



RESIDENCY BY INVESTMENT | PORTUGAL

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.

At a glance

COUNTRY Portugal	ROUTE Residency by Investment - Passive Income
LAST UPDATED 1 October 2026	

Who the D7 suits

The D7 works for a retiree with a pension, a landlord with rental income, a shareholder living on dividends, or anyone whose money arrives without them needing to be at a desk. It is the quiet route into Portugal: no investment to place, no business plan to defend, no capital at risk.

What it does ask is that Portugal genuinely becomes home. The 16-month presence requirement in the first two years is real and is checked at renewal.

The income test

The threshold is arithmetic, not judgement: twelve times the Portuguese national minimum wage for the main applicant, plus 50% of that for a second adult and 30% for each child (Portaria 1563/2007).

For 2026, with the minimum wage at €920 a month, that is €11,040 for the main applicant, €5,520 for a second adult and €3,312 for each child — €16,560 for a couple, and €19,872 for a couple with one child.

Two practical points. First, the figure moves every January with the minimum wage, so XIPHIAS confirms the threshold in force before filing and again before your AIMA appointment. Second, consular officers have discretion, and a file that clears the floor by a euro is a file that invites questions. We build applications with a margin.

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

- Live in Portugal with full access to public healthcare and state education.
- Schengen travel on your Portuguese residence card.
- Spouse and dependent children included in the same application.
- The right to work or run a business in Portugal, despite the passive-income basis.
- Permanent residence after five years.

Requirements

- Non-EU/EEA/Swiss nationality.
- Eighteen years of age or older.
- Regular passive income at or above the threshold, evidenced over a sustained period.
- Portuguese tax number (NIF) and a Portuguese bank account.
- Accommodation in Portugal — a lease or proof of ownership.
- Clean criminal record certificate.
- Private health insurance covering the initial stay.
- Commitment to spend at least 16 months in Portugal in the first two years.

When this route may not fit

- Income that is irregular, unevidenced, or falls below the annual threshold.
- Serious criminal convictions or ongoing proceedings.
- Inability to evidence lawful source of funds.
- Unwillingness to meet the physical presence requirement.

Funds to show

Requirement	Amount	Notes
Main applicant — annual passive income	EUR 11,040	12 × the 2026 Portuguese minimum wage of €920. Rises each January with the minimum wage.
Spouse or second adult — additional	EUR 5,520	50% of the main applicant's figure, per Portaria n.º 1563/2007.
Each dependent child — additional	EUR 3,312	30% of the main applicant's figure.

How the process works

- 1 Obtain a Portuguese tax number (NIF) and open a Portuguese bank account.
- 2 Secure accommodation in Portugal and assemble evidence of income.

- 3 **File the D7 application at the Portuguese consulate for your jurisdiction.**
- 4 **Travel to Portugal on the four-month entry visa once approved.**
- 5 **Attend the AIMA appointment and collect the two-year residence card.**

Questions clients ask

How much income do I actually need?

€11,040 a year for a single applicant in 2026, rising to €16,560 with a spouse and €19,872 with a spouse and one child. Consular officers have discretion, so a comfortable margin above the floor — and savings alongside the income — makes for a stronger file.

Does the amount change?

Yes. It is 12 times the Portuguese national minimum wage, which is reset every January. It moved to €920 a month for 2026 under Decreto-Lei 139/2025.

Can I work in Portugal on a D7?

Yes. The qualifying income must be passive, but once you hold the residence permit you may take employment or run a business in Portugal.

How long before I can apply for a Portuguese passport?

Permanent residence is available after five years. Citizenship is a separate process: since 19 May 2026 (Lei Orgânica n.º 1/2026) naturalisation requires ten years of legal residence for Indian nationals — seven for nationals of EU member states and Portuguese-speaking countries — plus A2 Portuguese. Applications pending on 19 May 2026 keep the old five-year rule.

Important notes

- The income threshold is reset each January with the Portuguese minimum wage.
- Residence permits are issued by AIMA at its discretion.
- This page is general information and not immigration or tax advice.

Compliance

- Consular visa fees and AIMA residence-permit fees are charged at the official rates in force; XIPHIAS confirms the current amounts with the consulate and AIMA before filing.

Official sources: 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

Plan your Portugal application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Portugal D7 Visa — Passive Income Residence** fits, set out the full cost in writing and manage the application with you from start to finish.

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