Portugal D2 and Foreign Resident Reference Handbook

1. Article 1 Purpose and legal character. This handbook is an English reference for a non EU entrepreneur and family preparing to establish a business and live in Portugal through the route commonly called D2. Its numbered articles are explanatory provisions, not provisions enacted by Portugal and not an official government publication. The practical recommendations are identified as such. Company formation, immigration permission, tax residence and nationality are distinct legal matters. Success requires a sustainable business, a documented household plan and continuing compliance after arrival. [1, 2, 3]

2. Article 2 Reference date and scope. The legal and administrative information was checked on 6 November 2026. The ordinary mainland Portugal case is the principal reference. The Azores and Madeira can have different tax rates, wage rules and service arrangements. Individual nationality, consular jurisdiction, existing residence rights, regulated activities and transitional provisions can change the result. This document cannot replace an individual legal opinion, a tax calculation or the receiving authority's current application checklist. Amounts described as examples are calculations, not guaranteed eligibility thresholds or market quotations. [1]

3. Article 3 How to use the articles and sources. Read the immigration articles before making commitments, the business and tax articles before trading, and the family articles before relocating dependants. Bracketed source numbers refer to the full official URLs at the end. Search this document by article title or topic. Where legislation and a service page differ, examine the published amending legislation and its commencement and transitional provisions. A website's recent update date does not itself establish that every sentence reflects current law. [1, 4, 5]

4. Article 4 Essential terminology. D2 is the common designation for the residence visa associated with independent professional activity or immigrant entrepreneurship. AR means a residence permit; AIMA is the immigration and integration agency; IRN administers civil and commercial registration and nationality services; AT is the tax and customs authority. NIF identifies a taxpayer; NISS identifies a social security account; NNU or SNS user number identifies a health service user. RCBE identifies beneficial ownership. None of these identification numbers, by itself, grants permission to reside. [2, 3, 18]

5. Article 5 The sequence of legal permissions. An entrepreneur normally prepares the project and visa file, applies through the competent Portuguese consular channel, enters within the visa conditions, and completes the residence permit process in Portugal. Incorporating a company or purchasing shares does not complete the immigration process. A business can legally exist while its foreign owner has not yet obtained residence. Plan banking, incorporation, travel and the AIMA appointment as related workstreams with different decision makers. [2, 3]

6. Article 6 Who the D2 route serves. The route is intended for qualifying third country nationals who wish to undertake independent professional activity or investment in Portugal. EU, EEA and Swiss nationals generally use their own free movement framework rather than D2. A non EU family member of a Portuguese or EU citizen may have a different route. Choose the immigration basis by the actual intended activity and personal circumstances, not by which label appears easiest to market. [2, 3]

7. Article 7 Independent professional and entrepreneur cases. An independent professional case may rely on a service contract or written proposal and the professional qualifications required for the activity. An entrepreneur case should identify the nature, value and duration of an investment already made or genuinely intended, with evidence of investment or funds available in Portugal. These are different evidential approaches within the wider route. A generic incorporation certificate cannot answer every question about the applicant's intended livelihood. [6, 7]

8. Article 8 No universal D2 investment price. The ordinary entrepreneur provisions do not prescribe one universal purchase price, property value or share capital that guarantees a D2 visa. The investment and available finance must make sense for the identified project. A consultancy, a restaurant and an industrial business have different funding needs. Treat a provider's suggested investment, bank balance or service fee as a case assumption unless it is explicitly tied to an applicable legal or consular requirement. [6, 7]

9. Article 9 D2 and the Golden Visa. D2 must not be presented as the residence permit for investment activity commonly called the Golden Visa or ARI. They are different routes with different qualifying activities and presence rules. An ordinary D2 entrepreneur should plan to live in Portugal and comply with the ordinary absence framework. Do not import ARI presence concessions into a D2 plan merely because both routes involve an investor or a company. [1, 10]

10. Article 10 The business plan as evidence. Practical recommendation: prepare a project narrative covering the product, target customers, founder experience, location, legal structure, licences, staffing, pricing, competitors, startup expenditure and financing. Include monthly cash flow and a credible route to customers. Distinguish signed contracts from expressions of interest and projections from achieved sales. Explain assumptions rather than presenting optimistic revenue as established fact. Align the narrative with actual bank movements and the investment description required by the entrepreneur provisions. [6, 7]

11. Article 11 Testing financial resilience. Practical recommendation: model a base case and a delayed revenue case. Include a period with no sales, slower bank onboarding and higher premises costs. Record which expenses are refundable if the visa is refused. Maintain a household reserve outside the company's operating budget. If the business needs all available savings to begin trading, explain how the family will pay rent and ordinary expenses while the company is still developing. [6, 8]

12. Article 12 Household subsistence reference. The official subsistence framework uses proportions of the applicable minimum wage: 100 percent for the first adult, 50 percent for each additional adult and 30 percent for each minor child or dependent child within the relevant rules. The mainland minimum monthly wage for 2026 is EUR 920. AIMA's subsistence page still displays a 2025 wage figure; the current wage legislation must be consulted. The accepted evidence and period of coverage depend on the procedure. [8, 9]

13. Article 13 Illustration of household resources. Using EUR 920 and the stated proportions, one adult corresponds to EUR 920 monthly or EUR 11,040 for twelve months; two adults correspond to EUR 1,380 or EUR 16,560; one adult with two qualifying children corresponds to EUR 1,472 or EUR 17,664; two adults with two qualifying children corresponds to EUR 1,932 or EUR 23,184. These are arithmetic illustrations of a reference formula. They are not statements that depositing these sums automatically secures approval or funds a comfortable lifestyle. [8, 9]

14. Article 14 Evidence of genuine funds. Practical recommendation: maintain statements showing accumulation of savings, salary or dividend records, sale agreements, inheritance documents or loan agreements as appropriate. Explain substantial recent deposits and transfers between family members. Keep the path from the original source to the Portuguese account traceable. A temporary balance obtained solely for a screenshot does not establish sustainable resources. Separate evidence of available investment money from evidence of the family's continuing support. [7, 20]

15. Article 15 Choosing the consular jurisdiction. Confirm which Portuguese consulate or authorised external service provider accepts applications from the country where the applicant legally resides. Ask for the current D2 checklist, appointment method, permitted submission language, criminal certificate requirements, fees and

document validity periods. An external service provider collects files under delegated arrangements; it does not replace the Portuguese authority's assessment. Keep a dated copy of the checklist used for the submission. [2]

16. Article 16 Core personal file. Prepare a valid passport, application material and photographs in the format required by the receiving post, evidence of lawful residence in the submission country when relevant, accommodation evidence, financial evidence and the criminal record material and consent required by that post. Confirm the applicable medical or travel insurance evidence. Avoid treating another country's checklist as universally applicable. Review names, dates of birth and passport numbers consistently across every document before submission. [2, 6]

17. Article 17 Foreign certificates and translations. Foreign birth, marriage, criminal record, qualification and corporate documents may require an apostille or consular legalisation and an accepted translation. The correct route depends on the issuing country, document and receiving procedure. IRN describes exceptions and language arrangements that are not automatically transferable to every bank or consulate. Practical recommendation: obtain written document instructions before paying for translations, and retain both the original and the authenticated version. [17]

18. Article 18 Representation and powers of attorney. A properly drafted power of attorney can enable specified acts, such as incorporation or document handling, but cannot compel a bank to accept remote onboarding or replace every personal immigration appearance. Identify the representative, authorised acts, limits, expiry and revocation method. Practical recommendation: avoid unnecessary authority to borrow, sell shares or move personal savings. Obtain copies of documents filed and keep direct access to the relevant accounts. [20, 27]

19. Article 19 Accommodation evidence before arrival. Use truthful evidence of the accommodation available to the applicant. The consular post and AIMA may require different forms of proof. A virtual office is a business correspondence arrangement and should not be represented as the family's home. Practical recommendation: ensure the address exists, the provider can lawfully grant occupation, the period covers the intended stay and the household can actually live there. Retain the contract, receipts and identity of the contracting party. [3, 24]

20. Article 20 Insurance before the residence permit. Confirm the insurance wording required for the visa and maintain cover appropriate to the interval before public healthcare registration is effective. Travel insurance, private medical insurance and SNS registration serve different purposes. Practical recommendation: examine territorial cover, duration, repatriation, chronic conditions, pregnancy, excesses and exclusions. Do not cancel a policy simply because an SNS number has been issued; first verify the health record and who is financially responsible for treatment. [2, 39]

21. Article 21 Processing time and commitments. The government D2 service page states a sixty day processing period, but an administrative period is not a guaranteed end to end relocation date. Appointment availability, completeness checks, additional evidence, bank review and the subsequent residence procedure can affect the timetable. Practical recommendation: use milestone based planning and refundable bookings where possible. Do not resign, terminate schooling or commit all capital on the assumption that a commercial estimate binds the authorities. [2]

22. Article 22 Refusal and additional evidence. If the authority requests information, respond within the stated period and keep proof of submission. If a refusal or intended refusal is received, obtain the full reasons and the applicable response or challenge instructions immediately. The appropriate remedy depends on the decision and procedure; there is no safe universal appeal deadline for every immigration notice. Practical recommendation: give the complete file to a Portuguese lawyer rather than submitting a contradictory replacement explanation. [1]

23. Article 23 Travel after visa issuance. Read the issued visa's validity, permitted entries and remarks. The residence visa is an entry and residence application instrument, not the final residence card. Travel with the

supporting documents needed to explain purpose, accommodation and resources. Practical recommendation: retain flight confirmations and evidence of actual entry in Portugal, especially when the first Schengen landing is elsewhere. Follow the appointment instructions supplied with the visa and confirm any missing appointment through official channels. [1, 2]

24. Article 24 Declaration of entry where applicable. A foreign national entering Portugal through an uncontrolled internal border from another member state may have to declare entry within three working days. Statutory exemptions include specified categories, including certain accommodation reporting and residence situations. Confirm the current procedure with the competent police authority, especially when staying privately after entering Schengen elsewhere. Keep evidence of the Portuguese arrival date and any declaration submitted; an entry stamp from another country does not establish when Portugal was reached. [14, 15]

25. Article 25 The first residence appointment. The Article 89 residence stage requires evidence matching the activity and the general residence conditions. Prepare the passport and residence visa, accommodation declaration and supporting evidence, business or independent activity records, subsistence evidence, tax and social security registration and professional authorisation where relevant. Follow AIMA's current list rather than assuming the visa file will be reused without updates. Keep the appointment confirmation and proof of payment and submission. [3]

26. Article 26 Business operation after arrival. Practical recommendation: start implementing the activity described in the file and keep evidence of real execution. Record premises arrangements, supplier discussions, contracts, lawful invoices, business expenditure and actual customers. Where the project changes, explain the commercial reason and obtain advice on whether records or the residence basis must be amended. A company left unused for years should not be assumed to provide the same evidence as an operating livelihood. [3, 11]

27. Article 27 Residence permit duration. For ordinary temporary residence, the general rule is an initial two year permit followed by renewals for three year periods, subject to special rules. Read the dates on the actual title and track each family member separately. The visa period and the permit period are not interchangeable. Reaching the end of the first permit does not produce automatic renewal, and completing five years does not itself issue permanent residence or citizenship. [16]

28. Article 28 Renewal conditions. Article 78 requires renewal to be requested up to thirty days before expiry and addresses subsistence, accommodation, tax and social security compliance, criminal convictions and public order considerations. Prepare updated evidence well before the deadline. A receipt may have domestic legal effects under the applicable provision, but it should not be assumed equivalent to a valid card for international travel. Keep proof of an attempted timely submission if the service is unavailable. [11]

29. Article 29 Renewal channels and outdated instructions. Check AIMA's current renewal portal and notices for the relevant permit cohort. IRN states that it ceased conducting residence renewal appointments from 1 August 2025. Some general government pages still contain older IRN instructions. Practical recommendation: rely on the current competent agency's directions, retain official messages and verify payment requests through the service itself. An old general extension notice is not a permanent substitute for renewal. [12]

30. Article 30 Temporary residence absence limits. Under Article 85, ordinary temporary residence may be cancelled for absence without acceptable reasons of six consecutive months or eight non consecutive months during the total validity of the permit. The cumulative rule is not an eight month annual allowance. Residence in another Schengen country still means absence from Portugal. Keep separate totals for uninterrupted absence and all absences during the relevant permit period. [10]

31. Article 31 Justified extended absence. An absence exceeding the Article 85 limits must be justified by a request to AIMA before departure or, exceptionally, afterwards. The provision protects certain demonstrated

professional, business, cultural or social activity abroad. Do not treat that language as an automatic waiver for any trip. Practical recommendation: submit the reason, dates and supporting evidence, retain acknowledgement, and obtain advice before relying on an exception to structure a mostly overseas life. [10]

32. Article 32 Presence records and working examples. Practical recommendation: maintain a travel ledger with departure, return, destination, purpose and documentary evidence. A short return does not erase earlier trips from the cumulative total. For example, several separate trips can cross the eight month limit without any one trip lasting six months. Count conservatively and seek advice near a threshold; avoid converting calendar month rules into a universal fixed number of days without confirming the applicable method. [10]

33. Article 33 Travel within Schengen. A valid Portuguese residence permit or qualifying long stay visa normally allows short visits to other Schengen states for up to ninety days in any one hundred and eighty day period, subject to entry conditions. It does not confer an unrestricted right to take employment or settle in every European country. Carry a valid passport and residence document. Confirm destination rules for countries outside Schengen, transit requirements and the conditions of family members' own documents. [13]

34. Article 34 Travel with expired documents. A Portuguese extension or application receipt may support lawful status within Portugal without being accepted by an airline or another state. Practical recommendation: obtain route specific confirmation before travelling with an expired title, especially if the return involves a different Schengen state. Consider postponing non essential travel until the valid card is available. Retain the official legal basis and receipt, but do not assume a printout guarantees boarding or admission. [11, 13]

35. Article 35 Changing employment or activity. AIMA's Article 89 guidance allows the holder of an independent activity permit to undertake subordinate employment but directs the person to request replacement of the title through an appointment. Before abandoning the original business, confirm the applicable change procedure and evidence. Practical recommendation: align the immigration record, tax activity registration, employment contract and social security classification rather than assuming that changing income source is administratively invisible. [3]

36. Article 36 Address and identity changes. Keep AIMA, AT, social security, the bank, the commercial registry and the healthcare provider informed through their own procedures when relevant details change. Updating one database does not prove all others changed. Practical recommendation: keep a dated record of each notification and confirm the postal address used for card delivery. Preserve previous passports and residence cards because they may later support a residence history. [12, 18]

37. Article 37 Loss of documents and suspected fraud. Practical recommendation: keep encrypted copies of passports, cards, civil certificates, company records and submission receipts, with a trusted emergency contact. Report theft or loss to the competent authority and seek replacement through the issuing body. Do not lend residence cards, bank credentials or electronic signatures. Where a filing contains an error, correct it through a documented process; false statements and falsified evidence can have immigration and other legal consequences. [1]

38. Article 38 The family relocation plan. Prepare an individual route for the spouse, each child and any dependent parent. Their eligibility and timing are not automatically identical to the entrepreneur's. Decide whether a lawful accompanying visa process is available in the particular case or whether later reunification is required. Ask the receiving consular post how the 2025 amendments affect the proposed sequence. Do not plan entry as tourists on an assumption that every family member can subsequently regularise in Portugal. [4, 19]

39. Article 39 The current reunification waiting rule. For new cases under the 2025 amendment, the general entitlement is linked to a residence authorisation valid for at least two years. A fifteen month period applies to a spouse or equivalent partner who cohabited with the sponsor for at least eighteen months immediately before the

sponsor entered Portugal. The law permits justified exceptional reduction or waiver. The case's commencement date matters because the amending law contains transitional rules. [4]

40. Article 40 Family exceptions to the waiting period. The waiting period does not apply to dependent minors or incapacitated persons, or to a spouse or equivalent partner who is also the parent or adopter, with the sponsor, of a dependent minor or incapacitated person. Other specified permit categories have exemptions. These exceptions remove a waiting period, not the remaining documentary and substantive conditions. Establish the exact family relationship and dependency before relying on an exemption. [4]

41. Article 41 Eligible family relationships. The statutory categories include the spouse, qualifying minor or incapacitated dependent children, recognised adopted children, qualifying unmarried dependent adult children studying in Portugal, dependent first degree ascendants of the resident or spouse, and minor siblings under recognised guardianship. A de facto partner requires the applicable relationship evidence. A family member's financial comfort or desire to move is not the same as legal dependency. [19, 21]

42. Article 42 Children and parental consent. For a child of only one spouse, the other parent's authorisation or an appropriate competent authority decision can be required. Practical recommendation: resolve custody, international relocation and travel consent before visa submission. Carry birth certificates and custody documents that identify the legal parents accurately. A school acceptance, a travel ticket or the paying parent's financial support does not by itself resolve another parent's legal rights. [21]

43. Article 43 Adult children and dependent parents. An adult child may require proof of being unmarried, financially dependent and studying in Portugal under the applicable category. A parent requires evidence of dependency rather than inclusion merely because of age. Practical recommendation: preserve bank transfers, expense support, pension information and family circumstances over time. Reassess a child's position before turning eighteen, leaving education, marrying or becoming economically independent. [19]

44. Article 44 Family accommodation resources and integration. Family reunification requires suitable owned or rented accommodation and adequate support under the applicable rules. The amended law also addresses language and constitutional integration measures and compulsory schooling, with implementation through regulation and possible exceptions. Practical recommendation: confirm the measures actually required for the family's procedure and retain attendance and school records. Do not assume that possessing funds alone addresses every renewal condition. [4]

45. Article 45 Family application files and timing. Prepare passports, authenticated relationship certificates, dependency evidence where necessary, the sponsor's residence record, housing evidence and current financial records. Keep originals accessible. Different family members may be called for separate appearances or checks. Practical recommendation: budget for translations, travel, insurance and temporary separation. Check the actual submission route and case status rather than treating silence, an appointment request or a pending file as approval. [19, 21]

46. Article 46 Family members as independent people. Each adult should understand their own residence basis, bank access, healthcare record and tax position. Practical recommendation: avoid putting every essential account exclusively under the entrepreneur's control. Keep copies of family submissions with both partners. If separation, bereavement, domestic violence or a change in dependency occurs, obtain advice on any autonomous or alternative residence right promptly; do not presume that a dependant must immediately leave or can automatically remain forever. [1]

47. Article 47 Tax identification for the household. A NIF can be obtained by residents and non residents and is needed for many contracts and fiscal transactions. Children may need their own NIF for education and health

expense reporting. The application should reflect the person's actual address and status. Obtaining a NIF does not itself create Portuguese immigration residence or settle the tax residence question. Practical recommendation: retain each person's registration confirmation and distinguish personal NIFs from the company's identifier. [18, 22]

48. Article 48 NISS and the health user number. The NISS is the social security identifier and the NNU is the health service identifier. Foreign nationals with a Portuguese address who meet the stated conditions can request NIF, NISS and NNU together at participating Citizen Spaces; other application routes also exist. An identifier does not guarantee a benefit, contribution exemption or full treatment funding. Practical recommendation: check that the underlying registration and eligibility have also been completed. [18, 23]

49. Article 49 Digital access and delegation. Practical recommendation: maintain personal access to Portal das Finanças, Segurança Social Direta and relevant immigration services. Use individual contact details, secure passwords and available strong authentication. Define the accountant's or representative's access lawfully and keep copies of submissions. A paid adviser should not be the only person able to retrieve the family's official notices. Record expiry dates and response periods in a shared calendar without sharing sensitive passwords indiscriminately. [18]

50. Article 50 Personal bank account identification. Banco de Portugal identifies the core information as identity, photograph and signature, birth details, nationality, tax number or foreign equivalent, residential and fiscal addresses, and occupation or employer where applicable. The bank verifies supporting documents and representative authority. It can seek further information appropriate to the relationship. Unemployment alone should not be a reason to refuse an account. A particular bank's commercial onboarding policy still needs to be checked. [20]

51. Article 51 Non resident and remote bank onboarding. A passport or residence permit may serve as identification; a residence card is not the only document listed by the regulator. Whether a bank accepts a particular non resident or remote application depends on its onboarding arrangements and checks. Remote opening may use certified documents, qualified electronic information or video identification. Practical recommendation: request the bank's exact list before promising an opening date or funding a property completion through an account not yet operational. [20, 25]

52. Article 52 Source of wealth and account purpose. Practical recommendation: be ready to explain occupation, business ownership, tax residence, expected transfers, counterparties and the origin of accumulated wealth. Provide genuine documents consistent with the application. A bank may require more than the minimum identity list to satisfy its compliance duties. Resolve differences in transliterated names, nationality, residence country or company ownership before transferring large sums. A consultant cannot guarantee that the bank will accept a customer. [20]

53. Article 53 Spouses joint accounts and mandates. Every proposed holder and authorised representative must satisfy identification checks. A marriage certificate does not replace the spouse's personal onboarding. Practical recommendation: ask whether a joint account can be operated by either holder alone or requires joint signatures, what happens on death or incapacity, and who receives statements. The contractual mandate, matrimonial property regime and beneficial ownership of the funds are related but different questions. [20, 25]

54. Article 54 Children's bank accounts. Accounts for minors can be opened by parents, guardians or other persons demonstrating authority. Bring the child's identification or birth record and evidence of representation, together with the bank's requested tax and address information. Banco de Portugal also describes an exception for minors aged at least sixteen with qualifying paid employment. Practical recommendation: ask about card limits, parental access and what changes when the child reaches adulthood. [25]

55. Article 55 The company bank account. Prepare the commercial registration, articles, corporate tax identification, registered address, directors' and signatories' identification, signing powers, ownership chain and

beneficial owner information. The bank may seek business evidence and source of funding. Practical recommendation: agree who can authorise payments and use a company account for company receipts and expenses. Personal account approval does not establish company account approval, even where the owner and manager are the same person. [26]

56. Article 56 Bank charges minimum services and protection. Compare account maintenance, cards, transfers, foreign exchange, overdrafts and closure conditions. Eligible individuals can ask about minimum banking services; eligibility and permitted existing accounts must be checked. Eligible deposits are generally protected up to EUR 100,000 per depositor per institution, with the applicable scheme depending on the institution. Investment products and electronic money should not be assumed to receive identical deposit protection. [28, 29]

57. Article 57 Payment controls. Practical recommendation: verify a supplier's changed bank details using a known contact channel before payment. Reconcile accounts monthly, limit payment authority and archive invoices alongside transfers. Distinguish capital contributions, shareholder loans, salary, dividends and expense reimbursements. Avoid mixing household spending with business funds. This separation helps the accountant explain the records and helps the investor understand whether the business is actually generating cash. [26, 27]

58. Article 58 Selecting the company structure. Common structures include the single member private limited company, sociedade unipessoal por quotas, and the multi member private limited company, sociedade por quotas. A sole trader operates under a different legal and tax structure. Practical recommendation: compare liability, partners, administration, extraction of income, future investment and the commercial purpose before choosing. Foreign ownership is permitted, but owning shares does not establish the shareholder's right to reside or practise a regulated profession. [30, 31]

59. Article 59 Share capital and adequate business finance. For a single member quota company the minimum quota is EUR 1; for a multi member quota company each quota has a EUR 1 minimum. A public limited company has a different minimum, and regulated activities can require more. The legal minimum is not a credible universal operating budget. Practical recommendation: choose capital and documented shareholder funding sufficient for the actual project, and distinguish nominal subscribed capital from available cash. [31]

60. Article 60 Incorporation documents and representation. Choose the name, registered office, purpose, economic activity codes, ownership percentages, managers and signing rules. The incorporation service requires identification and tax information; a representative needs adequate authority. Where a shareholder is another company, corporate existence, governing documents and authorising resolutions are relevant. Practical recommendation: read the articles before signature and obtain a plain English explanation of management powers and restrictions. [27, 30]

61. Article 61 Capital payment and tax commencement. The standard incorporation guidance describes depositing cash capital within five working days or using the permitted first financial year alternative according to the declaration made. It also addresses the commencement declaration and appointment of a certified accountant, including the fifteen day incorporation related timeframe. Do not trade before satisfying the applicable commencement requirement. Practical recommendation: make the accountant confirm the required action and retain proof of the chosen capital payment method. [27, 32]

62. Article 62 Beneficial ownership registration. RCBE identifies the natural persons who ultimately control an entity. Standard incorporation guidance requires the initial declaration within thirty days. Keep ownership information accurate when shares, control arrangements or relevant details change and confirm current update and annual confirmation duties. A nominee or holding company does not remove the need to identify the actual

controlling persons. Practical recommendation: retain a copy of the submitted declaration and the ownership structure used. [32, 33]

63. Article 63 Licences and economic activity codes. A CAE activity code describes the activity; it is not a substitute for every sector authorisation. Premises use, food safety, tourism, construction, transport, healthcare, financial services and regulated professions can trigger distinct requirements. Practical recommendation: obtain a written sector specific opening checklist before signing a lease or buying equipment. Confirm whether a change in business activity requires amendments to registrations, licences, insurance or the residence file. [34]

64. Article 64 Registered office and real operations. A registered office provides a formal corporate address; it does not prove that every proposed activity can operate there. Practical recommendation: confirm mail handling, inspection access, lease consent and lawful premises use. A virtual office can be suitable for some administrative functions but cannot make a kitchen, workshop or clinic compliant. Keep evidence of the place where the actual work is performed and the people responsible. [34]

65. Article 65 Corporate governance and partners. Practical recommendation: record shareholder decisions, management appointments, capital changes and major contracts in an organised corporate file. A shareholders' agreement should address contribution obligations, voting, profit distributions, deadlock, death, transfer and exit. Review any personal guarantee separately from the company's obligations. Before buying an existing company, review debts, litigation, employment liabilities, accounts, licences and beneficial ownership rather than relying solely on its registration date. [27, 33]

66. Article 66 Accounting and evidence of activity. Practical recommendation: give the certified accountant complete sales, purchase, payroll and banking records every month. Preserve contracts and proof that services were actually delivered. Review revenue, gross margin, operating expenditure, overdue receivables and available cash. For immigration purposes, consistent records make it easier to explain the livelihood; for management purposes, they show whether the investment is working. An accountant cannot accurately file information that the business has withheld. [27, 32]

67. Article 67 Dormant or unsuccessful businesses. No general D2 provision establishes a single minimum annual profit that every company must earn. However, inactivity, lack of livelihood, unpaid obligations or a project that was never implemented can create problems under the applicable residence conditions. Practical recommendation: document genuine startup losses and corrective action. Before closing or abandoning the business, assess the immigration consequences, alternative lawful activity and continuing corporate and tax obligations. [3, 11]

68. Article 68 Opening another location in Portugal. Opening a second shop, office or operating establishment is not automatically the same as creating a new legal entity. Practical recommendation: first determine whether the existing company's purpose, activity registrations and licences cover the location. Then examine premises approval, municipal procedures, staffing, insurance, invoicing and tax notifications. Use the appropriate domestic registration procedure rather than assuming that the foreign company branch service applies to a Portuguese company. [34, 35]

69. Article 69 Customer facing business obligations. Practical recommendation: before opening a shop or online business, review customer information, prices, invoicing, complaint handling, returns, delivery terms and any legally required complaints book or sector procedure. Consumer rights can apply differently from business to business contracts. Use terms adapted to the actual activity and Portuguese market rather than copying another website. Obtain a separate data protection review when collecting customer, employee or children’s information. [83, 34]

70. Article 70 A foreign company's Portuguese branch. The official Sucursal service creates a permanent representation in Portugal for an entity headquartered abroad. The branch has no separate legal personality from its foreign parent. The official file includes authorising resolutions, the representative, purpose, address, allocated

capital and financial year end, evidence of the parent's existence, governing documents and control information. Representatives need a Portuguese NIF and must be adults. Apply within two months of the parent decision; the service also identifies a thirty day RCBE step. [35]

71. Article 71 Branch subsidiary and overseas expansion. A Portuguese subsidiary is a separate company; a branch extends the foreign parent. The choice affects responsibility, governance and taxation. The Sucursal service explicitly does not create branches of entities headquartered in Portugal. Practical recommendation: for expansion of a Portuguese business into another country, obtain that country's advice on establishment, payroll, VAT, licensing and immigration. Portuguese residence is not a universal permission to work abroad or operate a regulated business there. [13, 35]

72. Article 72 Recruiting staff. Before employment begins, establish the lawful employment arrangement, social security communication, payroll, accident insurance and occupational safety obligations. Verify the worker's right to work and any professional licence. Practical recommendation: use contracts that match the actual relationship and do not label supervised employment as independent contracting merely to reduce contributions. Set a recurring payroll process and retain records of working time, leave and salary payments. [36, 37]

73. Article 73 Working time leave and salary budgeting. The normal general limits are eight hours daily and forty weekly, with the standard annual holiday entitlement of twenty two working days and special first year rules. Holiday pay and holiday allowance must be budgeted, as must the Christmas allowance under the Labour Code. Collective agreements and special regimes can alter details. Practical recommendation: compare annual employer cost rather than multiplying a quoted monthly salary by twelve. [36, 38]

74. Article 74 The 2026 minimum wage. The mainland statutory minimum monthly wage is EUR 920 from 1 January 2026. This figure is a legal wage floor under the applicable employment rules, not a promise of recruitment cost, household sufficiency or the salary required in every residence file. Regional provisions and collective agreements may produce different requirements. Practical recommendation: include employer contributions, allowances, insurance, equipment and paid absence in each role's budget. [9, 36]

75. Article 75 Choosing where to live. Practical recommendation: choose the home using the actual daily route to school, work, healthcare and transport, not only a city's reputation. Compare several current properties, inspect the area at different times and test commuting connections. Keep a contingency for temporary accommodation if the desired school or home is unavailable. Because rents are location and property specific, this handbook does not present a national rent figure as a guaranteed living cost. [24]

76. Article 76 Residential tenancy documentation. A Portuguese tenancy commonly involves a NIF, an agreed rent and contractual evidence of occupation. Practical recommendation: verify the landlord or agent's authority, inspect the property, read duration and termination terms, and distinguish rent paid in advance from a refundable deposit. Obtain an inventory and proof of payment. Confirm that all intended occupants and any business use are compatible with the agreement and applicable rules. [24]

77. Article 77 Housing due diligence and deposits. Practical recommendation: do not pay substantial money solely on the strength of photographs or an informal message. Check the identity of the payee and the right to lease. Record condition, meter readings, keys, furnishings and existing defects at handover. Ask how repairs, utilities, condominium issues and deposit repayment will be handled. If an arrangement is unusually restrictive or demands substantial advance funds, obtain legal review before signing. [24]

78. Article 78 Utilities communications and daily administration. Practical recommendation: identify which utilities are included and arrange electricity, water, gas where relevant, internet and mobile service before the family depends on the property. Read commitment periods and cancellation terms. Keep invoices and address evidence, but

do not assume every utility bill satisfies every authority's accommodation test. Confirm heating, ventilation, accessibility and internet performance rather than relying on the property's advertised description. [24]

79. Article 79 Consumer contracts and online purchases. Official consumer guidance requires clear information on the trader, price, extra costs, performance and relevant cancellation rights. Many distance contracts carry a fourteen day withdrawal right, subject to exceptions and the type of contract. It is not a universal right to return every purchase from a physical shop. Practical recommendation: preserve the order, terms, payment record and cancellation notice, and obtain the appropriate consumer advice when a trader refuses a justified remedy. [83]

80. Article 80 Buying a home. A property purchase is separate from the D2 residence decision. The purchaser generally faces IMT and stamp duty, with exemptions and rates depending on the actual transaction and status. AT states a property acquisition stamp duty rate of 0.8 percent on the relevant base, with additional stamp duty possible for borrowing. Practical recommendation: commission title, encumbrance, planning and contractual checks and obtain a transaction specific tax estimate before paying a reservation or signing a preliminary contract. [40]

81. Article 81 Annual property taxation. Owners can be liable for annual IMI and, where applicable, AIMI. AIMI generally concerns residential urban property and building land and uses taxable property values rather than simply the price advertised. AT describes a EUR 600,000 deduction for individuals or undivided estates and a possible EUR 1,200,000 deduction under an eligible joint option. Practical recommendation: assess ownership structure and annual charges before acquiring multiple properties through personal or corporate ownership. [41]

82. Article 82 A realistic household budget. Practical recommendation: budget rent, utilities, groceries, transport, school related costs, childcare, healthcare, insurance, communications, translations, permit costs, travel and an emergency reserve. Separate one off relocation costs from recurring costs. Public education or SNS access does not make every related expense free. Obtain current quotations in the chosen municipality and currency conversion assumptions for income earned outside the euro area. [24, 39, 42]

83. Article 83 Budget illustration and reserve planning. Illustration only: a family estimating EUR 1,300 rent, EUR 220 utilities and communications, EUR 650 food and household expenses, EUR 120 transport, EUR 180 health and insurance and EUR 230 other costs has a monthly budget of EUR 2,700. Six months would require EUR 16,200 before deposits, business investment, private tuition or exceptional expenses. These invented planning inputs are not Portuguese market averages; replace every input with the family's own quotations.

84. Article 84 Compulsory schooling and structure. Portuguese basic and secondary education is compulsory for children and young people between six and eighteen, subject to completion rules. Basic education comprises years one to nine across three cycles; secondary education generally comprises years ten to twelve. Preschool serves children from age three and is distinct from compulsory schooling. Practical recommendation: match the child's completed curriculum, age, language level and intended future qualification before choosing a school. [42]

85. Article 85 School enrolment route. Enrolment can use Portal das Matrículas or the school administration when electronic submission is not possible. Contact the local school grouping for placement and current deadlines, especially for a midyear arrival. Address, guardianship and statutory priority criteria can affect placement; renting near a school is not an unconditional seat guarantee. Practical recommendation: obtain confirmation of the requested stage and school rather than treating an online application as final acceptance. [42, 43]

86. Article 86 School documentation. Prepare the child's identity, a current photograph, guardian information, address evidence, school history and any relevant custody documents. The enrolment system collects NIF where assigned, health user information and specified social security information for benefit cases. Ask the school how to handle identifiers not yet issued. Practical recommendation: provide medical or learning support records relevant to safe attendance and keep translated summaries available for the class teacher. [43]

87. Article 87 Recognition of foreign school records. For basic or secondary equivalence, completed years and official educational records matter. DGE explains the procedure under Decree Law 227/2005 and the role of the school and competent services. Records should identify subjects, grades and the grading scale where relevant, with required authentication and translation. Practical recommendation: obtain full transcripts before leaving the previous school; an examination certificate alone may not establish equivalence for an entire completed year. [44, 45]

88. Article 88 Portuguese language support for children. Português Língua Não Materna, or PLNM, provides a framework for pupils whose first or previous schooling language is not Portuguese. The school assesses language proficiency and determines the applicable support. Practical recommendation: discuss language provision and integration with the school before assuming that a child will receive instruction in English. Keep expectations realistic about the transition while maintaining the child's previous academic strengths. [46]

89. Article 89 Public private and international education costs. Practical recommendation: distinguish public schooling from fee charging private or international education. Obtain a complete annual quote including registration, tuition, meals, transport, uniforms, examination charges and deposits. Ask about refunds if residence is delayed. Check the curriculum and qualification recognition, not only the language used. A public place can still involve household expenditure on meals, transport, materials or activities depending on applicable support. [42, 43]

90. Article 90 Childcare and additional learning needs. Childcare for children below school age requires separate availability and eligibility enquiries. Practical recommendation: contact providers before arrival and budget for a waiting period. For a child with additional learning, accessibility or medical needs, share relevant professional reports with the receiving school or provider and request an individual support discussion. Do not assume that an existing foreign support arrangement transfers automatically or that all private therapy is publicly funded. [42]

91. Article 91 Higher education and adult learning. Practical recommendation: verify university admission, recognition of foreign qualifications, language requirements and the applicable domestic or international student fee category directly with the institution. A parent's residence status does not answer every tuition classification question. Adults can explore Portuguese language and qualification pathways through the official education and integration services. Plan language learning from arrival, rather than postponing it until a permanent residence or nationality application. [42, 46]

92. Article 92 SNS access and financial responsibility. Foreign nationals can access the SNS under the applicable framework, but obtaining an NNU is not a blanket promise that all treatment will be funded. ERS distinguishes updated, ongoing and incomplete user records and explains financial responsibility and protected categories. Practical recommendation: present current identity, residence and address information to the health unit and ask for confirmation of the registration status, primary care enrolment and charges relevant to the family. [39]

93. Article 93 Primary healthcare arrangements. Practical recommendation: contact the local health centre after settling, register each family member and ask how appointments, referrals, prescriptions and urgent advice work. Keep vaccination histories, medicine names and relevant clinical summaries. Registration does not guarantee immediate allocation of a preferred family doctor or rapid access to every specialist. Maintain a workable care arrangement for chronic conditions while administrative steps are being completed. [39]

94. Article 94 Private health coverage. Practical recommendation: compare actual insurance cover rather than the advertised premium alone. Check provider networks, waiting periods, outpatient and inpatient limits, maternity, dental care, age limits, chronic conditions and exclusions. A discount card is not necessarily an insurance policy. Confirm whether reimbursement is required before payment and whether the insurer coordinates with SNS services. Keep cover appropriate to the family's needs and visa conditions. [39]

95. Article 95 Urgent assistance. The emergency number is 112 for serious emergencies. SNS 24 can be reached at 808 24 24 24 for health guidance and triage. Practical recommendation: save both numbers and the home address in every adult's phone, including the postal code, and teach children how to identify their location. For non emergency care, ask the health service for the correct pathway rather than using an emergency department as a routine appointment system. [47]

96. Article 96 Tax residence is a separate test. Under CIRS Article 16, a person can become Portuguese tax resident by spending more than 183 days in a relevant twelve month period beginning or ending in the year, or by having a dwelling in circumstances indicating an intention to maintain and occupy it as a habitual home despite a shorter stay. Each household member is assessed individually. A residence card, an address registration and the tax law test are related but not identical. [48]

97. Article 97 Arrival departure and dual residence. Tax residence can apply from the first day of the relevant stay, subject to the statutory rules and exceptions; departure also has specific rules. Practical recommendation: determine the tax starting date before receiving substantial dividends, selling assets or restructuring overseas companies. If two countries regard the person as resident, review the relevant treaty and factual ties. Do not assume that spending fewer than 184 days automatically avoids Portuguese residence. [48]

98. Article 98 Worldwide income and foreign accounts. Portuguese tax residents generally report Portuguese and foreign income. AT identifies Annex J for foreign salary, pensions, business income, rent, investment income and relevant gains. Its account disclosure section also covers specified foreign deposit and securities accounts even where no income arose. Practical recommendation: provide the accountant with the complete overseas picture, not only amounts transferred to Portugal. Reporting and the final tax payable are different questions. [49]

99. Article 99 Double taxation relief. Foreign tax can be relevant to Portuguese relief, subject to treaty and domestic rules and the applicable limits. Relief is not a universal promise that Portugal will charge nothing extra. Keep foreign assessments and evidence of actual tax paid. AT describes a procedure using Modelo 49 in qualifying cases where a foreign final assessment is not available by the normal filing deadline. Obtain advice before assuming that a foreign withholding figure equals final eligible tax. [50]

100. Article 100 Annual personal income tax filing. The normal Modelo 3 IRS filing window is 1 April to 30 June of the following year. Check the annual calendar, possible extensions and the appropriate annexes. Practical recommendation: reconcile income, dependants, address, deductions and foreign accounts before submission and retain the filed return and assessment. A prefilled or automatic return should not be assumed complete for a family with foreign investments, company ownership or a partial year of residence. [49, 51]

101. Article 101 Personal income tax rates. For 2026 mainland ordinary taxable income, the progressive marginal schedule runs from 12.5 percent to 48 percent, with additional solidarity tax potentially relevant at higher income levels. A marginal rate is not the rate applied to every euro of gross receipts. Allowances, deductions, household choices, income category and special rates affect the result. Practical recommendation: request a calculation using the family's actual income types and residence dates. [52, 85]

102. Article 102 The 2026 mainland progressive bands. The published Article 68 bands for 2026 are 12.5 percent up to EUR 8,342; 15.7 percent above EUR 8,342 to EUR 12,587; 21.2 percent to EUR 17,838; 24.1 percent to EUR 23,089; 31.1 percent to EUR 29,397; 34.9 percent to EUR 43,090; 43.1 percent to EUR 46,566; 44.6 percent to EUR 86,634; and 48 percent above that amount. Each rate applies progressively under the statutory calculation. These figures concern taxable income, not gross company turnover or a universal withholding percentage. [52]

103. Article 103 Additional solidarity tax. The additional solidarity tax generally applies at 2.5 percent to taxable income above EUR 80,000 up to EUR 250,000 and at 5 percent above EUR 250,000. Joint assessment has its own

calculation. Practical recommendation: include this additional layer when evaluating a large salary, taxable gain or aggregation choice; using only the top ordinary IRS rate can understate the final exposure. Confirm the actual assessment using the applicable income category and household election. [85]

104. Article 104 Salary dividends and investment receipts. Salary, independent income and dividends do not have identical tax and social security treatment. Article 71 includes a 28 percent final withholding rate for specified capital income, with exceptions and options requiring case analysis. A company's corporate tax does not automatically discharge the owner's tax on a distribution. Practical recommendation: decide how the manager is paid with the accountant before transferring company funds into a personal account. [53]

105. Article 105 The NHR and IFICI distinction. Do not assume every new D2 resident can obtain the former broad Non Habitual Resident regime. IFICI under Article 58 A is a targeted incentive for qualifying activities and entities, with prior residence conditions. It can provide a 20 percent rate on qualifying net employment or professional income for a ten year period. Owning an ordinary company or describing oneself as an investor is not sufficient by itself. [54]

106. Article 106 IFICI registration and continuing conditions. The AT guidance identifies registration timing, competent validation and ongoing activity conditions. The ordinary registration deadline is 15 January of the year after becoming resident, with consequences for late registration and requirements when circumstances change. Practical recommendation: obtain a written eligibility assessment identifying the specific qualifying activity and entity before including the incentive in a financial plan. Do not treat a marketing label such as NHR 2.0 as a substitute for statutory eligibility. [55]

107. Article 107 Corporate tax for 2026. The general mainland IRC rate for tax periods beginning in 2026 is 19 percent. The current Article 87 text also contains a 17 percent rate that its transitional note makes applicable from 2028; it must not be mistakenly applied to 2026. Qualifying SMEs and Small Mid Caps can use 15 percent on the first EUR 50,000 of taxable profit, subject to conditions. Surcharges and other charges can increase the final liability. [56]

108. Article 108 Corporate tax illustration. For an eligible mainland SME with EUR 80,000 of taxable profit in a 2026 period, the base calculation is EUR 50,000 multiplied by 15 percent plus EUR 30,000 multiplied by 19 percent, giving EUR 13,200 before applicable surcharges, autonomous taxation, credits and other adjustments. Taxable profit is not necessarily accounting profit or cash in the bank. This example does not include the shareholder's possible tax when profits are distributed. [56]

109. Article 109 Corporate returns and inactive years. CIRC Article 120 sets the standard corporate return deadline at the end of May for a calendar year taxpayer, or the end of the fifth month after a different tax period ends, with specific cessation rules. Check annual extensions and other filing obligations separately. Practical recommendation: obtain a compliance calendar covering the income tax return, annual accounts information, VAT, payroll and corporate approvals. No sales should not be treated as permission to ignore every filing. [57]

110. Article 110 VAT rates and pricing. Mainland VAT rates are generally 23 percent standard, 13 percent intermediate and 6 percent reduced, depending on the legally classified supply. Autonomous regions have their own applicable rates. Practical recommendation: have the accountant classify each product or service and decide whether the advertised price includes VAT. Money collected as VAT should be tracked separately from available business profit. A residence status does not itself confer a VAT exemption. [58]

111. Article 111 VAT registration exemptions and cross border trade. The small enterprise exemption and activity specific exemptions have detailed conditions; a low turnover figure alone should not be treated as a complete eligibility test. Cross border sales can introduce place of supply, reverse charge, intra EU reporting or special scheme requirements. Practical recommendation: assess the actual customer country, business or consumer status, supply

and registration before issuing the first invoice. Confirm any exemption directly against the current CIVA provisions. [59]

112. Article 112 Monitoring the small enterprise VAT threshold. AT explains that exceeding EUR 15,000 of domestic turnover in the previous year can end the Article 53 exemption from the next 1 January, with a change declaration within fifteen working days after year end. Exceeding EUR 18,750 during the current year can cause immediate exclusion. Other loss of eligibility conditions can also trigger immediate change. Practical recommendation: track turnover during the year and ask the accountant which invoice first requires VAT; do not wait for the annual income tax return to discover the change. [81]

113. Article 113 VAT return timing. CIVA Article 41 generally uses a filing deadline on the twentieth day of the second month after the relevant month or quarter. The ordinary monthly versus quarterly threshold is EUR 650,000 of prior year turnover, subject to options and special categories. The AT page includes a November 2026 amendment concerning particular activities. Check the exact regime, payment deadline and annual calendar; payment and filing are not necessarily due on the same date. [60]

114. Article 114 VAT example and cash flow. Illustration only: a mainland service correctly subject to 23 percent VAT with a EUR 1,000 net price produces a EUR 1,230 customer invoice. The EUR 230 is output VAT, not extra earnings. The amount payable depends on lawful deductions, timing and adjustments. Practical recommendation: reserve tax cash when customers pay and keep supporting purchase invoices. Do not assume all spending, particularly private or mixed use expenses, gives a deduction. [58, 59]

115. Article 115 Overseas companies and remote management. Practical recommendation: disclose foreign directorships, shareholdings and management activities before relocation. A business incorporated elsewhere may raise Portuguese residence, permanent establishment, transfer pricing or payroll questions if decisions or work occur in Portugal. An offshore invoice address does not by itself answer where the activity is carried on. Obtain coordinated advice in both jurisdictions before moving the management of a substantial existing business. [48, 49]

116. Article 116 Property rental and investment income. Practical recommendation: have Portuguese and foreign rental income, securities, pensions, digital assets and asset disposals classified separately. The tax rate and reporting method depend on the income category and facts. Keep acquisition cost, dates, expenses, contracts and foreign tax evidence. Do not assume a transfer of accumulated savings is fresh income, or assume that all foreign transfers are exempt; distinguish the underlying transaction before filing. [49, 53]

117. Article 117 Social security classification. Determine whether the person is an employee, a company manager, an independent professional or an individual entrepreneur. These categories can have different contribution bases, rates and exemptions. Having a NISS does not prove that all contributions are being paid, and owning shares alone does not settle the manager's classification. Practical recommendation: obtain written confirmation of the applicable category before setting remuneration or deciding not to contribute. [61, 62]

118. Article 118 Employee contribution example. For an ordinary employee of a profit making entity, the general rates are 11 percent employee and 23.75 percent employer, subject to special cases. On EUR 1,500 contributory gross pay, that gives EUR 165 employee contribution and EUR 356.25 employer contribution. The basic employer cost is therefore EUR 1,856.25 before allowances, accident insurance and other employment costs; the employee's net pay also depends on income tax withholding. [62]

119. Article 119 Independent worker contributions. The Contribution Code sets a 21.4 percent rate for ordinary independent workers and 25.2 percent for specified individual entrepreneurs and their spouses. The contribution base is not automatically total invoiced revenue, and initial coverage, parallel employment and other exemptions

need individual review. Practical recommendation: do not copy a historic percentage from a generic guide; use the current code and the person's social security assessment. [61]

120. Article 120 Independent services contribution illustration. Under the ordinary quarterly relevant income framework, the code uses 70 percent of service receipts and 20 percent for specified production or sale of goods, with special categories and alternative bases. Illustration: EUR 6,000 of qualifying service receipts in a quarter gives EUR 4,200 relevant quarterly income, or EUR 1,400 monthly. At 21.4 percent the illustrative monthly contribution is EUR 299.60 before any applicable exemption, adjustment, minimum or ceiling. This is not the calculation for every managing shareholder or organised accounting case. [61]

121. Article 121 Quarterly declarations and contribution records. For independent workers subject to the quarterly declaration obligation, the code identifies January, April, July and October for reporting the preceding quarter. Additional annual confirmation and cessation related rules apply. Practical recommendation: reconcile reported receipts with tax records and the monthly contribution notices. Ask the accountant to explain the applicable relevant income calculation, minimum contribution and any adjustment option, rather than assuming that a quarter with no receipts has no administrative consequences. [61]

122. Article 122 Managers and benefits. A managing shareholder should not automatically use the ordinary independent worker rate. Practical recommendation: establish the member of statutory bodies classification, whether remuneration is paid, the applicable base and any exemption before payroll begins. Pension, sickness, parental or unemployment related support depends on the specific benefit rules and contribution history. Residence alone is not a guarantee of every cash benefit; preserve contribution statements and check eligibility when circumstances change. [61, 62]

123. Article 123 Accident insurance and social security abroad. Work accident insurance is compulsory for independent workers as well as employees under the applicable rules and is distinct from social security and private medical cover. Practical recommendation: ensure the policy accurately describes the work performed. If an overseas social security agreement or European coordination rule may apply, obtain the relevant coverage determination rather than assuming foreign contributions automatically remove Portuguese obligations. [37, 61]

124. Article 124 Marriage as a civil decision. Marriage to a Portuguese woman or man is a civil and family law relationship with property and personal consequences. It does not instantly grant citizenship or replace the required residence procedure. Practical recommendation: discuss the intended country of residence, previous marriages, children, assets, debts and matrimonial property arrangements before booking the ceremony. A marriage entered solely to manufacture immigration rights can expose the parties to serious legal consequences. [63, 65]

125. Article 125 Residence as the family member of a Portuguese or EU citizen. A qualifying non EU family member can fall under the Law 37/2006 family residence framework, rather than ordinary D2 reunification. Article 15 addresses a card application within thirty days after the first three months of residence, supporting identity and relationship evidence, and a card normally valid for five years or a shorter intended stay. The correct application for a Portuguese citizen family case must be confirmed with AIMA. Marriage registration, the residence card and nationality remain separate procedures. [82, 65]

126. Article 126 Documents to marry in Portugal. IRN instructs foreign nationals to approach a civil registry and provide identification, a birth certificate and a certificate of matrimonial capacity issued within six months, or a declaration that the country does not issue one. Authentication and translation requirements must be checked. IRN identifies translation arrangements for English, French and Spanish documents and an interpreter where needed. The registry assesses legal capacity and impediments before authorising the marriage. [63]

127. Article 127 Marriage property arrangements. Portuguese civil marriage arrangements include community of acquired property, general community and separation of property, subject to legal restrictions and cross border rules. Under the ordinary Portuguese framework, absence of a chosen regime generally leads to community of acquired property. Practical recommendation: obtain advice on the law applicable to an international couple and execute any valid prenuptial arrangement before the ceremony. Do not assume every asset automatically becomes jointly owned on marriage. [63]

128. Article 128 Foreign marriages and recognition. Where a Portuguese citizen marries before foreign authorities, the marriage may need transcription into the Portuguese civil register. IRN identifies the foreign marriage certificate, relevant prenuptial document and the foreign spouse's birth certificate among the supporting records. Divorce or annulment abroad can require separate recognition steps. Practical recommendation: regularise civil records before relying on the relationship in residence or nationality proceedings. [63, 64]

129. Article 129 Nationality through marriage. A foreign spouse married to a Portuguese citizen for more than three years may seek nationality by declaration while the marriage subsists, subject to the applicable statutory conditions. Marriage does not generate automatic approval, and the three year marriage route must not be confused with the seven or ten year residence route. Practical recommendation: obtain the current route specific checklist and confirm that the marriage is correctly recorded in Portugal. [65, 66]

130. Article 130 De facto union and opposition rules. A de facto union with a Portuguese citizen lasting more than three years can support a nationality application following the required judicial recognition. The current law addresses effective connection and opposition, including a rule for marriages or unions longer than six years or common Portuguese children, while preserving specified criminal, security and sanctions grounds. These are not grounds to promise that a relationship of a particular duration guarantees nationality. [5, 65, 71]

131. Article 131 Relationship evidence and later changes. Practical recommendation: preserve truthful cohabitation, family, language and community evidence where relevant. Do not create fictional addresses or backdated records. Obtain advice if divorce, separation or death occurs before the application is registered or decided; the effect depends on the route and timing. Check the applicant's original country's rules on marriage and nationality separately, including recognition of the relationship and consequences of acquiring another nationality. [65, 66]

132. Article 132 Ordinary permanent residence eligibility. Article 80 requires at least five years holding temporary residence, sufficient subsistence, accommodation, basic Portuguese and satisfaction of the specified criminal record condition. AIMA also requests evidence of tax and social security compliance. It is an application and assessment process. Reaching a fifth anniversary does not automatically change the card or give a Portuguese passport. Prepare language and residence records before the eligibility date. [67, 68]

133. Article 133 Permanent residence and business profitability. The ordinary permanent residence conditions do not impose one universal minimum annual company profit. They require the applicant to satisfy the relevant residence, resource, housing, language and conduct conditions. Practical recommendation: demonstrate lawful sustainable support and compliant activity, and explain any business closure or income change. Do not equate a company's turnover with the individual's disposable income, or assume permanent residence eliminates all tax or corporate obligations. [67]

134. Article 134 Permanent status and document renewal. AIMA describes permanent residence as having no limit to the underlying validity, while the residence document must generally be renewed every five years or when identification details change. Permanent status is therefore different from a card that never needs attention. Practical

recommendation: continue tracking the passport, residence document, address and eligibility circumstances after approval, and retain the decision as well as the card. [68]

135. Article 135 Permanent residence absence limits. For ordinary permanent residence, Article 85 identifies absence of twenty four consecutive months or thirty non consecutive months within three years as potential cancellation grounds without acceptable reasons. This differs from the temporary residence limits. Justification and exceptions require appropriate evidence. Practical recommendation: review a proposed move abroad before departure and distinguish preservation of Portuguese permanent residence from acquisition or retention of another country's status. [10]

136. Article 136 EU long term resident status. The EU long term resident route is separate from ordinary national permanent residence. It generally requires five years of legal uninterrupted residence, stable regular resources, healthcare cover, accommodation and basic Portuguese, with detailed rules for qualifying periods. The status has its own residence document and can facilitate specified mobility procedures, but is not EU citizenship or unrestricted employment permission in another member state. [69, 70]

137. Article 137 Long term resident continuity. For the ordinary Article 126 calculation, absences below six consecutive months and no more than ten months in total within the five year period do not interrupt qualifying residence, with specific exceptions such as work postings. These figures must not be substituted for the temporary card's cancellation thresholds. Practical recommendation: keep one travel record but test it separately against the rules for each status sought. [70]

138. Article 138 Nationality law changed in 2026. Organic Law 1/2026, effective from 19 May 2026, changed the ordinary residence based naturalisation framework. The residence period is seven years for nationals of Portuguese speaking countries and EU member states, and ten years for other nationals. Pending administrative nationality proceedings at commencement are protected by the law's transitional provision. Merely holding a D2 permit before that date is not the same as having a pending nationality application. [5, 84]

139. Article 139 Naturalisation conditions beyond time. The current Article 6 requires adult age, the applicable legal residence period, sufficient Portuguese language and cultural, historical and national symbol knowledge, knowledge of constitutional rights, duties and political organisation, a solemn commitment to democratic rule of law principles, subsistence capacity and the specified criminal, security and sanctions conditions. Plan for more than a language certificate alone. Confirm the evidence and implementing procedures required by IRN when applying. [71]

140. Article 140 Criminal records and the 2026 correction. The 2026 law contains specified criminal conviction grounds and a mechanism for individual assessment; a correction notice amended an inconsistent reference in Article 6 paragraph 11 to effective imprisonment exceeding three years. Do not apply a simplified statement that any criminal record automatically bars nationality, or that a sentence below a quoted threshold guarantees approval. Obtain an individual assessment using the corrected text, offence and procedural circumstances. [72, 71]

141. Article 141 Counting nationality residence periods. The current nationality law aggregates qualifying legal residence periods within a maximum lookback interval of nine years for Portuguese speaking country and EU nationals, twelve years for other nationals, and six years for stateless persons under the corresponding route. The 2026 amendment repealed the former Article 15 paragraph 4. Practical recommendation: obtain a residence chronology from the competent services and do not assume all waiting time before approval remains automatically creditable under the former rule. [73]

142. Article 142 Evidence and implementation for nationality. Official general pages and the consolidated nationality regulation reviewed for this handbook still contain older provisions. They should not override the 2026 law. The precise accepted evidence for newly introduced knowledge requirements must be confirmed with IRN

against any implementing measures in force when filing. This handbook does not invent an examination format, pass mark or guaranteed acceptance of an old certificate where that was not established by the reviewed sources. [5, 71, 74]

143. Article 143 Children born in Portugal. Birth in Portugal to foreign parents does not universally produce automatic nationality. The 2026 law's ordinary declaration route for children born to foreign parents includes a parent legally resident for at least five years at birth, with other statutory conditions. Separate naturalisation provisions for minors also exist. Practical recommendation: assess the child's route on the law and facts at the relevant date, register the birth and arrange the child's immigration and travel documents independently. [75]

144. Article 144 Citizenship outcomes and dual nationality. Nationality acquisition requires the appropriate procedure and registration; eligibility is not an issued passport. Practical recommendation: maintain residence permission while the nationality case is pending and apply for identity and travel documents only when entitled. Review the original country's nationality and reporting rules before acquiring Portuguese citizenship. Portuguese recognition does not decide whether another state permits dual nationality or imposes consequences on foreign assets, public employment or military obligations. [66, 73]

145. Article 145 Public transport in metropolitan areas. Lisbon's ordinary Navegante municipal pass is EUR 30 per month and the metropolitan pass EUR 40 under the published operator information, with different geographical coverage and concessions. Practical recommendation: check the exact route, card requirements and eligible family or youth discounts before purchasing. A municipal pass may not cover a commute crossing the municipal boundary. Fares and concessions should be rechecked before travel. [76]

146. Article 146 Rail travel. CP's Passe Ferroviário Verde is published at EUR 20 for thirty days for Portuguese citizens and foreign residents, with defined eligible services and exclusions. Current CP information includes regional, interregional and specified urban services and second class Intercidades with mandatory reservations under its conditions. It does not include every premium train or class. Practical recommendation: check service eligibility and reserve when required rather than boarding on the assumption that the pass is universal. [77, 86]

147. Article 147 A practical transport plan. Practical recommendation: test the full journey between the home, school and workplace, including first and last services and weekend frequency. Compare a car's total cost with public transport, parking and occasional taxis. Factor in child seats and accessible transport where necessary. Save operator alerts and allow extra time for appointments where arriving late could mean losing the slot. A cheaper home can create a more expensive daily commute.

148. Article 148 Foreign driving licences. The applicable driving and exchange rules depend on the issuing country, conventions or agreements, the licence's validity, the holder's age and residence circumstances. IMT describes a special framework for qualifying OECD and CPLP licences and other frameworks for convention or agreement countries. Do not rely on one blanket exchange deadline for every nationality. Practical recommendation: check the licence issuing country, not merely citizenship, before driving after relocation. [78, 79]

149. Article 149 Exchange evidence and deadlines. An exchange file can require the original valid licence, identification, residence and tax information, medical certification, authenticity evidence and translation, with additional requirements for certain categories. For some licence groups, a two year exchange window without a driving test does not mean the person may continue driving throughout that entire period. Obtain IMT confirmation of both the lawful driving period and the exchange deadline for the individual case. [78, 80]

150. Article 150 Vehicle ownership and insurance. Practical recommendation: before buying or importing a car, establish registration, tax, inspection, compulsory insurance and driving entitlement requirements. A foreign registration plate and overseas policy do not guarantee indefinite use by a Portuguese resident. Request a complete

import cost assessment before shipping a vehicle, including any residence transfer relief and its conditions. Check parking, toll payment arrangements and whether the policy covers every intended driver. [78]

151. Article 151 Evidence management for the household. Practical recommendation: create a dated folder for each person and a separate company folder. Keep identity and civil status records, visa and permit submissions, travel history, leases, bank statements, tax returns, contribution statements, school records and insurance policies. Retain both the source document and translation. Record who holds originals. This is an evidence system for future applications and ordinary life, not a reason to retain documents insecurely or send complete files to unverified recipients.

152. Article 152 The first month after arrival. Practical recommendation: confirm the immigration appointment and entry requirements; secure truthful accommodation evidence; check NIF details; establish bank access; confirm activity commencement and accountant instructions; arrange NISS and health registration; approach schools; and check driving entitlement. The order depends on existing documents and appointments. Record each completed action and outstanding dependency. Do not wait for a residence card to begin every practical enquiry that can lawfully proceed earlier.

153. Article 153 The first ninety days. Practical recommendation: review whether the business has actually begun the planned activity, whether bank and registry details agree, and whether the household budget is sustainable. Confirm that required corporate, tax and social security filings have been made. Resolve missing school or health records and enrol adults in suitable language learning. Reconcile all relocation expenditure and update the cash flow forecast with actual rather than estimated costs.

154. Article 154 A continuity plan for the family and business. Practical recommendation: identify who can lawfully act if the investor becomes ill, travels urgently or loses access to a phone. Review company signing powers, banking mandates, insurance contacts, school collection permissions and access to essential records. Discuss wills, succession and guardianship with a lawyer where assets and family members span countries. A password list does not replace legal authority, and a business management mandate does not automatically authorise decisions about a child.

155. Article 155 Monthly and quarterly controls. Practical recommendation: each month review the business bank reconciliation, unpaid invoices, tax reserves, payroll, insurance and household cash balance. Quarterly, review travel totals, independent worker declarations if applicable, business licences, document expiry and changes in family circumstances. Assign an owner and evidence of completion to each task. An outsourced service agreement should identify who supplies information, who files and who checks notices; delegation does not remove the need for oversight.

156. Article 156 Annual review and renewal preparation. Practical recommendation: review personal and company tax filings, annual accounts obligations, beneficial ownership accuracy, contribution records, residence travel history, school continuity and insurance renewals. Begin immigration renewal preparation early enough to correct missing evidence. Keep statutory deadlines separate from internal target dates. Recheck the official sources at every major event, particularly nationality eligibility, family applications, business expansion and prolonged travel.

157. Article 157 When circumstances change. Practical recommendation: a major loss of income, company closure, separation, serious illness, dependent child reaching adulthood or extended overseas assignment should trigger a coordinated legal and financial review. Identify which permit basis remains available, which authorities need notification and which commitments can be reduced. Do not conceal a change by continuing to submit outdated information. Preserve a documented lawful plan while a new arrangement is assessed.

158. Article 158 Professional appointments and written scope. Practical recommendation: use appropriately qualified Portuguese legal and accounting professionals for regulated advice. Obtain a written scope identifying incorporation, visa preparation, appointment assistance, tax filing, payroll, renewals and post arrival work separately. State government charges, third party costs and exclusions clearly. Ask for copies of submissions and receipts. Neither an adviser nor a company formation provider can substitute its promise for the decision of a consulate, AIMA, IRN or a bank.

159. Article 159 Maintaining this reference. Recheck the cited law and service instructions before acting, particularly after a budget law, immigration amendment or nationality reform. Record the date, changed rule and affected article in an internal revision log. This handbook is designed to support informed preparation and continuing compliance, not to promise a result or describe every exceptional case. A sound relocation plan remains usable when the project, family or law changes because its evidence and responsibilities are clear.

Official sources and verification notes

The following references were consulted on 6 November 2026. Entries identify the responsible authority, the relevant provision or service, and its full URL. Repeated URLs identify different relevant parts of a broad official source and are not independent corroboration. Most authoritative materials are in Portuguese; the articles above are English paraphrases. Legislation must be read with amendments, commencement dates and transitional provisions. Practical recommendations and expressly labelled arithmetic examples are editorial guidance rather than quotations from a source.

Verification exceptions: AIMA means of subsistence guidance retained a 2025 wage example, so the 2026 wage decree controls the numeric illustrations. Several nationality service pages and the reviewed regulation retained older material; the 2026 amending law and correction control the stated new statutory rules, while new procedural evidence must be confirmed with IRN. Older generic renewal pages retained IRN instructions; the current IRN notice directs renewal responsibility to AIMA. The headline corporate tax rate must be read with the Article 87 transitional note. General self employment guides were not used for obsolete VAT filing dates or historic contribution percentages. Some AIMA pages were accessible through official search extracts when direct retrieval failed; their current operational checklist should be reopened before submission.

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