

## A Relaxed Life in Portugal: The D7 Visa for Passive Income Earners

The D7 Visa is also an excellent option for pensioners who have sufficient passive foreign income to support themselves

By **Catarina Sardinha**, 26th March 2026

Portugal, a country with the oldest borders in Europe, is easily accessible in terms of travel to and from the rest of the world, which makes it a very popular destination. The archipelagos of the Azores and Madeira are autonomous regions of Portugal and, like the mainland, offer amazing weather, a relaxed lifestyle, superb cuisine, excellent wines, and stunning scenery.

The Portugal D7 Visa, which is often called the Passive Income Visa, is a good residence option for non-EU citizens who want to relocate to Portugal.

The D7 Visa is also an excellent option for pensioners who have sufficient passive foreign income to support themselves. This income can be, for example, from: property rentals, financial investments, profits and dividends from a company, salaries, pensions, etc.

### What do you need to do to apply for the D7 Visa?

#### STEP 1

The first step is to obtain a Portuguese tax number and open a bank account at a Portuguese bank. Once the bank account has been opened, you need to deposit a minimum amount of funds, as set out below:

- If you are applying on your own, you need to deposit EUR 10,440 per year, or more; OR

- If you are applying as a couple, you need to deposit EUR 15,660 per year, or more.

These are the minimum subsistence requirements. On the other hand, an applicant must prove that the received income per month is at least equivalent to the Portuguese minimum wage – EUR 870, in 2025, expected to be updated to EUR 920 by 2026.

If you can prove that your income is above this amount, your D7 Visa application has a better chance of being successful.

## **STEP 2**

The second step is to secure long-term accommodation in Portugal. This includes either buying a property (no minimum amount required on the price), or renting a property for at least 12 months (no minimum amount regarding rent). It is also possible to present a Term of Responsibility, signed by someone who declares that they will take responsibility for the applicant's accommodation.

## **STEP 3**

The third step is to submit an online application for an interview with the Portuguese Consulate, in your country of residence.

After the Portuguese Consulate has concluded the analysis of your application and the documents are submitted, a Residency Visa will be issued, which is valid for 4 months, and will allow you to travel to Portugal (two entries into the country), to submit your Residence Permit application before the Portuguese Immigration authorities (AIMA).

AIMA will analyse the application and then issue the D7 Residence Permit, which will be valid for 2 years. During those 2 years, you need to stay in Portugal for at least 6 consecutive months or 8 intermittent months, per year.

If you continue to meet all the requirements, your D7 Visa will be renewable for another 3 years.

## **Other advantages of a D7 Visa**

- Ability to obtain Non-Habitual Resident Status (NHR) for 10 years – this includes exemption from tax on certain foreign income if specific requirements are met

- Permanent Visa Free entry and circulation in the Schengen Area, for up to 90 days out of any 180 days
- Family reunification
- Access to Educational institutions (including those teaching in English, French and German)
- Access to the Portuguese Health care system (SNS)
- After a period of 5 years, being able to apply for Permanent Residency or Portuguese Citizenship.

## **What is the Difference between a Golden Visa and a D7 Visa?**

There are two major differences between the Golden Visa and D7 Visa.

The first difference is that the Golden Visa requires a significant investment when compared to the D7 Visa.

In addition, the minimum stay requirements are very different: with a D7 Visa, the applicant cannot be outside of Portugal for more than 6 consecutive months or 8 intermittent months, over the validity of the card, in any one calendar year, whereas a Golden Visa only requires 7 days per year as minimum stay requirement.

## **Why Should You Reach out To Dixcart?**

There is extensive information available on the internet that may assist you in obtaining the D7 Visa yourself, however, the truth is that this may come with many hurdles that our team are familiar with and that may be easily avoided with the help of a professional.

In addition, more than just a Visa is required when relocating to Portugal. Dixcart can provide tax planning, among other services, that can assist when relocating. Tax planning is considered necessary before your actual move to Portugal, as arriving unprepared may result in unfavourable tax consequences that could have easily been avoided.

## **Additional Information**

Reach out to our international Dixcart Portugal team at [advice.portugal@dixcart.com](mailto:advice.portugal@dixcart.com) for more information.