REGULATION OF THE MINISTER OF DEFENCE OF
THE REPUBLIC OF INDONESIA
NUMBER 8 OF 2024
ON
PROCEDURES FOR THE APPLICATION AND GRANTING OF HOME OWNERSHIP CREDIT DOWN PAYMENT LOANS FOR INDONESIAN ARMED FORCES PERSONNEL AND CIVIL SERVANTS OF THE MINISTRY OF DEFENCE

BY THE GRACE OF ALMIGHTY GOD

THE MINISTER OF DEFENCE OF THE REPUBLIC OF INDONESIA,

Considering :

a. that in order to assist in meeting the housing needs of the Indonesian Armed Forces Personnel and Civil Servants of the Ministry of Defence, guidelines are required for home ownership credit down payment loans;

b. that the Regulation of the Minister of Defence Number 19 of 2017 on the Requirements and Procedures for the Application and Provision of Home Ownership Credit Down Payment Loans for Indonesian Armed Forces Personnel and Civil Services of the Ministry of Defence is no longer in line with the organization's needs and applicable Laws and Regulations, and therefore needs to be replaced;

c. that based on the considerations as referred to in paragraphs a and b, it is necessary to issue a Regulation of the Minister of Defence on the Procedures for the Application and Provision of Home Ownership Credit Down Payment Loans for Indonesian Armed Forces Personnel and Civil Servants of the Ministry of Defence;

Having regard to :

1. Article 17 paragraph (3) of the 1945 Constitution of the Republic of Indonesia;

2. Law Number 39 of 2008 on State Ministries (State Gazette of the Republic of Indonesia Year 2008 Number 166, Supplement to the State Gazette of the Republic of Indonesia Number 4916) as amended by Law Number 61 of 2024 on Amendment to Law Number 39 of 2008 on State Ministries (State Gazette of the Republic of Indonesia Year 2024 Number 225, Supplement to the State Gazette of the Republic of Indonesia Number 6994);

3. Government Regulation Number 102 of 2015 on Social Insurance for the Indonesian Armed Forces Personnel, Members of the Indonesian National Police, and Civil Service Employees within the Ministry of Defence and the Indonesian National Police (State Gazette of the Republic of Indonesia Year 2015 Number 324, Supplement to the State Gazette of the Republic of Indonesia Number 5792), as amended by Government Regulation Number 54 of 2020 on Amendment to Government Regulation Number 102 of 2015 on Social Insurance for the Indonesian National Defense Force Personnel, Members of the Indonesian National Police, and Civil Service Employees within the Ministry of Defence and the Indonesian National Police (State Gazette of the Republic of Indonesia Year 2020 Number 223, Supplement to the State Gazette of the Republic of Indonesia Number 6559);
4. Presidential Regulation Number 94 of 2022 on Ministry of Defence (State Gazette of the Republic of Indonesia Year 2022 Number 145);
5. Regulation of the Minister of Defence Number 1 of 2024 on Organization and Work Procedures of the Ministry of Defence (Official Gazette of the Republic of Indonesia Year 2024 Number 75);

HEREBY DECIDES:

To issue : PROCEDURES FOR THE APPLICATION AND GRANTING OF HOME OWNERSHIP CREDIT DOWN PAYMENT LOANS FOR INDONESIAN ARMED FORCES PERSONNEL AND CIVIL SERVANTS OF THE MINISTRY OF DEFENCE.

CHAPTER I
GENERAL PROVISIONS

Article 1

In this Ministerial Regulation:

1. Home Ownership Credit Down Payment Loan (*Pinjaman Uang Muka Kredit Pemilikan Rumah*), hereinafter abbreviated to the PUM KPR, means a certain amount of money provided as an interest-free loan to obtain a home ownership credit facility, granted to the Indonesian Armed Forces personnel and civil servants of the Ministry of Defence.
2. Ministry of Defence, hereinafter referred to as the MoD, means the ministry administering government affairs in the field of defense.
3. Minister means the minister administering government affairs in the field of defense.
4. Indonesian Armed Forces Personnel, hereinafter referred to as the Military Personnel, means members of the Indonesian Armed Forces.
5. Indonesian Armed Forces (*Tentara Nasional Indonesia*), hereinafter abbreviated to the TNI, means the main

component prepared for deployment in carrying out national defense duties.

6. Civil Servants of the Ministry of Defence, hereinafter referred to as Civil Servants of the MoD, means civil servants within the Ministry of Defence, the Headquarters of the Indonesian National Defense Forces, the Headquarters of the Indonesian Army, the Headquarters of the Indonesian Navy, and the Headquarters of the Indonesian Air Force.
7. Applicant means a Military Personnel or Civil Servant of the MoD who submits an application to obtain a PUM KPR.
8. Employment Injury Security (*Jaminan Kecelakaan Kerja*), hereinafter abbreviated to the JKK, means protection against the risk of accidents or occupational diseases during the period of service.
9. Death Security (*Jaminan Kematian*), hereinafter abbreviated to the JKm, means protection against the risk of death not resulting from an employment injury and not due to special duty.
10. Cash Value of Insurance Savings (*Nilai Tunai Tabungan Asuransi*), hereinafter abbreviated to the NTTA, means savings paid in a lump sum to an Applicant who is dismissed without entitlement to a pension or pension-type allowance, or to the heirs of an Applicant who is killed in action, dies in the line of duty, or dies of natural causes while in active service.
11. Cash Value of Pension Contributions (*Nilai Tunai luran Pensiun*), hereinafter abbreviated to the NTIP, means the amount of contributions paid to an Applicant who is honorably or dishonorably dismissed without entitlement to a pension, pension-type allowance, allowance, or severance pay.
12. Insurance Savings (*Tabungan Asuransi*), hereinafter abbreviated to the TA, means savings paid in a lump sum to an Applicant who is dismissed with entitlement to a pension or pension-type allowance.

Article 2

The scope of this Ministerial Regulation includes:

a. procedures for the application and granting of PUM KPR; and
b. repayment of PUM KPR.

CHAPTER II
PROCEDURES FOR APPLICATION AND GRANTING OF HOME OWNERSHIP CREDIT DOWN PAYMENT LOANS

Division One
General

Article 3

(1) The PUM KPR is only granted to active members who are obliged to pay pension contributions.
(2) The active participants as referred to in paragraph (1) consist of:

a. Military Personnel; and
b. Civil Servants of the MoD.

Division Two
Procedures for Applying for a
Home Ownership Credit Down Payment Loan

Article 4

(1) The applicant submits an application for a PUM KPR to the head of the work unit.
(2) The head of the work unit as referred to in paragraph (1) is the head of a line organization unit within the MoD or the TNI that carries out activities and has authority and responsibilities in accordance with their duties and functions.
(3) Applications for the PUM KPR submitted to the head of the work unit as referred to in paragraph (1) for the following:
    a. the MoD, submitted to the Secretary General of the MoD as the person in charge and are processed by the Head of the Personnel Bureau of the Secretariat-General of the MoD;
    b. the TNI Headquarters, submitted to the Assistant for Personnel to the Commander of the TNI;
    c. the Indonesian Army Headquarters, submitted to the Head of the Army's Mandatory Housing Savings Management Agency;
    d. Indonesian Navy Headquarters, submitted to the Assistant for Personnel to the Chief of the Naval Staff; and
    e. Indonesian Air Force Headquarters, submitted to the Personnel Assistant to the Chief of the Air Force Staff.
(4) Applications for the PUM KPR as referred to in paragraph (3) are subsequently submitted to the Managing Director of PT. Asuransi Sosial Angkatan Bersenjata Republik Indonesia (Persero).
(5) PT. Asuransi Sosial Angkatan Bersenjata Republik Indonesia (Persero), as referred to in paragraph (4), carries out verification in accordance with the requirements and cross-check the data against membership records.
(6) The approved results of the verification and reconciliation as referred to in paragraph (5) are submitted to the Head of the Personnel Bureau of Secretariat General of the Ministry of Defence, the Assistant for Personnel to the Commander of the TNI, the Head of the Army's Mandatory Housing Savings Management Agency , the Assistant for Personnel to the Chief of the Naval Staff, and the Personnel Assistant to the Chief of the Air Force Staff.
(1) The submission of the approval as referred to in paragraph (6) is not later than thirty (30) calendar days, accompanied by the PUM KPR to the Applicant, which is sent via bank transfer.

Division Three
Granting of Home Ownership Credit Down Payment Loan

Article 5

(1) The PUM KPR is granted once to the Applicant during their period of active service.
(2) A husband and wife who are both serving within the MoD and/or the TNI each has the right, as Applicants, to receive the PUM KPR.

Article 6

The PUM KPR may be given to Applicants is in the form of:
a. the purchase of a house on credit;
b. the purchase of a house outright; and
c. the cost of building a house on land owned by the applicant.

Article 7

The amount of the PUM KPR granted is adjusted in accordance with the rank of Military Personnel and Civil Servants of the MoD, as detailed below:
a. enlisted personnel or Civil Servants of the MoD in grades I/a to I/d, the amount is Rp20,000,000.00 (twenty million rupiah);
b. non-commissioned officers or Civil Servants of the MoD in grades II/a to II/d, the amount is Rp25,000,000.00 (twenty-five million rupiah);
c. junior officers or Civil Servants of the MoDin grades III/a to III/d, the amount is Rp30,000,000.00 (thirty million rupiah);
d. middle-ranking officers or Civil Servants of the MoD in grades IV/a to IV/c, the amount is Rp35,000,000.00 (thirty-five million rupiah); and
e. senior officers or Civil Servants of the MoD in grades IV/d to IV/e, the amount is Rp40,000,000.00 (forty million rupiah).

Division Four
Requirements

Article 8

The requirements for Applicants to submit an application for the PUM KPR scheme include:
a. general requirements; and
b. specific requirements.

Article 9

(1) The general requirement for an Applicant to submit an application for a PUM KPR as referred to in Article 8 subparagraph a, is a minimum employment period at least two (2) years.
(2) The provision as referred to in paragraph (1) is accompanied by the following documents:
    a. covering letter from the head of the work unit;

b. a photocopy of the decision/letter of appointment for the first appointment and current rank;
c. a photocopy of the membership card of PT. Asuransi Sosial Angkatan Bersenjata Republik Indonesia (Persero);
d. a photocopy of the membership card;
e. a photocopy of the family card;
f. a photocopy of the identity card;
g. a photocopy of the savings book; and
h. a stamped statement certified by the head of the work unit, stating that:
   1. that the applicant has not yet own a house;
   2. that they have not previously received a mortgage deposit grant or PUM KPR;
   3. a commitment to have benefits under TA, JKK, JKm, NTTA and/or NTIP deducted; and
   4. the commitment to repay the remaining value of the mortgage down payment PUM KPR in the event that the claim benefit proceeds after the deduction of the received PUM KPR are insufficient.

Article 10

(1) The specific requirements as referred to in Article 8 subparagraph b for the purchase of a house on credit as referred to in Article 6 subparagraph a are accompanied by a mortgage agreement or credit contract for the purchase of housing organized through:
   a. the managing body of the Indonesian Army's compulsory housing savings scheme;
   b. the managing body for the Indonesian Navy's compulsory housing savings scheme;
   c. the Indonesian Air Force's mandatory housing savings management body; or
   d. a bank
(2) The specific requirements as referred to in Article 8 subparagraph b for the independent purchase of a house as referred to in Article 6 subparagraph b are accompanied by a stamped document setting out the agreement for the sale and purchase of the house between the Applicant and the seller.
(3) The specific requirements as referred to in Article 8 subparagraph b for the costs of building a house on land owned by the Applicant, as referred to in Article 6 subparagraph c, are accompanied by the following documents:
   a. a photocopy of proof of land ownership in the form of a certificate/deed of sale and purchase/deed of gift/ *girik* in the name of the Applicant or their spouse; and
   b. a photocopy of the building permit or house design approved by the head of the relevant department.

CHAPTER III
REPAYMENT OF THE
HOME OWNERSHIP CREDIT DOWN PAYMENT

Article 11

(1) The repayment of the PUM KPR to the Applicant is calculated based on the benefits of:
    a. TA;
    b. NTTA;
    c. NTIP;
    d. JKK; and/ or
    e. JKm.
(2) The calculation of TA benefits as referred to in paragraph (1) subparagraph a for an application who has been dismissed with:
    a. pension entitlements; or
    b. pension-type allowances,
    at the time of submitting the claim due to retirement.
(3) The calculation of NTTA and NTIP benefits as referred to in paragraph (1) subparagraphs b and c for Applicants who have been dismissed without:
    a. pension entitlements;
    b. pension-type allowances;
    c. allowances; or
    d. severance pay,
    at the time of submitting the claim due to termination of service.
(2) The calculation of NTTA, JKK and/or JKm benefits as referred to in paragraph (1) subparagraphs b, c, and e for Applicants who have died at the time of submitting a claim.

CHAPTER IV
CLOSING PROVISIONS

Article 12

Upon the entry into force of this Ministerial Regulation, Regulation of the Minister of Defence Number 19 of 2017 on Requirements and Procedures of Home Ownership Credit Down Payment Loans for Indonesian Armed Forces Personnel and Civil Servants of the Ministry of Defence (Official Gazette of the Republic of Indonesia Year 2017 Number 1849) is hereby repealed and declared to be no longer in force.

Article 13

This Ministerial Regulation shall enter into force on the date of its promulgation.

In order to make this Ministerial Regulation known to the public, it is hereby ordered that it be promulgated by its publication in the Official Gazette of the Republic of Indonesia.

Issued in Jakarta
on 14 November 2024

MINISTER OF DEFENCE
OF THE REPUBLIC INDONESIA,

signed

SJAFRIE SJAMSOEDDIN

Promulgated in Jakarta
on 10 December 2024

DIRECTOR-GENERAL OF LEGISLATION
OF THE MINISTRY OF LAW
OF THE REPUBLIC OF INDONESIA,

signed

DHAHANA PUTRA

OFFICIAL GAZETTE OF THE REPUBLIC OF INDONESIA YEAR 2024 NUMBER 931

Jakarta, 3 November 2026
DIRECTOR GENERAL OF LEGISLATION
FOR THE MINISTER OF LAW OF THE REPUBLIC OF INDONESIA,

DIREKTUR JENDERAL PERATURAN PERUNDANG-UNDANGAN KEMENTERIAN HUKUM PENGAYOMAN

DHAHANA PUTRA

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