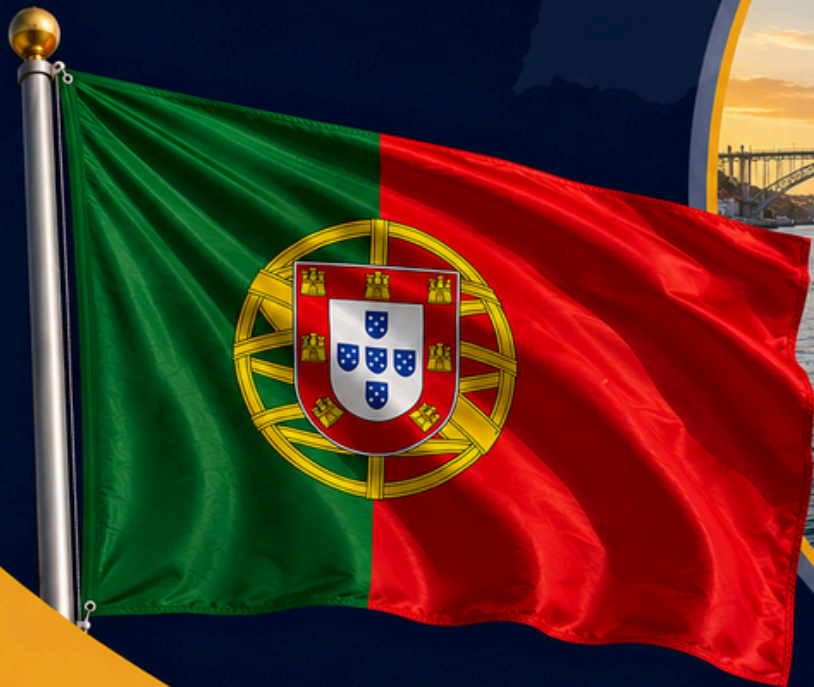




ONE WORLD
IMMIGRATION

PORTUGAL

Residency by Investment





Key points about the Portugal Golden Visa

Portugal has been granting residence permits by investment since 2012. The conditions for applicants are regulated by [Law No. 23/2007 of July 4th, 2007](#).



5 investment options

To obtain a Portugal Golden Visa, an applicant chooses one of the following:

- purchase of investment fund units – €500,000+;
- investment in a local business – €500,000+ with the creation of 5 jobs;
- opening a company and creating 10 jobs;
- investment in the country's cultural heritage – €250,000+;
- support for scientific projects – €500,000+.



Residency for the whole family

Together with the investor, close relatives, such as a spouse, children, and parents, may also obtain residence permits.



Validity period

The first residence card is issued for 2 years. It can be renewed for the same term an unlimited number of times.



Path to citizenship

Five years after getting a residence permit, the investor and their family members may qualify for Portuguese permanent residence. After 5 more years – for citizenship.



7 main benefits of the Portugal Golden Visa

The Portuguese residence permit grants the right to:

- travel visa-free within the Schengen Area;
- access medical services free of charge;
- apply for EU citizenship after 10 years.

1

Passive income and return on investment

Units of Portuguese investment funds yield an average of about 10% per year, depending on the type of assets and the fund's strategy. After 5–10 years, the units can be redeemed, and the invested funds returned.

2

Visa-free travel across the Schengen Area

Portuguese residents can travel to Schengen countries without visas and stay there for up to 90 days out of 180.

4

Safe haven abroad

A residence permit allows one to enter Portugal without a visa at any time, even when borders are closed to tourists.

5

EU citizenship in 10 years

An investor may apply for Portuguese permanent residence after 5 years. After 5 more years, they may qualify for citizenship.

To qualify for permanent residence, there is no requirement to relocate or live in the country. It is enough for an investor to spend 7 days a year in Portugal and regularly renew their residence card. For citizenship, it is required to pass language and history exams.

5

Bank account in Europe

Holders of residence permits can open accounts in European banks, keep savings with interest, or make international transactions.

6

Business in the European Union

Investors and their family members may register companies in Portugal and conduct business throughout the EU.

7

Access to European education and healthcare

Investors' children can study in Portuguese schools and universities.

Residence permit holders are also entitled to medical care in clinics in Portugal and other Schengen countries.

Who is eligible for residency?

Investor

Over 18

No criminal record

Funds for investment obtained outside Portugal

No debts in Portugal

Health insurance

Spouse or partner

In an officially registered marriage or partnership or unregistered relationship of at least 2 years

Same-sex couples included

Children under 18

Children aged 18 to 25

Financially dependent on the investor

Living with the investor or studying at a university

Parents

If aged 65+ – eligible without proof of financial dependence

If aged under 65 – must provide evidence of financial dependence on the investor



Citizens of the European Union, the European Economic Area, and Switzerland are not eligible to apply for the Portugal Golden Visa. The residency initiative is designed exclusively for non-EU nationals.

Investment options for a Portugal Golden Visa

1

Purchase of investment fund units – €500,000+

An investor buys units in investment funds aimed at capitalising companies and registered under Portuguese law.

The minimum holding period is 5 years. The units can be redeemed 5–10 years after obtaining the residence permit.

2

Business investments – €500,000+

This option involves investing in a local company and creating 5 jobs.

3

Opening a company

An investor sets up a company and creates at least 10 jobs in Portugal. No minimum investment threshold is set for this option.

4

Support for culture and arts – €250,000+

An investor contributes to the restoration of national heritage sites or supports cultural activities.

Expenses for purchasing investment fund units

Investment in a fund is the most popular and the only refundable option under the Portugal Golden Visa. After 5–10 years, the units may be redeemed. During the holding period, investors earn up to 10% per year.

In addition to the investment itself, a Golden Visa applicant pays the fund's commission and residence permit fees. Expenses such as bank charges, postal delivery of documents, and similar services depend on the investor's location and their bank's tariffs.

Purchase of fund units	€500,000+
Subscription fee	Up to 7.5%
Annual fund commission on profit	0.5%+
Tax on investment income for tax non-residents of Portugal	0%
Tax on investment income for tax residents of Portugal	14%
Health insurance	€400+ per person
Application fee	€632.10 per person
Residence card issuance	€6,314.20 per person
Translation and certification of documents	€2,000



Get a personalised quotation

The calculation will include:

- expenses on the purchase or rent of real estate;
- additional payments for your family members;
- service fees.

€250,000+

Get the quotation by email

6 steps to Portugal residency by investing in funds

1

1 day

Preliminary Due Diligence

Immigrant Invest conducts a preliminary Due Diligence check to identify potential risks and offer a solution, for example, such as adding documents. The process is confidential.

[Learn more about Due Diligence](#)

2

2+ weeks

Collecting documents

Lawyers make a list of the necessary documents, and the investor provides the originals. Lawyers assist in document translations and copy certification, receive an individual taxpayer number, NIF, and help to open a bank account for the investor.

3

About 2 weeks

Fund selection

Immigrant Invest helps choose a suitable fund. We provide all official information about funds from open sources and organise a consultation with fund managers for the final selection.

At this stage, investors buy or rent property in Portugal.

4

1 week to 1.5 months

Investing

When the fund is selected, the approval and conclusion of an agreement with the fund management company begin. After signing the agreement, the investor transfers funds to an account in Portugal and pays for the purchase of units.

5

5–6 months

Applying for residency and submitting biometrics

Electronic application is sent for consideration to AIMA, Agency for Integration, Migration and Asylum. There, the application is considered for 5–6 months.

At the same time, lawyers book an appointment for the investor and their relatives to submit biometrics and personal documents for residence permits to AIMA.

6

6–8 months

Obtaining residence cards

AIMA checks the documents. It takes up to 6 months for consideration from the date of submission of the original documents and biometric data.

The investor pays a fee for residence permit cards when approval is received. They are made within 2 weeks and issued personally to the investor or a lawyer by proxy.



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Reach out anytime from anywhere to ask questions and get free advice from our investment migration experts

[Message Now](#)



8 facts about Portugal

Portugal is a country in the southwest of Europe with access to the Atlantic Ocean. It is located on the Iberian Peninsula and includes the archipelagos of the Azores and Madeira.

Around 30 million tourists visit Portugal every year for its historical landmarks, surfing, diving, and Blue Flag beaches.

1

Lisbon

The capital of Portugal, home to about 3 million people. The city's symbols, the yellow tram and azulejo ceramic tiles, make it bright even on a rainy day.

2

1,793 km

The total length of Portugal's coastline. Along it lie 352 stunning beaches that receive the prestigious Blue Flag award every year for cleanliness and visitor comfort.

3

English

Portugal ranks 6th out of 116 countries worldwide for English proficiency. Among 35 European countries, it is in 5th place.

4

32.5 mln foreign tourists

Visited Portugal in 2025. The warm climate is one of the country's main advantages.

5

10.4 million people

Portugal's population. Of these, 700,000 are expats, making up 7% of the total. Since 2015, the country's population has been steadily growing.

6

444 Blue Flags

That's how many awards Portugal's beaches, bays, and yacht marinas received in 2026. 91 of them belong to the Algarve region in the south.

7

17 sites

World Heritage sites recognised by UNESCO located in Portugal include historic city centres, monasteries, castles, wine landscapes, and the University of Coimbra.

8

€3,500

The average price per square metre in city centres, according to the public database numbeo.com in 2026.



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