YoNomad



The Portugal D7 visa, start to finish

Everything you need to qualify for, apply for and keep Portugal's passive income visa in 2026, from the first bank statement to your first renewal.

Edition: October 2026

Figures checked against official and current sources on 11 October 2026

15 pages · printable checklists and tracker · letter templates

Start here

The D7 is a two-stage process. You get a **visa** from a Portuguese consulate in your country of residence, which lets you enter Portugal. Then you get a **residence permit** from AIMA, Portugal's immigration agency, which lets you stay. Most people who get stuck have prepared for the first stage and not the second, so this guide covers both.

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How to use this guide

Read sections 1 and 2 first. They'll tell you in ten minutes whether the D7 works for you. Then print pages 6–7 (document checklist) and 13–14 (progress tracker and log) and keep them at the front of your folder. Every figure here was checked on the date on the cover. Consulates differ in the detail, so treat your own consulate's or VFS Global page as the final word wherever it disagrees with this guide.

This guide is general information, not legal or tax advice. If you have a past visa refusal, a criminal record, or complicated income, pay for an hour with a Portuguese immigration lawyer before you apply.

Is the D7 the right visa?

The D7 is for people who live on money they don't have to work for: pensions, rent, dividends, interest, royalties. If your income comes from a job or clients you're actively working for, you need the D8 instead. Claiming remote-work income on a D7 is one of the most common reasons for refusal.

	D7 — passive income	D8 — remote work
Income type	Pension, rental, dividends, interest, royalties, other recurring passive income	Salary or freelance income from work done for clients or an employer outside Portugal
Minimum (2026)	€920 a month (100% of the Portuguese minimum wage)	€3,680 a month (4× minimum wage)
Savings	Around 12 months of the threshold (€11,040 single) is commonly expected	Similar buffer usually expected
Family	Spouse +50%, each child +30%	Same family add-ons
Path	Both lead to a residence permit, renewals, permanent residence after 5 years and citizenship after 10 (see section 7)	

You're a good D7 fit if...

- Your income would keep arriving even if you stopped working tomorrow.
- You can show it with documents: pension award letters, rental contracts, dividend statements.
- You can show it has been arriving regularly, ideally for at least 6 months.
- You plan to actually live in Portugal. The permit has minimum-stay rules (page 10).

Think twice if...

- Most of your money is a salary. That's a D8 case, even if you also have some passive income.
- Your income is a one-off, like a property sale or inheritance. Consulates want recurring income; savings alone are rarely enough.
- You're counting on Portugal's old NHR tax regime. It closed to new applicants in 2024, and its replacement (IFICI) is aimed at certain qualified professions, not passive income (page 10).

> **Mixed income?**
>
> Some applicants have both, say a pension plus some consulting. Put the passive part front and centre, make sure it clears the D7 threshold on its own, and don't hide the rest. Inconsistencies between your bank statements and your stated income are what trigger extra questions.

The numbers for 2026

The D7 threshold is tied to the Portuguese minimum wage, which is €920 a month in 2026. It goes up most years, and the figure that counts is the one in force on the day you apply.

Minimum passive income by household

Household	Per month	Per year (×12)
Single applicant	€920	€11,040
Couple	€1,380	€16,560
Couple + 1 child	€1,656	€19,872
Couple + 2 children	€1,932	€23,184
Each additional child	+€276	+€3,312

> **The 12 vs 14 payments trap**
>
> Portuguese salaries are paid in 14 instalments a year, so some consulates and lawyers quote €12,880 (14 × €920) as the single-applicant annual minimum instead of €11,040. Aim to clear the higher figure and the question never comes up.

Official fees

Fee	Paid to	Amount
National (D) visa application	Consulate	€110 per person
Visa centre service fee (where VFS handles intake)	VFS Global	~€40, varies by country
First residence permit, reduced rate	AIMA	€185.60
First residence permit, standard rate	AIMA	€247.30
Renewal (each 3-year permit)	AIMA	€185.60 / €247.30

The visa fee rose from €90 to €110 on 11 March 2025 (Portaria 91/2025). AIMA fees are from its fee table in force since 1 March 2026: €133.00 to receive and assess the application plus €114.30 for the permit, the same for a first permit and a renewal. AIMA currently applies a 25% reduction (giving €185.60) to residence-permit fees. Translations, apostilles and document fees vary by country, so budget for them on the worksheet on page 12.