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Portugal: NHR, Tech Visa, and Life Under the Atlantic Sun

EU Residency, a Preferential Tax Regime, and the Path to Citizenship

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CHAPTER 1

Why Entrepreneurs Choose Portugal

In the 2020s Portugal became one of the most popular European destinations for entrepreneurs, remote workers, and anyone who needs EU residency. Below is what the country actually offers in 2026 and which conditions have changed in recent years.

Taxes. The NHR (Non-Habitual Resident) regime has been closed to new residents since January 1, 2024. IFICI (Incentivo Fiscal à Investigação Científica e Inovação) took its place: 20% on employment and self-employment income (categories A and B) from qualifying activities for 10 years, while foreign dividends, interest, rent, and capital gains are, as a general rule, exempt. The conditions: you must not have been a Portuguese tax resident in the previous 5 years, and you must work in an activity on the statutory list. Everyone else pays IRS income tax on the general 2026 scale: from 12.2% to 48%, plus a solidarity surcharge on income above €80,000. Details are in Chapter 2.

EU citizenship. Since May 19, 2026, a new version of the citizenship law has been in force (Lei Orgânica n.º 1/2026): naturalization requires 10 years of legal residence, or 7 years for citizens of EU and Portuguese-speaking CPLP countries, plus a test or certificate on the language, culture, history, and symbols of Portugal and knowledge of the rights and duties of a citizen. A Portuguese passport gives you the right to live and work in all EU and EEA countries and in Switzerland, access to education and healthcare on the same terms as EU citizens, and visa-free entry to most countries in the world, including the US under ESTA. Details are in Chapter 6.

Quality of life. Lisbon is more expensive than Warsaw or Prague and noticeably cheaper than London, Paris, or Amsterdam. Rent for a one-bedroom apartment (2025 data): €800–1,500 per month in Lisbon, €500–900 in Porto, €300–600 in the regions. Food, transport, and healthcare are of European quality at prices below

the EU average. Climate: mild winters (10–15°C in the daytime in Lisbon), long sunny summers, the beaches of the Atlantic and the Algarve. Safety: 7th place in the world in the Global Peace Index 2025.

Residence permits. D7 is for retirees and people living on passive income: in 2026 you must show from €920 per month (one minimum salary) for the main applicant. D8 is for remote work: an average income over the last 3 months of at least four minimum salaries, that is, from €3,680 per month in 2026. For startup founders there is the StartUP Visa through an incubator certified by IAPMEI. Tech Visa is an IAPMEI program for certified companies hiring highly qualified specialists. After 5 years on a temporary residence permit you can apply for a permanent one (with proof of basic Portuguese). Details are in Chapter 3.

Language. A permanent residence permit requires basic Portuguese (an A2 certificate or an equivalent document), and citizenship requires a test or certificate on language and culture. From experience, with regular study you reach A2 in 6–12 months. English is widely spoken in Lisbon and Porto, and in tourist areas you can get by with it in the first years. For bureaucracy, doctors, and neighbors you will need Portuguese anyway, so start learning it from the first month.

CHAPTER 2

IFICI Instead of NHR: Taxes for New Residents

Non-Habitual Resident (NHR) is a preferential tax regime that Portugal applied from 2009. The 2024 budget law (Lei n.º 82/2023) abolished it for new applicants from January 1, 2024; transitional rules (Art. 236 of the same law) allowed those who had met the conditions in time to complete their registration. Since 2024, IFICI has been in force: Incentivo Fiscal à Investigação Científica e Inovação (Art. 58.º-A of the Estatuto dos Benefícios Fiscais). Its circle of beneficiaries is noticeably narrower than NHR's was: the benefit is tied to specific qualifying activities.

If you already have NHR. The status is kept until the end of the 10-year term. Category A and B income from high-value-added activities is taxed at 20%, and foreign pensions at 10% (for those registered from April 2020). Foreign dividends, interest, royalties, and rental income are exempt if, under a double taxation treaty, they may be taxed by the source country. You cannot switch from NHR to IFICI: anyone who used NHR is not eligible for IFICI.

What IFICI gives you (per the Portal das Finanças). A 20% rate on net category A (employment) and B (self-employment) income from a suitable activity in Portugal for 10 consecutive years, starting from the year you became a resident. Income from abroad is, as a general rule, exempt: salary and self-employment income (A and B), dividends and interest (E), rent (F), and capital gains (G). The exception: payments from persons in jurisdictions with preferential taxation (the Portuguese "blacklist") are taxed at 35%. Pensions are not covered by the benefit.

IFICI conditions. Become a Portuguese tax resident in the year the regime starts. Not have been a resident in the previous 5 years. Not have used NHR, IFICI, or the Regressar program before. Work in one of the categories of Art. 58.º-A: teaching at universities and scientific work; qualified positions in companies

with contractual investment benefits; highly qualified professions (managers, engineers, IT specialists, doctors, university teachers) with a doctorate, or with a bachelor's or master's degree and 3 years of experience, in companies that export at least 50% of turnover or use investment tax regimes; positions in companies that IAPMEI or AICEP have recognized as important to the economy; R&D work at companies that benefit from tax incentives for research; work and membership of the governing bodies of certified startups (Lei n.º 21/2023). Remote work for a foreign employer does not, by itself, give you the right to IFICI.

How to apply. Portal das Finanças → Cidadãos → Serviços → Benefícios Fiscais → Inscrição no IFICI, by January 15 of the year following the year you became a resident. Example: you became a resident in 2026, so you apply by January 15, 2027. If you are late, the regime starts from the year of filing and only for the remaining part of the 10-year term. Your employer withholds tax at 20% once you show proof that the application was filed; if the application is rejected, the income is recalculated on the general scale.

The "foreign company + IFICI" structure. Foreign dividends of an IFICI participant are, as a general rule, exempt, but there are three traps here. First: if the company is actually managed from Portugal, it may become a Portuguese tax resident and pay IRC corporate tax. Second: income from "blacklist" jurisdictions is taxed at 35%. Third: IFICI itself requires a qualifying activity in Portugal, and owning a foreign company does not meet that condition. Check any such scheme with a Portuguese tax advisor before you move.

Ordinary taxes without benefits. IRS (income tax) for 2026 is a progressive scale of 9 brackets: 12.2% on taxable income up to €8,342, 48% on the part above €86,634 (the rates of the first six brackets were lowered by Decreto-Lei n.º 212/2026 from November 4, 2026, effective from January 1, 2026). On top comes a solidarity surcharge: 2.5% on the part of income from €80,000 to €250,000 and 5% on the part above €250,000. Example: on

€100,000 of taxable income, a single resident will pay about €36,900 in IRS, or about 37% (before deductions and excluding social security contributions). Social Security: the employee pays 11% and the employer 23.75%; the self-employed (trabalhadores independentes) pay 21.4% on 70% of income from services. The NIF (tax number) is needed for everything: renting, a bank, contracts; it is issued at the Finanças.

Bottom line. Without a preferential regime, taxes in Portugal are high. With IFICI or an existing NHR, the country remains one of the most advantageous in the EU for qualified professionals. Strategy: before moving, check whether your work falls under the IFICI categories; file the application on time (the regime is granted once for 10 years); use those 10 years to build up capital and plan ahead for what happens after they end.

CHAPTER 3

Visas: D7, D8, D2, Tech Visa, and StartUP Visa

Portugal issues several types of national visas for relocation. The choice depends on your situation: whether you have foreign income, your own business, or a contract with a Portuguese company. The requirements below follow the consular portal of the Portuguese Ministry of Foreign Affairs (vistos.mne.gov.pt), IAPMEI, and AIMA as of November 2026. The money thresholds are tied to the minimum wage (retribuição mínima mensal garantida), which is €920 per month in 2026 (Decreto-Lei n.º 139/2025).

D7 is for retirees and people living on passive income: pension, rent, dividends, interest, royalties. The funds threshold is set by Portaria n.º 1563/2007: 100% of the minimum wage for the main applicant (€920 per month in 2026), plus 50% for each additional adult (€460) and 30% for each child (€276). You need documents showing income, health insurance, a criminal record certificate, and proof of housing in Portugal. It is one of the most accessible residency statuses in the EU, and it also suits people who receive dividends from their own foreign company.

D8 is for remote work for foreign employers or clients (digital nomads). The consular portal requires: an employment contract or an employer’s letter (for employees), service contracts or proof of services rendered (for the self-employed), an average income over the last 3 months of at least four minimum salaries, which in 2026 is €3,680 per month, and a document showing tax residency. There are two options: a temporary stay visa of up to 1 year, and a residence visa, after which AIMA issues a residence permit. The threshold rises together with the minimum wage, so check it in the year you apply.

Tech Visa is an IAPMEI (Agência para a Competitividade e Inovação) program for hiring highly qualified specialists from

outside the EU. The company receives the certificate: IAPMEI checks it against the criteria of Portaria n.º 59-A/2022 (a permanent presence in Portugal, activity requiring special qualifications, no debts to the tax authority and Segurança Social). The certified company issues the specialist a termo de responsabilidade, and with it the specialist applies for a visa or a residence permit for highly qualified activity. The specialist needs a contract with such a company and documented qualifications. Tech Visa suits people hired by a Portuguese tech company; for your own startup there is the StartUP Visa.

StartUP Visa is the path for founders, also an IAPMEI program (Despacho Normativo n.º 4/2018). The order of steps: find an incubator certified by IAPMEI, get its confirmation of interest, submit an application on the IAPMEI platform (in Portuguese or English), and sign an incubation agreement. IAPMEI issues a declaration, with which you apply for the visa at the consulate. Requirements for the founder: age 18 or older, no criminal record, no permanent residence permit in the Schengen area, and own funds of at least 12 IAS (the IAS in 2026 is €537.13, that is, about €6,446). The project must be technological, with the potential for international growth and the creation of skilled jobs.

D2 is for entrepreneurs and the liberal professions whose business does not fit the startup criteria. For an entrepreneur, the consulate lists these documents: proof of investments already made or an intention to invest in Portugal, and proof of funds available in Portugal (including in a Portuguese bank). A liberal professional needs a contract or an offer to provide services. The consular portal does not name a fixed amount of capital: they assess how realistic the project is and your means of living. A good option for an ordinary business, such as consulting, trade, or services.

The Golden Visa (ARI) in 2026. Since October 2023, buying real estate and investing in housing no longer give a right to this residence permit. According to AIMA, these options apply: from

€500,000 in units of Portuguese funds outside real estate (fund term of at least 5 years, at least 60% of the investment in Portuguese companies); from €500,000 in scientific research by Portuguese institutions; from €250,000 in art and cultural heritage; creating or recapitalizing a Portuguese company with the creation of jobs; creating 10 jobs. Applications are submitted through the ARI portal on the AIMA website.

After the visa. A residence visa is valid for 4 months and gives two entries; within that time you must go to AIMA for your residence permit. A temporary residence permit is issued for 2 years and renewed for 3 years. After 5 years comes the permanent residence permit (you need basic Portuguese and no debts to the tax authority or Segurança Social). Family reunification: under Lei n.º 61/2025 (in force since October 2025), as a general rule you must have lived with a residence permit for at least 2 years; there are exceptions for highly qualified specialists and EU Blue Card holders. Right after moving: NIF, registration with Segurança Social, a bank account, a proof of residence certificate, and, if you fall under IFICI, an application by January 15 of the following year.

CHAPTER 4

Registering a Company in Portugal

You can open a company in Portugal quickly and cheaply. The main form for a small business is the Lda (sociedade por quotas, the equivalent of an LLC). For a single owner, it is the Sociedade Unipessoal por Quotas (Unipessoal Lda).

Lda (Sociedade por Quotas): the equivalent of an LLC. The minimum share capital is formally €1 per quota; banks and counterparties feel more comfortable when the capital is larger. One or more members. Liability is limited to the contribution. The company is run by a gerente (director). The name must contain “Lda” or “Limitada.”

Empresa na Hora (“company in an hour”): registration at an Empresa na Hora office (at the IRN and Espaço Empresa registry services) by appointment, usually in a single visit. The standard procedure costs €360. You choose a pre-approved name and a standard set of articles, and no notary is needed. The company number (NIPC) is issued immediately. Activity codes (CAE) are specified at registration.

Empresa Online: registration through the Ministry of Justice portal (justica.gov.pt, the Empresa Online section). You need a Portuguese digital signature: a Cartão de Cidadão or Chave Móvel Digital. A foreigner without them will find it easier to file through an advogado or solicitador with a qualified electronic signature. The fee depends on the type of articles (standard or custom), so check the current price on the portal before filing.

Company taxes. IRC (Imposto sobre o Rendimento das Pessoas Coletivas) is the corporate tax. The general rate is being reduced under Lei n.º 64/2025: 19% for periods beginning in 2026, 18% in 2027, 17% from 2028. Small and medium-sized companies (and Small Mid Caps) pay 15% on the first €50,000 of taxable profit. Startups certified under Lei n.º 21/2023 and meeting its conditions pay 12.5% on the first €50,000. On top of that, a municipal

surcharge (derrama municipal, up to 1.5%) and a state surcharge (derrama estadual) on profit above €1.5 million may be added, at 3%, 5%, and 9% by bracket. The employer pays Segurança Social 23.75% of an employee's salary. IVA (VAT) on the mainland: 23% standard rate, 13% intermediate, 6% reduced (Madeira and the Azores have lower rates). The IVA exemption for small business (Art. 53 CIVA) applies at an annual turnover of up to €15,000.

Accounting: the company keeps full accounts, and a certified accountant (contabilista certificado) signs the financial statements; this is mandatory by law. The cost for a small business, as a 2025 market benchmark, is €100–€300 per month. Invoices are issued through certified software and transmitted to the Finanças (the e-fatura system). The annual IRC return (Modelo 22) is filed by the end of May for the previous year.

The simplified regime for individual activity. If you work as a self-employed person (trabalhador independente or ENI) with category B income of up to €200,000 per year, you can choose the regime simplificado under IRS. The taxable base is calculated as a coefficient of turnover: 0.75 for the professions listed in the table of Art. 151 CIRS, 0.35 for other services, and 0.15 for the sale of goods. For the 0.75 and 0.35 coefficients you must document expenses of 15% of turnover, otherwise the difference is added to the base. In the first year of activity the coefficients are reduced by 50%, and in the second by 25%. Full bookkeeping is not required, and actual expenses beyond these rules are not deductible, so the regime pays off at a high margin.

CHAPTER 5

Life in Lisbon, Porto, and the Regions

Portugal offers different ways to live. Lisbon has the dynamism of a capital and an international environment. Porto has a rich history and more affordable prices. The Algarve has beaches and a calm rhythm. The Azores and Madeira offer nature and seclusion.

Lisbon (Lisboa): about 545,000 residents per the 2021 census, about 2.9 million in the metropolitan region. An international tech scene; Web Summit takes place here. Popular neighborhoods: Príncipe Real, Alcântara (LX Factory), Bairro Alto. Coworking spaces: Second Home, Factory Lisbon, and many smaller spaces. Transport: metro, trams, taxis, and Uber. The airport is within the city limits, about 20 minutes from the center. Prices (2025 data): a one-bedroom apartment €900–1,500 per month. Lunch at a restaurant €12–25. A pint of beer €2–3. Groceries are 2–3 times cheaper than in London. Downsides: traffic jams, the rapid rise in rents in the 2020s, and the tourist load on the center.

Porto: Portugal's second city. The atmosphere is calmer than the capital's, although there are more and more tourists. A growing tech scene: Porto Digital, Startup Porto. The views of the Douro River are among the most beautiful in Europe. Porto is the capital of port wine. Prices (2025 data): 20–30% lower than in Lisbon. An excellent option for those who want European quality of life at affordable prices. The UPTEC science park and incubator at the University of Porto.

The Algarve: the southern coast. Faro is the main city of the region. Lagos, Tavira, and Vilamoura are beach towns. Prices have risen because of foreign demand but remain lower than in Lisbon (2025 data). It suits those who value beach life, golf lovers (the region has dozens of courses), and families with children: it is safe and calm.

The Silver Coast: about an hour's drive north of Lisbon. Beaches, surfing (Peniche is one of the country's main surf centers), natural

landscapes. Housing is noticeably cheaper than in Lisbon and the Algarve (2025 data). Popular with expats looking for local life without crowds of tourists.

The Azores and Madeira: the Azores are an archipelago in the middle of the Atlantic: untouched nature, volcanoes, whales. Madeira has a subtropical climate year-round; the regional Digital Nomads Madeira Islands program helps remote workers settle in. The islands apply reduced IRS and IVA rates. Prices are generally lower than in Lisbon (2025 data). Downside: links with the mainland and between the islands rely mainly on flights.

Social services: the SNS (Serviço Nacional de Saúde) is the public healthcare system. In their first months, EU citizens use the European Health Insurance Card (EHIC); residents register at a Centro de Saúde and receive a número de utente. Private insurance from Médis or Multicare costs €20–€60 per month (2025 data); it gives fast access to private clinics without queues. Schools: public schools are free, and international ones cost €5,000–€15,000 per year (2025 data).

CHAPTER 6

The Path to Portuguese Citizenship

Portuguese citizenship gives you an EU passport. Since May 19, 2026, a new version of the citizenship law has been in force (Lei Orgânica n.º 1/2026, Diário da República n.º 95 of May 18, 2026), and the naturalization period has become longer. Applications filed before the law took effect are considered under the previous version. It is best to prepare for the requirements from your first year in the country.

Requirements for naturalization (Art. 6 of the law): being of legal age; legal residence in Portugal for at least 10 years, or at least 7 years for citizens of the EU and CPLP countries (Brazil, Angola, Mozambique, and other Portuguese-speaking countries); a test or certificate confirming knowledge of the Portuguese language and culture, history, and national symbols; knowledge of the basic rights and duties of a citizen and of Portugal's political system; a solemn declaration of commitment to the principles of a democratic state governed by the rule of law; no sentence of actual imprisonment of more than 3 years for terrorism, violent and organized crime, crimes against state security, or aiding illegal immigration; no threat to security and no UN or EU sanctions; the ability to support yourself. Portugal does not require you to give up your previous citizenship.

Language and the test. The law requires a test or certificate on language and culture. The level and format of the check are set by the regulation to the law; under the previous rules, level A2 was enough (the CIPLE exam at CAPLE centers). Citizens of CPLP countries are considered by law to know the language unless it turns out otherwise. Preparation: 6–12 months of regular study, Português Língua de Acolhimento courses, and apps (Duolingo to start, Pimsleur for pronunciation, italki for lessons with a tutor).

How years are counted. Legal residence under any visas and residence permits counts (Art. 15). Periods are added up, even

with gaps, if they fit within 12 years for third-country nationals (9 years for citizens of the EU and CPLP). The rule that let you count time from the moment you applied for a residence permit was abolished in the 2026 version. The practical conclusion: keep all your visas, residence cards, and proof of renewals, and renew your residence permit on time so that there are no “holes” in your history. For every non-standard situation, consult an advogado.

Procedure. The application is filed with the IRN (Instituto dos Registos e do Notariado): at the Conservatória dos Registos Centrais, at registry offices, or online through a lawyer or solicitador. Documents: a birth certificate, criminal record certificates from Portugal, from your country of birth, from your country of citizenship, and from the countries where you lived after reaching the age of criminal responsibility, proof of knowledge of the language and culture, and documents on legal residence. The list is specified by the regulation to the law, so check the IRN page before filing. Processing queues have historically been long; a citizenship lawyer saves time on collecting and checking documents.

Dual citizenship. Portugal allows you to keep your previous citizenship. Whether your country allows dual citizenship is decided by its own law, so check it in advance.

After citizenship: a Cartão de Cidadão identity card and a Portuguese passport. The right to vote in elections in Portugal and in the European Parliament. The right to live and work in any EU or EEA country and in Switzerland. The opportunity to work in EU institutions. The Portuguese passport is one of the strongest in the world: visa-free entry to most countries, including the US under ESTA.

CHAPTER 7

Banking and Finance in Portugal

The Portuguese banking system is reliable and integrated into the EU financial system. You need a local account for rent, salary, utility payments, and taxes.

The main banks: Caixa Geral de Depósitos is the state bank. Millennium BCP is the largest private one. Novo Banco. Banco BPI. Banco Montepio. Banco CTT (the postal bank). Digital: ActivoBank (Millennium BCP group), Openbank (Santander group).

Opening an account as a nonresident: formally possible, in practice harder. You usually need a passport, a NIF (tax number), proof of address in your country of residence, and documents on the source of funds. Some banks require a personal visit. With a residence permit and a Portuguese address, the process is noticeably easier.

Fintech: N26, Revolut, and Wise work in Portugal and are convenient in the first months. For some operations, such as salary, rent, utility contracts, and a mortgage, it is more practical to have an account at a Portuguese bank.

Investments: Interactive Brokers (EU clients are served by its European division), DEGIRO, and other EU brokers are available to residents of Portugal. Euronext Lisbon is the Portuguese stock exchange (a small one). Regulation follows EU rules (MiFID II). PPR (Plano Poupança Reforma) are retirement savings plans with tax benefits under IRS.

Cryptocurrency. Before 2023, crypto gains of private individuals were, as a rule, not taxed. Since 2023 (the 2023 budget law), gains from the sale of crypto assets held for less than 365 days are taxed at 28% (you can choose to include them in the general scale). Gains on crypto assets held for 365 days or longer are, as a general rule, not taxed. Income from professional crypto activity (mining, trading as a business) is category B on the general IRS

scale; for a company, it is IRC (19% in 2026). A 4% stamp duty is charged on crypto service fees. This is still milder than in many EU countries.

Transfers: SEPA is fast and usually free within the EU. SWIFT is for countries outside the EU. Wise has low fees on international transfers. There is no currency control in Portugal. Banks check large transfers under anti-money-laundering rules and may ask you to confirm the source of funds; cash of €10,000 or more must be declared at customs when entering or leaving the EU.

CHAPTER 8

Practical Tips for Moving to Portugal

A move involves many everyday steps beyond the visa and taxes. Here is what people most often miss when planning.

The first 30 days after arrival: get a proof of residence certificate (atestado de residência) from the Junta de Freguesia for your address; EU citizens should register at the Câmara Municipal. Get a NIF, if you did not get one in advance. Open a bank account. Book an AIMA appointment for your residence permit (a residence visa lasts 4 months). Register at a Centro de Saúde. Enroll your children in school. If you are bringing a car, start its registration.

NIF (Número de Identificação Fiscal): the most important number. It is needed for renting, a bank, buying property, taxes, and mobile service. How to get it: in person at any Finanças office (free of charge) or through a representative. A nonresident from outside the EU needs a fiscal representative or must enable electronic notifications on the Portal das Finanças. Intermediaries charge a fee for their service.

SEF and AIMA: the Serviço de Estrangeiros e Fronteiras (SEF) was abolished in October 2023. Visas, residence permits, and integration are now handled by AIMA (Agência para a Integração, Migrações e Asilo); border control passed to the police. Waiting lists for appointments have historically been long: book in advance through official AIMA channels and handle renewals through its online portal. An immigration lawyer helps you assemble documents without errors.

Housing: Idealista.pt and OLX.pt are the largest platforms. Airbnb is for the first months, while you look for long-term housing. The usual practice is a deposit and a prepayment of 1–2 months. The landlord registers the lease (contrato de arrendamento) with the Finanças; check that this has been done, since you need the lease for AIMA and for tax deductions.

Schools: the Direção-Geral de Estatísticas da Educação e Ciência (DGEEC) publishes data on schools. You can enroll a child in a public school online through the Portal das Matrículas or at the school itself. Public schools are free. Private international ones cost €5,000–€15,000 per year (2025 data).

Healthcare: the public SNS system is mostly free for residents. Get a número de utente at a Centro de Saúde. Private insurance speeds up access to doctors: Médis, Multicare, AdvanceCare. The large private clinic networks are CUF, Hospital da Luz, and Lusíadas.

Driving: EU driver's licenses are valid in Portugal without exchange. Licenses from outside the EU can be used for a limited time after entry; after that they must be exchanged at the IMT (Instituto da Mobilidade e dos Transportes). Whether an exam is required depends on the country of issue and its agreements with Portugal, so check the IMT website. For citizens of Ukraine with temporary protection, the IMT has a separate exchange procedure. Importing a car: it must be registered in Portugal and the ISV tax paid, which depends on engine size, CO2 emissions, and the age of the car.

Community: Portugal has a large Ukrainian diaspora, especially after 2022. There are Russian-speaking groups on Facebook and Telegram, and Russian-speaking lawyers, accountants, and realtors. Brazilians speak Portuguese and often help with integration. Portuguese people are generally friendly to foreigners.

Sources (verified in November 2026)

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Housing and living costs are based on 2025 data. Tax rates, visa thresholds, and citizenship requirements change every year; before filing documents, check the official websites.

What next

Thank you for reading “Portugal: NHR, Tech Visa, and Life Under the Atlantic Sun”.

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