

THE D7 VISA

The D7 visa is intended for foreigners who wish to obtain a residence permit in Portugal as long as they can support themselves through stable income methods such as real estate investments, intellectual property or financial investments which are sourced from outside of Portugal. This visa is open to foreign citizens who wish to reside in Portugal as retirees or live on their own income.



HOW TO APPLY FOR A D7 VISA

To apply for the D7 Residence Permit, you will need to fulfill several requirements and the process takes place in two stages.

- Stage 1:** The first stage is applying in your home country for a temporary D7 Visa (which lasts for four months).
- Stage 2:** The second stage is attending the appointment with the Portuguese Immigration and Borders Service (SEF) in Portugal, who will approve your residence permit.
- To apply for the D7 Visa, you will need to submit all requested documents to the Portuguese Consulate in your country of residence or to VFS Global (if this is the case).
- If your application is approved, the Portuguese Consulate will deliver the temporary visa – the D7 Visa – which will allow you to travel to Portugal, along with granting you an appointment at the Portuguese Immigration and Borders Service (SEF) to formalize the residence permit request.
- This temporary visa is valid for a period of four months from its date of issue.
- Following the temporary visa approval, you will need to attend your appointment with the Portuguese Immigration and Borders Service, where you'll enroll your biometric data.
- The residence permit will then be granted for an initial two-year period and renewed for 3.

WHAT ARE THE REQUIREMENTS FOR A D7 VISA

- Be a non-EU national
- Have sufficient funds to support yourself during your stay in Portugal
- Hold a clean criminal record
- Be willing to reside for more than 183 consecutive days in Portugal
- Show proof of a place to live in Portugal
- OR accommodation (rental agreement registered at tax office) for a year
- Be willing to become a fiscal resident in Portugal

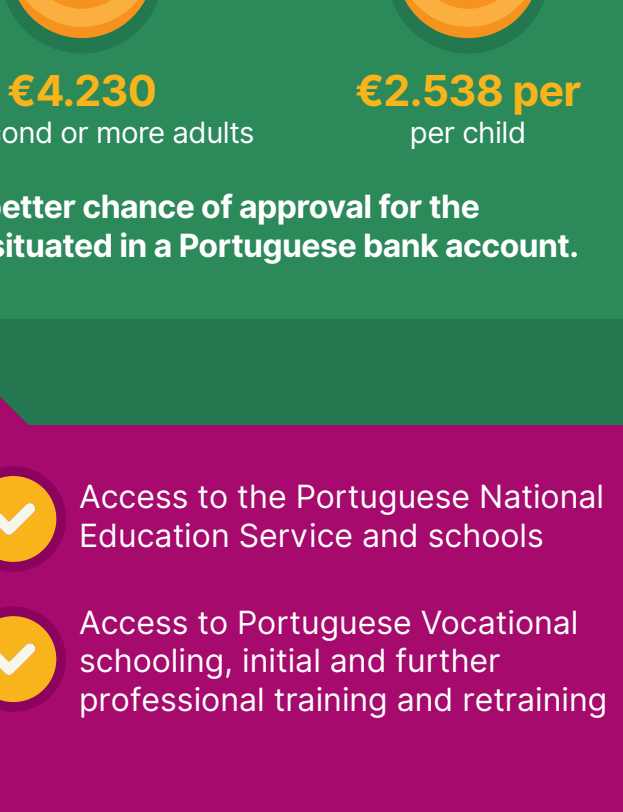
WHAT DOCUMENTS ARE REQUIRED FOR THE D7 VISA APPLICATION?

- D7 application form
- Valid passport
- 2 passport-sized photographs
- Proof of passive income
- 6 months of bank statements
- Valid travel insurance with health coverage
- Criminal background check (ACRO or DBS)
- Proof of accommodation 12-month lease agreement or home ownership
- Personal Statement about why you want to live in Portugal

You will also be required to have a Portuguese NIF (tax) number and a Portuguese bank account.

HOW DO I GET A NIF NUMBER?

You can apply remotely, which generally takes several weeks, or it's almost immediate if you apply in person.



Visas.pt

Visas.pt can also assist you in obtaining a NIF Number and bank account along with guide you through the D7 visa process.

<https://www.visas.pt>

WHAT ARE THE INCOME REQUIREMENTS?

In order to obtain the D7 Visa, applicants must show that they have a minimum of 12 months of savings, amounting to a total of:

- €8,460 for the first adult
- €4,230 for second or more adults
- €2,538 per child

The higher the income, the better chance of approval for the applicant. Funds should be situated in a Portuguese bank account.

- Access to the National Health Service care
- Access to the Portuguese National Education Service and schools
- Leave the country for 6 consecutive months or 8 intercalated months
- Access to Portuguese Vocational schooling, initial and further professional training and retraining
- Access and protection from the Portuguese Law and legal system

ARE THERE TAX BENEFITS WITH THE D7 VISA?

If you hold the D7 Residency Visa, you are entitled to benefit from Portugal's NHR program for non-habitual residents, which key advantages are:

- Benefit from a special personal income tax treatment over a 10-year period
- Enjoy tax exemption on almost all foreign sources of income
- 20% flat rate for certain Portuguese source incomes (from specific professions and from self-employment), as opposed to normal Portuguese income tax rates of up to 48%
- No minimum stay requirement
- Become part of a white-listed tax environment within the EU
- A tax exemption for gifts or inheritance to direct family members
- No wealth tax
- Free remittance of funds to Portugal

A key feature of Portugal's non-habitual resident tax regime lies in its relationship with Double-Taxation Agreements (DTAs). Pensions are taxed at 10% and other sources of income are exempt.

In turn, under the NHR tax regime, Portugal will not tax most foreign source income earned by NHR individuals because the income may be taxed abroad. This allows for NHR residents to receive foreign income completely free of tax.

Do I need a letter from my company that says that I work remotely?

If applying for a D7 visa as a remote worker you will be required to have a No Objection Certificate (NOC) to support your application. This NOC should state that your employer has no objection that you work remotely from Portugal.

Can I apply for a D7 on-line

without having to attend an interview or if I would like to apply in my home country and wait for two months to get my D7 before moving to Portugal. You are required to apply for residency in the country where you are currently legally resident.

If I have to stay in Portugal for two years,

without leaving, once my D7 is granted and if the 19 months visa requirement still applies. The D7 visa is a short-term entry visa that allows you to enter Portugal and apply for a residence permit. It is a requirement for renewing your residence permit that you spend no more than 8 months outside Portugal during the first permit validity period. There are small exceptions to this, but they will be subject to the discretion of the SEF officer at the time of renewal. The SEF officer will be particularly interested in seeing proof that you have made Portugal your country of residence and not using their residence application as an easy way to gain access to the EU, benefit from Portuguese tax status (such as NHR) and to get citizenship.

Can I open a bank account on-line or does it have to be a Portuguese bank account with branch offices and not entirely on-line?

The account can be opened with any bank that is regulated by Banco de Portugal, regardless of if it's online only or not. The issue with online-only banks is they typically have no way to verify ID from foreigners so typically are only open to citizens of Portugal. The other option is to look for banks that have offices in your home country such as Santander Totta, BPI, Millennium, or Caixa Geral de Depositos.

Can I apply for a D7 visa as a remote worker?

Remote workers are not typically considered as passive income earners; some have had success in previous years. As of May 2022 applicants applying for D7 visa as a remote worker have been reporting that they have been rejected again even though their savings and earnings were substantial.

Can I Apply for My Portugal D7 Visa While I'm In Portugal?

No. You'll need to apply for your Residence Visa (the D7 Visa) within your home country. After receiving your D7 Visa, you need to travel to Portugal to apply for your Temporary Residence Permit.

You Must Meet The Minimum Stay Requirement

When staying in Portugal, you'll need to meet the minimum stay requirements to keep your residency status.

- Initial Residency Permit**
At least 16 months per 2 - year period (being absent for more than 6 consecutive months could lead to your permit being revoked)
- Subsequent Residency Permit**
At least 28 months per 3 - year period (being absent for more than 6 consecutive months could lead to your permit being revoked)
- Permanent Residency Permit**
At least 30 months per 5 - year period (being absent for more than 24 consecutive months could lead to your permit being revoked)

Can you apply for citizenship with a D7 visa after 5 years?

The residence permit granted through the D7 visa is valid for two years and can be renewed for three more years, for a total of five. After five years, you are eligible for Portuguese nationality.

When applying for the permanent residency permit, do I need to take a Portuguese language test?

You don't need to take the test to get temporary residency in Portugal, but you do need a certificate to show you have A2 Portuguese or higher if you're applying for citizenship or permanent residency. You will have to take a test eventually.

Can Children be included on D7 visa?

Yes. You will have to show sufficient funds to support children monthly and also show an additional €2,538 per child of savings when applying.

Can I work in Portugal on a D7 visa?

Once your D7 application is approved you then can apply for your residence permit. The D7 visa does not allow you to work in Portugal but the subsequent residency permit does.

Is a 1 year rental agreement for a D7 visa absolutely required?

Unfortunately, yes. A long term rental agreement is required to apply for the D7 visa. This means you will be paying rent in Portugal even though you are not allowed to be living in Portugal. This is a source of constant complaints from applicants as they are required to have a signed long term agreement but also are required to apply from their home country. This means they will have to either rent accommodation long term sight unseen or make a special trip to Portugal to sign the documents. Considering long term accommodation requires 1-2 months deposit and first months rent just to start, this is the costliest aspect, and most nonsensical, aspect of the D7 application process. For clarification, the rental agreement must be a long term rental agreement and not with an AirBnB or holiday let.

Are utilities required to be in my name for the long term rental?

No, utilities for your rental property are not required to be in your name. Oftentimes utilities are in the name of the owner of the property or a spouse.

What is a personal statement?

A personal statement explains why you're seeking Portuguese residency, where you're going to stay, and how you're going to support yourself. The shorter and straightforward it is, the better. Below are two examples of this:

EXAMPLE #1

Your Name
Your Address
Your Email
Your Phone #
Your NIF-XXXXXXXXXX

I am a retired quality engineer. I wish to live in Portugal as a retiree because of the lifestyle and culture. My ties to Portugal are people I have met including my attorney, XXXXX XXXXXXXX, my real estate agent XXXXX XXXXXXXX and my friend XXXXX XXXXXXXX which is a Portuguese resident living in Caldas de Rainha.

I will live initially in rented accommodations at XXXXXX,XXXXXXXX. The rental contract is included in my application, and I paid €XXXX.00 as a deposit plus two months rent. I will look for an apartment to purchase or rent for longer term.

I have transferred money into my Portuguese bank XXXXX XXXXXXXX for daily living expenses and any future home purchases.

I will maintain a minimum bank balance of €XXXX.00.

Your Name - Sign Date

EXAMPLE #2

Dear Sir/Madam

My name is xxx. I am a retired professor at UC Berkeley. I would love to retire in Portugal because of the quality lifestyle and the amazing culture. I have friends who are retired in Portugal, and I would like to reunite with them. Portugal always held a place in my heart. Ten years ago I visited Portugal for tourism purposes for the first time and completely fell in love with the people, food, and vibrant culture. Ever since I've wanted to make Portugal part of my life.

I will live in a rented accommodation that I have leased for a 12 months period at Rua Sao, 21 r/c Lisbon Portugal. In the future, I am planning to purchase an apartment for the longer term. I have several bank accounts and investments in the United States that will support my expenses in Portugal. I have also opened a Portuguese bank account and deposited € XXXX,XX.

For your reference:
Please find the following documents to support my visa application:

- 1 Visa application form, dated and signed with attached passport-size pictures
- 2 Passport
- 3 Travel Insurance
- 4 Proof of Accommodation for my stay in Portugal.
- 5 Income tax return, payslips, and savings account as proof of income.
- 6 Bank statements and health insurance coverage to cover any medical expenses in Portugal.

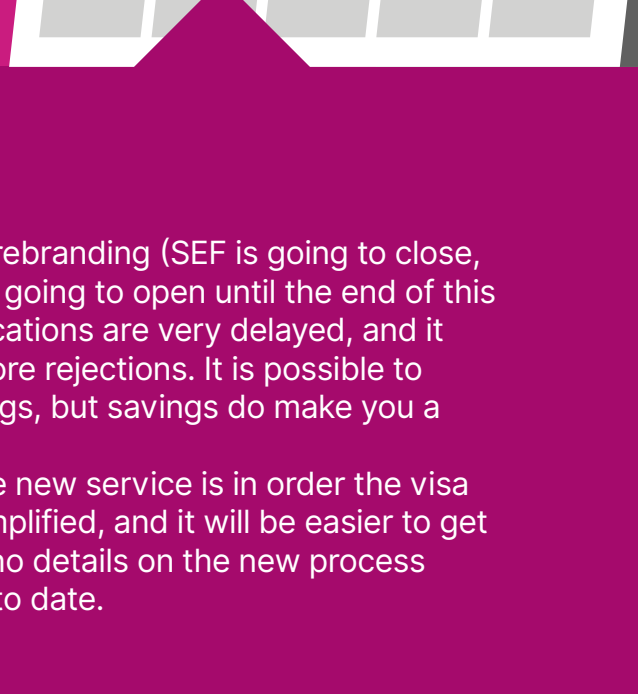
I trust that you will find everything in order. For any questions or clarifications, please contact me anytime

Sincerely,

Your Name - Sign Date

HOW LONG IS THE D7 APPROVAL PROCESS

- Obtaining the temporary four-month visa in your home country can take up to 60 days, provided you submit all the required information.
- When you receive your visa, you will also get an appointment with SEF, booked by the Consulate, when they issue your visa.
- Once the SEF has collected your documents and biometric data, it will take them about three weeks to send your residence card to your Portuguese address.



Warning

Because of the SEF rebranding (SEF is going to close, and a new service is going to open until the end of this month) all visa applications are very delayed, and it also leads to a lot more rejections. It is possible to qualify without savings, but savings do make you a stronger applicant. Specially once the new service is in order the visa processes will be simplified, and it will be easier to get approved, however no details on the new process have been released to date.

We know the D7 application process can be confusing. If you need assistance with any aspect of your application write us at contact@buyproperty.com and we can help!

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