XIPHIAS Immigration

COUNTRY BROCHURE



RESIDENCY BY INVESTMENT | COUNTRY GUIDE

Portugal Residency by Investment

Five routes into Portuguese residence — the Golden Visa from €250,000, the D7 for passive income, the D8 for remote workers and the D2 for entrepreneurs. Schengen access, family included, permanent residence after five years.

PROGRAMMES	CAPITAL	CURRENCY	LANGUAGE
5	Lisbon	Euro (EUR)	Portuguese

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Portugal at a glance

CAPITAL **Lisbon**	POPULATION **10.6 million**
LANGUAGE **Portuguese**	CURRENCY **Euro (EUR)**
TIME ZONE **WET (UTC+00:00); Azores: UTC-01:00**	CLIMATE **Mediterranean**
PROGRAMMES WE ADVISE ON **5**	LAST UPDATED **1 October 2026**

Overview

The Portugal Golden Visa (Golden Residence Permit Program) allows non-EU nationals to obtain Portuguese residency through qualifying investments. Launched in 2012 and updated by subsequent reforms, the program offers Schengen mobility, access to Portuguese public services, and permanent residence after five years. Real-estate purchase was removed as a qualifying route in October 2023; the remaining routes are investment funds, research, cultural heritage, company capitalisation and job creation.

Alongside the Golden Visa, Portugal runs three routes that ask for no investment at all: the D7 for people living on passive income, the D8 for remote workers, and the D2 for entrepreneurs building a business in Portugal.

Key points

- Low minimum physical presence on the Golden Visa — 7 days in the first year and 14 days in each subsequent two-year period.
- Multiple qualifying investment routes (capital transfer and business investment).
- Family inclusion: spouse, dependent children, and dependent parents.
- Access to Schengen travel and Portuguese public healthcare as a legal resident.

Programmes in Portugal



Portugal Golden Visa – Business Investment Route

Invest in a Portuguese business, create jobs, or capitalise a company to qualify for Portuguese residency.

From EUR 500,000



Portugal Golden Visa – Capital Transfer Route

Qualifying capital transfers into approved funds, research, or cultural projects to obtain Portuguese residency.

From EUR 250,000



Portugal D2 Visa — Entrepreneurs and Independent Professionals

Build or extend a business in Portugal — no minimum investment, but a business plan that has to stand up.



Portugal D7 Visa — Passive Income Residence

Residence in Portugal for people who can support themselves from income they already have — pensions, rent, dividends or royalties.



Portugal D8 Visa — Remote Work and Digital Nomads

Live in Portugal while working remotely for employers or clients outside the country.

Why XIPHIAS Immigration

- Advising families on residency and citizenship abroad since 2009
- Offices in Bengaluru, Gurugram, Dubai, Melbourne and Waterloo
- Named **Best Immigration Consultant by The Times of India in 2022**

The citizenship timeline

Portugal changed its nationality law on **19 May 2026** (Lei Orgânica 1/2026). Naturalisation now requires **seven years** of legal residence for nationals of EU member states and Portuguese-speaking countries, and **ten years for everyone else — including Indian nationals**. It was five years for everyone before that date. Applications already pending on 19 May 2026 keep the old five-year rule.

Permanent residence is unaffected and remains five years (Lei 23/2007, art. 80.º).

If Portuguese citizenship on a five-year horizon is the reason you are considering this, plan on ten years instead, and weigh that before you commit.

Note also that India does not permit dual citizenship: acquiring Portuguese citizenship would end your Indian citizenship under Section 9(1) of the Citizenship Act 1955. Portuguese **residency** does not.

{/ restored from the 2019–2026 site /}

Portugal Angel Visa

Portugal Angel Visa was primarily introduced to ensure flow of funds for the various research and development programs happening in Portugal and France. This Visa program was introduced by the amendment of Law no.102 in 2017. Through this program, Portugal also intends to attract highly-skilled professionals inclined towards Research and Development.

The foreign investor has the choice to invest in any of the R&D projects in Portugal/France. This money covers the fees too.

Benefits for the investor

- During the processing of the application, the applicant has the right to buy/rent/invest in the real estate of Portugal/ France
- The investor will have an European company in his name along with a bank account and this company will own the R&D project completely. This program doesn’t carry any other costs
- This program doesn’t require you to live in Portugal at any given point of time.
- The investor, through this investment has opened a sleuth of opportunities for self.
- The living conditions in Portugal are top class.
- The investor has the freedom to travel internationally as would be needed.
- The benefits of this program can be extended to the immediate family.
- This program doesn’t need the investor to produce any kind of proofs for any qualifications.

Investors Eligibility criteria to apply for this program

- The investor should be capable and knowledgeable enough to provide strategic direction for their company to be set up
- The investor needs to have zero criminal record
- Investor needs to provide medical report proving his sound health condition

Procedure for the Portugal Angel Visa Program

- Step 1- Video Conference meeting with the intake committee
- Step 2- Investor has to partner with the key players in the R&D project, and collaborate with top research facilities to ensure smooth path ahead

XIPHIAS Immigration has tied up with few top performers and research facilitators in Portugal and France to assist our clients for ease and smooth Visa Processing. We are experts in cross border investments for any country possible. We ensure your journey of migration a smooth process.

How the application works

1. **Pre-application: choose route, obtain NIF, open Portuguese bank account, complete investment.**
2. **Online application: register on official portal, upload documents, pay analysis fee.**
3. **Investment review: authorities evaluate the investment and supporting documentation.**
4. **Biometric appointment: attend fingerprint/photograph capture and pay issuance fee.**
5. **Residence card issuance: receive Portuguese residence card.**

General requirements

- Non-EU nationality (main applicant).
- Valid travel documents and clean criminal record.
- Proof of qualifying investment per chosen route.
- Evidence funds were transferred from abroad and AML compliance.
- Meet minimum physical presence requirements per route.

Questions clients ask

How long until I can apply for Portuguese citizenship?

Since 19 May 2026 (Lei Orgânica 1/2026), naturalisation requires ten years of legal residence for Indian nationals and seven for nationals of EU member states and Portuguese-speaking countries, together with the language and other legal requirements. Applications pending on 19 May 2026 keep the old five-year rule. Permanent residence remains available after five years.

What is the minimum investment required?

On the Golden Visa, €250,000 for artistic production or cultural heritage (€200,000 in low-density areas) and €500,000 for qualifying investment funds, research or company capitalisation; the job-creation route requires at least 10 full-time jobs. The D7, D8 and D2 require no investment.

How many days must I stay each year?

Golden Visa holders must spend 7 days in Portugal in the first year and 14 days in each subsequent two-year period (Decreto Regulamentar 84/2007, art. 65.º-C). The D7 expects at least 16 months in Portugal in the first two years. Note that tax residency can trigger at more than 183 days a year.

Are dependents included in the Golden Visa?

Yes — spouse, children up to 26 years old (financially dependent), and dependent parents can be included.

Can I work or study in Portugal with a Golden Visa?

Yes, the Golden Visa allows legal residence, including work and study.

Official sources: Decreto-Lei n.º 14/2021 — golden visa fund route, €500,000; Decreto Regulamentar 84/2007, art. 65.º-C — physical presence; Portaria 1563/2007 — meios de subsistência; DGERT — retribuição mínima mensal garantida para 2026 (Decreto-Lei 139/2025); Lei Orgânica n.º 1/2026 — Diário da República.



NEXT STEP

Discuss your Portugal options with our Dubai team

Tell us about your profile, family and timeline. We will compare the Portugal routes that fit you, set out the full cost in writing and manage the application with you from start to finish.

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CREDENTIALS

- Advising clients on global mobility since 2009; XIPHIAS Immigration DMCC in Dubai since 2017.
- Named Best Immigration Consultant by The Times of India in 2022.
- Canada files handled by a CICC-licensed Regulated Canadian Immigration Consultant, licence R516194.
- Australia files handled by a registered migration agent, MARA 1680615.

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