bell decided it was high time to make a change from her hectic life in Sydney and get away from the fast pace and stress. “My heart had left Australia; I just reached the point where I felt I had to make a move,” explains Marie, 53.

“I put my house on the market and sold it. Six months after making the decision to move to Bali, I put any belongings that I didn’t sell or give away into storage, and away I went,” says Marie.

Marie lives on her savings, leaving her super intact for later on. “Of course, the cost of living factored a lot into my decision to move. I pay about \$250 per month for my spacious studio right in the centre of Legian Beach, from which I can walk to almost everywhere I want to go for dining, shopping and entertainment,” says Marie.

“Eating out is two to three times more expensive in Australia than it is here in Bali, plus I love the variety of local food here. A haircut and colour in a salon is \$60 in Bali; it would be three times more in Australia. When I want to enjoy a massage, it’s between \$5 and \$10, depending on the salon,” she says.

Marie’s core area of Legian Beach has everything she needs, but she often goes to Sanur Beach—about 30 minutes away—to meet up with friends. “My taxi ride for the 15-kilometre trip comes to \$8 to \$10 each direction.

“I really love the friendly Indonesian people so much. My advice to anyone considering a move to Bali is to come with an open mind and to treat the locals with great respect. After all, we are guests and visitors to Indonesia.

“My favourite local café is called Bene Lane,” says Marie. “It’s been one of my favourite experiences since coming to Bali. Bene Lane is known all around the Kuta/Legian area, and the food gets top ratings on all the travel websites. The staff all know my name and remember what I like, so every visit is a pleasure. I have a large circle of expat friends who also love to eat there, so there is always someone to meet and have a chat with.”

Marie explains that there are some obstacles to overcome: “A retiree living full-time in Indonesia requires a residence permit called KITAS. I had to follow an application process, engage a visa processing company and pay a fee of \$700 to \$900 per year.”

In the one year Marie has lived in Bali, she has never encountered any difficulties as a solo woman. “No problem,” says Marie. “It’s been so easy to make new friends. Every day is different—I learn something new about Indonesian culture and customs as well as about other visitors and fellow expats. It’s excitement and serenity all in one package!”

Marie finds plenty of ways to relax and unwind in her new home. “Now that I live here and have all the time to enjoy life, I find I am perfectly happy sitting at home sometimes in air-conditioning, watching a movie when that mood strikes me. Also, I take trips out of the area to different spots around the island, such as Candidasa Beach, Amed, the adjacent Gili Islands and Ubud, which are very laidback and quiet. Even nearby Canggu has a mix of countryside and rice paddies and a nice, lively beach.”

Marie also undertakes interesting work opportunities that pop up from time to time. “Through my network of friends, I was asked to assist in opening a women’s shelter in Jimbaran, which gave a sense of purpose and tremendous satisfaction. Sometimes I deliver English and customer service training for new employees at a local restaurant, which is great fun. Recently, I got offered a part-time position training new employees for a cruise line and will begin that job soon. All this keeps me busy and provides me some extra money and a lot of satisfaction,” explains Marie.

Ubud



Ubud is filled with rice terraces and lush jungles. ©Barbara Ross

Ubud is often referred to as the “heart of Bali”. It is the spiritual and cultural epicentre of the island and an easy place to be enveloped by the traditions of the people. It is near the centre of the island, 30 minutes from the nearest beach and only one hour from the airport. It is surrounded by a forest filled with monkeys and verdant, green rice paddies. The locals embrace nature here. They build homes, restaurants and palaces around the trees; they incorporate nature into their homes. Unlike Seminyak, where it is row after row of retail, Ubud has more temples and palaces where you can watch a ceremonial dance any night of the week. It does have its share of shopping as well, but the lifestyle there is more about wellness therapy than retail therapy.

There are temples and palaces throughout Ubud that are open to visitors daily. As you wander the streets, listen for the ceremonial gamelan music, smell the burning incense and be lured into the temples. The Balinese have a lot of personal milestones that are celebrated at the temples, from tooth-filing rituals to three-month-old baby ceremonies, and in Ubud, you’ll inevitably come across a village celebration and be asked to partake in the festivities. The people of Ubud want you to be a part of their culture and are more than happy to share it with respectful tourists and expats.

Besides the culture that will envelop you if you let it, Ubud is known for its outside-

the-box lifestyle. The town's traditional, mystical side blends seamlessly with the modern world. It's common to see women in traditional garb—flowers in their hair, temple offerings piled high on their heads—chatting to expats in yoga gear on the way to class. This blend makes it such a unique place to live.

There is a large art community with weekly gallery openings. Some of Bali's most famous artists have and still reside there and have museums to display their work. If you're not a gallery goer and would rather have a hands-on experience, Ubud is also the place. You can learn to make silver jewellery, cook vegan fare or balance your chakras. You can cleanse your mind and soul at a yoga and meditation retreat or take a Balinese massage course. It is the place to let out your inner bohemian self and enjoy an alternative way of life.

With a more natural lifestyle comes healthy eating, and Ubud has its fair share of fantastic organic cafés. But it is just as easy to find life's little indulgences as well. You can find your tofu and chia breakfast bowls just as easily as your lychee and lemongrass mojitos. With hundreds of cafés and restaurants to choose from, you won't miss anything. Yes, there is a profound focus on health, but that doesn't mean the loud live music bars and decadent choices are hard to find. There is plenty of that too. Life is well balanced in Ubud.

Ubud has all the amenities needed for a smooth transition. With three large supermarkets, it's easy to find your necessities and your guilty pleasures. But for the freshest produce, head to the morning market and haggle yourself some fresh mangos, rambutan and papayas.

Getting around can be hectic, so a scooter is the easiest mode of transportation there.

Properties for Sale in the Ubud Area

- Just 10 minutes outside central Ubud you can find a 110-square-metre, two-bedroom, two-bathroom home that is located in a quiet area surrounded by nature. The home sits on a 364-square-metre plot of land and has an open floor plan and is light filled. There are 18 years left on this leasehold property, which is on offer for **\$157,563/IDR1,535,000,000**.
- Just a short drive from Ubud there is a small complex of six two-bedroom newly developed homes. All phases of the development were done with eco-friendly and sustainable development in mind. The homes sit on 262-square-metre lots and feature two bedrooms and two ensuite bathrooms in a 116-square-metre home. The open design calls for the living, dining and kitchen spaces to all front the pool and gardens. The leasehold property has 23 years remaining on the initial lease term, with a 20-year option available, on offer for **\$213,639/IDR2,090,000,000**.
- A new development has 10 two-storey, two-bedroom, two-bathroom pool villas. The units all come fully furnished and are 145 square metres on roughly 170 square metres of land with direct road access and parking for three cars. Within the development, there is a mini café and laundry service available to the villa owners. The property is just two kilometres away from downtown Ubud in the desirable Sayan neighbourhood. There are 25 years left on the lease, and the property is on offer for **\$224,701/IDR2,200,000,000**.

Rentals in Ubud

- An unfurnished, one-bedroom bungalow with a small garden and surrounded by rice paddies. It's a simple home built in 2010 and has a carport. **Price: \$515/IDR5,000,000 per month.**
- A furnished, two-bedroom, two-bathroom, private pool villa in a quiet area of Ubud. Like many places in Bali, it has an open-plan living room, which means it is covered by a roof but has no real walls. The villa overlooks the pool. **Price: \$668/IDR6,688,000 per month.**
- This fully furnished, three-bedroom, three-bathroom villa comes complete with a private pool, a garden and a car park. It's located near central Ubud, so it's easy to walk out the door and be in the heart of it all. **Price: \$856/IDR8,333,000 per month.**

What to Do and See in Ubud

1. Go on a **yoga or meditation retreat**. They usually range from three to seven days and can be tailor-made for you, or you can join a group retreat and meet people from around the world. Most are all-inclusive, but with so many out there, be sure to do your homework and choose the correct fit for you.
2. Bike down a volcano through the local villages and rice paddies. There are various **bike tours** throughout the area, but this one is mostly downhill and ambles through the countryside. Some stop at the famous **Luwak coffee plantations**, where the most expensive coffee in the world is cultivated.
3. Go white-water rafting. There are multiple rivers to choose from, but the **Ayung River** is over 14 kilometres long and has 28 class two and three rapids. You'll paddle past rice paddies, waterfalls, rainforest and cliffs. Prices start around \$68 for a half-day tour.
4. Take an ATV tour. Take a tour through authentic Bali—rice terraces, bamboo forests, jungles, rivers and local villages. Get to see another side of the island while keeping your adrenaline pumping.
5. Mingle with monkeys. Hike through the *Sacred Monkey Forest* right in the heart of Ubud and you'll find yourself surrounded by local troops of grey, long-tailed macaques. This natural forest allows you to get up close and personal with the monkeys in their own habitat. Over the years, people have been feeding them, so they aren't afraid to come and open up your backpack to look for snacks. Besides interacting with the macaques, you'll walk through a nutmeg forest past temples and statues covered in green moss. The entrance fee is \$41.
6. Visit the *Royal Palace*. The official residence of the Ubud king was built in the 1800s and is extremely well preserved. It also has a performance stage to see nightly dance performances accompanied by traditional gamelan ensembles.

Uluwatu



Famous for its clifftop temple, Uluwatu is also a surfer's paradise. ©Kirsten Raccuia

Uluwatu is known for two things: surfing and a temple of the same name. Located in the south-western part of Bali's Bukit Peninsula and only 45 minutes south of the airport, Uluwatu is one of Bali's hidden gems. Regardless of its close proximity to the airport, the throngs of tourists haven't overrun the area. It is a surfer's paradise, where the rugged coastline abuts the cobalt seas and the big waves of the Indian Ocean. It's not for the newbie surfer; these waves are serious. The area has loads of different beaches with numerous wave breaks, which makes it perfect for those looking to hone their skills.

Getting around Uluwatu is best done by scooter. Although there is only one main road that runs through the area, everything is a bit spread out. To get to some of the beaches and hidden cafés, anything wider than a scooter won't make it through the narrow pathways. The area is like a treasure map. Get off the main road and you'll find hidden temples, beaches, cafés and homes that are just waiting to be explored.

Nirmala, the area's supermarket, has all the essentials for living there, but the daily local produce markets provide the freshest and cheapest fruit and vegies.

If you're not a surfer, there are still beaches for you to lounge on, and finding them can be an adventure in itself. To reach many of them, you'll have to traverse steeply cut stairways, shimmy through caves and squeeze through cliffs. But once you find yourself in the sand, staring at the natural beauty surrounding you, you'll forget the trials and tribulations of getting there. Be sure to have aqua booties while there; they make it easier to get into the water without worrying about the coral and sharp rocks that sometimes line the coast.

Uluwatu and its neighbouring communities have dozens of fantastic restaurants. The main road is peppered with delightful cafés and restaurants, but turn down any number of dirt roads and you'll find a plethora of choices as well. It's just as easy to find sushi as it is to eat Italian or Mexican cuisine. Uluwatu's nightlife scene is all about lounging. The area doesn't have big, chaotic nightclubs; it is more about sundowners in a cliff-side setting or a bonfire at the beach. *Single Fin* is a prime place for sundowners and to spend the day watching the surfers' skills below. Head there on Sunday for "Sunday Session", a party with the trendiest people from all over the world and DJs to match.

Properties for Sale in the Uluwatu Area

- This 130-square-metre, two-bedroom, two-bathroom holiday pool villa is just outside Uluwatu in Ungasan. The home sits on a 280-square-metre plot of land and is on the way to the world-famous Balangan Beach and features an open floor plan, spacious bedrooms, a good-size pool and a long-term history of rentals. The home is tastefully furnished, and you could easily move in and unpack your bags or keep it as a rental. The home is located in a quiet area just off the main road that leads to the beach. This freehold property is on offer for **\$260,000/IDR2,471,230,000**.
- This stunning 250-square-metre, two-bedroom, two-bathroom fully furnished home has amazing views from its infinity pool. The open floor plan kitchen has granite bench tops and branded appliances. The bedrooms are both large enough for king-sized beds and have panoramic views. The property was built with excellent materials and finishes. The home sits on 200 square metres of land and has parking for one car. This freehold property is on offer for **\$307,941/IDR3,000,000,000**.
- **Two for the price of one!** Another interesting opportunity can be found in Ungasan. Here you can buy two almost-new pool villas for nearly the price of one. The seller wants to sell both together as a package, so you could live in one and rent the other out, or just keep one and sell the other. Each fully furnished 120-square-metre villa features three ensuite bedrooms and sits on 400 square metres of land. The homes also have spacious living areas and open kitchens with breakfast bars. Each room has sliding doors opening to the terrace and the swimming pool. The three-by-eight-metre pool is perfect for an afternoon dip. Each home has a parking area for a car and a motorcycle. Dreamland Beach is just five minutes away, and it's a 30-minute drive to the airport. The lease extends to 2036, and the villas are on offer for **\$359,000 /IDR3,668,000,000** for both.

Rentals in Uluwatu

When we were there, we met an expat with a two-bedroom apartment for only **\$450/IDR4,510,000 per month**. He didn't have a pool but lived within a few minutes' drive to the beach. It was an unfurnished apartment that he found through word of mouth, which is a great way to get the best deals. Here are some sample rentals available:

- A two-bedroom, one-bathroom, home is within a five-minute drive to many beautiful beaches. It has private parking and comes fully furnished. **Price: \$670/IDR80,000,000 per month**.

- A brand-new, four-bedroom, four-bathroom private pool villa in a tranquil area of Uluwatu. It is fully furnished and close to the beaches, surfing hotspots and the supermarket. It has an open living plan to soak in all that the environment offers. **Price: \$1,745/IDR17,500,000 per month.**

What to Do and See in Uluwatu

1. Visit the *Uluwatu temple* at sunset and stay for a Kecak dance. This is one of Bali's most significant temples and is devoted to guarding the island against the evil spirits of the sea. The temple dates back to the 11th century and hovers 70 metres above the Indian Ocean, lending itself to some very dramatic pictures. As the sun sets, a ritual Kecak dance is performed with more than 100 men sitting or lying in a circle. They lie there chanting, almost in a trance, as the dance starts in the middle. It all culminates in a massive fire the sets alight the night sky. The entrance fee is \$3.10.
2. GWK, or *Garuda Wisnu Kencana*, is a cultural park with the main attraction of a gigantic statue of the god Wisnu riding on the back of a Garuda, a mystical bird-like creature. Once the statue is completed, it will be one of the world's tallest statues, at 120 metres. Besides the statue, there is an amphitheatre, an art gallery, two restaurants, a spa and an art market to explore. Rent a Segway to make it easier to cover the 240 hectares (593 acres) within the park. For \$11.35 you get entrance to the park, an all-you-can-eat buffet, an informative movie and two different dance performances.
3. Beach hop. Wave riders have a wealth of choices: Suluban, Dreamland and Impossible beaches. For those just looking for a float, head over to Nyang Nyang and Bingin.
4. Less than 15 minutes away is the *New Kuta Golf Course*. With 18 holes in a spectacular setting above the Indian Ocean, it's one of the island's premier courses for golfers of all levels.
5. Have a sundowner at *Ayana Resort*. Night after night, the Rock Bar at the Ayana Resort in neighbouring Jimbaran is packed with fashionable expats and tourists watching the sun sink into the ocean. The bar is perched on a cliff 14 metres above the sea; the panoramas are unbeatable. Have a signature cocktail and an appetiser while listening to the waves crash below you.
6. After drinks at Rock Bar, head to the beach for a toes-in-the-sand **seafood dinner**. It's not a fancy dining scene—just plastic tables with a few candles in the sand—but this is authentic Bali seafood at its best.

Chapter Three

Buying Real Estate

Property Ownership in Bali

The information detailed below is not meant to serve as legal advice but just to give the reader a general overview. At the time of writing, the below information was deemed to be accurate.

There are many ways to hold property in Bali. The methods that are most relevant to expats are detailed below:

- ***Hak Milik***, which is the highest form of ownership, similar to the freehold title of English common law jurisdictions (**this form of ownership is available only to Indonesians** and represents owning all the rights associated with a property).
- ***Hak Pakai***, which is the right to use title. This structure is the government's preferred way for all foreigners to own their homes.
- ***Hak Guna Bangunan***, which is the building rights title. These rights are offered by a corporation to an individual and allow them the right to occupy and utilise the property.
- ***Hak Sewa***, which is the right to rent. This is like a basic lease agreement in Western countries.

For a foreigner to acquire title to Indonesian land, there are two models:

1. Nominee method, whereby a local Indonesian is nominated by the foreign property owner to buy the property on the foreigner's behalf. Subsequently, a multitude of paperwork is executed that essentially strips the nominee of any of their ownership rights and reverts control over the property to the foreigner.
2. Foreign investment company method (or PMA, which stands for *Penanaman Modal Asing*). It is legal for a foreigner to own and control a PMA company, and the title of the property will be in the company's name in the form of a right to build (*Hak Guna Bangunan*, or HGB). The company can then grant the owner *Hak Pakai*.

It's important that you have an understanding of the above concepts before deciding on your path to owning property. We will detail out each of them and explore the benefits and concerns with each below.

Hak Milik is essentially freehold title or fee simple title to the property. ***Hak Milik***

is the strongest structure whereby a title can be obtained in Bali. Foreigners can't own this type of structure in Indonesia; however, if you are married to a local Indonesian, he or she may own your family property this way. You will have no claim to it whatsoever, regardless of any agreements that are executed between the parties. **Freehold title may be held only by Indonesian citizens** or Indonesian legal entities that are entirely owned and controlled by Indonesian citizens.

Hak Pakai is what the Indonesian government prefers foreigners to use in order to purchase the exclusive use over a *Hak Milik* property. *Hak Pakai* is registered as a separate certificate of title in the name of the foreigner. To qualify for a *Hak Pakai* leasehold, a foreigner must obtain a KITAS or permanent residency visa (see retirement visa information on Page 34), which must be applied for annually. You must hire a local company to expedite the paperwork or face a slow death by bureaucracy.

Hak Pakai leases are granted for an initial term of 25 years but can be extended for up to three additional terms for a maximum of 100 years. However, you must meet the resident requirements (at renewal time) to extend the lease. If a foreigner who has a *Hak Pakai* home departs Indonesia, the property must be sold or transferred within one year after departure. Your heirs are entitled to the property, but they also must obtain a KITAS within 12 months of your death to continue with the lease. If they fail to do so, they will forfeit their rights, and the property rights will be auctioned off. Property held under this designation can be transferred or renewed if sold to another party with time left remaining on the underlying lease and as long as the underlying lease provides for resales. Foreigners can hold only one *Hak Pakai* title in Indonesia at any one time.

Hak Pakai is a registered interest in the *Hak Milik* property, unlike the *Hak Sewa*, which is an unregistered interest. However, there are some issues if one chooses to hold property in Bali this way. This type of leasehold requires the full balance of all lease payments to be made upfront, and no financing is available.

Hak Sewa, which means the “right to lease”, is similar to what leasehold is in Western countries. A residential or commercial tenant can get leasehold rights, and the process is typically straightforward. The tenant does get a registered notarial document called a **deed of lease in notarial form**. This deed is executed in the presence of an Indonesian notary in Bahasa (the Indonesian language). This document represents an unregistered interest in the land, which means the foreigner's leasehold rights will not appear on the *Hak Milik* certificate of title. Despite this fact, the unregistered leasehold interest of the foreigner is a strong, secure and enforceable right of occupation and will take priority over subsequent encumbrances on the *Hak Milik* title. The tenant is not required to have any residency visa, and there are no restrictions on leaving the country and subleasing the property out for years. Lease periods can vary, but typically they are written for 30 to 50 years, with extensions frequently agreed to in advance. It is important to note that this is not a yearly rental that is paid either weekly, monthly or upfront for a year or two. This type of leasehold requires the full balance of all lease payments to be made upfront, and typically no financing is available.

Ownership With Land Title

1. **Nominee Method:** This method is a dangerous method because the local nominee can assume the property, and there isn't much a foreign buyer can do to protect

their investment. The Indonesian government stated in September 2015 that it would begin investigating foreign property owners and ensure that they were not using a nominee method to control property and skirt the tax laws. For this reason, we strongly advise you not to enter into a nominee agreement for any real estate transaction in Indonesia. If it goes to court, you most certainly can and most likely will lose this battle!

- 2. PMA Method:** You can obtain property through a PMA, which is a foreign-owned Indonesian limited liability company that is registered in Indonesia. With the PMA, foreigners have the right to acquire the right to build (HGB/*Hak Guna Bangunan*) licence and a *Hak Pakai* or freehold title, which is the right to use. The HGB grants the right to use and construct on property that is not owned by the entity building the property. Under the HGB licence, the holder gets the right to occupy the property for a maximum of 80 years, with an initial term of 50 years and a 30-year renewal period.

Alternatively, the *Hak Pakai* grants the holder the right to use the property and get freehold title for an initial term of 25 years, with renewals that last a total of 100 years.

In either scenario, this will allow the title holder plenty of time to enjoy their property. They can allow their family to inherit the property (if family members get KITAS visas), lease the property out or even sell the *Hak Pakai* to an Indonesian. If the owner (foreigner) wishes to continue to own the property for more time, they can acquire a new HGB and *Hak Pakai*.

“While this structure will allow a foreigner to own land legally in Indonesia, it has its drawbacks,” according to Amadeus Forster of Paradise Properties of Bali, a local agent whom we interviewed extensively. “This structure is not recommended for a retiree looking to hold one piece of property, as there are significant tax and reporting implications to consider. It is advisable for someone who plans on becoming a developer or owner of multiple income-generating properties.” There is a significant paid-up capital requirement of \$1,002,516/IDR10,000,000,000 (or US\$765,052) associated with this type of structure. For further information about this structure and all the requirements, refer to *Emerhub*.

Steps to “Buying” Property

The steps below are meant to be a general outline and are not legal or real estate advice. However, they are based upon the best advice provided by multiple real estate professionals in Bali. It is important to mention that buying property in Indonesia is not the same as buying in a Western country. Many real estate practitioners here will tell you that this law and that law can be broken or overlooked. While as a practical matter that may, in fact, be true, we do not condone breaking any laws, because in the end, if you go to court, you will lose your case.

Another reputable agent we spoke to, Paula Neron of Bali Realty, suggested these steps that will help ensure that you remain safe and with the fewest incidents while purchasing your property. See the Rolodex on Page 53 for her contact details.

- 1.** Start by identifying a reputable agent who is fluent in English and has been practising real estate in Bali for at least a few years. We have listed some in the

Rolodex on Page 53, but we strongly suggest that you talk with other expats and locals and interview their referrals.

2. Look at many properties, as there is no rush to purchase. Once you have it narrowed down to one or two properties, go back at different times of the day and night to see what staying there around the clock is like. One client went back on a Friday evening only to be completely surprised at the sheer number of locals who were milling around and the noise that they were making. The client was a light sleeper, and this would have been miserable for her if she had purchased the property.

Once you have identified a property that you want to own, determine a price with the seller and any other terms agreed to, then have your agent draft a purchase and sales agreement highlighting these conditions.

3. As soon as you have had your agent draft the two- to three-page agreement outlining the terms of the deal, it's time to identify a reputable notary. As notaries are representatives of the government, it is important that they have a good command of English because they will have to explain the final contract to you, and that contract will be written in Indonesian Bahasa. After the agreement is executed by the seller and the buyer, the buyer puts up a 10% non-refundable deposit. At this point the money is refundable only if the notary finds an issue with due diligence. "Due diligence" refers to legal due diligence and does not cover the physical property itself or zoning. Pre-sale property inspections are not common in Indonesia, as there are no licensed property inspectors here. A buyer can ask a contractor or an architect to inspect the property before signing the purchase and sale agreement. Properties are purchased on an "as is" basis in Indonesia, and neither the owner nor the agent has an obligation to disclose faults.
4. Many people opt not to utilise the service of a solicitor, as the notary is responsible for property transfers in Bali. However, the notary will perform only superficial due diligence, and for that reason, we strongly suggest hiring a solicitor to verify all aspects of due diligence, inclusive of zoning and the ability for the property to be legally rented out.
5. A legal due diligence period is granted and can be from two weeks to months, depending on the complexity of the deal or if the home is under construction.
6. Settlement can occur as soon as 30 days or as long as years, depending on the contract complexity and the state of property. Typically, the buyer has to transfer the funds to the seller on this day, and then the notary will provide all the executed documents and property transfer. Some notaries will act as intermediaries for the funds, but not all will.

Amadeus Forster offered some excellent tips for initiating a new lease with a seller. One tip was to request that the landlord provide an option to renew three to five years before the current lease expiration. The new rental amount should be based upon the average of three agreed-upon real estate agents' land valuations of the property at that time. Amadeus also suggested talking to your agent as well as to others on the ground to get referrals for a solicitor and a notary. Don't be afraid to call them and ask them questions.

Amadeus can be reached at amadeus@ppbali.com.

Fees Associated With Purchasing a Property in Bali

- If you decide you want to open a PMA, prices start around \$5,900. This doesn't include all the other fees such as quarterly reporting, etc. Those fees should be discussed with the agent who sets up the company.
- If you elect to purchase property *Hak Pakai*, you will need to get a KITAS, (see Page 35 for more details) for \$700 per year. Buyer transaction taxes are 2.5% of the transaction value (just reduced from 5% in September 2016 and expected to remain reduced for the foreseeable future), notary services start around 1% of the transaction value, and Indonesian solicitor fees can start at \$700, depending on the scope of the work.
- If you elect to purchase a property *Hak Sewa*, you will need a notary (1% of the transaction price), and you should also expect to pay Indonesian solicitor fees, which can start at \$700, depending on the scope of the work. Under this structure, the vendor (seller) is responsible for the taxes.

Chapter Four

Visas and Residence

As with most things in Bali, there is an official way to get a retirement visa and an unofficial way. However, in March and November 2016, the president signed into law several new checks and balances to tighten control over the unofficial immigration process. While we acknowledge that there might be other ways to obtain your visa, these are not official means and if caught could mean heavy fines, deportation or worse.

Visa on Arrival Options

Critical facts about immigration and visa on arrival (VoA) for Bali:

- There is a free entry visa option for many countries. To see the list of countries, [*go here*](#).
- A free entry stamp is valid for only 30 days and cannot be extended.
- Any entry to Indonesia offers a free entry stamp.
- Two of your 30 days are used up by your arrival day and the day of your departure.
- You must have one free page on your passport for the stamp and visa sticker.
- Your passport must be valid for six months.
- The VoA program makes sense if you plan on staying more than 30 days because it can be extended in Bali.
- Most visa agents can assist you with a VoA extension for a fee.
- VoA is US\$35 (\$46.20) per person. Other currencies are accepted but provide poor exchange rates.
- Australian passport holders no longer need to pay the VoA of US\$35 fee.
- To get your VoA look for the counter that is clearly marked before you go to immigration.

Depending on where you hold a passport, there are three options to enter Bali that apply to most visitors who are a tourist or visiting on a social purpose. They are:

1. Free entry, 30 days valid, not extendable. This applies to most countries. The good news is that finally Australians can enter Bali for free under this program.

2. Visa on arrival, which costs US\$35 (\$46.20), valid for 30 days, but extendable for another 30 days.
3. A visa is required if you are from a country not listed on the webpage linked above. You need to get your visa before you enter the country at an Indonesian consulate. For more information, contact the Indonesian embassy in your country and allow two weeks to get all the paperwork sorted out. The embassy can help you acquire the following visas: single entry, socio-cultural (social), business, tourist, government (diplomatic/service), multiple entry, temporary stay.

Many people are shocked when they realise they have overstayed their 30-day visa by one day because the month they arrived in had 31 days. The visa is valid for 30 days only. If this happens, however, don't worry; an immigration officer should allow you to leave up to three days late, but at the time of writing, it costs \$20.60/IDR300,000 for each day that you stay beyond your visa expiration. If you are unpleasant or pushy you may have issues. As we have observed, if you are polite, your error will be more easily resolved.

If you overstay by more than three days for a valid reason, be prepared to prove it and to pay for your mistake. Valid reasons can be hospitalisation, a flight cancellation due to conditions in Bali or your destination, worker strikes, etc. You need to supply proof to the immigration officers and will still be charged the \$20.60/IDR300,000-per-day penalty.

If you know that you intend to stay longer than 30 days, either pay the VoA fee of US\$35 (\$46.20) on arrival and then get an extension for another 30 days once you are in Bali or apply for a 60-day visa before you leave your country.

If you want to spend more than 60 days in Bali, it is possible. However, you will need to visit a visa agent and obtain a sponsor letter (approximately US\$20 [\$26.40]) and then leave the country to go to either Kuala Lumpur or Singapore for a day or two. Another agent in either city whom your Bali agent will contact will assist you in getting a 60-day social visa for about US\$150 (\$198), including agency fees. In some cases, you can get this done in a day, but it comes at an additional cost.

Retirement Visa

After spending time in Bali, you may make the decision that you want to move there for your retirement. The next step, then, is to obtain a retirement visa.

Foreigners can apply for a retirement visa on their own, but we suggest that you work with a reputable agency. The immigration system can be very bureaucratic, and each mistake you make could be costly and time-consuming. The fee for hiring an agent can be roughly US\$700 (\$924), but we believe it's worth the premium.

To get a Bali retirement visa, an individual must meet the following qualifications:

- Age 55 or older.
- Isn't intending on working in Indonesia.
- Able to supply a curriculum vitae (CV) with work history.
- Be of sound moral character.

- Have a passport with six blank pages with at least 18 months before it expires.
- Provide copies of all passport pages.
- If married, supply a copy of marriage certificate.
- Prepare a letter stating that you will not be working in the country, that you will employ a maid and that you have accommodation in Indonesia.
- If you have purchased a house/apartment, you must have paid more than the minimum cost of US\$35,000 (\$46,199). In Jakarta, Bandung and Bali, you must have a rental that is priced above the minimum of US\$500 (\$660) per month.
- Renters must supply the landlord's name, the address of the property and the amount of rent.
- Provide a copy of both a life insurance policy and a health insurance policy (this can be acquired from local insurance companies).
- Provide a copy of a bank account statement or proof that the applicant is holding a pension (or other documentation that proves sufficient funds at the applicant's disposal) totalling a minimum of US\$1,500 (\$1,980) per month, to provide the applicant with living expenses during the proposed stay in Indonesia (total US\$18,000 [\$23,759] per year).
- Photographs with a red background, 10 of four-by-six centimetres, four of three-by-four centimetres, four of two-by-three centimetres.
- Liability insurance, which can be purchased locally.
- Proof of payment of the immigration fee based on effective regulations.
- Sponsor letter from the appointed agency.
- Have citizenship of one of 54 countries listed *here*.

Once this is all packaged up and provided to your agent, it will be reviewed and then brought to the immigration authorities to be processed. If everything is done properly, your agent should be able to get you an approval in around a month.

Upon visa approval, the agent will send the visa to the embassy of your choice. After you get to Bali, the agent will convert your visa to a temporary residence permit or KITAS (which is short for *Kartu Izin Tinggal Terbatas*). To get your KITAS, you will need to go to the immigration office with your agent in the area or district zone in which you will live. At immigration, you will need to get fingerprinted and take photos.

Once your KITAS is approved, you will be given the following:

- A blue book/foreigner registration and a retirement KITAS card.
- A certificate of registration of temporary residency SKPP and SKTT.
- Resort police report/STM.

- Police card/SKLD.

Benefits you receive from your retirement visa include:

- Live for years without any need to leave the country.
- Get a local bank account.
- Obtain a local driver's licence.
- Receive special senior prices and discounts.
- You can purchase any vehicle and register it in your name.

A retirement KITAS allows you to stay in Indonesia for one year without exiting the country, and it is extendable for a maximum of five years. After the five years are up, you can either apply for a permanent stay permit (called a KITAP or *Kartu Izin Tinggal Tetap*) or leave the country on an EPO (exit permit only).

Departing Indonesia while holding a retirement visa requires that you fill out paperwork. You can't just up and leave the country, as you need to obtain either an exit re-entry permit (ERP), which is valid for three months, or get the multiple exit-re-entry (MERP) permit, which is valid for six months.

If you are married, and both parties are retiring together, each retiree must go through an application process separately. If your primary source of income is a pension, you can still get by with a pension of US\$1,500 (\$1,980), but you need to prove you have enough funds to support you during the duration of your stay.

This information was compiled in December 2016 and is believed to be accurate as of this date. To be sure, check with a local agent. For further information you can contact <http://www.imigrasi.go.id/index.php/en/>.

Chapter Five

The Cost of Living in Bali

Moving to an island paradise like Bali can be an affordable reality. Most couples can live like royalty for \$2,500 and with \$3,000 can live high on the hog! No matter what town you decide to settle down in, it will most certainly be cheaper than living in Australia, the U.S. or most of Europe. The biggest monthly expense will be rent, so be sure to choose wisely when looking for housing.

Lovina, in the north, has some of the least expensive accommodation on the island. We met a guy living in a two-bedroom villa for \$125 a month. On the other hand, Seminyak, in the south, has some expensive, lavish villas that cost thousands of dollars each month. However, you can find expensive homes in Lovina and affordable villas in Seminyak (such as a furnished one-bedroom in the heart of town for \$500), so take your time in your search for the right place. Rent an Airbnb for a while until you find the right home, drive around the neighbourhoods you like during both the day and the night, look out for “For Rent” signs (in English), and you might just get the deal of a lifetime. Your dream home at a fraction of the cost is out there; it just takes patience to find. And don’t forget to negotiate. Master those bargaining skills—they’ll come in handy living in Bali.

One of the many benefits of living in Bali is that it is Westernised enough that you can get most of your favourite items from back home. If you want French cheese or Australian wine, you can certainly get it there, but it comes at a cost. In fact, all imported goods are more expensive (this doesn’t apply just to food and wine, but clothing as well). The good news is that when it comes to groceries, going to the local market is not only the cheapest way of getting your groceries, it is also the freshest. Do you really need or even want mangoes and chicken from Australia when both are grown and raised right around the corner from the market? Talk about farm to table...what could be better? And you are supporting the locals.

The market isn’t a substitute for the international supermarket, however. You can get only produce, chicken, fish and eggs there. But the more you buy there, the more money you will have for massages, travel or that great new restaurant you’ve been wanting to try. A whole week’s worth of fresh produce at the market will cost you only a few dollars. You can go to a local *warung*, or café, and eat a hearty meal for a few dollars, but you can also go to the white-tablecloth fancy eateries and spend \$50. Of course, \$50 might be expensive for dinner out in Bali, but at home, that same meal would cost three times more.

Many expats in Bali have scooters, especially if they live in one of the more touristy areas. Not only are scooters cheaper to own and operate than cars, but you can also sneak past all of the traffic jams and cut right to the front of the line. That isn’t frowned upon in Bali, or anywhere in Southeast Asia, for that matter. It’s part of the rules of the road. You can easily rent a scooter in most towns from \$60 to \$80 a month, depending on the make and model, as well as your negotiating skills. Buying a used one will cost you about \$400,

and a new one costs around \$1,200. Buying a car can be as expensive as it is back home but for less quality. Renting a car could cost \$250 a month, but there are so many taxis all over the island that if you need a ride, they are easy to come by and cheaper than renting a car.

Besides the inexpensive essentials like groceries and transportation, basic healthcare is also affordable. In Sanur, a visit to an in-house pharmacy doctor plus a round of antibiotics will cost only \$11. A dental cleaning in Seminyak starts at \$35.

Below are the prices of the everyday items in the grocery stores throughout Bali. Of course, prices vary from store to store, as well as from town to town, so this is just to give you a general idea.

Milk (946 millilitres)	\$2.25
Cornflakes cereal	\$2.70
Chicken breast (100 grams)	56 cents
Whole chicken (per kilo)	\$3.90
Rib eye (100 grams)	\$1.60
Pork loin (100 grams)	90 cents
Fresh tuna (100 grams)	\$1.15
Fresh salmon (100 grams)	\$3.03
Minced beef (100 grams)	\$1.35
Nutella	\$4.76
Spaghetti (500 grams)	\$1.63
Beer (one bottle)	\$1.75

Below is a monthly budget for a couple, to give you an idea of the everyday cost of living in Bali.

Villa (three-bedroom, three-bath, pool)	\$500-\$800 (depending on the town)
Massage two times a month per person	\$40
Maid/household helper	\$50-\$80 a month full-time
Local dinner for four, no alcohol (four times)	\$40
Fancy international restaurant dinner for two with wine (four times)	\$80
Electricity with AC usage and a pool	\$120
Home internet/Pay TV	\$50-\$80
Water (with a pool)	\$13
Petrol for a scooter	\$4
Monthly Total:	\$897-\$1,257

Retiring to Laidback Bali

By Nicole Buckler

More than 1.6 million Australians visit the Indonesian island of Bali every year, but for some, a few weeks' holiday isn't enough. This was the case for 60-year-old Perth native Kris Ritchie.

"I had sold my house in Australia and had retired, so I was in a good position for something new to happen. I had never seen Bali before, but I had friends going for a trip there, so I just tagged along!

"I went back several times, but I still couldn't get enough. I think it was the simple lifestyle and the spiritual side of the island that got me the most. And the fact that I always felt connected for some reason, like I was meant to be there. So I decided to move to Bali for a year," says Kris.

That was in 2007. Ten years on, Kris is still enjoying the rich culture, great weather and low costs that Bali offers. "I share a house with a friend from Australia who comes over regularly. We rent a two-storey house with three bedrooms and two bathrooms that is probably a bit bigger than we need. The cost of rent is around \$460 a month." Most people who live in Bali will pay yearly rent, as it is easier and generally the way they like you to pay. Some people will pay monthly when they only stay for three to six months, of course.

"I chose the town of Tuban because it is very near the airport, and it is very close to everything and has easy access to other areas. I have been living around Tuban since I first moved here because there are lots of locals around my house and not a lot of new villas and shops."

You'll find expats all over the island, though; in the south, near the city of Denpasar (where the international airport is), many are attracted to the beaches of Sanur, Kuta and Seminyak. And inland in the cooler climes of Ubud—the cultural heartland of Bali—there is a big mix of international people. There are also a few Aussies scattered around the north and the town of Lovina.

Although retired, Kris wanted to give something back and have a sense of purpose. She decided to get involved in rescuing street dogs in Bali. She looks after them, has them spayed or neutered and vaccinated, cleans them up and then rehomes them. They are adopted by both locals and expats looking for pets. She has started an organisation that helps fund this.



Bali is famous for its rich culture, great weather and low costs. ©Kirsten Raccuia

“My day is full of unconditional love from all my beautiful dogs and spending time with great friends. In the morning I feed the dogs, and then return home to update my doggy Facebook page. The afternoon is spent on the beach. I usually sit with some friends and tourists for sunset drinks, which is a pretty relaxing way to end the day. Evenings, I might go out for dinner with friends.”

Bali is famous for its scrumptious street food. Many people eat at *warungs*, a type of small family-owned business—often a casual shop, or a café. A *warung* is an essential part of daily life in Indonesia. Kris is a big fan of *warung* cuisine. “I don’t go to restaurants unless I go with tourists. I eat at the local *warungs* because it’s cheap and the food is great. I only shop for household things at the local supermarket. It is so cheap here, but there are, of course, expensive restaurants and expensive food. I don’t actually buy food to cook, as I eat out, but if I did, a whole chicken would cost about \$3.50 and a kilo of avocados is about \$1.30. Most things are much cheaper than in Australia.”

Kris says that the cost of living in Bali is utterly manageable. “My electricity costs about \$30 a month; internet is \$20 a month; I ride a motor bike and the petrol is 70 cents a litre. My big expense is food for the dogs. But thankfully vet bills here are so much lower than in Australia.”

Australians retiring to Bali can get a retirement visa called a KITAS. You have to be 55 or older to qualify, and you need to prove an income from a pension or otherwise of \$1,980 a month to qualify.

Kris qualified easily for the KITAS. “I am 60 and self-funded, so I qualified. You have to have your own healthcare, and I have travel insurance that I renew each year. I also get cheaper medical care because I have a KITAS.”

For now, Kris can’t imagine her life anywhere else. “I have more friends since I have been living in Bali than I ever had in Australia. I have many local friends and many expat friends whom I have met here. I have friends from the Netherlands, Austria, Italy, Japan Australia, New Zealand and more. Life is good—it is easy and uncomplicated with no stress.”

Chapter Six

Healthcare in Bali

Unlike destinations such as Malaysia and Thailand, Bali isn't known for world-class healthcare, but that doesn't mean there isn't good medical care available. For minor issues, there are pharmacies and small clinics that are extremely affordable in every town. For the more serious health concerns, there are plenty of hospitals to choose from, but most are in the south, making places in the north such as Lovina less of an option if you need constant medical attention.

When we were there, we met a Dutch expat who travelled four hours once a month from his remote hometown on the north-western coast all the way to Denpasar for medical treatment. Although this monthly trek isn't impossible to do, it's easier to live near the best hospitals. Keep that in mind when deciding on a new place to live.

There are a few different options for healthcare in Bali: pharmacies, clinics and hospitals. All are expat friendly. However, the levels of quality vary widely within each town, so it is best to ask the expats who have been living there longer than you where to go.

Pharmacies: Unlike back home, many pharmacies in Bali have a general practitioner on site and are well suited to take care of most of your everyday concerns—a cold or virus, road rash from the biking excursion down the volcano, Bali-belly (which might occur if you eat at some of the local stalls) or an ear infection. Locally, they are called *apotiks*, *apoteks* or *farmasis*, and there is no need for an appointment. Just wander in and they'll take care of you. Many of the medications that you need a prescription for back home are sold over the counter in Bali, so getting the meds you need is usually easy and cheap. At an *apotik* in Sanur, a round of antibiotics plus a consult with the in-house doctor costs only \$11. This is definitely the quickest and most affordable route.

Clinics: There are small local clinics in every town that are perfectly affordable and suitable to go to for your basic needs. These clinics are the way to go if you have a small concern that can't be addressed by the pharmacist. They all have general doctors on staff, and in the larger towns may even have emergency capabilities, as well as inpatient facilities.

Hospitals: Most hospitals are centred in the south, around Denpasar, the capital and biggest city on the island, which doesn't necessarily help you if you live in the north. Expats are welcome in every hospital, private or public, but the private ones are closer to what you're used to back home. The public ones will cost less but might not offer the niceties that you are comfortable with in healthcare. Regardless, the prices at any of the hospitals in Bali are very cheap compared to those back home. There are a few private hospitals on the island, but all the expats we met spoke about BIMC in Kuta and Siloam in Denpasar. They are only about one kilometre from each other and 20 minutes from the airport. If you live in Seminyak or Sanur, they are both under a 30-minute drive, and Ubud is a little over an

hour away. If you live in Uluwatu, BIMC has a branch in Nusa Dua, only a 35-minute drive away. Both are private hospitals and might cost more than the public ones, but they are very accustomed to expats and have English-speaking doctors, as well as English websites. (See: www.bimcbali.com and www.siloamhospitals.com.)

BIMC was the first hospital in Indonesia to be accredited by the Australian Council on Healthcare Standards International (ACHSI) and is the preferred partner of Australian Oil & Gas. The hospital has a large, top-notch dialysis centre where the patient can request massages during their treatments. Both BIMC and Siloam have a slew of on-call specialists for any specific needs you might have, but many hospital doctors also have office hours in the clinics, so catching them might be a challenge. It is best to find out where they work and their office hours and make an appointment. A private room in either of these hospitals starts at \$142 a night, a bargain when compared to prices in most Western countries. They both also offer medevac services if necessary.

One of the benefits about Bali is that there are so many direct flights to places with phenomenal healthcare...Singapore, Perth, Kuala Lumpur and Bangkok are all within a few hours' flight, should the need arise. If you need medical evacuation, Singapore and Kuala Lumpur are the closest, two-and-a-half to three hours by flight; both have fantastic, internationally accredited healthcare facilities. It is extremely expensive to be medevacked out of a country, so we recommend having travel and health insurance from home that covers you for emergencies, at the very least. It is possible to get Indonesian insurance, but most policies won't cover you outside of the country, and you will want the ability to get off the island if it comes to a life-or-death situation.

Some, but not all, clinics, as well as the major private hospitals, take insurance. If you don't have insurance and are paying out of pocket, there are no payment plans; you will need to pay it all upfront. Many expats have insurance from their home country to cover their major expenses while in Bali but pay out of pocket for the inexpensive doctor's visits.

If you have a serious healthcare concern, always research, visit the hospitals and meet the doctors before you move there.

If you go to the state-of-the-art dentists, where most expats go, prices start at \$35 for a regular cleaning and \$45 for a filling, a fraction of the cost back home.

Chapter Seven

Bali Tax Guide

Personal Income Taxes in Bali

Each person who lives in Bali, retired or working, is required to have a tax ID number. This number is called a *Nomor Pendaftaran Wajib Pajak* (NPWP) and will also work for your dependent spouse. This number is essential for a variety of financial activities such as opening a bank account, getting credit cards with high limits and buying a home.

There is a simple test to tell if you are responsible for paying taxes in Indonesia. If you were a resident in Indonesia for 183 days out of the previous 12 months (not calendar year), you are liable for paying taxes, regardless of the visa you use while staying in Indonesia.

If you pay taxes in your home country that are less than the prevailing Indonesian tax rate, you need to pay taxes to Indonesia on the difference. Your tax will be calculated based on what taxes you paid in your home country. There are some deductions that Indonesia allows, but not as many as what Australia might allow. For this and several other reasons, we suggest that you hire a reputable local accountant to help with your taxes. Most agents who can help you with your retirement visa have local accountants whom they could recommend, but don't be afraid to ask for more referrals, and check them out, as you are ultimately responsible for ensuring that your taxes are paid and paid on a timely basis.

Expats are required to go to one of the tax offices that are in every city within the country and register with the Tax Office for Foreign Bodies and Expatriates, known as KPP Badora. To register, you need to fill out a registration form, provide a complete copy of your passport (all pages), your certificate of residency status, a work permit* and a copy of your employer's tax number* and, if you hire an accountant, a letter authorising them to work with the office on your behalf. You can either submit your financial details directly to KPP Badora or have a local Indonesian accountant do it for you. After being registered with KPP Badora, you need to make sure that your taxes due are paid by the 15th of the following month, which is one of the many reasons we suggest that you use an accountant to handle your tax concerns.

Income tax ranges from as low as 5% for an income of less than IDR25 million (\$2,468) to a high of 35% for incomes greater than IDR200 million (\$19,741). There are some deductions allowable, but as we are not tax experts, we will not cover them here.

The tax code in Indonesia is fairly complicated, and we strongly recommend that you hire a local firm to support you in this endeavour. As with many things here in Indonesia, there seem to be numerous grey areas, and the premium you pay for an expert is worth it.

*If you are working in the country; otherwise, disregard.

Chapter Eight

Travelling in Bali

Getting There and Around

Getting to Bali is relatively easy, depending on where you are coming from. There is only one international airport, Ngurah Rai in Denpasar. Direct flights to eight different cities in Australia make it perfect for a quick hop home, and it's just as easy for your friends to come for an exotic holiday.

Here is a sample of round-trip flights from Australia to Bali that we found using *Skyscanner.net* and *Google.com*. *Skyscanner* has a great search tool that allows you to search by cheapest month. And Google allows you to search with a price graph to guide you to the cheapest fares.

Darwin	\$174	IDR1,776,280	2.45 hours
Perth	\$240	IDR2,448,620	3.45 hours
Cairns	\$299	IDR3,050,572	4.5 hours
Townsville	\$284	IDR2,897,533	4.5 hours
Adelaide	\$642	IDR6,553,863	5 hours
Melbourne	\$551	IDR5,624,889	6 hours
Brisbane	\$603	IDR6,152,158	6 hours
Sydney	\$486	IDR4,961,336	6.25 hours

From Bali, you can fly to 20 different places within Indonesia—most won't cost you more than \$150. And with direct flights to more than 15 different countries, as near as Malaysia and as far as Qatar, exploring the region is easy.

Below are sample prices for direct, round-trip flights in the area.

Kuala Lumpur, Malaysia	\$109	IDR1,081,000	3 hours
Singapore	\$152	IDR1,508,000	2.45 hours
Bangkok, Thailand	\$272	IDR2,698,000	4 hours
Manila, Philippines	\$522	IDR5,179,000	4 hours
Hong Kong	\$535	IDR5,308,000	5 hours
Taipei, Taiwan	\$521	IDR5,169,000	5.15 hours
Beijing, China	\$599	IDR5,943,000	7 hours

Some of the popular airlines that make travelling to Bali so easy are Qantas, Jetstar, AirAsia, Virgin Australia, Tigerair and Garuda.

Getting Around Bali

Once you arrive at the Ngurah Rai International Airport, you'll be bombarded by taxi

and private drivers hoping to get a fare. No matter what route you choose, make sure the taxi has a meter (Blue Bird taxis are the most reliable), or negotiate a rate before you get in. Or, if you'd prefer, most hotels can send a driver to come and retrieve you and take you directly to the hotel.

Public transportation within the towns mainly consists of minibuses, or *bemos*, and scooter-taxis. The fare for a *bemo* depends on the route but is usually not more than \$5, and the scooter-taxis cost about \$2 (but that price is negotiable). Once you've lived in Bali for a while, you'll find your favourite scooter-taxi man, and you'll be able to work out cheaper deals. The locals are always willing to make a deal if you are a repeat customer. Taxis are equally convenient but aren't the most reasonable, and sometimes the drivers will tell you their meters are broken so they can inflate their prices. Don't get into those taxis; they are trying to rip you off. Look for the taxis with the Blue Bird logo because they are the most reputable and will use their meters.

If you are interested in taking a day trip, you can negotiate a price with a taxi driver or a tour guide, but be specific about where you want to go and what you'd like to see. Usually, they'll quote you a day rate, and if you get lucky, they will show you some hidden secrets that only the locals know about. When we were there, the going rate was \$50 for an entire day of driving and touring around the island. We told them the general idea of what we wanted and they showed us way more and brought us to places we never even knew about; it was well worth the money.

Things to See and Do Around Bali

The island of Bali is easy to explore and full of adventure. But when you want a weekend getaway, there are dozens of effortless options. Ngurah Rai International Airport has a plethora of direct flights to countries around the world, but here are a few in Bali's backyard.

Yogyakarta, or Jogja, for short, is the art and cultural hub of Java. Here you can see the ballet, learn to *batik*, hear traditional live music and see a Javanese puppet show. The city is bustling and busy with trendy restaurants and hotels and is the hopping-off point for two UNESCO World Heritage Sites: Borobudur and Prambanan. The Borobudur Temple dates back to the eighth century and is the largest Buddhist structure in the world. It is only 45 kilometres northwest of Jogja, so a day trip is perfect. Twenty kilometres east of town is the Prambanan Temple, which also dates back to the eighth century but is devoted to Hinduism and has been deemed one of the most beautiful temples in Indonesia. Flights from Bali start at \$90 and only take one hour and 15 minutes.

Fly from Bali to Labuan Bajo, on the island of Flores, to see Komodo dragons. Flights take only one hour and 20 minutes, and prices start at \$126. There are two islands to choose from to see the beasts: Komodo Island and Rinca Island. Walk along the main road in Labuan Bajo and you will have your choice among various tour operators. Most day tours include lunch and snorkelling and start around \$130. It is also possible to hire a boat for two to three days that incorporates both islands and stops off at heaps more snorkelling sites. Prices start around \$300 per person. There is a significant variation among the prices for the liveaboard tours, but the main difference is the accommodation on the boat; some offer just beanbags on the deck, while others feature small beds. Be sure to find that out

before booking.

Off the eastern coast of Bali are three islands that are accessible by boat. Each island has a different vibe, and all are worth a visit. Gili Meno is the least developed, followed by Gili Air and then Gili Trawangan. The latter is very touristy and popular with backpackers. There are many options for taking a fast boat to get there, so just pop into a tour operator in any major town in Bali and they'll be able to show you the best option from your location.

Further afield but just as convenient to visit for a weekend are Singapore and Perth. Singapore is only a short two-hour-and-45-minute flight away, and the trip to Perth takes three hours and 35 minutes. Both flights start at \$150.

Useful Information

Electricity:

The standard electricity supply throughout Indonesia is 230 volts AC with 50 hertz. The wall outlets are two round pins.

Tap Water:

It is not safe to drink the tap water in Bali. Bottled water is sold throughout the island, and most homes have large water dispensers that can be bought at the major supermarkets.

Tipping:

It is not necessary to tip, but because Bali's economy relies so greatly on tourism, a small tip of even \$1 is greatly appreciated. If the service at a restaurant is fantastic, leave 10%. It means more to the staff than those few cents will to you. With taxi drivers, you can round up the fare and leave them the change.

Money:

There are ATMs in all the main towns. If you plan to travel further out of the tourist areas, take out money before you go. In most of the bigger cities, credit cards are accepted at nicer restaurants, bars, hotels, stores and major attractions. But the same is not true in the markets and small local restaurants. Before you go, it is wise to find a credit card and ATM company that won't charge high fees with every use.

Mobile phones:

The most economical way is to get a data and calling plan from a local provider. There are many options, but we used Telkomsel, which worked all over the island. We bought our prepaid SIM cards on the way out of the airport. There are multiple plans depending on the length of time you'll be there.

Emergency Numbers

Police

112

Medical Emergency	112
Tourist Police	+62 361 754 599 or 224 111
Fire Department	113
Ambulance	118
Search and Rescue	111, 115, 151
Bali Government Tourism Office	+62 361 222 387

If you're in Bali and need to contact the consulate general in an emergency after office hours (*8 a.m. to 4 p.m., Monday through Friday*):

- Call +62 361 2000 100. Follow the instructions (press 4, wait for the information recording to begin and then press 6), this will connect you to the 24-hour Consular Emergency Centre in Canberra.
- Alternatively, call the Consular Emergency Centre in Canberra directly on +61 2 6261 3305.

Business Hours:

Banks are open Monday through Friday, 8 a.m. to 3 p.m. Government offices are open Monday through Friday, 8 a.m. to 4 p.m. Shops, especially in touristy towns, are usually open all day, 9 or 10 a.m. to 10 or 11 p.m., and will be open on the weekend as well.

Pets:

There is a horrible epidemic of rabies in Bali, and the government is trying to quell the problem by not allowing ANY pets into or out of the island. We have heard of some ways around this, but they are by no means legal or fool-proof, and if caught the animals are “confiscated” at the border.

Bali off the Beaten Track: An Insider's Guide

By Kirsten Raccuia

Bali is an intoxicating place—just over three-and-a-half hours from Perth, six-and-a-half from Sydney, it's a world away from Australia. The food, smells and landscapes are tailor-made to tantalise your senses.

This little island and all it has to offer...beautiful beaches, friendly locals, low costs, delicious food, great surf and stunning scenery...certainly draw the crowds. But away from the tourist hotspots, I uncovered some hidden treasures...

Two hours from the southern beaches, near the centre of the island and nestled between lush green rice paddies and forests filled with mischievous monkeys, lies Ubud. This town of 30,000, often referred to as the “heart of Bali” and home to temples and art galleries, attracts expats seeking an alternative lifestyle.

Some of Bali's most famous artists, past and present, have lived here, and you'll find museums displaying their work. This is also the place to cleanse your soul as well as your

body at any number of yoga and meditation retreats.

Bali's climate can be hot and humid, but in Ubud you get some cooler mountain breezes. It would be wise to have a light jumper or two for the evenings, especially in the winter. The wet season is from November to June, with short but frequent heavy downpours.

The locals embrace nature; they build around the trees, incorporate them into the grounds of hotels, restaurants and villas. As you walk down the street the smell of incense lures you toward the temples. Watch a village ceremony taking place and the locals will invite you in and explain everything. (To enter the holy temples, you must wear a floor-length sarong, have your shoulders covered and take off your shoes.)

Expats find a balanced life here, with hundreds of cafés and fantastic restaurants serving cuisine from around the world. There's a strong focus on healthy eating, so breakfast at **Kafe** is a must. Tuck into tofu scramble (\$3.30) and a macrobiotic breakfast bowl (\$3.90), but don't pass up the chance to indulge in the vanilla crème brulee (\$3).

Everyday items are easy to get in Ubud. There are three big supermarket chains: Bintang, Coco's and Delta Dewata. These are more than just grocery stores; they are where you can get all of your homewares and even some clothing. If you want to get the freshest local produce, go to the morning market and haggle for some fresh mangosteen, rambutan and dragon fruit.

Like the rest of Bali, apartment or villa hunting is best done on the ground. You'll find flyers and brochures posted on the streets and on many of the cafés' corkboards. Word of mouth is king, so tell the local bartender or yoga instructor what you're looking for. On the Kafe corkboard I saw an advert for an older, furnished two-bedroom villa with a private pool for \$668 per month. You can save \$100 if you rent without a pool, but if you can afford it, I would suggest splurging.

If you're more budget conscious, head for Lovina, on the northern coast of the island. It's as beautiful a spot as anywhere in Bali to watch the sun turn the sky crimson...each sunset is more dramatic than the last. It's also the most affordable place on the island but still has the creature comforts of home.

Australian expat Randy Middlan lives in a simple two-bedroom home with a garden and pays only \$125 a month. It isn't a modern property, but it has all the necessities and is only a five-minute drive from the beach.

Lovina is where you come to slow down, to enjoy the sunsets, to fish or simply to chill. It's about three hours north of the airport, so it doesn't get the same amount of tourism or expats as the southern towns.

"Life is so laidback I have to ask my wife what day it is," says expat Victor Sandow. "It's a laidback lifestyle, but it's not sleepy; there is a lot to do."

Victor rents a spacious three-bedroom villa with a private pool and a lovely garden for \$419 a month. It's a 10-minute drive from the centre of Lovina and the beaches. With that kind of rent, having a full-time helper is feasible. For \$80 a month, she will take care of all of the essentials: cleaning, shopping, cooking—even translating your bills if need be.

Rentals in Lovina are best found by talking to the locals. The expats we met told us

to tell every bartender, wait staff and scooter rental agent you meet what you're looking for. Word travels quickly in small towns, and before you know it, you'll be out looking at villas.

Play a game of tennis for \$7 to \$10 at the **Bali Taman Resort**. Or go to the beach and find the **Lotus Sherab Yoga Centre**, where you can learn to bend like a pretzel with a \$108 package of 10 classes.

The main area of town is called Kalibukbuk, and it is filled with bars, *warungs* and tour and dive operators. It's where all the expats congregate. We met expats sitting at the **Lumbung Bar**. The bar's motto is "Our beer is colder than a kiss from your mother-in-law." An expat enclave, it's the ideal place to make your first stop if you're new in town.

Weekends at **Spice Bar** is when the nightlife goes up a gear. Feel the sand between your toes as you sip a minty mojito (\$8). As the sun sets, a local band begins to play and people start to boogie. To satiate your hunger from all that dancing, order an \$8 pizza—and then get back on the dance floor.

Appendix

The Bali Rolodex

International Living Australia Resources

Our website, www.ILAustralia.com, continuously posts articles about Bali, including new expat and location profiles. Find a wealth of information and news from our correspondents around the world. Also, check out **International Living Australia magazine**. Our monthly magazine provides a scope and depth of information about global travel, living, retiring, investing and real estate that are not available anywhere else at any price. It is your passport to a brighter, more exciting, more adventurous future. It can bring you the excitement and glamour of living and travelling in foreign countries even if you never leave your armchair. For more information on this top-notch publication, see www.ILAustralia.com.

You can also find us on **Facebook**. We currently have more than 16,000 followers... and counting. This is a great way to get in touch with other *IL* readers and all our editors. Plus, it's full of fun and interesting photos, videos and much more. Find us at www.facebook.com/InternationalLivingAustralia.

Accommodation

Some of the best accommodation to be had in Bali is just by renting a villa with a pool. Most villas come with free daily cleaning and breakfast for a couple of dollars per person. They usually can help set you up with scooters or cars and even tour guides around the island. Although you wouldn't expect it, the villas are often less expensive than the hotels. An easy way to find villas for rent is through www.airbnb.com or www.flipkey.com.

Lovina

- **The Lovina Bali**, Jalan Mas Lovina, Kalibukbuk, 81151, Indonesia; tel. +62 362 3435 800; email: reservation@thelovinabali.com; website: www.thelovinabali.com/en/.
- **Bali Paradise Hotel**, Jalan Kartika, Anturan, 81512, Indonesia; tel. +62 362 3435 659; email: info@baliparadisehotel.com; website: www.baliparadisehotel.com.
- **Padma Sari Hotel**, Jalan Raya Seririt, Singaraja; tel. +62 362 3435 750; email: info@padmasariresort.com; website: www.padmasariresort.com.

- **Villa Agung Beach Inn**, *Jalan Singaraja-Seririt, 2007, Indonesia; tel. +62 623 6241 527; email: villaagung@hotmail.com; website: villaagung.com.*

Sanur

- **Maya Sanur Resort & Spa**, *Jalan Danau Tamblingan, Batujimbar, Sanur, Denpasar 80228, Indonesia; tel. +62 361 8497 800; email: info@mayasanur.com; website: www.mayaresorts.com.*
- **Kejora Suites**, *Jalan Danau Tamblingan No. 25, Sanur, Denpasar 80228, Indonesia, tel. +62 361 282 199; email: reservation@kejorasuites.com; website: kejorasuites.com.*
- **Artotel Sanur**, *Jalan Kusuma Sari No. 1, Sanur, Denpasar 80227, Indonesia; tel. +62 361 472 1000; email: happening.sanur@artotelindonesia.com; website: www.artotelindonesia.com/sanur-bali.*
- **Taksu Sanur**, *Jalan Sudamala No. 26, Sanur, Denpasar 80228, Indonesia; tel. +62 361 283 401; email: reservation@taksusanur.com; website: www.taksusanur.com/en.*
- **Griya Santrian**, *Danau Tamblingan No. 47, Sanur, Denpasar 80228, Indonesia; tel. +62 361 288 181; email: griyasantryan@santrian.com; website: www.santrian.com/griya.*

Seminyak

- **The Kunja Villas & Spa**, *Jalan Lebak Sari No. 8, Kerobokan, Seminyak 80361, Indonesia; tel. +62 361 4733 130; email: reservations@thekunja.com; website: www.thekunja.com.*
- **Seminyak Icon**, *Jalan Bali Deli (Jln. Dewi Madri), Seminyak 80361, Indonesia; tel. +62 361 739 073; email: info@seminyakicon.com; website: www.seminyakicon.com.*
- **Cicada Luxury Townhouses**, *Jalan Pura Telaga Waja, Seminyak 80361, Indonesia; tel. +62 361 847 6649; email: info@cicada-seminyak.com; website: www.cicada-seminyak.com.*
- **Dash Hotel Seminyak**, *Jalan Petitenget No. 468X, Kerobokan, Seminyak, Indonesia, 80361; tel. +62 361 3004 666; email: info@dash-bali.com; website: www.dash-hotels.com/seminyak-bali.*
- **Brown Feather**, *Jalan Batu Belig No. 100, Kerobokan, Kuta Utara, Bali 80361, Indonesia; tel. +62 361 4732 165; email: booking@brownfeather.com; website: www.brownfeather.com.*

Ubud

- **Alaya Resort Ubud**, *Jalan Hanoman, Ubud 80571, Indonesia, tel. +62 361 972 200; email: experience.ubud@alayahotels.com; website: www.alayahotels.com.*
- **COMO Uma Ubud**, *Jalan Raya Sanggingan, Banjar Lungsiakan, Kedewatan, Ubud 80571, Indonesia; tel. +62 361 972 448; email: res.uma.ubud@comohotels.com; website: www.comohotels.com/umaubud.*

- **Sri Ratih Cottages**, *Jalan Campuhan 1, Penestanan Kelod | Ubud, Bali - Indonesia, Ubud 80572, Indonesia, tel. +62 361 975 638; email: reservation@sriatih.com; website: www.sriatih.com.*
- **Junjungan Ubud Hotel and Spa**, *Jalan Tirta Tawar Km. 3.5, Ubud 80571, Indonesia; tel. +62 361 900 0495; email: info@junjunganbali.com; website: junjunganbali.com.*
- **Sri Bungalows Ubud**, *Jalan Monkey Forest, Ubud, Bali, Indonesia, 80571; tel. +62 361 975 394, email: info@sribungalowsbud.com; website: www.sribungalowsbud.com.*

Uluwatu

- **Hideaway Villas Bali**, *Jalan Bangbang Bendot, Gang Hideaway, Uluwatu, Badung, 80361; tel. +62 361 472 5455; email: info@hideawayvillasbali.com; website: www.hideawayvillasbali.com.*
- **The Dreamland Luxury Villas & Spa**, *Jalan Raya Uluwatu Gang Kahuripan No. 69, Ungasan, Kuta Selatan, Uluwatu, Bali, Indonesia, 80361; tel. +62 361 708 199; email: reservation@dreamland-villa.com; website: www.dreamland-villa.com.*
- **PinkCoco Bali Hotel**, *Jalan Melasti Labuan Sait Padang-Padang Beach, Uluwatu, Bali, Indonesia, 80364; tel. +62 361 895 7371; email: info@pinkcocobali.com; website: www.pnkhotels.com/bali.*
- **Mahagiri Villas & Spa Dreamland**, *Jalan Kahuripan, Uluwatu, Bali, Indonesia, 80361; tel. +62 361 8481 223; email: info@mahagirivillasdreamland.com; website: www.mahagirivillasdreamland.com.*
- **S Resorts Hidden Valley Bali**, *Jalan Nabor No. 29, Pecatu, Uluwatu, Bali, Indonesia; tel. +62 361 8471 117; email: reservation@hiddenvalleyresortbali.com; website: www.hiddenvalleyresortbali.com.*

Embassies

- **Australian Consulate-General in Bali**, *Jalan Tantular, No. 32, Renon, Denpasar, Bali 80234, Indonesia; tel. +62 361 2000 100; website: www.bali.indonesia.embassy.gov.au.*
- **Australian Embassy in Jakarta**, *Jalan Patra Kuningan Raya Kav. 1-4, Jakarta Selatan 12950, Indonesia; tel. +62 21 2550 5555; website: www.indonesia.embassy.gov.au/jakt/home.html.*
- **Indonesia Consulate General in Sydney**, *236-238 Maroubra Road, Maroubra, NSW 2035, Australia; tel. +61 2 834 6881; email: visa.sydney@kemlu.go.id; website: www.kemlu.go.id.*

Hospitals

- **BIMC Hospital Kuta**, *Jalan By Pass Ngurah Rai No. 100X, Kuta, Bali; tel. +62 361 761 263; email: info@bimcbali.com; website: www.bimcbali.com.*
- **BIMC Hospital Nusa Dua**, *Kawasan ITDC Blok D, Nusa Dua, Bali; tel. +62 361 3000 911; email: nusadua@bimcbali.com; website: www.bimcbali.com.*

- **Siloam Hospitals Denpasar**, Jalan Sunset Road No. 818, Kuta, Bali; tel. +62 3 779 900; email: info.SiloamHospitalsBali@siloamhospitals.com; website: www.siloamhospitals.com.
- **Sanglah General Hospital**, Jalan Diponegoro, Denpasar, Bali; tel. +62 361 227 911; email: info@sanglahhospitalbali.com; website: www.sanglahhospitalbali.com.
- **Kasih Ibu General Hospital**, Jalan Teuku Umar No. 120, Denpasar, Bali; tel. +62 361 3003 030; email: care@kasihibuhospital.com; website: www.kasihibuhospital.com.
- **Bali Royal Hospital (BROS)**, Jalan Letda Tantular No. 6, Renon, Denpasar, Bali; tel. +62 361 222 588; email: info@baliroyalhospital.co.id; website: www.baliroyalhospital.co.id.
- **Bali Med Hospital**, Jalan Mahendradatta No. 57X, Denpasar, Bali; tel. +62 361 484 748; email: balimedhospital@yahoo.com; website: www.balimedhospital.co.id.
- **Prima Medika Hospital**, Jalan P Serangan 9x, Denpasar, Bali; tel. +62 361 236 225; email: rspm@indosat.net.id; website: www.primamedika.com.

Solicitor, Business Consultants and Visa Consultants

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- **Rohan Murjany, Ray White Realty**; tel. +62 813 396 82883; email: rohan@raywhiteubud.com; website: www.raywhiteubud.com.
- **Bali Treasure Properties**, website: www.balitreasureproperties.com.
- **Bali Moves**, website: www.balimoves.com/rent.
- **Bali Budget Housing**, website: www.balibudgethousing.com.
- **Sanur Dream Property**, website: www.sanurdreamproperty.com.
- **Rumah123.com**, website: www.rumah123.com.
- **Bali Realty**, website: www.balirealty.com.
- **Villas of Bali**, website: www.villasofbali.com.

Map of Bali

