IMMIGRATION & INVESTMENT LAW

# Residence & Investment Visas in Portugal

Strategic Legal Guide for Investors and Passive Income Holders:

Comprehensive Analysis of D2, D7, and Golden Visas

**CAROLINE CAMPOS ADVOCACIA** INVESTOR PRESENTATION | MAFRA & LISBON

OVERVIEW

# Portugal for Investors

One of Europe's most attractive destinations for asset protection, high quality of life, strategic tax planning, and global mobility.

- **Institutional Stability:** Top-tier global ranking in safety with robust political and social stability within the European Union.
- **Strategic European Gateway:** Full integration into European markets with world-class connectivity and infrastructure.
- **Legal Security:** Clear, legal residency pathways backed by transparent immigration legislation.

KEY BENEFITS

# Advantages of Residing in Portugal

### Safety & Stability

Consistently ranked among the safest countries in the world, providing political tranquility and social peace in the EU.

### Schengen Mobility

A Portuguese residence permit allows visa-free travel across all 29 European countries in the Schengen Area.

### EU Citizenship Path

Eligible to apply for Portuguese nationality through naturalization after fulfilling legal residence requirements.

### Exceptional Quality of Life

Mild climate, top-grade healthcare, premier international education, and competitive European cost of living.

PASSIVE INCOME STREAM

# D7 Visa: Passive Income Holders

## Ideal Candidate Profile

Designed for non-EU/EEA/Swiss citizens with regular, stable income generated outside Portugal. It is the premier residency visa for retirees, private investors, and individuals receiving passive capital revenue.

## Main Accepted Sources

Accepted sources include retirement pensions, corporate profits & dividends, real estate rental yields, financial investments, royalties, and intellectual property rights—provided they are verified and recurring.

# D7 Visa Key Requirements

### Minimum Income Proof

Proof of passive income equal to 100% of the Portuguese Minimum Wage for the main applicant (+50% for spouse, +30% per dependent child).

### Portuguese Bank Deposit

Opening a local Portuguese bank account with a recommended capital deposit covering 12 to 24 months of living expenses.

### Guaranteed Accommodation

Proof of valid housing in Portugal through a registered long-term residential lease agreement or property purchase deed.

### NIF & Background Check

Obtaining a Portuguese Tax Number (NIF) and submitting a clean criminal background certificate with Hague Apostille.

BUSINESS & EXPANSION

# D2 Visa: Entrepreneurship

## Expanding Business Operations in Europe

The D2 Visa is specifically tailored for entrepreneurs, corporate investors, and independent professionals intending to establish a new company, open a operational branch, or invest in an existing enterprise in Portugal.

Its strategic objective is to attract capital, foster innovation, and create local employment opportunities for the Portuguese economy, granting full legal residence and unrestricted European market access in return.

CORPORATE REQUIREMENTS

# D2 Visa Structural Pillars

### Business Plan

Formulation of a robust business plan proving economic viability, strategic market relevance, and growth potential on Portuguese soil.

### Capital & Incorporation

Company incorporation in Portugal (or service agreements for independent professionals) and injection of adequate corporate share capital.

### Job Creation

Demonstrating capacity to generate local employment and bringing technological, economic, or regional innovation to Portugal.

# Golden Visa Portugal (ARI)

**7**

DAYS / YEAR
MINIMUM PHYSICAL STAY

## Maximum Flexibility for Global Investors

The Residence Permit for Investment Activity (ARI / Golden Visa) remains one of the world's most attractive programs for individuals seeking European residency without relocating full-time.

Following recent legislative updates (Mais Habitação Act), real estate routes were replaced with financial instruments, investment funds, scientific research, and high-impact cultural initiatives.

INVESTMENT ROUTES

# Golden Visa Investment Modalities

- **Investment Funds (€500,000):** Capital injection into eligible non-real estate Venture Capital or Investment Funds registered in Portugal.
- **R&D Investment (€500,000):** Funds allocated to scientific or technological research conducted by public or private accredited institutions.
- **Cultural Heritage (€250,000):** Financial contributions supporting artistic production or preservation and restoration of national heritage.

STRATEGIC COMPARISON

# Residency Visa Comparison Matrix

| Criteria | D7 Visa (Passive Income) | D2 Visa (Entrepreneur) | Golden Visa (ARI) |
|---|---|---|---|
| **Primary Focus** | Retirees & Passive Capital Holders | Entrepreneurs & Business Owners | High-Net-Worth Investors |
| **Financial Requirement** | Stable monthly passive income | Business capital & living funds | €250,000 to €500,000 investment |
| **Minimum Stay** | ~183 days / year in Portugal | ~183 days / year in Portugal | Only 7 days per year |
| **Family Reunification** | Yes (Simultaneous / Subsequent) | Yes (Simultaneous / Subsequent) | Yes (Simultaneous) |

LEGAL ROADMAP

# Process Steps & Timeline

STEP 01

### Legal Setup

Tailored legal structuring, NIF tax number acquisition, and opening a Portuguese bank account.

STEP 02

### Visa Filing

Rigorous document auditing, translations, and application submission at the Consulate or Portal.

STEP 03

### Entry & Biometrics

Residence visa approval, travel to Portugal, and biometric interview with AIMA authorities.

STEP 04

### Card & Citizenship

Issuance of Residence Card and timeline countdown toward European Citizenship eligibility.

CONTACT & LEGAL ADVISORY

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