LAWLANE & PARTNERS



PRIVATE CLIENT COUNTRY GUIDE

PORTUGAL

An Atlantic outlook. A European future.

Residence through qualifying investment

€250,000

Standard cultural-support route, plus costs

SEPTEMBER 2026

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01 / THE DESTINATION

Find your place on Europe’s Atlantic edge.

Portugal offers a distinctive mix of oceanfront living, historic cities and contemporary urban life. Lisbon’s neighbourhoods and Porto’s riverside streets give each city a character of its own.

A residence plan can create room for longer visits, a future move or a new chapter for the family. Start with the way you want to live, then choose an investment route that fits your circumstances.

CAPITAL
Lisbon

LANGUAGE
Portuguese

EU MEMBER / EURO (EUR)



LISBON

Hillside neighbourhoods, the Tagus waterfront and a cosmopolitan capital.



PORTO

Riverside streets, historic architecture and a distinctive northern identity.



02 / INVESTMENT OPTIONS

Find your qualifying route.

Portugal’s ARI programme offers several qualifying routes. New property purchases and real estate funds do not qualify. [1]

€250,000

Arts & cultural heritage

Support qualifying artistic production or national cultural heritage. An eligible low-density project may qualify from €200,000. Confirm the receiving entity and project certification. [1,2]

€500,000

Funds or scientific research

Eligible non-real-estate funds: at least five-year maturity and 60% invested in Portuguese-based companies. Research is a separate qualifying route, with a potential €400,000 low-density threshold. [1,2]

€500,000

Company capital & employment

Create five permanent jobs in a new company; or capitalise an existing company, creating five permanent jobs or retaining ten jobs, at least five permanent, for three years. A separate job-creation route requires ten jobs, or eight in eligible low-density areas. [1,2]

The minimum qualifying amount is only one part of the budget. Cultural support is generally non-refundable; funds and businesses carry investment and liquidity risk.

03 / INVESTMENT IN PRACTICE

Choose the route that fits your plans.



LOOK BEYOND THE HEADLINE AMOUNT.

Understand what your capital supports

01 Fund assessment

Read the offering documents, fees, term, investment strategy, manager credentials and exit restrictions. Immigration eligibility is separate from financial suitability.

02 Cultural support

Obtain evidence that both the beneficiary and project qualify. Treat the contribution as a cost unless the documents expressly establish otherwise.

03 Business obligations

Confirm the required jobs, employment records and ongoing operating budget. An ordinary company registration is not sufficient on its own.

04 Investment horizon

Plan to maintain the qualifying investment for the required period, normally at least five years, and confirm your exit position before withdrawing. [1]

BUILD YOUR FULL BUDGET

Budget for the qualifying investment, AIMA application and permit charges for each applicant, renewals, professional fees, insurance, banking costs, translations and travel. Fund charges may be additional. Use the current AIMA fee schedule. [5]



Built around your family.

04 / FAMILY & EVERYDAY LIFE

Partners & children

A spouse or recognised partner and minor children may qualify for family reunification. Relationships must be documented. [3]

Adult dependants

Dependent unmarried children who are studying and dependent parents may qualify under the applicable conditions. Confirm age and study requirements for each child. [3]

Live, work & study

Successful residents may live, work and study in Portugal. Access to schools and healthcare involves separate enrolment and eligibility requirements. [1]

Flexible presence

AIMA publishes a minimum of seven days in the first year and fourteen in subsequent two-year periods. Confirm how the requirement applies to your permit’s validity. [1]

SCHENGEN TRAVEL

A valid permit and passport support short visits to other Schengen states, generally up to 90 days in any 180-day period. Residence in one country does not grant an unrestricted right to live or work across the EU. [6]

05 / YOUR APPLICATION

From first conversation to residence.

01 **Assess your options**

Review the household, lawful funds, investment preferences and longer-term goals.

02 **Arrange the foundations**

Obtain a Portuguese tax number (NIF) and complete banking and identity checks.

03 **Make the investment**

Complete the qualifying contribution or investment and collect supporting evidence.

04 **File the application**

Submit personal and investment documents through the relevant ARI procedure.

05 **Attend in Portugal**

Complete the requested appointment, biometrics and original-document checks.

06 **Approval & follow-through**

Pay applicable issuance charges and maintain the permit, investment and stay records.

YOUR DOCUMENT FILE

- Valid passports and required entry evidence
- Criminal-record certificates and required authorisations
- NIF and qualifying investment evidence
- Bank records establishing lawful funds
- Health cover and relevant tax-compliance documents
- Marriage, birth, dependency and study evidence
- Translations and legalisation where required

TIMING Document preparation, checks and appointment availability determine the schedule. A processing estimate is not an approval guarantee.

06 / THE LONGER VIEW

Plan beyond the first permit.

Is citizenship available after five years?

Do not rely on the former five-year headline. Rules effective 19 May 2026 set seven years for nationals of Portuguese-speaking countries and EU states, and ten for other nationalities. Other eligibility and integration conditions apply; transitional treatment needs individual review. [4]

Can I buy a house under this programme?

A home may be part of your lifestyle plan, but a new real estate purchase does not qualify for ARI. It is separate from the qualifying investment. [1]

Does a Golden Visa create a tax exemption?

No blanket tax exemption follows from the residence permit. Residence tests, source of income and any separate tax regime need individual assessment.

Can I withdraw my investment once approved?

Approval is not an immediate exit point. Respect the immigration holding requirement and the investment’s contractual term, then confirm eligibility before disposal.



SOURCE NOTES / CHECKED 8 SEPTEMBER 2026

1. AIMA | ARI eligibility and investment categories
2. Henley & Partners | Portugal route overview
3. AIMA | Family reunification
4. Portuguese Ministry of Justice | 19 May 2026 reform
5. AIMA | Fees and administrative charges
6. EU Council | Schengen area

General programme information, not an investment offer or personal legal or tax advice. Eligibility, fees and rules can change; the authorities decide applications. Images illustrate destinations, not qualifying investments.

Photography: Aayush Gupta, Svetlana Gumerova, Claudio Schwarz and Carlos Machado / Unsplash; additional Portugal imagery supplied by Lawlane.



LAWLANE & PARTNERS

YOUR NEXT CHAPTER

Let’s begin with your plans.

Lawlane Partners supports individuals and families exploring residence and citizenship by investment. From our Dubai base, we help you understand your options and organise the next steps around your family, priorities and long-term goals.

GET IN TOUCH

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