



# **About Portugal**

Portugal is a sunny, lively and scenic European country, situated on the Iberian Peninsula. Portugal is viewed as an ideal relocation destination for many because of its stunning scenery, good food, culture, entertainment and favourable climate. Collectively, this attracts people from all over the world to start a new life filled with sun, sand and adventure in Portugal.

Portugal has a fairly warm climate, which varies by region: the south is more arid, the northwest is rainy, and the northeast is characterized by long and warm summers. The warmest month is August. In Lisbon, the average daytime temperature is 27.8°C. The sea is warmest in August and September and its temperature ranges from 13°C to 19°C throughout the year. There are warm winters. The average daily temperature in January in Lisbon is 14.7°C. It rarely snows there and when it does, the snow melts quickly. It is more common in mountainous areas.

It is often sunny in Portugal, especially in July, August and September. However, the properties are usually quite poorly insulated and there is usually no central heating. Many people buy oil heaters, have a fireplace, or wear many layers even inside the house. It does get quite chilly during the winter months.





# Why Relocate To Portugal?

It's no surprise that so many people move and set up home in Portugal. The dreamy Mediterranean climate is certainly a big draw for those looking to relocate, but that's not the only reason why so many people from all over the world choose Portugal to relocate to. Here are a few reasons why people choose Portugal as their destination to set up home.

# **Cost Of Living**

Before you move to Portugal, it is wise to make yourself aware of what the cost of living will be like. The cost of living will determine many things, including how successful your relocation will be. You will be happy to hear that the cost of living in Portugal is considerably low, making expats more financially comfortable during and after the big move. The prices of things in Portugal are said to be lower than in most major cities like London, Berlin, etc. If you are used to paying high rent/payments in one of these cities, you could be in for a treat when you move to Portugal.

Everything is more expensive in the big cities or in the tourist-dominated Algarve. Even there, you'll still be able to find your cheap €10 plate of the day (includes dinner, wine, coffee, dessert, and appetizer). In general, just like anywhere else, the further you move away from the cities and the tourist areas, the cheaper everything gets.





# 5 Things You Might Not Know About Portugal

In a country as old and culturally rich as Portugal, it's no surprise that there are a few things that even natives don't know. Here are five fun facts about Portugal that you can use to impress your friends. Lisbon, the capital of Portugal, is one of the oldest cities in the world. It was founded by the Phoenicians in the 9th century BC. The first ever bookshop in the world was opened in Portugal in 1732. The Vasco da Gama Bridge in Portugal is the longest bridge in Europe. It spans a total of 17.2 kilometers. Piri Piri sauce, a popular spicy sauce, originated in Portugal. Port, a sweet fortified wine, which comes from the Douro region in northern Portugal and name for the town of Oporto where it is aged and bottled



# Top Places To Relocate To In Portugal

If you're looking for a new place to call home, Portugal should be on your radar. This beautiful European country has a lot to offer, from stunning coastal towns to charming inland cities. And with so many different places to choose from, you're sure to find the perfect spot for you.

To help narrow down your search, we've compiled a list of the top places to relocate to in Portugal. Whether you're looking for a place to retire, start a family, or just escape the hustle and bustle of city life, these destinations will definitely have something to offer you.



#### **Algarve**

The Algarve is Portugal's southernmost region and is one of the most popular tourist destinations in the country. With its sunny weather, stunning beaches, and lively atmosphere, it's easy to see why.

If you're looking for a place to retire, the Algarve is a great option. There are plenty of retirement communities and active adult communities to choose from. And with its mild climate, you can enjoy outdoor activities all year round.

If you have a family, the Algarve is also a great place to raise kids. There are plenty of family-friendly activities and attractions, as well as great schools.

See Properties for sale in the Algarve

#### Coimbra

Coimbra is a city located in central Portugal. It is the country's third-largest city and is home to a large university.

Coimbra is a great place to live if you're looking for a slower-paced lifestyle. It's a charming city with plenty of history and culture. And with the university, there's always something going on.

See Properties for sale in the Coimbra

#### **Cascais**

Cascais is a small town located just outside of Lisbon. It's a popular tourist destination, but it's also a great place to live.

Cascais is a charming town with a lot to offer. It's perfect for those who want to be close to the city but don't want to live in the hustle and bustle of Lisbon. And with its beautiful beaches, it's also a great place to relax and enjoy the outdoors.

See Properties for sale in the Cascais



#### Lisbon

Lisbon is Portugal's capital city and is one of the largest cities in the country. It's a vibrant city with a lot to see and do.

If you're looking for a place to start a career, Lisbon is a great option. There are plenty of job opportunities, as well as a lively nightlife scene.

And if you have a family, Lisbon is also a great place to raise kids. There are plenty of family-friendly activities and attractions, as well as great schools.

See Properties for sale in the Lisbon

#### Ponta Delgada

Ponta Delgada is the capital of the Azores, an island chain located in the middle of the Atlantic Ocean.

Ponta Delgada is a beautiful city with a lot to offer. It's perfect for those who want to escape the hustle and bustle of city life and enjoy the outdoors. And with its mild climate, you can enjoy outdoor activities all year round.

See Properties for sale in the Ponta Delgada

#### **Porto**

Porto is a city located in northern Portugal. It's the country's second-largest city and is known for its port wine.

Porto is a great place to live if you're looking for a slower-paced lifestyle. It's a charming city with plenty of history and culture. And with its location on the Douro River, there's always something to do.

See Properties for sale in the Porto



#### **Braga**

Braga is a city located in northern Portugal. It's the country's third-largest city and is known for its centuries-old university.

Braga is a great place to live if you're looking for a slower-paced lifestyle. It's a charming city with plenty of history and culture. And with its university, there's always something going on.

See Properties for sale in the Algarve

#### **Aveiro**

Aveiro is a city located in central Portugal. It's known for its canals and is a popular tourist destination.

Aveiro is a great place to live if you're looking for a slower-paced lifestyle. It's a charming city with plenty of history and culture. And with its canals, it's a great place to relax and enjoy the outdoors.

See Properties for sale in the Aveiro







# **Buying Property In Portugal**

If you're looking for a sunny place to retire or just a great place to own a second home, Portugal should be at the top of your list. Foreigners can buy property in Portugal and enjoy all the benefits of residency.

Portugal offers one of the best qualities of life in the world. The Algarve, in particular, has been a popular retirement destination for many years, thanks to its mild climate, beautiful scenery and low cost of living. In recent years, Portugal has become an increasingly popular destination for second home buyers and investors from all over the world. And it's not hard to see why. Property prices in Portugal are very reasonable, especially when compared to other Western European countries. And, with the Portuguese government offering a number of incentives for foreigners buying property in Portugal, there has never been a better time to invest.



If you're thinking of buying property in Portugal, here's what you need to know. The process of buying property in Portugal is relatively straightforward. Once you have found the property you want to buy, the next step is to negotiate the price with the seller. Once the price has been agreed, you will need to sign a preliminary contract (contrato de promessa de compra e venda). This contract is not legally binding, but it does give you a period of time (usually 3 months) in which to arrange the financing for your purchase. If you are paying for your property in cash, you can proceed straight to the final contract (escritura de compra e venda). If you are taking out a mortgage, the lender will need to approve the loan before the final contract can be signed. Once the final contract has been signed and the purchase price has been paid, the property is officially yours. As a foreign buyer, there are a few additional steps you will need to take in order to obtain residency in Portugal. First, you will need to obtain a Portuguese tax number (NIF). This can be done at your local Portuguese consulate or embassy. Next, you will need to open a bank account in Portugal. This is relatively easy to do and can be done at any major Portuguese bank.

Finally, you will need to apply for a residence permit (Visa de Residencia). This can be done at your local Portuguese consulate or embassy. Once you have obtained residency, you will be able to enjoy all the benefits that Portugal has to offer. These include access to free public healthcare, the ability to drive on Portuguese roads, and the right to vote in Portuguese elections.

If you're looking for a great place to buy property, Portugal should be at the top of your list. With its low prices, beautiful scenery and friendly people, Portugal is the perfect place to call home.

#### See Properties for sale in Portugal

Mortgage Rates are some of the lowest in Europe. If you are interested in applying for a mortgage fill out the application form below and have the the banks will bid against each other so you can get the best rate. With mortgage rates as low as 0.8%, It's a good time to get a mortgage...

**Apply For A Mortgage** 





# Opening A Bank Account In Portugal

When you relocate to Portugal, you will need to set up a bank account as soon as you can. This bank account is an essential part of your relocation, as you'll need it for your wages and any payments that you will have.

To do this you'll need to get a NIF number which is your tax identification number. If you are in Portugal you can go to the Finances buildings, which are in almost every region, and get one for free. If you are not in Portugal, or don't wish to be concerned about speaking Portuguese at Finances, there are organizations set up to do that for you.

Opening a bank account in Portugal is rather similar to opening a bank account anywhere else in the world. You will need the required documents to prove your identity and your residency in Portugal. It is much easier to open a bank account when you are in Portugal but you can also work with lawyers to open one remotely on your bahalf.

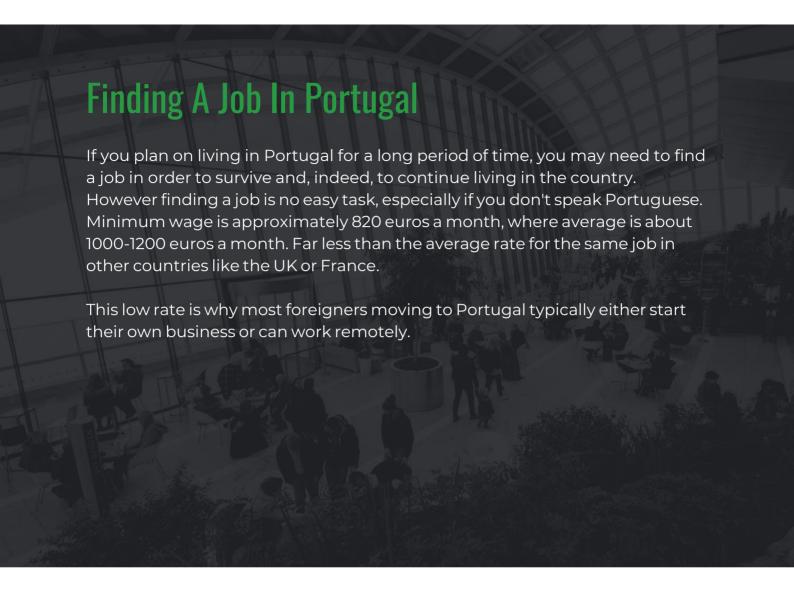
For help obtaining a NIF or Bank account remotely, visit <u>www.Visas.pt</u>

# **Bringing Your Stuff**

If you're planning on moving to Portugal, there are a few things you should know about bringing your belongings with you. For starters, all household effects and furniture are duty-free if you can prove they've been in your possession for more than a year. This is good news for anyone planning on making the move, as it means you won't have to pay any extra fees on items that are essential to setting up your new home.

However, there are a few other things to keep in mind when it comes to bringing your belongings to Portugal. First, if you're planning on bringing any electronics with you, you'll need to get a special permit from the Portuguese government. Secondly, if you have any items of value, such as jewelry or art, you'll need to declare them to customs.





# Beautiful, Affordable & Spacious Properties

This is an important one isn't it? Everyone wants a lovely place to call home and Portuguese housing is everything you'd expect it to be and more. Many older and charming properties are available and there's a growing trend towards heritage style apartments for the retired.





### **Cost Of Living**

If you're considering a move to Portugal, you're probably wondering what the cost of living is like. Portugal is a relatively affordable country, and your cost of living will depend on your lifestyle and where you choose to live. Below is a general breakdown of what the average costs are, however, keep in mind that the cost-of-living changes drastically depending on where you live in the country. Generally, the further North you go the less expensive it is. Areas like the Algarve and Lisbon/Porto tend to be more expensive than what is listed below as the average.

Family of four estimated monthly costs are 2,333.8€ without rent.

A single person's estimated monthly costs are 661.1€ without rent.

Cost of living in Portugal is, on average, 36.2% lower than in United States.

Rent in Portugal is, on average, 42.6% lower than in United States.

To see a full breakdown of costs, look here:

https://www.numbeo.com/cost-of-living/country\_result.jsp?country=Portugal



# **English Is Widely Spoken**

You can't underestimate the comfort that comes from being able to communicate properly in your new home country. Because English is so widely spoken, you won't find settling in difficult at all.

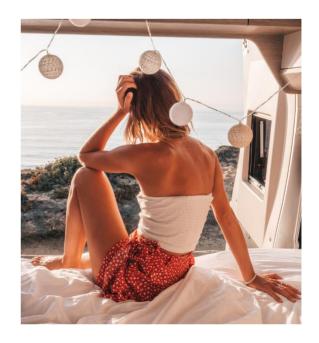
There will also be a fair number of English expats for you to chat to! At the last count there were no fewer than 49,000 British expats settled in the country!

The further North you go, and the further interior, the more you'll bump into non-English speaking individuals. Don't fret though, just think of it as the perfect place to practice your Portuguese!

One of the biggest problems with everyone speaking English is that you really never have a chance to practice your Portuguese. Even when you try to speak Portuguese in the shops, restaurants, etc., the staff usually take pity and begin speaking English. We still recommend you learn Portuguese, but at least you'll be able to get by while you get to grips with the language.

#### Pace Of Life

Portugal is suitable for those who like a relaxed pace of life. The Portuguese are not often in a rush to go anywhere or do anything. The Portuguese from the north say those in the south are slow while the expats generally think everything is slow. This is celebrated by many as it means you have stepped out of the rat race but can get frustrating when you have to actually get anything done such as renovations or anything to do with the Government. You either learn to adapt to the pace or you go mad. Your choice.





# It's Really Close To The UK

It's less than 3 hours from Manchester to Faro on the Algarve...that's faster than driving to London! Such a convenient distance that your friends and family will find it easy to come for holidays and you can book your Christmas shopping trips well in advance - no matter where you live in the UK!

Many expats love how cheap flights are to visit friends and family or spend special occasions with loved ones. You won't feel as though you've lost your connections because it's easy to stay connected.

# They've Got Healthcare Options

Socialism is very popular in Portugal, so a healthcare system that is completely socialized can be expected. The Serviço Nacional de Saúde (SNS) is available to all Portuguese citizens and is free for those under 18 and over 65. For everyone else, it is heavily subsidized.

Fortunately, the SNS is also available to non-citizens, although prices are a little less subsidized. What you need to do is get your Portuguese social security number (número de segurança social/NSS) at the closest Segurança Social office. After that, register as a resident in the closest public clinic to get your número de utente (public health care number), then you are good to go. More on this process in our guide to Portuguese healthcare.

It's quite a successful system. A ranking of 195 national healthcare systems around the world by The Lancet in 2018 put Portugal in 32nd place, which isn't bad at all. Medical care is available free of charge at public hospitals. It is available to citizens and residents of the country.

In private clinics, you can get an appointment faster than in public ones and there is also a higher level of service, including telephone consultations with your doctor. Private health insurance policies cover part of the cost or the full cost of treatment.

Read more: <u>Navigating Health Insurance in Portugal: Providers, Pre-Existing</u> Conditions, Visa Requirements, and Considerations for Seniors



### Safety

In 2019, Global Finance magazine ranked Portugal fourth amongst the safest countries in the world. In 2020, it was placed third in the Global ranking of peaceful countries.

In addition to being a safe country overall, Portugal has a number of measures in place to keep tourists safe. There is a heavy police presence in tourist areas, and the government has invested in a number of security cameras and other surveillance technologies.

Of course, no country is completely free of crime, and you should always take precautions when traveling to any new place. But you can rest assured that Portugal is a safe place to visit, and you're unlikely to encounter any serious problems during your stay.

As one of the safest countries in the world, Portugal is a great place to live, work, and raise a family. The crime rate is low, and the government is stable. Portugal is also a great place to visit, with its beautiful beaches, historic cities, and friendly people.







#### Education

Portugal is known for having a good free public education system. However, as can be expected, it's all in Portuguese. This presents several challenges to young students moving over as they are suddenly thrust into a learning environment where they don't understand the teacher at all. Younger children adapt better because they learn so quickly and the topics being taught are basic, but older students having to understand a new language and more complex concepts may find it difficult. Still, if you are moving to Portugal permanently then the younger you are, the easier it is to learn, and giving your kids the gift of another language is something they will appreciate for the rest of their lives.

Alternatively, there are private schools in English for Expat students. Some offer Portuguese and English full-time studies and are generally known for having a higher level of education than the public schools do. The cost ranges per school but is significantly less than private schools in the UK.

Ultimately, it's up to the parent and the student to decide if they want to go to English or Portuguese school. Both offer pros and cons. You'll meet a lot of Portuguese parents sending your kids to Public schools whereas Private schools tend to be Expat dominated.



# **Retiring In Portugal**



If you're looking for a retirement destination with good weather, great food, and friendly people, Portugal should be at the top of your list.

Portugal actively incentivizes non-European retirees to move to its sun-kissed country through its D7, Golden Visa, and the highly attractive tax holiday program called the Non-habitual Residency where all income is taxed at 0-20% depending on its origin.

The Portuguese are known for their friendly and relaxed attitude, and there is a large expat community. You'll often find yourself striking up conversations with strangers, and feeling welcome in Portugal. If you're looking for an active retirement, Portugal has plenty to offer. There are plenty of golf courses, tennis courts, and swimming pools. You can also go hiking, cycling, and sailing. The cost of living in Portugal is lower than in many other Western European countries. You can easily find affordable accommodation, and eating out is reasonably priced. With its affordable cost of living and low crime rate, Portugal is very popular as a destination for retirees.

Private healthcare is often the biggest concern, thankfully prices are very reasonable. You can see your options, here:

Navigating Health Insurance in Portugal: Providers, Pre-Existing Conditions, Visa Requirements, and Considerations for Seniors



#### The Visa Process

If you are moving to Portugal from outside the EU, you will need a visa to establish residence. Some of the most common visa options include: The Golden Visa, D7 Visa, Schengen Visa (these are short-term, tourist visas required from some countries), Study, Work, Tech, Startup, D2 Visa (for religious workers), and the Au Pair Visa

Read more: A Comprehensive Guide to Visa Types in Portugal and Who They're Right For



#### **Portugal Golden Visa**

The <u>Portugal Golden Visa Program</u> or the Residence Permit Program is a fiveyear residency-by-investment scheme open to non-EU nationals. It is part of Portugal's move to welcome foreign investors into the county.

Introduced in 2012 and recently modified, the program options have gotten smaller, but it is still very possible.





#### **Golden Visa Options:**

Donation to Arts €250,000

Venture Capital/Private Equity Fund €500,000 (recommended)

Donation to Research Activities €500,000

Company Creation 10 employees or €500,000 + 5 employees

If you would like more information about your Golden Visa options, write to contact@visas.pt or Whatsapp/Call +351 914 227 316.



#### **Benefits of Golden Visas**

The <u>Portugal Golden Visa</u> is granted based on an <u>investment in Portugal</u>. Golden Visas have been very popular with expats who wish to buy real estate in Portugal – though there are a number of other investment types that will qualify. Golden Visa benefits include:

- The right to family reunification
- A waiver of the usual residence visa for Portugal
- A visa exemption for Schengen Area travel
- Permission to live and work in Portugal, as long as you spend at least one week in-country during the first year, and at least two weeks during each year after that
- The right to apply for permanent residence and citizenship after five years as long as you fulfill those separate requirements

To be eligible for a Golden Visa for Portugal, you have to fulfill the following requirements:

- You must be over the age of 18
- You must make a significant investment that is beneficial to the Portuguese economy
- You must have no history of criminal records
- You must own the money you seek to invest
- You must commit to maintaining the investment for at least another five years

If you would like to speak to a specialist about a Golden Visa application and its requirements, contact@visas.pt



### Portugal's D7 Visa

The D7 is an affordable visa for non-EU nationals that want to move to Portugal and secure Portuguese residency, provided that they have sufficient funds to sustain themselves once in the country.

To obtain the D7 Visa, applicants will need to provide proof that they have a minimum passive income or pension for a 12-month duration. This means:

€820 per month for the first adult

€410 for each extra adult (50% of the first adult)

€246 per child (30% of the first adult)

This visa option is ideal for retirees and entrepreneurs who wish to move to Portugal without having to make a major economic investment. You will also a NIF number and a bank account to apply for this visa, proof of address (12 month rental or purchased home) in Portugal, and a travel insurance.

To see approval times, look here.

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#### **European Citizenship Through Heritage**

If you have parents, grandparents, or great-grandparents that were from an EU country, then you may be eligible for EU citizenship. The countries in the EU that provide the most favorable routes for citizenship by descent are Germany, Ireland, Italy, Poland, Portugal, Latvia, and Lithuania.



#### **Required Documents**

Whichever visa type you are applying for, you will need to submit a visa application form to the Portuguese embassy or consulate in the USA. You will need to download a Portuguese visa application form for the Schengen Area.

#### Depending on visa type, the following may be required

- Two passport photographs
- Your valid passport and copies of your previous visas
- A copy of your return ticket reservation, depending on your nationality
- Travel insurance to cover you for the Schengen area
- Flight dates and times
- Accommodation plans for the duration of your stay
- Proof of sufficient funds for the duration of your stay
- Proof of civil status
- Proof of economic status
- You may need to show extra documentation, e.g. students will need to show proof of enrollment to a Portuguese institution



# Cryptocurrency

Cryptocurrencies have been gaining popularity in Portugal in recent years. There are a number of reasons for this, including the country's favourable tax regime for crypto assets. In Portugal, cryptocurrencies are not considered legal tender but are instead classed as "assets". This means that they are not subject to capital gains tax as long as you are not doing it for "work". How the government determines if it is work or a hobby is not clear. This is a significant advantage for investors, as it means that they can purchase cryptocurrencies without having to pay any tax on their purchase. Another factor that has contributed to the popularity of cryptocurrencies in Portugal is the fact that the country is home to a number of Bitcoin ATMs. These ATMs allow people to easily and quickly purchase Bitcoin and other cryptocurrencies using cash. The Portuguese government has been supportive of the cryptocurrency industry. In 2018, the country's Securities Market Commission (CMVM) released guidelines for ICOs, making it one of the first European countries to do so. The CMVM's guidelines were designed to protect investors and ensure that ICOs are conducted in a transparent and fair manner. They require ICO promoters to disclose a range of information, including the risks involved in investing in the ICO and the team behind the project. The guidelines also impose restrictions on how ICOs can be advertised, with promoters only being able to target professional investors. The Portuguese government's supportive stance towards cryptocurrencies is in contrast to that of many other European countries. In 2018, for example, the French regulator banned the advertising of ICOs. The popularity of cryptocurrencies in Portugal is likely to continue to grow in the future. With the country's favourable tax regime and supportive government stance, it is an attractive destination for crypto investors.

<u>Full information regarding the law can be found (in Portuguese) here</u>



# **Bringing Your Car**



Cars in Portugal are not cheap, so it may be tempting to bring your car from the UK or another country in Europe. However, registering your car can sometimes be difficult and expensive. Once registered, you may have trouble selling it because the steering wheel is on the opposite side.

Imposto Sobre Veículos or ISV (Vehicle Tax), is paid only once when the vehicle gets a portuguese license plate. ISV exemption is available by importing vehicles from EU countries that you've owned for at least 6 months before arrival. See all details, here.

Many people try to drive their foreign-registered vehicles without getting caught. This is a big risk, as those caught will receive huge fines, including paying taxes on the vehicle based on the current value of a similar new vehicle. Failure to pay would have further repercussions, such as liens on property and assets.

The matriculation process can be tricky. It's sometimes recommended by Expats already living in Portugal to just sell your car in the UK and buy another one in Portugal just to avoid the hassle.



#### **Drivers License**

You can drive in Portugal as a tourist with a driving license issued by a country covered by the agreements mentioned above for a period of 185 days following your entry into Portugal, provided you are not intending to settle.

Portugal has a bilateral agreement for the recognition and exchange of driving licenses for most countries, or countries are signatories to one of the international traffic conventions.

If you take up residence in Portugal, you must take into account the following deadlines, which are effective from the date your residence document is issued:

- Up to 90 days. You can continue to drive on a license issued by a country mentioned above for up to 90 days from the date of issue of your residence document, but you must apply to IMT for an exchange during this period
- From 90 days up to 2 years. You can no longer drive on a license issued by a country mentioned above, but you can still apply to IMT for an exchange during this period
- After 2 years. You can apply for the exchange of your license, but you will have to pass a practical driving test

What do I need to do to exchange my driving license?

Start by asking your doctor for a medical exam. After the exam, the doctor will issue a medical certificate and send it electronically to IMT via our medical certificate platform. You can then:

- Fill out and submit with the following documents:
  - Residence permit
  - Certificate of authenticity of the driving license, issued by the issuing entity or consular services, indicating the categories obtained by examination (and what type of test) and the categories obtained by equivalence
  - Driving license
  - A certified translation of your driving license, if the content is in any language other than Portuguese, French, English or Spanish.



- The certification must be carried out by the Portuguese Consulate or the consular services of another member state in the respective country of origin
- A psychological assessment certificate, if you are applying to retain vehicle categories C, D and/or E

After sending the documentation, you will receive an email requesting the payment of the fee of 30 euros and, where appropriate, giving you further information on the collection of your biometric data.

#### **NHR Status**

Let's go straight to the facts: the NHR as we have known for several years ended on 31 December 2023. Having said this, if you still want to access the "old NHR", you will need to assess whether you fall under one of the grandfathering provisions set out below:

- 1) Having a procedure, initiated by December 31, 2023, of granting a residence visa or residence permit, with the competent entities, in accordance with the current legislation applicable to immigration matters, namely through the request for an appointment or actual appointment for submission of the request for the granting of a residence visa or residence permit or, also, by submitting the request for the granting of a residence visa or residence permit; or
- 2) Having a residence visa or residence permit valid until December 31, 2023; or or
- 3) Having a lease contract or other contract granting the use or possession of property in Portuguese territory concluded until October 10, 2023; or
- 4) Having a reservation contract or promissory contract for the acquisition of real rights over property in Portuguese territory concluded by October 10, 2023; or
- 5) Having dependents enrolled at an educational establishment domiciled in Portuguese territory, completed by October 10, 2023.

If you become a tax resident of Portugal from January 1, 2024 (under the new NHR rules) and haven't been a tax resident in Portugal in the past five years, you might qualify for the new NHR. The following individuals may qualify for the new NHR rules:

- A) Teaching in higher education and scientific research, including scientific jobs within the Portuguese science and technology system, as well as positions on the governing bodies of entities recognized as technology and innovation centers;
- B) Qualified jobs related to 'contractual benefits towards productive investment';
- C) Qualified jobs recognized by AICEP Portugal Global Trade & Investment Agency or by IAPMEI Agency for Competitiveness and Innovation as relevant to the national economy, especially concerning attracting productive investment;
- D) Specific research and development specialists;
- E) Jobs in start-ups under the Portuguese Start-Up Law;
- F) Activities carried out by tax residents in the autonomous regions of the Azores and Madeira, as specified by regional decree.



# **Bring Cash**

The of the most frustrating things you'll experience is ordering food, especially at local/typical restaurants, and only when the bill arrives will you be told they don't accept cards. You'll then have to leave the establishment, go to an ATM, retrieve cash, and then come back to pay. This is generally only an issue when dealing with smaller restaurateurs, usually for taxation reasons. Best to ask ahead of time if they accept cards or also bring enough in cash to cover the bill just in case.

#### **Tipping in Restaurants**

Because Portugal doesn't have a tipping culture, there are no fixed rules about tipping in Portugal. Generally, people take one of three different approaches:

- Some people don't tip at all.
- Others tip a percentage of the bill (usually somewhere between 5-10%)
- Others round up: if the bill comes to €37 or €38, someone might leave
  €40. If it comes to €32 or €33, they would leave €35.
- Tipping, particularly tipping a percentage of the bill, is more common in restaurants that are frequented by tourists and expats and less common in those that only have Portuguese clientele. It's polite and generous just to tip regardless and, because eating out is so affordable in Portugal, it usually only adds a few Euros to the bill.

**Note:** check the bill before leaving a tip. Some touristy restaurants will add a 10% service charge to the bill. If this is the case, you don't need to leave a tip. If paying by card, ask the staff if they receive the tips, often they don't. In these cases, pay by card and tip the staff in cash. Click here for more info on tipping cabs, maids, etc.



#### Pets

For movement between EU countries vaccination against rabies documented in the pet passport or the animal health certificate is the sole requirement for dogs, cats and ferrets to travel across EU borders

Dogs, cats, and Ferrets traveling to Portugal from outside the EU must have a microchip implanted that is linked to an EU pet passport or a health certificate completed by a veterinarian. The microchip must be implanted before the rabies vaccination is given.

What kind of pets can you take to Portugal?

For commercial flights, only dogs, cats, are permitted to fly. If you wish to travel with other animals, such as birds, the rules require quarantining your animal. For example, with a bird you will need to have a health certificate by a licensed vet and be in isolation in the original country for 30 days before import OR The bird must quarantine in Portugal for 30 days after entering the country OR Within the last 6 months and not before 60 days before the trip, your bird was vaccinated against avian influenza using a H5 vaccine OR The bird must isolate for 10 days before the trip and take a test for the Avian Influenza H5N1.





#### **Conclusion**

Portugal is a wonderful place to live. It's considered the one of the top ten safest countries in the world, has 300+days of sunshine a year, amazing golf courses, and many blue flag beaches that will take your breath away. With plenty of visas available, Portugal has become one of the top destinations for those retiring or those who just want to escape the rat race. With property prices much lower than most countries and mortgage rates at some of the lowest in Europe, there are plenty of great reasons to move to Portugal.

