

Portugal D7 Visa: Residence by Passive Income

Portugal has become one of Europe's most attractive destinations for individuals and families seeking stability, quality of life, and access to the European Union. The D7 Visa, also known as the Passive Income Visa, is ideal for non-EU/EEA/Swiss citizens who wish to reside in Portugal using income derived from pensions, rentals, investments, or other recurring sources.

Seegman provides full legal support throughout the entire process, from preparing your application to securing your residence permit and assisting with family reunification.

Why choose the D7 Visa?

- Live, work, and study legally in Portugal.
- Visa-free travel across the Schengen Area.
- Bring your family through simultaneous accompanying visas or later reunification.
- Access to Portugal's public healthcare, education, courts, and business environment.
- Low cost of living, political stability, and excellent public infrastructure.
- Pathway to permanent residency and citizenship, subject to legal requirements.

Who is eligible?

The D7 Visa is designed for individuals who receive **regular passive** income, such as:

- Pensions or retirement income.
- Rental income.
- Interest, dividends, or royalties.
- Profits from companies or financial investments.

Applicants must demonstrate income meeting at least the Portuguese minimum wage (currently approx. €820–€870/month depending on the year of application).

Financial requirements

Minimum passive income thresholds:

- **Main applicant:** 100% of the minimum wage (approx. €10,440/year)
- **Spouse or dependent parents:** 50% of the minimum wage each (approx. €5,220/year)
- **Dependent children:** 30% of the minimum wage each (approx. €3,132/year)

Savings requirement:

It is advisable to show financial resources equivalent to **12 months of income**, held ideally in a Portuguese bank account.

Eligible family members

Family members may apply simultaneously with the main applicant or through family reunification after arrival.

- Spouse or life partner
- Minor or incapacitated children
- Dependent adult children enrolled in education
- Dependent parents of the applicant or spouse
- Minor siblings under legal guardianship

Application process

The D7 Visa process consists of two stages:

STAGE 1 – Consulate Application (D7 Visa)

Submitted in person or via the consulate's e-visa system.

Required documents typically include:

- Proof of accommodation in Portugal (rental contract, deed, etc.)
- Proof of passive income and bank statements
- Criminal record certificate
- Proof of international travel insurance or PB4
- Tax Identification Number (NIF)
- Portuguese or foreign bank account showing sufficient funds

Fee: approx. €90¹

Processing time: up to 60 days²

Once approved, a **4-month visa** is issued, allowing two entries into Portugal and granting the right to attend a residence permit appointment.

STAGE 2 – AIMA Residence Permit

At the scheduled appointment, applicants must provide:

- Biometric data (photo, fingerprints, signature).
- Portuguese tax identification number (NIF).
- Proof of accommodation.
- Proof of means of subsistence.

Fee: €170.08³

Processing time: up to 90 days⁴

Residence permit features

- Initial residence card valid for **2 years**.
- Renewable for **3 additional years**.
- Allows employment or business activity.
- Free movement in the Schengen Zone.
- Access to Portuguese public services.
- Eligible for **permanent residency or citizenship** after meeting legal requirements.

¹ The fees are subject to later confirmation, as they may vary from year to year.

² The timeframes are indicative and may be extended depending on the administrative services.

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Minimum stay requirements

To maintain residency status:

- Stay **6 consecutive months** in Portugal, or
- Stay **8 non-consecutive months** per year

Exceptions exist for justified personal, professional, or family reasons.

Pathway to Portuguese citizenship

Under current legislation, applicants may apply for citizenship after holding **legal residency for five years**. However, a new law (pending publication) may extend this to **ten years**, except for CPLP nationals (seven years).

General Eligibility Requirements

Applicants must also demonstrate:

- Basic Portuguese language proficiency.
- Knowledge of fundamental rights, duties, history, and national symbols.
- No criminal convictions punishable by two or more years under Portuguese law.
- No threat to national security, including terrorism, violent crime, or organised crime.
- Not subject to EU or UN restrictive measures.
- Sufficient means of subsistence.

Our firm monitors all legal developments to ensure your citizenship plan reflects the most up-to-date rules.

Why work with us?

At Seegman, we provide full legal representation, including:

- Acting as your Fiscal Representative (NIF).
- Opening your Portuguese bank account.
- Preparing and submitting all visa documentation.
- Scheduling and accompanying you to AIMA appointments.
- Guiding your family reunification and renewal processes.
- Citizenship guidance and compliance.

Start your journey to Portugal today

Seegman combines legal expertise with personalised support to ensure a smooth, secure, and successful relocation process.

Contact us to schedule a consultation and begin your D7 Visa application with confidence.



This brochure is of an advertising and informative nature. For the provision of professional legal advice you should contact the firm directly through the specialized contacts.

Seegman refers to the company Seegman Servicios Jurídicos, S.L.P., with tax identification number B88144852.

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