The Portugal Office
RESIDENCY & RELOCATION ADVISORY

VISA GUIDE

Portugal D7 Passive Income Visa

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

BEST FOR	INCOME NEEDED	SAVINGS NEEDED
Retirees and people living on passive income	From €920 a month	From €11,040

At a glance

Who it's for	People with a stable passive income, such as a pension, rental income, dividends or investment income
Income needed	At least €920 a month for one person (2026), rising with each family member
Savings needed	At least €11,040 for one person, held in a Portuguese bank account
Work in Portugal	Passive income is the basis of the visa; we'll talk through your plans if you also intend to work
Residence permit	Issued for two years, then renewable for three

Is the D7 the right route? The D7 is built around *passive* income: pensions, rent, dividends and similar. If your income comes from working remotely for an employer or clients outside Portugal, the D8 is usually the right visa instead. If it comes from a job with a Portuguese employer, look at the D1. Mixed income is common, and it's worth checking which route your evidence supports best.

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
Passive income	Stable, regular passive income of at least €920 a month for one person. Typical evidence: pension award letters and statements, rental agreements with matching bank statements, or dividend statements, usually covering the last 6 to 12 months.
Savings	At least €11,040 for one person, held in a Portuguese bank account in your name.
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.
Health insurance	Not needed to apply, but usually requested at your AIMA appointment. Most people need a private policy at first.

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%.

How the process works

1. **Confirm your route**
   We confirm the D7 fits your income 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. **Savings and accommodation**
   Transfer your savings into the Portuguese account and secure a 12-month lease or property deeds.

4. **Income evidence and certificates**
   Gather your income evidence, 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:

- Income that exists but isn't clearly evidenced through bank statements
- Savings held in a UK account, or in Wise or Revolut, instead of a Portuguese bank
- Applying on remote-work income, which points to the D8 rather than the D7
- A holiday let or short booking instead of a 12-month lease
- A criminal record certificate that has expired by the appointment, or is missing its apostille

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

Not included (paid to third parties)

Consulate visa fee · AIMA residence permit 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
- 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.