PTGOLDENVISA
www.ptgoldenvisa.com

PROCEDURES, MAJOR QUESTIONS AND REMARKS

Residence Permit & Citizenship Portugal

2025

Portugal Golden Visa

THE PROGRAM

The Portuguese Golden Visa Residency Program offers high-net-worth individuals and their families a secure and efficient pathway to residency and, after 5 years, citizenship. By making a qualifying investment, investors will gain visa-free access to the Schengen Area, enjoy Portugal's high quality of life, excellent healthcare, and top-tier education, all while retaining attractive tax benefits. With minimal stay requirements in Portugal and the opportunity for global mobility, the Golden Visa is the ideal solution for those seeking long-term security and financial flexibility.

QUICK FACTS:

FROM a minimum Investment: 500.000 Eur

- Can **Live, Work and Study in Portugal**
- Can **Travel freely** in all Schengen Countries
- **NO need for Relocation** (just **7 days per year** on average)
- **Can Request Citizenship and get a Portuguese Passport after 5 years**
- Can Establish a **Business** in all Schengen Countries
- **Family Reunification** (add kids till 18 years old and parents of Investor and parents of wife)
- Can Enroll Kids in All Public Schools for Free or Private as Local
- If working in Portugal can enjoy all benefits of **Social Healthcare** including free medical care
- Can give **birth to a Child in a Public Health Institution** without any costs
- Can enjoy **Retirement Pension after 13 years**
- **No inheritance tax** in Portugal

REASONS FOR FOREIGN INVESTMENT:

Portugal is the 4th safest country in the world.	Great logistic infrastructures and advanced communication systems.	Affordable cost of living and Euro currency.
Tax incentives (ex: no inheritance tax, no taxes on investment funds qualifying for Golden Visa).	English is the second most spoken language.	Welcoming country with Tourism as the main industry.
Solid economy and politically stable country.	Easy for foreigners to invest and do business (create a company in 1 hour).	290 days of sun per year.

Portugal Golden Visa

ACCESS TO CITIZENSHIP

Portuguese citizenship opens the door to unparalleled benefits, allowing citizens to live, work, and study in any EU country while enjoying visa-free or visa-on-arrival access to over 180 destinations worldwide.

For investors enrolled in the Portuguese Golden Visa program, these advantages are within reach after just five years of legal residence. This accelerated pathway not only enhances global mobility and career opportunities but also secures a stable future for investors and family members. Portugal allows dual citizenship.

To apply for citizenship after five years of residency, applicants must meet the following criteria:

- Be at least 18 years of age.
- Maintain legal residency in Portugal for a minimum of five years.
- Demonstrate basic (A2 level) proficiency in the Portuguese language.
- Have no convictions for crimes carrying penalties of three years or more under Portuguese law.
- Provide evidence of tangible connections with the Portuguese community to further support their application.

The Portuguese Parliament approved several relevant changes to the Nationality Law that is currently in force since the 1st of April of 2024, where the most relevant is: the five-year period of legal residence in Portuguese territory for obtaining Portuguese nationality **begins on the date on which the analysis fee is paid**, following notification of the order granting the residence permit.

This means that Golden Visa investors, after proceeding with their investment and submitting the residency process, and the residency permit is granted, will be eligible for the nationality process after 5 years, counting from the day of process submission.

Portugal Passport ranks as 5th Best Passport in the World – Passport Index

Portugal Golden Visa

INVESTMENT REQUIREMENTS

To obtain a Residence Permit in Portugal (Golden Visa) all you need to do is fulfil one of the criteria below:

1. **Investment Funds** - to the amount of or greater than **500.000 Euro**, towards acquiring units/shares in a qualified investment fund dedicated to the capitalization of Portuguese companies, with at least 60% of the invest geared towards Portuguese companies and with a remark that real estate investments are excluded from eligibility.

2. **Incorporate a Company in Portugal and hire 10 permanent employees.** Only advisable to the ones with a local knowledge of the Portuguese economy, industry to invest, and tax system.

3. **Invest in a Portuguese Company with a value equal to or above 500.000 Euro (five hundred thousand Euro),** providing that for a minimum period of 3 years, it will **create 5 new jobs or maintain 10 permanent employees**.

4. **Cultural donation** with a value equal or above 250.000 Euro (two hundred and fifty thousand Euro) for artistic output or an organization supporting the arts, for reconstruction or refurbishment of the national heritage through the local and central authorities, public institutions, and public corporate sector.

Portugal Golden Visa

PORTUGUESE INVESTMENT FUNDS

The majority of Golden Visa applicants invest in Venture Funds due to the safety, returns, and tax efficiency. Portugal has around 50 Investment funds qualifying clients for Golden Visa.

Choosing the right investment strategy is crucial for aligning your portfolio with your financial goals, risk tolerance, and expected returns. PTGoldenvisa developed an innovative algorithm that evaluates client profiles, available funds, risk, and expected returns, among others, to deliver personalized solid investment strategy suggestions. Below, we present three distinct investment approaches, each catering to different investor profiles:

A ULTRA CONSERVATIVE STRATEGY

AVERAGE Projected Returns: 4% per year

Investment Funds:
Portuguese Stock Market SP20 Fund; Solar Energy Fund; Agrobusiness PT Fund

Best for:

Investors who seek steady, low-risk returns with a strong preference for capital preservation. This strategy focuses on well-established industries like energy, agriculture, and the Portuguese stock market.

A CONSERVATIVE STRATEGY

AVERAGE Projected Returns: 8% per year

Investment Funds:
Energy Trading Fund; Portuguese SME Companies Fund; Medical Retail Fund

Best for:

Investors looking for a balance between risk and return. This strategy diversifies across energy, retail, and promising Portuguese SMEs, aiming for higher growth potential while maintaining a degree of stability.

AN AMBITIOUS STRATEGY

AVERAGE Projected Returns: 14% per year

Investment Funds:
Digital Assets (35%) & Liquid Fixed Income (65%) - Crypto Fund; Portuguese Small and Medium Startup Companies Fund; Entertainment - Food and Entertainment Businesses Fund

Best for:

Investors comfortable with volatility and seeking higher returns. This strategy includes innovative and fast-growing sectors such as crypto, startups, and entertainment, offering significant upside potential but with increased market risk.

Disclaimer: The suggested investment portfolio is provided solely as an opinion and does not constitute registered financial advice.

Portugal Golden Visa

STEP BY STEP PROCESS

All process can be done remotelly except for biometrics submission (it has to be done in Portugal for investor and family members).

1 **Send** necessary **documentation to first start** the process:
- Proof of Address
- Proof of Profession
- Copy of Passport
- 3 month Bank Statements
- Scan copy of Local Tax ID (If applicable)
- Copy of Police Criminality Report
- Copy of marriage certificate

2 **Select the Investment Option** and finalize the terms.
- PTGoldenVisa guides you on the available funds qualifying client for the Golden Visa.

3 **Receive Documentation** from Bank, POAs, and Tax to sign.

4 **Sign the Documents** and send them by Courier to us.

5 **Receive Bank Account Details** directly from Bank Manager.

6 **Receive Tax ID and Instructions** directly from Law Firm.

7 **Receive clearance** from Law Firm **to proceed with the Investment**:
- PTGoldenVisa will support Fund Manager to conduct a KYC and approve client on the investment.

8 **Fund your Corporate or Individual Bank Account** for Investment.

9 **Send instructions** to Law Firm and Bank to transfer the investment to Investor's Name/ Investor Company Name.

10 Receive the **proof of investment**.

11 Send required **authenticated documentation** to Lawyers.

12 Receive **Pre-Approval to submit the Biometrics** in Portugal.

13 **Submit the Biometrics and Original Documentation** to the Immigration Office.

14 Receive the Approval and **Pay for Government Fees**.

15 Residence Cards are issued, picked up, and sent to you by Express Courier. **Enjoy the Residence Permit Card benefits** (spend at least 14 days in Portugal in the first 2 years).

16 **Apply for Portuguese Citizenship after 5 Year of Residency Permit.**

Portugal Golden Visa

REQUIRED DOCUMENTS

1 Initial Stage to Open Bank Account, Tax ID, and Power of Attorney:

a) **Scan passport copy of Investor and Spouse**;

b) **Proof of Address**: 1 Utility bill scan issued in the last 3 months;

c) **Proof of Profession**: Letter from the company where Investor is working stating the position there and company contacts;

d) **Copy of Tax Identification Number** (TIN) on the **country of Residence**;

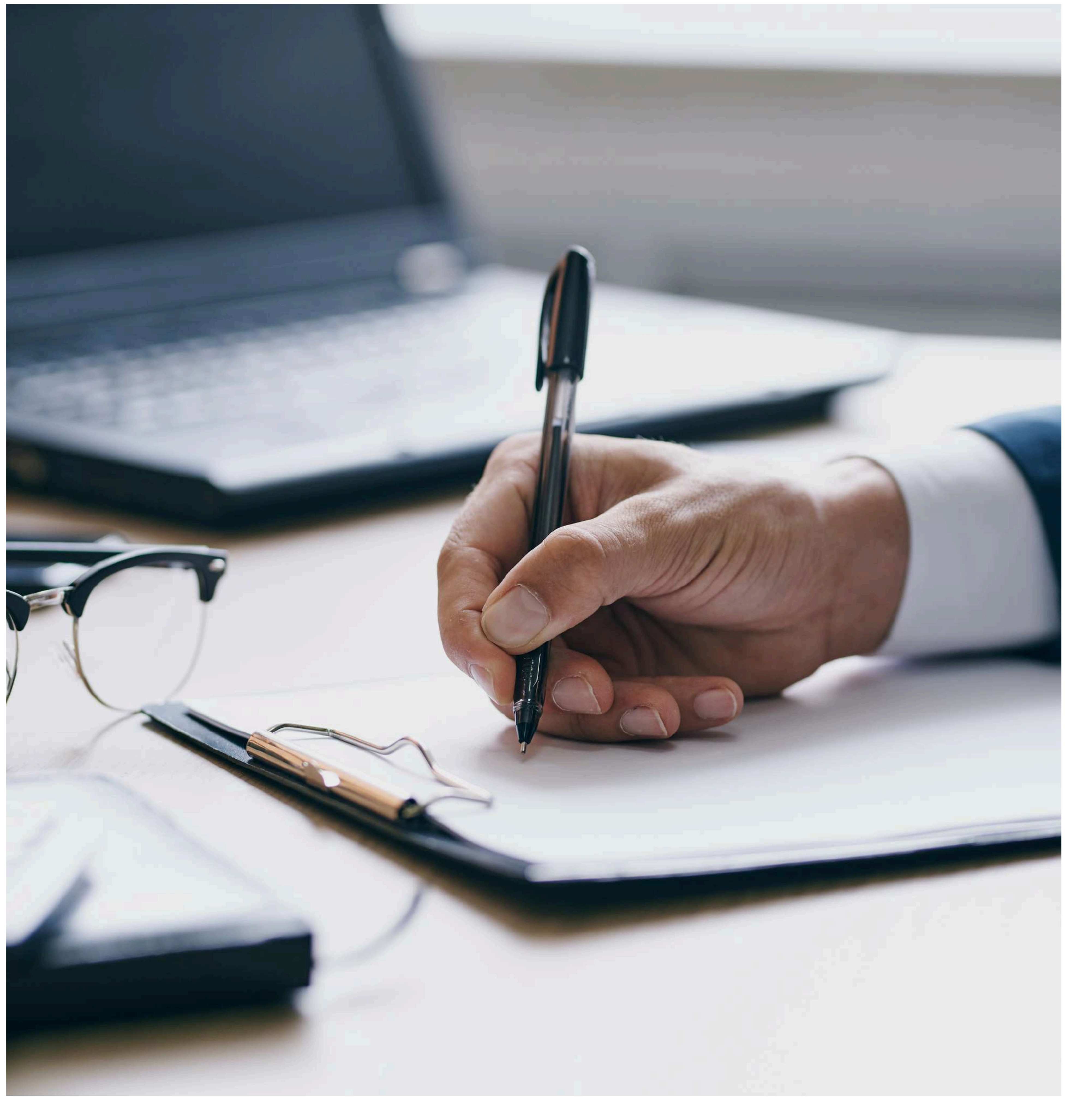
e) **Formal email** and **mobile phone number** to be stated in the Bank and Application;

f) **3 Month Bank Statements**.

English speaking manager.	Online banking.	Remote instructions.

g) **Copy of Police Criminality Report** of the main investor from the country of Residence;

h) **Copy of Marriage Certificate**.



2 After Investment Is Complete:

a) **A full scan copy of all pages of Passport** and **scan of travel document (schengen visa or schengen residence card)** with a validity of at least three months for investor and dependents;

b) **Police clearance** report of the **country of residence for Investor** and **residence and country of origin for all dependents over 16 years old** (fully apostilled or stamped at correspondent Portugal Embassy and translated into the Portuguese Language);

c) If applying with **Spouse Marriage Certificate** issued within the last year or proof of living in Cohabiting together for more than 2 years fully apostilled or stamped at correspondent Portugal Embassy and translated into Portuguese Language.

d) If applying with **kids**, a **Birth Certificate** issued within the last year fully apostilled or stamped at the correspondent Portugal Embassy and translated into the Portuguese Language. **(If kids are over 18 years old, is necessary to prove that they are still single and not working).**

e) If applying with **parents or parents in law**, a **Birth Certificate** from **Investor or Spouse** issued within the last year fully apostilled or stamped at the correspondent Portugal Embassy and translated into Portuguese Language.

f) **Sworn statement** by the foreign national, attesting that the same will comply with the **minimum quantitative and time requirements** regarding the investment activity in Portugal;

g) **Declaration issued by the Portuguese Tax Authorities** and **social securit**y attesting the absence of any debts of the foreign national to the said entities;

h) **Proof of investment.**

IMPORTANT: ***To apply for the Golden Visa Residence Permit****, first of all, one is* ***required to complete the investment*** *activity in Portugal.*

- ***Investment Fund*** *is the most successful investment option in Portugal qualifying clients for Golden Visa, since 2023.*

- ***The full minimum amount of the investment must come from abroad*** *(from any bank account, as long as it's from outside of Portugal).*

Portugal Golden Visa

TOTAL FEES WITH INVESTMENT IN INVESTMENT FUND

Simulation of Costs: Initial stage + Renewals + Citizenship Application

1. INVESTMENT

Minimum Investment Fund Units	500 000,00 €
Subscription Fees 2%*	10 000,00 €
Onboarding Fee	5 000,00 €
Total Investment	515 000,00 €

**estimated depends on selected Funds*

(1+2). TOTAL INVESTMENT INCLUDING CITIZENSHIP

1 Person - Investor Only	539 906,90 €
2 Person - Investor + 1 Depedent	561 313,80 €
3 Person - Investor + 2 Depedents	582 720,70 €
4 Person - Investor + 3 Depedents	604 127,60 €
5 Person - Investor + 4 Depedents	625 534,50 €
6 Person - Investor + 5 Depedents	646 941,40 €
7 Person - Investor + 6 Depedents	668 348,30 €
8 Person - Investor + 7 Depedents	689 755,20 €

2. LEGAL + GOVERNMENT FEES

Legal Process for Investor	5 000,00 €
Legal Process for Dependent	1 500,00 €
Government Analysis Fee per Person	605,10 €
Issuing Residence Cards Per Person	6 045,20 €
Legal Renewal Fee per Person	1 500,00 €
Government Analysis Fee per Person	605,10 €
Issuing Residence Cards Per Person	3 023,20 €
Legal Citizenship Application Per Person	3 000,00 €

COSTS BREAKDOWN TIMELINE

TO START - 0	YEAR 2	YEAR 4	YEAR 5
526 650,30 €	5 128,30 €	5 128,30 €	3 000,00 €
534 800,60 €	10 256,60 €	10 256,60 €	6 000,00 €
542 950,90 €	15 384,90 €	15 384,90 €	9 000,00 €
551 101,20 €	20 513,20 €	20 513,20 €	12 000,00 €
559 251,50 €	25 641,50 €	25 641,50 €	15 000,00 €
567 401,80 €	30 769,80 €	30 769,80 €	18 000,00 €
575 552,10 €	35 898,10 €	35 898,10 €	21 000,00 €
583 702,40 €	41 026,40 €	41 026,40 €	24 000,00 €

Portugal Golden Visa

FREQUENTLY ASKED QUESTIONS

1 Which family members can join the main investor in the application?

Only direct dependents are accepted: **spouse, kids** without any age limit but that can prove dependency; **parents** and **parents in law**; brothers, sisters, cousins and aunts will not be considered.

2 Who is considered dependent?

All minors (under 18 years old) (do not have to be in Portugal). **All children over 18 years old** who are **not married** and **not working**. All **parents** or **parents-in-law over 65 years old**, or that can prove dependency.

3 Which nationality can not apply for this program?

All nations are considered to apply for this Residence Permit, with the **exception of EU Citizens**. No exclusions for any other nationalities.

4 Is there a limit of visas approved per year?

No. There is **no limit** to the number of residence permits, that can be issued under these regulations. Annually, 1200 applications are submitted on average.

5 Can I get citizenship/passport after 5 years?

To receive a passport after 5 years you need to **apply** for **nationality** and pass a multiple-choice Portuguese language test. A2 Level (entry-level) or present a diploma that **has attended basic Portuguese A2 classes** with success. All persons joining the main applicant can apply for nationality after 5 years.

6 Can I work in Portugal with this visa?

Yes, you can **work, live and study** in Portugal as a regular citizen.

7 Do I have to pay taxes on global earnings after getting this visa?

If you spend **over 183 days** per year in Portugal you have to **declare global earnings** and pay taxes following our IRS tax rate. If you **do not spend over 183 days** per year you are considered a **non-tax resident** and **only the income originating within Portugal** is subject to taxes and needs to be declared.

8 What are the corporate income taxes in Portugal (IRC)?

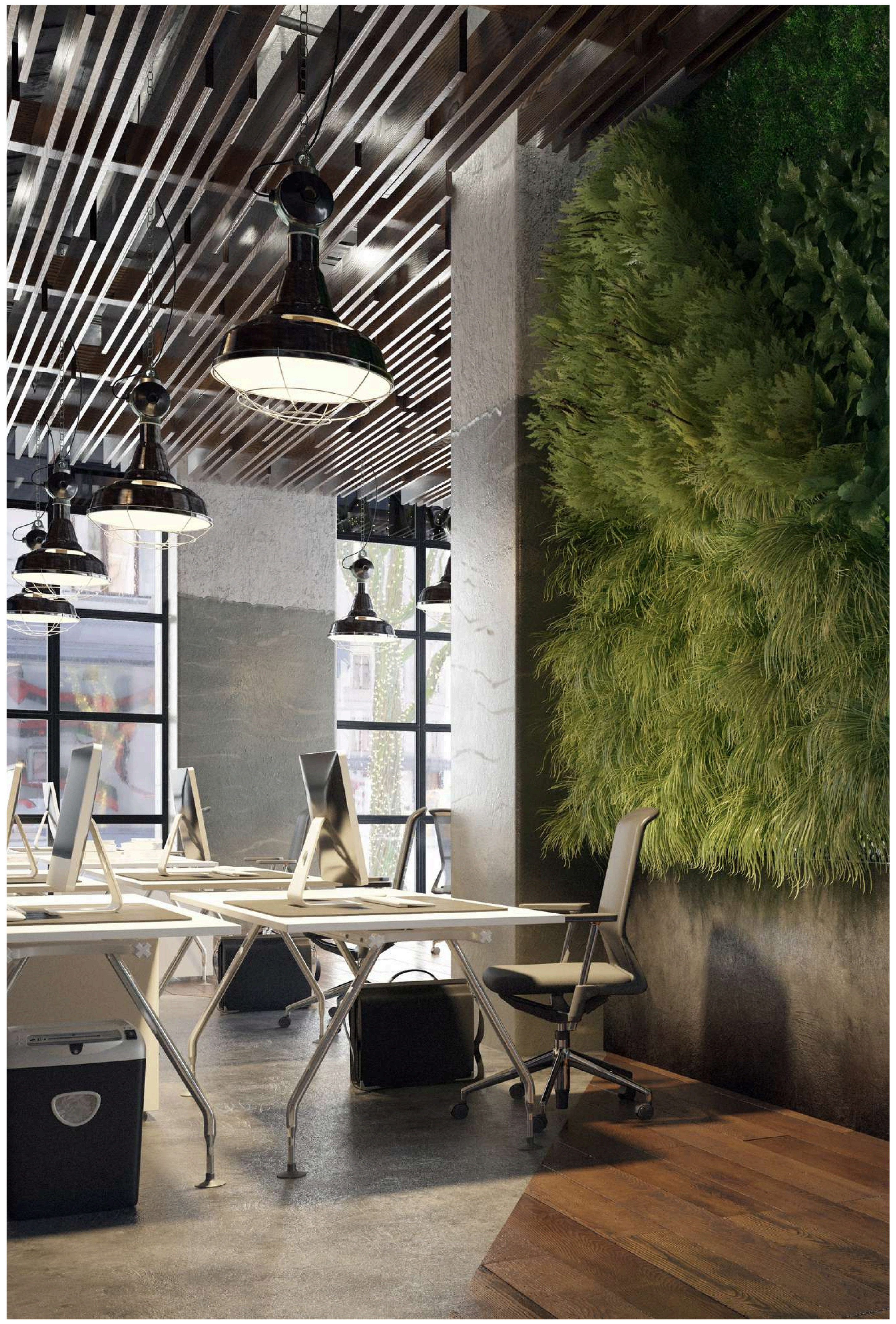
The normal rate of Corporate Income Tax (IRC) is **21% in mainland Portugal** and **20% in the Autonomous Region of Madeira**.

9 Can I invest in Portugal Properties after my application for a Residency Permit?

Yes. In fact, Portugal is one of the most safest and profitable countries to invest, since **all properties are freehold and demand is higher than supply**.

9 What is the expected annual return on investment funds that qualify clients for Golden visa?

It will **depend on the investment fund selected by the client**. If an Investor opts for a Conservative Option, normally, it is expected to have returns of 5% a year on their investment. It is not a guaranteed return since Funds Managers are forbidden to guarantee returns.



PTGoldenVisa, The Best Portuguese Service Provider for Golden Visa Applicants

ABOUT US

PTGoldenvisa stands out as the premier, exclusive service provider for high-net-worth investors and their families seeking Portuguese Golden Visa residency. Our Team guides our clients through every step with expert professionalism, ensuring they select the best investment strategy and funds suited to their profiles. Our support includes the KYC process, securing the approval, opening bank accounts, and arranging top-tier legal and tax representation.

PTGoldenvisa, provides clients a personalized, first-class service that is not available to everyone, ensuring the ultimate success and peace of mind. PTGoldenvisa provides investors and family members with an unparalleled experience that transforms their investments into a secure and lucrative pathway to global mobility and a prosperous future.

100% Guaranteed Success Rate

Best Golden Visa Service Awarded Company

Full Service Provider With Local Knowledge

Personalized Investment Fund Strategy

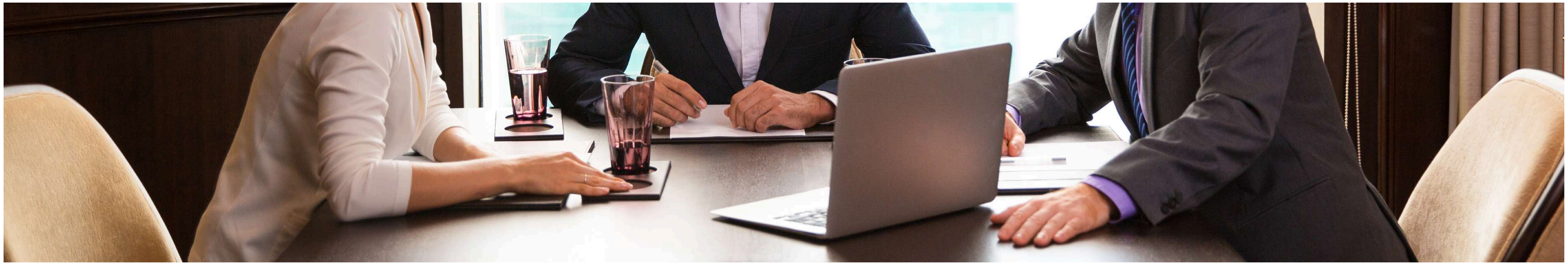
More Than 1000 Approved Clients

FEATURED IN

SPEAR'S THE EUROPEAN IFC Review WORLD FINANCE

PTGoldenVisa, The Best Portuguese Service Provider for Golden Visa Applicants

OUR SERVICES



GOLDEN VISA APPLICATION

The submission and renewal of the Portugal Business Visa, the “Golden Resident Permit”.

INVESTMENT FUNDS

Investment in Portuguese Funds that Qualify for Golden Visa.

ADVISORY SERVICES

Concerning all aspects of the personal and/or corporate presence in Portugal.

BANKING SERVICES

Opening accounts and liaising with banks regarding all aspects required by the client.

CONSULTING SERVICES

Liaising with the Portuguese Authorities on the submission and renewal of the business visa.

ACCOUNTING SERVICES

Assistance with corporate and individual taxes in Portugal.

COMPANY SERVICES

Company formation, management, and compliance. Virtual office services.

OTHER SERVICES

Assistance with corporate and individual taxes in Portugal.

ONE-STOP-SHOP FOR GOLDEN VISA INVESTORS

PTGOLDENVISA
www.ptgoldenvisa.com

Portugal Head Office

Address: Edifício Amoreiras
Avenida Eng.º Duarte Pacheco, Torre 2, Piso 9, Sala 10,
1070-103 Lisbon, Portugal
Phone Number: +351 962284098

Real Estate Consultant License AMI: 12717
APEMIP Member License: 5388

Dubai Office

Address: Level 14, Boulevard Plaza, Tower One, Sheikh Mohammed Bin Rashid Boulevard, Downtown Dubai, United Arab Emirates
PO BOX 334155
Phone Number: +971525834199
PO BOX: 334155

Top Investor Project Management Services
Incorporated in Dubai DED – Professional License: 905878