The Portugal Office
RESIDENCY & RELOCATION ADVISORY

VISA GUIDE

Portugal D2 Entrepreneur Visa

A guide to the requirements, the process and how we can help.

BEST FOR	INCOME NEEDED	SAVINGS NEEDED
Entrepreneurs and independent professionals	From €920 a month	From €11,040

At a glance

Who it's for	People starting or running a business in Portugal, investing in a Portuguese business they'll actively run, or independent professionals with Portuguese clients
Key document	A business plan. It's the most important document in a D2 application
Investment	No official minimum and no job-creation requirement. The investment should match what the business realistically needs
Means of subsistence	At least €920 a month for one person (2026), plus savings of at least €11,040 in a Portuguese bank
Residence permit	Issued for two years, then renewable for three, as long as the business continues

Is the D2 the right route? The D2 is for people establishing and actively running a business in Portugal. If you'll keep working remotely for an employer or clients outside Portugal, the D8 is often the stronger route, and consulates may steer freelancers whose clients are all abroad towards it. If you'll live on a pension or other passive income, look at the D7, and if you have a job offer from a Portuguese employer, the D1.

Key requirements

Figures are for 2026. They're linked to Portugal's minimum wage (€920 a month in 2026), which changes each January. The Government has proposed €970 for 2027, which would raise them.

REQUIREMENT	WHAT'S NEEDED
Business plan	The most important document in the application. See "The business plan" below.
The business	Usually a Portuguese company (often a single-shareholder LDA), or investment in a Portuguese business you'll actively run. Freelancers need professional qualifications, a portfolio and signed client contracts, ideally including a client in Portugal.
Means of subsistence	Income of at least €920 a month while the business establishes. In practice, consulates look for more than the minimum.
Savings	At least €11,040 for one person in liquid savings, held in a Portuguese bank account in your name.
Business set-up	A Portuguese business bank account and a Portuguese accountant (typically €100 to €300 a month). Wise and Revolut are not accepted as the company's main account.
Tax number and banking	A Portuguese tax number (NIF) and, in most cases, a Portuguese bank account. Wise and Revolut are usually not accepted where a Portuguese account is required.
Accommodation	Normally a signed 12-month lease, property deeds or a notarised statement from a host. Short holiday lets are rarely accepted.
Criminal record certificates	From your country of nationality and from any country you've lived in for a year or more, apostilled or legalised as required. British citizens need an ACRO police certificate apostilled by the FCDO. Certificates are usually expected to be issued within the last 90 days.
Insurance	Travel insurance with at least €30,000 of medical and repatriation cover.
Passport	Valid well beyond your planned stay, with at least two blank pages.

Figures for your household

2026 figures. They're linked to Portugal's minimum wage, which changes each January.

HOUSEHOLD	MONTHLY INCOME NEEDED	SAVINGS NEEDED
Single applicant	€920	€11,040
Couple	€1,380	€16,560
Couple + 1 child	€1,656	€19,872
Couple + 2 children	€1,932	€23,184

A partner adds 50% and each dependent child adds 30% to both the income and savings figures. A dependent parent adds 50%.

The business plan

A D2 application stands or falls on the business plan. It should cover:

- **What the business does:** your products or services, who your clients are and how you'll win them. Signed contracts or letters of intent carry real weight, especially from clients in Portugal.
- **Why Portugal, and why your chosen location:** the market you'll serve and the reasons for the location.
- **Realistic financials** for three to five years: start-up investment, costs, revenue and when the business becomes self-sustaining.
- **Your background:** the experience and qualifications that make the plan credible.
- **The benefit to Portugal:** local spending, Portuguese clients and suppliers, partnerships or future hiring. This isn't written into the rules, but it is the test consulates apply in practice.

How the process works

1. **Confirm your route**
   We confirm the D2 fits your plans and give you a personalised document checklist.

2. **Tax number and bank account**
   Get your NIF and open a Portuguese bank account. The NIF comes first, as the bank needs it.

3. **Company set-up and business plan**
   Register the company, appoint an accountant, open the business bank account and finalise the business plan.

4. **Savings, accommodation and certificates**
   Transfer your savings, secure a 12-month lease, and request your criminal record certificates and apostilles, timed for your appointment.

5. **Full verification by us**
   We check every requirement and document against the current rules. Once everything is verified, we accept the application and book your consulate appointment.

6 **Consulate application**
You apply at the Portuguese consulate or visa centre covering the country where you legally live. Time your criminal record certificates so they're still valid at the appointment. The decision can take up to around two months.

7 **Move and residence permit**
The visa is valid for four months. During that time you travel to Portugal and attend your residence appointment with AIMA, the immigration agency.

Bringing family. Family members can apply with you or join you later. Since 22 April 2026, family joining later has generally required the main applicant to have held a residence permit for two years first. There are exceptions: minor children and a spouse you share children with aren't subject to the wait, and a partner you lived with for 18 months or more before the move can join after 15 months. If family may follow you, plan for it from the start.

Where applications go wrong

Most refusals and delays aren't about eligibility. They're about evidence. These are the issues we check for:

- A business plan that doesn't show a clear benefit to Portugal
- Financial projections that look unrealistic or aren't backed by evidence
- A remote freelance business with no Portuguese connection, which points to the D8
- Company registration, banking or accounting not completed as required
- Savings held outside a Portuguese bank, or in Wise or Revolut

Our service and fee

OUR SERVICE

€1,195

One fixed fee, backed by our money-back guarantee.

WHAT'S INCLUDED

- A consultation to confirm your route
- A personalised document checklist
- A full check and verification of every requirement and document
- Booking your consulate appointment once verified
- Guidance through to your AIMA residence appointment

OPTIONAL: BUSINESS PLAN SUPPORT

Quoted separately

Agreed once we understand the scope of your plan.

WHAT'S INCLUDED

- Developing your business plan with you, structured around what consulates look for in a D2 application
- Financial projections for three to five years
- Revisions until the plan is ready to submit

Not included (paid to third parties)

Consulate visa fee · AIMA residence permit fees · company registration and any notary costs · accountant fees · criminal record certificates and their apostilles or legalisation · translations where required · insurance · travel and accommodation.

Our money-back guarantee

How it works

- If your application doesn't pass our verification before the appointment is booked, we refund your fee in full.
- If we've verified and accepted your application and the consulate refuses the visa, we refund our fee in full.

What isn't covered

- Documents that were missing, incorrect, expired, or changed after we verified them
- Inaccurate information, or changes in your circumstances that weren't disclosed
- A business that hasn't been set up correctly, for example company registration, banking or accounting arrangements not completed as required
- Changes to immigration rules after verification
- Missed or cancelled appointments, or a withdrawn application
- Third-party costs

Claims are made within 30 days of the consulate's decision. We respond within 14 days and refund within 30 days of the claim being settled. Full terms are on our website and don't affect your statutory rights.

Next steps

Check your eligibility: our free two-minute assessment at theportugaloffice.com tells you which route fits and what you'd need.

Talk to us: book a free consultation, email info@theportugaloffice.com or call +351 960 429 371.

This guide gives general information based on published requirements as of November 2026. It isn't legal advice. Requirements can vary between consulates and can change, and the consulate makes the final decision on every application.