



LAND DUE DILIGENCE · LOMBOK, INDONESIA

The 4 Due Diligence Checks Before You Buy Land in Lombok

A printable checklist, plus the Bahasa Indonesia questions to ask the landowner directly.

1

Certificate

2

Zoning

3

Tax

4

Access

Four checks decide whether a piece of land is safe to buy

Most people buying land in Lombok ask two questions: how big is it, and how much does it cost? Those are the wrong two to lead with. Get all four checks below answered in writing before you sign anything. Skip even one and you can end up owning land you cannot legally develop, reach or keep.

1

Certificate & Title

Before you get emotionally attached to a piece of land, find out exactly what kind of certificate it holds.

2

Zoning

The one first-time buyers skip most often, and it is expensive to skip.

3

Tax Clearance

Land and building tax does not work the way property tax works in most countries: the debt follows the land, not the person who owed it..

4

Access, Boundaries & Disputes

Three related risks: how you legally reach the land, whether its boundaries are recorded accurately, and whether anyone else has a claim on it..

QUICK REFERENCE · INDONESIAN LAND CERTIFICATE TYPES

Certificate	Who can hold it	Duration	Use
SHM · Hak Milik	Indonesian citizens only	Freehold	Any
HGB · Hak Guna Bangunan	Indonesian citizens + PT PMA	30 + 20 + 30 years	Commercial / tourism
HGU · Hak Guna Usaha	Indonesian citizens + PT PMA	35 + 25 + 35 years	Agriculture only
Hak Pakai	Foreigners (personal, KITAS required)	30 + 20 + 30 years	Residential only
Hak Sewa	Foreigners (contractual leasehold)	Negotiated	Any, per contract
Girik / Letter C	Transitional only	Convert to SHM/HGB	None until converted

Tick as you go. Each check has boxes to tick as the seller produces the document, and a red flag to watch for.

Ask in Bahasa Indonesia. The last pages give you the exact questions, with English beneath each.

Verify independently. Confirm the certificate and tax position through your own notaris.

Certificate & Title

Before you get emotionally attached to a piece of land, find out exactly what kind of certificate it holds. Not every certificate means the same thing.

SHM

Sertifikat Hak Milik ·
freehold title

Indonesian citizens only. A foreign buyer cannot hold SHM directly.

HGB

Hak Guna Bangunan ·
right to build

What a PT PMA company holds: the title your company is issued when it buys investment property. Fully legal, fully commercial.

Hak Pakai

Right of use

A more limited title, generally for personal residential use if you hold a KITAS.

VERIFY IT IN PERSON AT THE BPN OFFICE

BPN = Badan Pertanahan Nasional, the National Land Agency. Four things to confirm:

- ☐ The certificate is authentic
- ☐ The registered owner matches the person selling it to you
- ☐ No existing mortgage (Hak Tanggungan) is registered against it
- ☐ The boundaries on the certificate match the land on the ground

RED FLAG

The seller resists a physical check at BPN.

This single step has killed deals that looked completely clean on paper. It is the most important twenty minutes in the buying process.

SELLER ANSWERS AND NOTES

Zoning

The one first-time buyers skip most often, and it is expensive to skip. A plot in an area that feels like a tourist zone is not automatically zoned for tourism development.

Who controls it

Dinas PUPR and BAPPEDA Lombok Tengah.

Two government bodies

RDTR

The document that actually determines what can be built on the land.

Rencana Detail Tata
Ruang · detailed spatial
plan

Tourism zone

Tourism development is allowed.

Villa · small hotel · resort

**Agricultural /
green belt**

Cannot legally be developed for tourism. No workaround, no shortcut, no exception that holds up long term.

Not tourism land

CONFIRM BEFORE YOU GO FURTHER

- ☐ The seller has produced the official zoning letter from PUPR
- ☐ The parcel has been checked against the RDTR
- ☐ The zone allows what you plan to build (tourism vs agricultural / green belt)
- ☐ Near Mandalika? The Special Economic Zone adds its own layer of rules on top of standard zoning. Verify both

RED FLAG

The seller cannot produce the zoning letter. That is your answer.

The question to ask the seller is simple: show me the official zoning letter from PUPR.

SELLER ANSWERS AND NOTES

Tax Clearance

Land and building tax does not work the way property tax works in most countries: the debt follows the land, not the person who owed it.

PBB

Pajak Bumi dan
Bangunan · annual land
and building tax

If the previous five years were not paid, that debt comes with the land when you buy it. It becomes your problem.

Hak Tanggungan

Land used as collateral
for a bank loan

If it has not been formally cleared (a process called Roya), the title legally cannot be transferred, even if everyone involved wants the sale.

TWO QUESTIONS COVER THIS WHOLE CHECK

- ☐ Bukti Lunas PBB (proof of payment) for a minimum of five years: actual receipts, not a verbal assurance
- ☐ Confirmation there is no outstanding Hak Tanggungan
- ☐ If one exists: it is cleared through Roya before the sale

RED FLAG

Unpaid PBB years, or a Hak Tanggungan that has not been cleared.

Five years of PBB receipts, and no outstanding Hak Tanggungan.

SELLER ANSWERS AND NOTES

Access, Boundaries & Disputes

Three related risks: how you legally reach the land, whether its boundaries are recorded accurately, and whether anyone else has a claim on it.

Road access

Hak Jalan · registered
legal right of way

A verbal agreement with a neighbour is a favour, and favours can end. If the neighbour sells and fences their land, you can own a plot you legally cannot reach.

Boundaries

Cadastral map vs patok

Paperwork boundaries and physical boundaries do not always agree. Find out before you buy, not after.

Disputes

Heirs and the Kepala
Desa

If the land was inherited, every single heir needs to have signed off, not just the person negotiating. The village head usually knows the real history of a parcel.

CONFIRM ON PAPER AND ON THE GROUND

- ☐ Access is registered as Hak Jalan (not just a verbal agreement)
- ☐ The cadastral map from BPN matches the patok (boundary markers) physically in the ground
- ☐ If the land was inherited: every heir has signed off on the sale
- ☐ You have spoken to the Kepala Desa (village head) about the history of the land

RED FLAG

Access is verbal only, one person negotiates for inherited land, or paper and ground boundaries disagree.

Disputes that never made it into any official document are often the ones the village head knows about.

SELLER ANSWERS AND NOTES

The Bahasa Indonesia due diligence script

Not a stiff literal translation: the phrasing a local buyer would actually use. Say it politely (Bapak = sir, Ibu = madam) and tick the box on the check page as each answer comes back.

SHM es-ha-em

HGB ha-ge-be

BPN be-pe-en

PUPR pe-u-pe-er

PBB pe-be-be

sertifikat ser-ti-FEE-kat

patok PAH-tok

Hak Jalan hak JAH-lan

Hak Tanggungan hak tang-GOONG-an

Roya ROY-ah

Kepala Desa keh-PAH-lah DEH-sah

notaris no-TAH-ris

Pembuka OPENING

- 1 **Permisi, Bapak/Ibu. Saya serius mempertimbangkan untuk membeli tanah ini. Boleh saya menanyakan beberapa hal tentang dokumennya?**
Excuse me, sir/madam. I am seriously considering buying this land. May I ask a few things about the documents?
- 2 **Semua dokumen akan saya periksa bersama notaris saya, supaya prosesnya jelas dan aman untuk kedua belah pihak.**
I will check all the documents with my notaris, so the process is clear and safe for both sides.

Sertifikat & Kepemilikan CERTIFICATE & OWNERSHIP

- 1 **Boleh saya melihat sertifikat tanah yang asli?**
May I see the original land certificate?
- 2 **Jenis sertifikatnya apa: SHM, HGB, atau Hak Pakai?**
What type of certificate is it: SHM, HGB or Hak Pakai?
- 3 **Apakah nama di sertifikat sama dengan nama Bapak/Ibu sebagai penjual?**
Does the name on the certificate match yours as the seller?
- 4 **Apakah tanah ini sedang dijadikan agunan pinjaman di bank atau lembaga keuangan lain?**
Is this land currently used as collateral for a loan at a bank or other lender?
- 5 **Apakah ada blokir atau sengketa yang sedang berjalan di kantor BPN atas tanah ini?**
Is there any block (blokir) or dispute currently active on this land at the BPN office?
- 6 **Apakah Bapak/Ibu bersedia kalau kita memeriksa sertifikat ini bersama-sama di kantor BPN?**
Would you be willing for us to check this certificate together at the BPN office?

Zonasi & Tata Ruang ZONING & SPATIAL PLANNING

- 1 Menurut dokumen resmi, tanah ini masuk zona apa: pariwisata, permukiman, pertanian, atau lainnya?**
According to the official documents, what zone is this land in: tourism, residential, agricultural or other?
- 2 Apakah Bapak/Ibu punya surat keterangan zonasi dari Dinas PUPR atau BAPPEDA Lombok Tengah?**
Do you have an official zoning letter from Dinas PUPR or BAPPEDA Lombok Tengah?
- 3 Apakah tanah ini bisa langsung dipakai untuk membangun villa, penginapan, atau usaha komersial?**
Can this land be used straight away to build a villa, guesthouse or commercial business?
- 4 Apakah tanah ini berada di dalam atau dekat kawasan ekonomi khusus (KEK) Mandalika?**
Is this land inside or near the Mandalika Special Economic Zone (KEK)?

Pajak & Beban Keuangan TAX & FINANCIAL OBLIGATIONS

- 1 Apakah PBB tanah ini sudah dibayar lunas sampai tahun ini?**
Has the PBB for this land been paid in full up to this year?
- 2 Boleh saya melihat bukti lunas PBB lima tahun terakhir?**
May I see the proof of PBB payment for the last five years?
- 3 Apakah tanah ini bebas dari Hak Tanggungan, tidak sedang menjadi jaminan hutang di bank mana pun?**
Is this land free of Hak Tanggungan, not currently collateral for a debt at any bank?
- 4 Kalau masih ada, apakah Bapak/Ibu bersedia melunasi dan mengurus Roya sebelum jual beli?**
If there is one, are you willing to pay it off and arrange the Roya release before the sale?

Akses Jalan, Batas Tanah & Sengketa ROAD ACCESS, BOUNDARIES & DISPUTES

- 1 Apakah akses jalan ke tanah ini terdaftar resmi sebagai Hak Jalan, atau hanya kesepakatan lisan dengan tetangga?**
Is the road access to this land officially registered as Hak Jalan, or only a verbal agreement with a neighbour?
- 2 Apakah batas tanah ini sesuai dengan peta kadaster di BPN?**
Do the boundaries of this land match the cadastral map at BPN?
- 3 Apakah patok batasnya masih ada di lapangan? Bisa kita lihat bersama?**
Are the boundary markers (patok) still in the ground? Can we look at them together?
- 4 Apakah tanah ini pernah atau sedang dalam sengketa?**
Has this land ever been, or is it currently, in a dispute?
- 5 Kalau tanah ini warisan, apakah semua ahli waris sudah menandatangani persetujuan untuk menjual?**
If this land is inherited, have all the heirs signed their agreement to sell?
- 6 Boleh saya berbincang dengan Kepala Desa tentang riwayat tanah ini?**
May I speak with the Kepala Desa (village head) about the history of this land?

Penutup CLOSING

- 1 **Bisa tolong kirimkan salinan dokumennya lewat WhatsApp?**
Could you send copies of the documents by WhatsApp?
- 2 **Terima kasih, Pak/Bu. Kalau semua dokumennya lengkap, kita lanjut ke notaris.**
Thank you. If all the documents are complete, we will go on to the notaris.

JAWABAN YANG PERLU DIWASPADAI · ANSWERS THAT SHOULD MAKE YOU PAUSE

- 1 **Sertifikatnya masih dalam proses.**
The certificate is still being processed.
- 2 **Tidak perlu ke BPN, saya jamin.**
No need to go to BPN, I guarantee it.
- 3 **Akses jalannya aman, tetangga saya sudah mengizinkan.**
Access is fine, my neighbour allows it.
- 4 **Pajaknya nanti diurus setelah transaksi.**
We will sort out the tax after the sale.
- 5 **Yang lain tidak perlu tanda tangan, saya yang mengurus.**
The others do not need to sign, I will handle it.

These are typical phrasings, offered so you recognise an evasive answer when you hear one. Evasion is information, not proof of anything: confirm independently through your notaris.

Four checks. Certificate, zoning, tax, access.

If a seller can produce clean documentation on all four, you are looking at a legitimate opportunity. If they get evasive on even one, that is valuable information too, before you have committed any capital, not after.

INDEPENDENT VERIFICATION

Have the certificate and the tax position confirmed through a licensed notaris who is independent of the seller. Do not use a notaris the seller recommends. If you buy through a PT PMA, involve a corporate lawyer familiar with Indonesian foreign investment rules.

Model the returns

Free ROI calculator
lombokinvestment.com/investment-calculator/

Full investor guide

Free PDF: structure, yields, buying process
lombokinvestment.com/lombok-investment-free-pdf/

Talk it through

Book a Lombok investment call
lombokinvestment.com/book-lombok-investment-call/

THE FULL WRITTEN GUIDE AND THE VIDEO

lombokinvestment.com/4-due-diligence-checks-buying-land-in-lombok/

RELATED READING

- Indonesia Land Certificate Types: Complete Guide for Foreign Investors
- PT PMA vs Hak Pakai: Which Structure for Foreign Property Buyers
- Nominee Agreement Indonesia: Why They're Illegal and Dangerous
- How to Buy Property in Lombok as a Foreigner
- 6 Things to Check Before Hiring a Contractor in Lombok

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