XIPHIAS Immigration

PROGRAMME BROCHURE



RESIDENCY BY INVESTMENT | PORTUGAL

Portugal Golden Visa – Business Investment Route

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

INVESTMENT FROM

EUR 500,000

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Updated 1 October 2026

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At a glance

COUNTRY **Portugal**	ROUTE **Residency by Investment - Business / Job Creation Investment**
MINIMUM INVESTMENT **EUR 500,000**	FAMILY MEMBERS **Spouse, children up to age 26, dependent parents**
LAST UPDATED **1 October 2026**	

Overview

The **Business Investment** route enables non-EU nationals to obtain Portuguese residency by investing in a **Portuguese company or creating at least 10 full-time jobs**. Family members, including spouse, dependent children (<=26), and dependent parents, can be included. Minimal physical presence is required: 7 days in the first year and 14 days in each subsequent two-year period. This route supports active entrepreneurs and investors looking to contribute to Portugal's economy.

Investment Overview

- **Job Creation:** Create at least 10 full-time jobs in Portugal. Business plan approval is required; holding period ~5 years.
- **Company Capitalisation:** Inject €500,000 into an existing qualifying Portuguese company; maintain operations and employment; 5-year holding period.

Comparison with Capital Transfer Route

Feature	Business Investment Route	Capital Transfer Route
Minimum Investment	€500,000 (company capitalisation) or 10 jobs created	€250,000–€500,000
Type of Investment	Active business / job creation	Passive capital / funds
Ideal For	Entrepreneurs / active investors	Passive investors / philanthropists
Residency Stay	7 days in year 1, then 14 per 2 years	7 days in year 1, then 14 per 2 years
Family Inclusion	Spouse, children <=26, dependent parents	Spouse, children <=26, dependent parents

Feature	Business Investment Route	Capital Transfer Route
Path to Citizenship	Permanent residence at 5 years; citizenship at 10 years for Indian nationals	Permanent residence at 5 years; citizenship at 10 years for Indian nationals
Risk Level	Business and operational risk	Fund or project risk; returns not guaranteed
Tax Consideration	Portuguese corporate/personal tax	Income tax on passive returns

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.

Key benefits

- Portuguese residency, and permanent residence after five years.
- Flexible investment in business or job creation.
- Family inclusion: spouse, dependent children (<=26), dependent parents.
- Access to Schengen travel and Portuguese public services.
- Supports entrepreneurship and active investment in Portugal.

Requirements

- Non-EU/EEA/Swiss nationals as main applicant.
- Valid passport and clean criminal record.
- Evidence of legitimate source of funds and AML compliance.
- Creation of at least 10 full-time jobs or capital injection into a qualifying company.
- Attendance at biometric appointment and minimal physical presence.

When this route may not fit

- Serious criminal convictions or ongoing criminal proceedings.
- Listed under international sanctions.
- Failure to demonstrate legitimate source of funds or AML compliance.

Costs and government fees

Programme costs

Item	Amount	Notes
Company capitalisation	EUR 500,000	Before application submission. Capital into a qualifying Portuguese company. The job-creation route instead requires the creation of at least 10 full-time jobs; must meet regulatory approval.

Funds to show

Requirement	Amount	Notes
Investment amount proof	EUR 500,000	Bank statements, incorporation docs, or proof of employment creation.

Qualifying investments

Option	Minimum	Hold	Notes
Company Capitalisation	EUR 500,000	5 years	Capital into an existing qualifying Portuguese company; operations and jobs must be maintained.

How the process works

1. **Select qualifying business route**
   Choose between job creation or company capitalisation and confirm eligibility.
2. **Obtain NIF & open bank account**
   Obtain Portuguese tax number and bank account if required.
3. **Execute investment**
   Complete capital transfer or company investment.
4. **File ARI application**
   Upload documents and pay government fees.
5. **Authority review**
   Respond to requests for additional information.
6. **Biometrics & issuance**
   Attend biometric appointment; pay issuance fees and receive residence card.
7. **Maintain investment & renew**
   Keep investment for minimum 5 years; comply with presence requirements.

Document checklist

Identity

- Valid passport (certified copy)
- Passport-sized photos
- Civil status proof (birth/marriage certificates)

Financial

- Bank statements (last 6–12 months)
- Proof of investment / capital transfer
- Source of funds documentation

Compliance

- Criminal record certificate(s)
- CV / professional background (if requested)

Questions clients ask

What is the minimum investment for the Business Investment route?

€500,000 for company capitalisation. The job-creation route instead requires the creation of at least 10 full-time jobs in Portugal.

Do I need to live full-time in Portugal?

No. The minimum is 7 days in the first year and 14 days in each subsequent two-year period (Decreto Regulamentar 84/2007, art. 65.º-C).

Can I include family members?

Yes — spouse, dependent children (<=26), and dependent parents.

Is there a holding period for the investment?

Typically 5 years to maintain Golden Visa eligibility.

Are returns guaranteed on business investments?

No — business risk applies; investment must meet Golden Visa criteria.

Can foreign companies be used for the investment?

Investment must be into a qualifying Portuguese company or generate jobs within Portugal.

Important notes

- Business investments carry financial and operational risks, and returns are not guaranteed; seek independent advice.
- Job creation must be maintained, and the investment kept for the required period — typically five years.
- Real estate has not qualified for the Golden Visa since October 2023, and no route may target real estate directly or

indirectly.

Compliance

- Golden Visa physical presence: 7 days, consecutive or not, in the first year and 14 days in each subsequent two-year period (Decreto Regulamentar 84/2007, art. 65.º-C).
- AIMA application-analysis and residence-permit issuance fees are charged at the official rates in force; XIPHIAS confirms the current schedule before filing.

Official sources: Decreto-Lei n.º 14/2021 — golden visa fund route, €500,000; Decreto Regulamentar 84/2007, art. 65.º-C — physical presence; Lei Orgânica n.º 1/2026 — Diário da República.



NEXT STEP

Plan your Portugal application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Portugal Golden Visa – Business Investment Route** fits, set out the full cost in writing and manage the application with you from start to finish.

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- 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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