

Golden Visa in Portugal: Your Gateway to Europe

Portugal's **Golden Visa** program is one of the most attractive residency-by-investment options in Europe. Designed for **international investors, entrepreneurs, and high-net-worth individuals**, it offers a streamlined path to Portuguese residency with access to the Schengen Zone.

Whether you're looking for **greater global mobility, a strategic investment opportunity, or a secure future for your family**, the **Golden Visa** provides a flexible and advantageous solution. Through the **Authorization for Investment Purposes (ARI)** program, investors can unlock the benefits of living, working, and studying in Portugal while securing a strong foothold in the European market.


Who Can Apply for the Golden Visa in Portugal?

The Golden Visa is available to non-EU and non-Schengen nationals who make a qualifying investment in Portugal. This program also extends to family members, allowing them to benefit from residency under the same application, including:

- **Spouse or legal partner**
- **Children** (minor or dependent adult children up to 26 years old)
- **Dependent parents**

To qualify, applicants must have no criminal record and fulfill a minimum stay requirement of 7 days in the first year and 14 days in subsequent years.

Key Benefits of Portugal's Golden Visa



- 1** Visa-free travel within the Schengen Area.
- 2** Right to live, work, and study in Portugal with family members.
- 3** Minimal stay requirements, offering flexibility - **only 7 days in the first year and 14 days thereafter.**
- 4** Possibility to **apply for Portuguese citizenship** by naturalisation after five years, provided that all legal requirements are met.
- 5** Flexible investment options, either as an **individual entrepreneur** or through a **company based in Portugal or another EU Member State** with a **permanent establishment in Portugal.**

This program is an ideal solution for those seeking mobility, financial security, and long-term opportunities in Europe.

Investment Requirements

To qualify for the **Golden Visa**, applicants must **maintain their investment for a minimum of five years**.

Eligible investment options include:

Capital transfer of at least €500,000 into Portuguese investment funds.

Scientific or technological research investment of at least €500,000.

Support for cultural heritage or artistic production with a minimum contribution of **€250,000**.

Job creation through the establishment of a company with at least **10 new jobs** in Portugal.

Investment in an existing Portuguese company that creates or maintains **at least five jobs for three years**, with a minimum investment of **€500,000**.

Each investment route provides a unique opportunity to contribute to Portugal's economy while securing residency rights.

Investment Fund Route

Investing in eligible **Portuguese investment funds** is currently one of the most relevant routes to obtain a Golden Visa. This option may offer diversification and access to regulated investment vehicles, subject to a case-by-case legal, tax and financial review.

While tax implications vary, some investment funds benefit from **reduced income tax rates**, such as **10% for Portuguese tax residents and 0% for non-residents**.

This option provides **flexibility, diversification, and efficiency**, making it an attractive alternative for investors seeking residency in Portugal.

How to Choose an Investment Fund?

The selected fund must be registered with CMVM and meet the following criteria:

- Have a **minimum maturity of 5 years** at the time of investment.
- Allocate at least **60% of its capital to Portuguese commercial companies**.
- Not be directly or indirectly related to **real estate investments**.

Seegman assists clients in reviewing whether a selected investment route meets the legal requirements for Golden Visa purposes, coordinating where necessary with regulated financial, tax and investment advisers.

Required Documents & General Requirements

Applicants must submit the following documents:

Valid passport ✓	Proof of legal entry into Portugal ✓	Medical insurance valid in Portugal ✓	Criminal record certificate ✓
Proof of tax and social security compliance ✓	Investment documentation, depending on the selected option ✓	Family relationship documents (e.g., birth and marriage certificates) ✓	Payment of processing fees ✓

Application Process

Submission

The application is submitted through the **ARI Portal**, either by the applicant or by a duly appointed legal representative. The process includes the registration of the application, upload of supporting documents, payment of the applicable fees and, once validated by **AIMA**, scheduling of an in-person appointment at an **AIMA** office for document verification and biometric data collection.

Approval & Validity

The temporary residence permit for investment purposes is currently **valid for two years from the date of issuance** of the residence card, subject to the specific renewal rules applicable under Portuguese law.

Tax Considerations

Holding a Golden Visa grants residence rights in Portugal but does not automatically make the investor a Portuguese tax resident. Immigration residence and tax residence are separate concepts and should be analysed independently.

The former Non-Habitual Resident tax regime has been generally abolished as from 2024, although transitional rules may still apply in certain cases. Portugal currently offers more specific tax incentives, such as the Tax Incentive for Scientific Research and Innovation (IFICI), which applies only to certain qualified profiles and activities.

Any relocation or investment decision should therefore be preceded by a tailored tax analysis.

Contact us to learn how we can assist you in obtaining Portugal's Golden Visa with tailored legal expertise and strategic guidance.



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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