



PROGRAMME BROCHURE

— RESIDENCY BY INVESTMENT | PORTUGAL

Portugal D8 Visa — Remote Work and Digital Nomads

Live in Portugal while working remotely for employers or clients outside the country.

At a glance

COUNTRY	ROUTE
Portugal	Residency by Investment - Remote Work
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Two visas, one name

Almost everything written about the D8 skips the most consequential decision: which of the two versions you apply for.

The **temporary stay visa** runs for a year, allows multiple entries, and can be renewed. There is no residence permit to arrange after arrival. It suits someone who wants more than the 90 days Schengen allows but is not ready to commit.

The **long-stay visa** is a four-month entry document. You arrive, register with AIMA, and convert it into a two-year residence permit, renewable. Only this version builds the continuous lawful residence that permanent residence is counted from.

The income and document requirements are identical. The difference is entirely in what the time is worth afterwards.

The number that moves

€3,680 a month, for 2026. It is four times the national minimum wage, so it moves every January — and it has moved a lot: the same requirement was €3,040 as recently as 2023.

Because the figure resets each January, XIPHIAS confirms the threshold in force before filing and again before your AIMA appointment, and builds the income evidence with a margin above it.

There is no savings requirement

Figures of €11,040 and €44,160 are sometimes quoted as a D8 savings or bank-balance requirement. Neither appears in the D8 rules.

The D8's legal basis is **Decreto Regulamentar n.º 4/2022**, which added articles 18.º-B and 31.º-A to the 2007 regulation. Both list exactly four documents, and the only financial one is *proof of average monthly income over the last three months of at least four times the guaranteed minimum monthly wage*. No balance, no deposit, no lump sum.

€11,040 is the **D7** threshold (twelve times the minimum wage, Portaria 1563/2007 art. 5.º n.º 6). **€44,160** multiplies the D8's monthly multiplier by the D7's twelve-month period and has no basis in any instrument.

What you need is **€3,680 a month**, evidenced across the preceding three months. A spouse and dependent children are covered by Portugal's general means-of-subsistence rule (Portaria 1563/2007): an additional 50% of the minimum wage — **€460 a month** — for a spouse, and 30% — **€276 a month** — for each dependent child.

The citizenship timeline

Portugal changed its nationality law on **19 May 2026** (Lei Orgânica 1/2026). Naturalisation now requires **seven years** of legal residence for nationals of EU member states and Portuguese-speaking countries, and **ten years for everyone else — including Indian nationals**. It was five years for everyone before that date. Applications already pending on 19 May 2026 keep the old five-year rule.

Permanent residence is unaffected and remains five years (Lei 23/2007, art. 80.º).

If Portuguese citizenship on a five-year horizon is the reason you are considering this, plan on ten years instead, and weigh that before you commit.

Note also that India does not permit dual citizenship: acquiring Portuguese citizenship would end your Indian citizenship under Section 9(1) of the Citizenship Act 1955. Portuguese **residency** does not.

Key benefits

- Live in Portugal legally while keeping your existing job or client base.
- Schengen travel across 29 countries on your Portuguese card.
- Access to Portuguese healthcare and social security as a legal resident.
- Spouse and dependent children included.
- On the long-stay route, a path to permanent residence after five years.

Requirements

- Non-EU/EEA/Swiss nationality.
- Employment contract, or freelance contracts, with entities outside Portugal.
- Average monthly income at or above €3,680 over the previous three months.
- Proof of accommodation in Portugal.
- Portuguese tax number (NIF) and bank account.
- Clean criminal record certificate and valid health insurance.

When this route may not fit

- Income sourced from a Portuguese employer or Portuguese clients.
- Income below the threshold, or too irregular to evidence.
- Attempting to switch from tourist status inside Portugal — rarely possible.
- Serious criminal convictions or ongoing proceedings.

Funds to show

Requirement	Amount	Notes
Monthly income — main applicant	EUR 3,680	Four times the 2026 Portuguese minimum wage of €920, per Decreto Regulamentar 4/2022. Rises each January.
Spouse — additional monthly income	EUR 460	50% of one minimum wage, per Portaria n.º 1563/2007.
Each dependent child — additional monthly income	EUR 276	30% of one minimum wage.

How the process works

- 1 **Gather three months of income evidence and bank statements.**
- 2 **Obtain a NIF, open a Portuguese account and secure accommodation.**
- 3 **Choose the temporary-stay or long-stay route and file at the consulate.**
- 4 **Enter Portugal on the visa issued.**
- 5 **Long-stay route: register with AIMA within four months and collect the two-year permit.**

Questions clients ask

How much do I need to earn?

€3,680 a month in 2026, averaged over the three months before you file. The figure is four times the Portuguese minimum wage and is reset every January.

Temporary stay or long stay — which should I choose?

The temporary stay is simpler and gives you a year with renewals, but the time does not build towards settlement. If Portugal is meant to become a base rather than an experiment, take the long-stay route.

Can I work for a Portuguese company?

No. The D8 exists specifically for income earned outside Portugal. A Portuguese employer means a different visa.

What happens if my income drops?

Renewals are assessed against the threshold in force at the time, so a sustained fall in income puts the permit at risk. Tell us early if your circumstances change rather than at renewal.

Important notes

- The income threshold moves every January with the Portuguese minimum wage.
- There is no savings or bank-balance requirement for the D8; Decreto Regulamentar 4/2022 sets a monthly income test only.
- Renewals are assessed against the threshold in force at the time, so a sustained fall in income puts the permit at risk.

- This page is general information and not immigration or tax advice.

Compliance

- The D8 is governed by Decreto Regulamentar n.º 4/2022, which inserted article 18.º-B (temporary stay) and article 31.º-A (residence) into Decreto Regulamentar n.º 84/2007.
- Both articles impose the same financial test: proof of average monthly income over the last three months of at least four times the guaranteed minimum monthly wage — €3,680 in 2026.
- There is no savings requirement, no bank-balance requirement and no lump sum: the only financial document the D8 articles list is the proof of income.
- €11,040 is the D7 threshold (Portaria 1563/2007, art. 5.º n.º 6), not a D8 requirement; €44,160 has no basis in any instrument.
- The financial test is identical for the temporary-stay D8 and the residence D8.
- Family members are covered by the general means-of-subsistence rule in Portaria 1563/2007: 50% of the minimum wage (€460 a month) for a spouse and 30% (€276 a month) for each dependent child.
- Consular visa fees and AIMA residence-permit fees are charged at the official rates in force; XIPHIAS confirms the current amounts with the consulate and AIMA before filing.

Official sources: Decreto Regulamentar n.º 4/2022 — arts. 18.º-B and 31.º-A (the D8 legal basis); Portaria 1563/2007 — meios de subsistência; DGERT — retribuição mínima mensal garantida para 2026 (Decreto-Lei 139/2025); Lei Orgânica n.º 1/2026 — Diário da República.



NEXT STEP

Plan your Portugal application with our Dubai team

Tell us about your profile, family and timeline. We will confirm whether **Portugal D8 Visa — Remote Work and Digital Nomads** fits, set out the full cost in writing and manage the application with you from start to finish.

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