

# Step 1: The Long Stay Visa Application Process for non-EU Citizens

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Portugal again tops all the lists as a place to retire, work, start a business, raise a family or study. Portugal's well-earned reputation as warm and welcoming is part of this as is the relative ease of meeting the requirements for residency.

This article details the Step 1 in the two-step process that begins with getting the initial, 120-day visa (often referred to as the 'long stay' and/or 'residence' visa) and then exchanging that for a temporary residence permit. Step 2 is covered in the article titled Get Your: Residence Permit.

While this document is geared toward those of you coming from the United States, the requirements are the same for people applying from any non-EU country: you'll apply at your nearest Portuguese Embassy, and you'll use your country's official identity documents.

The governmental agency that oversees immigration matters, the *Serviço de Estrangeiros e Fronteiras (SEF)* (referred to as Border Services for Foreigners and/or Immigration and Border Services), will undergo important changes in 2022. SEF will become the *Portuguese Agency for Migration and Asylum (APMA)*. There are no further details about this change and how it will affect the application process. The government stated that this will be clarified in March 2022. I anticipate that as APMA, the agency will continue the recent trend of streamlining the process to make it faster and clearer while imposing tougher requirements to ensure that applicants are financially self-sufficient and committed to Portugal rather than moving through Portugal to another EU country.

The two-step visa and residency processes can be confusing, contradictory and change with little to no notice. This guideline is regularly updated and captures the experiences of thousands of applicants who preceded you, combined with research, legal review and authoritative input from Consulate and Immigration officials, to provide a detailed, step-by-step guide to the process for a D7/D/Type 1 Visa, sometimes referred to as a 'long stay' or 'residence visa'. I'll walk you through not only the requirements and the process, but also comment on how to navigate the system.

### What is a D7 / D / Type 1 Visa?

Officially categorized a Type 1 visa in the US and a Type D or D7 in Portugal, these labels refer to the same thing: seeking residency, for greater than a one-year period. The D7 is the most common residency visa for US citizens and other third-country nationals. Sometimes referred to as the 'passive income' visa, the D7 visa is primarily for those who are retired, not working (financially independent), self-employed (remote/digital nomads), employed/working remotely for a company outside of Portugal, or living on passive income from investments, real estate rentals, social security, pensions, and/or a business.

Other popular D visa types include: D2 - Entrepreneur (for those bringing /establishing a business in the country); D4 - Student (for students enrolled to study in Portugal); and D6 - Family Reunification.

The D2 [Entrepreneur, Employed and Self-Employed Program \(Article 88/89\)](#) exists to attract and fast-track highly qualified, educated professionals to work and invest in Portugal. Highly skilled professionals currently working in or who retired in the US might follow this approach to start a business or be self-employed in Portugal.

### Key Benefits

The Type 1/Type D/D7 Visa is considerably faster and less costly to obtain than a Golden Visa\* and entitles you to several benefits of Portugal residency:

- Opportunity to apply for citizenship after five years of residence.
- Permanent free entry and circulation in the Schengen Area, comprising 26 European countries (with certain time restrictions for travel outside of Portugal and within other countries).

- Freedom to live in Portugal and, if you wish, to have a professional activity in this country.
- Option to reduce your Portuguese taxes for the first 10 years by enrolling in the Non-Habitual Resident (NHR) tax program.
- Access to other Portugal residents' rights, such as education, recognition of diplomas and qualifications, healthcare, the law and the courts of law.

### Golden Visa / ARI

A popular alternative to the Type 1/D visa is the Residence Permit for Investment Activity (ARI), commonly called the [Portugal Golden Visa](#). The Golden Visa leads to a residence permit with the possibility of receiving Portuguese citizenship while only living part time in Portugal.

Effective January 2022, residential property in popular urban areas such as Lisbon, Porto, and the Algarve, as well as coastal towns like Setubal and the Silver Coast are no longer eligible for an ARI investment. Applicants must buy residential real estate in designated interior areas of Portugal worth at least €500,000 or €350,000 if investing in a rehabilitation project. If the residential property is located in a designated 'low-density' area, then a 20% discount applies. Investors can purchase commercial real estate anywhere in the country worth at least €500,000 or €350,000 if investing in a commercial rehabilitation project. If the commercial property is located in a designated 'low-density' area, then a 20% discount applies. Investors can buy residential and commercial real estate anywhere in Portugal's autonomous islands of Madeira and Azores, worth at least €500,000 or €350,000 if investing in a rehabilitation project. Capital investments are an alternative to property investments. The minimum capital transfer amount is €1,5 million. Subscribing to an Investment Fund requires €500,000 minimum, with minimum investments in scientific research at €500,000, or an investment into an existing Portugal-registered business at €500,000. Arts donations must be €250,000.

Many real estate firms and accountancy sites offering all the details on this approach. Because it requires an attorney's assistance, we don't cover that process here.

## STEP 1: Visa Application at the Portuguese Consulate / VFS Global Office

You'll start this two-step process by getting your Portuguese **Residence Visa** (officially the Type 1 or Type D / D7) from the US or your current country of residence (wherever you are considered a legal resident for 1 year or longer). A visa stamp is placed in your passport. This visa entitles you to travel to Portugal to apply for your **Temporary Residence Permit**. You have 90 days from the visa issue date to arrive in Portugal and you have 120 days from the visa issue date to reside in Portugal and convert this visa into a residence permit. Special Note: SEF appointments sometimes occur after the 120 days for which your visa is valid. If that happens to you, you are permitted to remain in Portugal until your SEF appointment. This is an automatic extension of your visa.

Portugal requires that you complete the residence visa application process from the United States or with the respective Portuguese consulate in the country where you've been a legal resident for 1 year or longer.

In Portugal, you will accomplish the second step, getting your **Temporary Residence Permit**. This permit grants you residency in Portugal for two years from the date your permit is granted and is renewable in subsequent 3-year terms.

### Required Documentation & Timing

A detailed explanation of each required document follows this list, and each document is required of each applicant (children younger than 16 don't need the FBI report). Children younger than 5 forego the visa step and go straight to the residence permit under the Family Unification process with a parent or guardian. (See the Family Reunification insert below). Some documentation is requested by VFS Global offices but not by a consulate; this is indicated by the **(VFS GLOBAL)** tag in the list below. Do not staple, clip or otherwise bind your documentation. Put the pages in order according to this list.

- 1) Application for a National Visa (if submitting by mail, **signature notarized**)
- 2) Passport that is valid for at least 6 months after the expiration of your 120-day visa and two recent passport-size color photos; copy of main passport page (**page notarized**)
- 3) If not a US citizen, proof of legal status (**VFS GLOBAL**)
- 4) Personal statement declaring the reasons why you are seeking residency in Portugal
- 5) Proof of financial means / proof of sufficient funds
- 6) Proof of a funded bank account in Portugal & NIF (Número de Identificação Fiscal, your Portuguese tax number)
- 7) FBI criminal record certificate (or, if you've lived outside the US in the last year, a police record report from that country) (**report apostilled** or left in original, unopened envelope)
- 8) Release / request for a Portuguese criminal record check by the Foreigners and Borders Service (SEF) (**VFS Global**)
- 9) Proof of private health insurance coverage or travel insurance with medical benefits and COVID coverage
- 10) Proof of accommodation in Portugal (property title deed, rental agreement, letter of invitation by a sponsoring volunteer agency or church, terms of responsibility form or property loan agreement; for VFS Global, hotel and short-term stay (i.e. Airbnb) confirmations are sometimes accepted.
- 11) Copy of marriage certificate and children's birth certificates when children are also applying (**VFS Global**) (**apostilled** if being used in Portugal for Family Reunification or school registrations)

You'll assemble a complete documentation package and submit it to your designated Portuguese consulate or VFS Global office in your country of residence. See the list of US-based consulates/offices at the end of this article. Consulates are permitted to impose some of their own conditions; these are noted as special requirements under each consulate. Check your assigned consulate's website to be aware of any newer instructions or rules imposed. Information in this guideline is usually more extensive and current, however, than the consulate website.

Timing is one of the most stressful aspects of applying for a visa. Decisions on visa applications submitted to Consulates or the Ministry of Foreign Affairs in Portugal should be taken within 15 calendar days from the date the application is considered admissible (that is, all requirements and documents are fully met); that period may be extended up to a maximum of 45 calendar days in individual cases, notably when further scrutiny of the application is needed. It's not unusual for a visa approval to take 60 days, however.

If your state of residence requires you to submit your application to a Portuguese Consulate, you can apply no earlier than 6 months and no later than 15 days prior to your intended arrival in Portugal. If your application is processed through a VFS Global agency, you can only submit your application within three months of the date you'd like to arrive in Portugal.

VFS Global provides this explanation (edited for clarity) about the timing for submitting your visa application package:

"There is in fact a 90-day rule (with VFS Global). We cannot submit your application if you declare an arrival date in Portugal that is more than 90 days out. Factors in play include when your documents were dated. Documents need to be produced within the last 90 days for the visa application and should not be older than 6 months for the SEF appointment. (Note: Financial statements for the SEF (residence permit) appointment need to be no older than 3 months except for the FBI report, which can be no older than 6 months). Any document older than six months tends to be rejected and should be considered invalid. Processing time of a completed package, submitted by VFS to the Portuguese inspectors, ranges from 4 to 6 weeks yet often takes longer."

Once your visa is granted, you must arrive in Portugal within 90 days to convert it into a residence permit. This visa permits you to take two round-trips from your home base to Portugal during these 120 days. It permits you to travel to Portugal despite existing COVID-19 restrictions (with a visa, you are considered traveling for essential business). Prior to the COVID-19 restrictions, many people got more control of the timing by conducting a fact-finding trip during which time they select an initial place to

live, get their Número de Identificação Fiscal (NIF) and open a bank account. Travel without an EU visa or permit isn't a current option for many non-EU residents so most applicants are opening bank accounts online. Find details in Get Your-Residence Permit article in the section titled "Getting Your NIF".

### 1) Application for a Schengen Area / National Visa

You'll see both National Visa and Schengen Visa applications referred to in many places. The National visa application is simply a Schengen visa application that is personalized by and to Portugal. Portuguese consulates prefer their National visa, asking that you complete the form for and indicate you want a National visa. You can complete the English or Portuguese version of the National visa application in English or Portuguese.

Each applicant applies. Whether you are a couple, parent and child, or a family, each person must provide a full application package. Some consulate / VFS offices ask parents of children aged 5 and younger not to apply for a visa, and to use 'Family Reunification' in Portugal, instead.

#### A Note on Family Reunification (Type D6):

Family Reunification starts with one family member applying for a visa followed by the remaining family members applying for a permit at SEF in Portugal. Consider the current COVID-19 related travel restrictions on entry to Portugal when using this option. Portugal's position is to never separate immediate family members, accepting marriage and birth certificates to permit family members to accompany the visa-holder.

- a) The following family members, in accordance with Articles 99 and 100 of the Aliens Act, are entitled to family reunification:
  - The spouse.
  - Underage or incapable children under guardianship of the couple or of one spouse.
  - Minors adopted by an unmarried applicant, by a married applicant or by the spouse, following decision taken by the relevant authority of the Country of origin, provided that legal framework incorporates the same rights and duties of natural affiliation and provided that decision is acknowledged by Portugal.
  - Children who are of age, and of whom the couple or one of the spouses is in charge, and study in a Portuguese teaching institution.
  - Children who are of age, and of whom the couple or one of the spouses is in charge with, single or studying, whenever the holder of the right of reunification has a residence permit granted under article 90 – A.
  - First-degree ascendants in the direct line to the resident or the respective spouse provided they are dependent on either of them.
  - Underage siblings under custody of the resident, following decision by a relevant authority in the country of origin, as long as that decision is acknowledged by Portugal.
1. The following family members of unaccompanied minors are also entitled to family reunification:
  - First-degree ascendants in the direct line;
  - His / her legal guardian or another family member if the refugee has no direct ascendants or if it proves impossible to trace them.

Some consulates require online application requests while others allow you to submit your application and all other documents via mail or at an in-person interview. VFS Global keeps reverting to a paper application yet sometimes offers (and then requires you use) an online form.

- a) An [online](#) / or VFS [online](#) application request is submitted as a stand-alone document without any of the remaining required documents. When the consulate or agency receives and reviews your application request, a consul employee will contact you via email or phone to schedule your in-person interview and explain the documentation requirements. All documentation must be presented at this in-person interview along with a hard copy or print-out of your application form.
- b) Some consulates let you submit a [paper](#) application with the required documents as a single, complete package at an in-person interview. **(Only Washington DC permits mailed application**

**packages, and only for applicants within their jurisdiction who live more than 150 miles away.)**

Call the number shown on the respective consulate's listing at the end of this article to schedule your interview. Check your consulate's office schedule online first so that you can accept or request an appointment for a time you know your consulate will be open.

- c) Although requirements often state that you must complete this application in Portuguese, all Portuguese consulates and VFS Global offices in the US are accepting applications completed in English and the form is available in English.
- d) Include two passport-style photos taken within the last six months, but do not staple or clip the photos to the application.
- e) Bring a copy of your visa application and all required documents to Portugal. Some of these could be required again when you convert your visa to a residence permit in Portugal. SEF has streamlined this step by re-using their scanned versions of all documents you submitted during your visa application, yet this is not consistent across SEF offices in Portugal. Do not staple, paperclip, place into plastic sleeves or punch into a binder any of these documents.

## 2) Passport and Passport Photos

Provide a copy of the photo page (showing personal data and dates of validity) from your passport. This page must be notarized if you aren't submitting your application package to the consulate in person, and all VFS Global offices request that it be notarized or certified.

Passports must be issued within the last 10 years and have at least two blank pages. A passport older than 10 years that has been extended for a period exceeding 10 years from the date it was issued isn't acceptable. If you are issued a visa, your consulate will require your passport to affix the visa to a blank page.

Your passport must be valid for at least 6 months after the date you plan to travel internationally and for at least three months after the expiration of the visa for which you are applying (120 days for the Type 1/D/D7). The passport or travel document must be recognized by all parties of the Schengen Agreement.

Include passport style photos. The European size for this photo is 3.5 cm x 4.5 cm. VFS specifically requests two passport-style photos taken within the last six months, on a white background, yet usually only needs one. DO NOT affix the photograph to any document.

## 3) Proof of Legal Status if Not a US Citizen

This was introduced by VFS Global and appears on their application form, where you note the country of your birth. It is required only from non-US citizens applying from the US. Provide a copy (front and back) of your green card, US visa or other document that shows you are legally residing in the US

## 4) Personal Statement

This is a short note written, dated and signed by each applicant. When several members of a family are applying, please match or reference each other's personal statement(s). Sometimes, an agent reviewing your application package will say 'explain your situation' or 'explain your ties to Portugal'. They are asking for you to elaborate on your personal statement. The personal statement needs to be clear, short, and include:

- a description of yourself, such as education, profession
- your reason for settling in Portugal
- your ties to Portugal, such as family or friends residing here, or your owning property, your having a bank account in Portugal and the amount in that account, the name of your landlord
- where you intend to reside initially (the address or at least the town name)
- what type of accommodations (rental, home purchase) you'll have initially
- how you intend to get money for daily living expenses into Portugal

Most important, your personal statement is judged by its likelihood of success. Some applicants submit such detailed statements that they hinder their applications. Superfluous details must be considered by the investigators to determine if an applicant will be able to achieve the stated goals so keep it simple. This statement is also good place to summarize your other documents, such as your bank accounts and accommodation details. Your personal statement can be as simple as:

*"I am a retired history teacher. I wish to live in Portugal as a retiree because of the lifestyle and culture. My ties to Portugal (are my landlord) (are people I've met) (friends who have moved there) (friends and family living in X, Y and Z). I will live initially in rented accommodations at Rua Sao Bento, 13, r/c, Lisbon. This rental contract is included in my application and I paid XXX€ as a deposit. I will look for an apartment to purchase or rent longer term. I will transfer money for my daily living expenses and any future home purchase from my US bank account and US investments to my Portuguese bank account with Banco BPI through my account with the exchange company Wise."*

## 5) Proof of Financial Means /Proof of Sufficient Funds:

### Part A: For Applicants who are retired, not working (financially independent): D7

"Sufficient" means that you have funds—not necessarily income, but access to assets—equal to the annual minimum wage in Portugal. Updated to the 2022 minimum wage, this equals:

- 1st adult (applicant): 100% of the current minimum wage (705€) = 8460€/year;
- 2nd or more adult(s): 50% of the current minimum wage (352,50€) = €4230;
- Children and young people under 18 and over-dependent children: 30% of the current minimum wage (211,50€) = 2538€/year.

A tip about these numbers. First, these assets or funds are per calendar year. Your first residence permit is valid for two years, so most applicants double these threshold amounts to strengthen their applications. Also, these assets or funds should be recurring or should be a higher amount initially if there isn't proof that they are refreshed annually. These funds can be sourced from any combination of investments, income and savings and must be accessible to you from Portugal.

**Note that you're not being asked to prove income.** What counts toward your proof of financial means / sufficient funds is any combination of the following:

- Bank statements (summary page only!), which must be for the most recent three months and show the name and address of the account owner(s). Applicants with joint accounts may both use the same account statements in their application packages but: (a) each person uses a statement showing your name or (b) both names must appear on the statement. Copies of online statements are acceptable.
- Traveler's checks
- Cash
- Letter of employment showing income
- International credit card showing credit limit
- Investment statements (summary page only)
- Income from property or non-property assets or from intellectual property
- A company pension certificate, pension check statement or notarized letter confirming a pension from the responsible authority
- A Social Security benefits letter
- If self-employed, tax returns from the previous fiscal year or proof of previous economic activity and income from the previous fiscal year

Provide only original copies or color printouts of the records you submit. The summary pages showing your balances are enough: you don't need to include the pages showing each transaction in your bank accounts or the 'small print' on investment statements.

If you can't provide proof of sufficient financial means, you'll be required to have a "financial guarantor" based in Portugal. This is not the same as the Financial Representative required to get your NIF, nor a Fiador which can be requested for an apartment rental. A financial guarantor can be your lawyer, a person

with power of attorney, landlord, dean of admissions, etc., who is a European Union national or holds permanent residence in Portugal. This person must provide a letter or email stating that s/he will guarantee your accommodations and financial support for a year as well as your return transit to the US.<sup>7</sup> The guarantor's name, financial number and address are required on this letter or email and a copy or scan of the guarantor's national identification must be included. A guarantor assumes a legal risk so it can be difficult to get one and this weakens your application.

**Part B, Applicants for D2 or D7 (D4, D6) who are self-employed (remote/digital nomads), employed / working remotely for a company outside of Portugal:**

The minimum amount of access to assets is the same as stated above, under Part A. Below we've listed the specific, required documents based on your employment status. Present these with your application to validate your financial means/proof of sufficient funds:

- **For employees:**
  - Employment contract.
  - Current bank statement of the latest 6 months.
  - Leave permission from the employer.
  - Income Tax Return (ITR) form or Certificate of Income Tax deducted at the source of salary.
- **For the self-employed:**
  - A copy of your business license.
  - Company bank statement of the latest 6 months.
  - Income Tax Return (ITR).
- **For students:**
  - Proof of enrollment in a school.
- **If unemployed and married to an employed EU citizen:**
  - Confirmation of Employment letter, no older than three months, from their spouse's employer stating the position held within the company as well as the starting date.
  - Spouse's valid passport.
  - An official marriage certificate.

**6) Proof of a Funded Bank Account in Portugal & Número de Identificação Fiscal (NIF)**

SEF will reject any visa application that doesn't include a funded bank account IN Portugal. These can be joint accounts. The amount deposited into the account is the same as the minimum amounts listed above under Proof of Financial Means (point 5A). Proof of a funded Portuguese bank account is a requirement, regardless of the other sources provided as Proof of Financial Means.

If you come to Portugal before applying for a visa, you can obtain a Número de Identificação Fiscal (NIF) and a bank account while in Portugal. If you are doing this from outside of Portugal, note that the bank must be physically and legally headquartered in Portugal. Because of this, online banks such as N26, Revolut, and Wise cannot be used to meet the requirement for a funded bank account. A limited number of banks offer remote online account openings and can issue a temporary NIF, which will need to be converted to a permanent NIF once you are established in Portugal. Some have had success applying online at Abanca Bank and Atlantico Europa. Other banks (such as Millennium and Santander) currently require a signed Power of Attorney for a legal representative to open an account on your behalf. The high volume of requests to open accounts remotely is resulting in some banks suspending this feature, so check their websites. It can take two weeks to open an online account and another week for the mandatory bank transfer directly from your US bank to your Portuguese account.

**Note on Getting a Número de Identificação Fiscal (NIF) when in Portugal**

A NIF is issued by any Finanças, the tax office. An online search will list their office locations. Your Número de Identificação Fiscal (NIF) / Número de Contribuinte is free, quick, and available to you even if you're not a resident or don't yet have a Visa or Temporary Residence Permit. DURING THE COVID 'STAY AT HOME' RESTRICTIONS, FINANÇAS OFFICES REQUIRE APPOINTMENTS or online registration; click this link for their appointment information page.

Required documents and how to navigate your visit are bulleted here:

- **Identification and Address Documentation:** Your passport, your EU national identity card or your Temporary Residence Permit qualify as ID. For proof of address: if you are NOT yet residing in Portugal, present a recent utility bill or bank statement showing your home country address (with your name as it appears on your Identification). If you ARE residing in Portugal, present a bank statement, rental or purchase contract with your name and address or your Permit card.
- **Get a Fiscal Representative:** This is a citizen or permanent resident of Portugal who will sign for you. The representative guarantees that, if you default on any payments in Portugal, s/he will accept your liability. The representative must present his/her identify card. Often, landlords, friends or realtors will do this but that's not always an option. Some persons will serve as your representative for a fee, charging from €50 to €200—these might be attorneys or simply citizens. A growing 'industry' of attorneys and others who will act as a representative has resulted in some unwary people paying a thousand euros for this service and that can be avoided.
- **Go to Finanças:** Arrive about 20 minutes before your appointment. Go to the machine that issues 'senhas' or numbers to customers. The button that you press might show *Número de Contribuinte* rather than NIF. Don't hesitate to ask another person in line. It helps to have the phrase written down to show people if you can't rely on your Portuguese pronunciation. When your number is called / appears on the overhead screen, go to the respective desk or station and explain that you want to obtain your Número de Identificação Fiscal or Número de Contribuinte. Most offices have someone who speaks English, but this phrase should be enough to inform the agent of your purpose. Be respectful, be attentive, but don't accept a denial of this service, which sometimes happens. Present your documents and have your fiscal representative present his/hers.
- **Receive your NIF!** It's simply two pieces of paper with your name, address and NIF number on it. Keep this in a safe place as you'll be asked for this document to conduct any of the host of financial transactions noted earlier. Take it with you to SEF for your first appointment and the NIF number will be included on your Temporary Residence Card.

#### Note on Getting a Número de Identificação Fiscal (NIF) from outside of Portugal

Information below is quoted from the Ministry of Foreign Affairs in response to the new NIF requirement:

##### Option A

Paid remote service companies are NIFOnline and Bordr

##### Option B

Get a Fiscal Representative to complete paperwork to submit with your visa application

- Have someone willing to be your Fiscal Representative in Portugal. The Fiscal Representative must reside in Portugal and must have a NIF.
- Send by postal mail to the Consulate the following documents:
  - Form Documento de Aceitação da Representação Fiscal - anexo III (Portuguese only) filled out and signed (as ID document) by the person to be the Fiscal Representative. Every blank must be filled out with no abbreviations.
  - Copy of the valid picture ID of the Fiscal Representative. Driver's Licenses are not accepted. (Use CITIZEN CARD OR RESIDENCE PERMIT)
  - Form Modelo de Carta para residentes fora da UE, da Islândia ou da Noruega - Anexo II (Portuguese only), filled out and signed (as ID document) by the Taxpayer's Number applicant. All blanks must be filled out with no abbreviations.
  - Copy of the valid picture ID of Taxpayer's Number applicant. Driver's Licenses are not accepted. (Use PASSPORT)

The paperwork will be sent to the competent authorities in Portugal by the Consulate.

##### Option C

Get a Power of Attorney: You may choose to have a Power of Attorney (POA) drawn. The proxy must be a person who resides in Portugal and has a NIF. Your proxy will be your Fiscal Representative in Portugal and



will be responsible for requesting a NIF on your behalf. You can go to a Portuguese Consulate assigned to your area of residence to get a POA.

On the day of your appointment:

- Bring with you a valid photo ID. Driver's Licenses are not accepted.
- Bring with you the following information regarding your proxy:
  - Full name, date and place of Birth; address in Portugal; Taxpayer Number;
  - ID number and the validity date (photo ID cannot be expired). Foreign (non Portuguese) Driver's Licenses are not accepted.

#### **Option D:**

Request directly from the Tax and Customs Agency (Autoridade Tributária e Aduaneira): Applicants who are non-resident in Portugal, of Portuguese or foreign nationality, are obliged to fill in the form "NIF-letter template for residents outside the EU" and submit it together with a copy of their ID document (Passport) as well as proof of residency, such as a utility bill. [NIF Letter Template](#)

- The applicants should also name a fiscal representative (single or collective persons), resident in Portugal who specifically declare acceptance by proxy using the following template: [Proof of Fiscal Residency](#)
- Also acceptable as a document of fiscal representation an affidavit as long as it is included in the same acceptance template of the fiscal representation.
- Copies of the following documents:
  - ID with Full name (without abbreviations), birth date, expiration date of the ID document and nationality;
  - proof of fiscal residency;
  - NIF (Tax Number) of the fiscal representative.

The request form and all documentation should be addressed to the Tax and Customs Agency (Autoridade Tributária e Aduaneira), responsible for the issuance of the Tax Number of the fiscal representative.

#### **Autoridade Tributária e Aduaneira**

Serviços de Registo de Contribuintes

"Pedido de atribuição de NIF"

Avenida Joao XXI, nº 76 – 6º piso

1049-065 – Lisboa

Portugal

The Tax and Customs Agency will inform the fiscal representative in Portugal, through email or mailing address in Portugal, that the tax number is issued.

## **7) FBI Criminal Record Certificate (or equivalent national record in your country)**

The FBI criminal record certificate, sometimes called an identification record request, criminal background check or identity history summary, is a national report on any prior criminal activity. The FBI has been processing these requests within three to five business days, charges a prepayment of \$18 to \$50, and offers an online request option. Start with the [FBI Criminal Justice Information System](#) for details on how to complete and file your application. You'll find instructions there for getting a recent, original set of fingerprints from your local police department and how to have your criminal record certificate authenticated with the FBI seal and signature of a division official. There are also numerous, authorized retailers who can obtain and forward your fingerprints electronically to the FBI with online results in sometimes less than an hour.

- You'll need this certificate apostilled by the US Department of State Authentication Office
- Order an email copy and a mailed, hard copy. You can view your report in the email version and forward the unopened hard copy to get the US Department of State authentication (apostille). (When the US Department of State was backed-up, applicants could submit the unopened FBI report, without apostille, with their visa application. This is no longer a reliable option. Get the apostille.)

Children under 16 do not need the Criminal Record Certificate.

\*Note: When providing a self-addressed, stamped envelope (SASE) to the US Department of State for the return of your apostilled FBI report, do NOT utilize FedEx, as the Department of State does not work with this carrier and your document will be delayed.

### 8) Release / Request for a Portuguese Criminal Record Check

VFS Global offices tend to ask for this as a separate document; most consulates are not requesting it. The form is at the VFS website and also [here](#).

### 9) Proof of Private Health Insurance

Each applicant must have medical insurance that meets the Schengen Area requirements. Regulations for the Schengen Area Visa state:

“... applicants shall prove that they are in possession of adequate and valid travel (or other) medical insurance to cover any expenses which might arise in connection with repatriation for medical reasons, urgent medical attention and/or emergency hospital treatment or death, during their stay(s) on the territory of the Member States. The insurance shall be valid throughout the territory of the Member States and cover the entire period of the person's intended stay or transit. The minimum coverage shall be €30.000” (per applicant).”

VFS Global added that this policy ‘...must not exclude COVID-19’. This hasn’t yet appeared in the consulate office requirements. Several travel insurance plans are offering COVID-19 coverage.

To recap, your insurance coverage must feature:

- a) Valid for 120 days, which is the validity of your stay under this visa;
- b) No deductible;
- c) Minimum €30.000 per person coverage / expenses it will pay for;
- d) Include COVID coverage if you’re applying via a VFS Global office;
- e) Portugal in the list of countries covered.

If you have existing insurance coverage that includes these features, your proof of medical insurance can be an invoice or your annual statement showing the name of the insurance company, policyholder names, dates of coverage and proof of evacuation coverage. If you don't currently have insurance with these features, investigate a travel insurance plan or an annual plan that covers you in Portugal. Many sources provide travel insurance policies to support Schengen Area Visa applicants. Once you arrive in Portugal, you will find several options for a low-cost, high-quality annual medical insurance plan with broad networks. You will purchase this annual plan for your Temporary Residence Permit appointment at SEF.

Many applicants have had their travel insurance coverage rejected. Avoid this by highlighting “Portugal” on the list of covered countries or having your insurer issue a short letter that states the coverage includes Portugal. Note that when you become a resident in Portugal, you will enroll in the public health system and have access to COVID-19 coverage.

### 10) Proof of Accommodations

A rental contract, a purchase contract, an Airbnb or similar-stay confirmation or staying with friends or family—called a Terms of Responsibility form—all qualify as proof of accommodations. SEF currently requires proof of accommodations for one year, although the Washington, DC VFS office sometimes accepts 6 months. This is not a written change to the regulations but is showing up across the world as an enforced requirement. Simply put, your application will be stronger if you have a full year of accommodations. Proof of accommodations documents should be in Portuguese and are often in both English and Portuguese.

- a rental contract in your name exactly as it appears on your visa application and other documents; the property address; property owner's name; and the contract period. Airbnb and similar companies can produce contracts that meet these requirements
- a home purchase agreement (purchase completed or in-process)

- a letter from someone with whom you'll stay. Submit an official letter of invitation ([called Term of Responsibility Form {TOR}](#)) signed by your host. The host's signature on the form must be notarized in Portugal and a copy of your host's identity card included. You will be required to note the relationship you have with your host and SEF is likely to go to the property before you attend your SEF Residence Permit meeting to check that you are staying there. TORs are being abused and therefore closely scrutinized by SEF to prove that you have a clear and personal relationship with your host.

### 11) Marriage / Birth Certificates

VFS Global requires these only when applicable, such as, when applying for family reunification or if one spouse is depending on the other for financial support. With family reunification, you'll need a marriage certificate, if married, and child's/children's birth certificate(s), if a child/children are included in the application. These don't need to be certified, yet many people get them apostilled 'just in case'. Two adults applying on their own don't usually need marriage or birth certificates.

#### \*Travel Reservations or Tickets

The Schengen Area Visa instructions state that you need proof of prepaid outgoing and return travel with the return travel scheduled prior to the expiration of your one-year residency. The consulates and VFS Global offices have only sometimes asked to see itineraries of outgoing flights. None are requesting proof of a prepaid return flight.

- If you enter Portugal from another country within the EU, your passport won't be stamped in Portugal. SEF wants to see your proof of entry into Portugal when you attend your first Residence Permit appointment, so either go to Passport control to get your passport stamped or, even easier, retain your boarding pass and itinerary to show at your initial SEF appointment.

#### \*References

Often not listing this on their websites, San Francisco and Washington, DC sometimes request that you provide a reference in Portugal. These consulates explain that a reference can be your lawyer, a person with power of attorney, landlord, dean of admissions, friend, real estate agent, family member, etc., who is a European Union national or holds permanent residence in Portugal. Submit a note with the rest of your documentation that states the reference's name, address, phone number and citizenship and include a copy of the person's national ID or residence card.

#### **WHEW!!!**

All the above items must be submitted together to the Portuguese consulate / VFS Global office responsible for your US State (see list at the end of the article) or current country of legal residence. Consult the current Fees Table regarding the payment to include with your application package if it is being mailed and the amount and payment method requested by the office you're going to in person. The fees are updated on the first of each month to reflect changes in the exchange rate. Payment methods can vary by office and change periodically. Check your office website to clarify.

In 60 to 90 days you should receive a letter or email from your respective Portuguese consulate or VFS office approving your visa application and requesting your passport along with an addressed, prepaid, return envelope (USPS, FedEx, UPS). Applicants appearing in person are sometimes prompted to leave their passports with the consulate, which can reduce the time consumed by mailing and returning them; an addressed, prepaid envelope will still be required. The consulate will affix a Type 1 or Type D "Temporary Residence Visa" to your passport and return it to you within two weeks to three months, depending on the volume of requests. This visa expires in four months and allows you two round trips between Portugal and your home country plus unlimited travel in the Schengen Area during the four months.

VFS Global offers a specific process called "**PASSPORT COLLECTION**". A quote from their description of the service follows:

*“When submitting a visa application in our VFS Schengen Visa Application Centre, you may choose to purchase the UPS Next Day air Courier service or Collect the passport in person at the end of the visa application process from your applying application Centre once it’s ready.”*

If you choose to collect the passport in person, you will be required to bring your receipt along with a photo id. Once you receive the notification, you may collect the passport in person from Monday to Friday between collection times as specified by the staff during submission, except Declared Holidays.

*If you are unable to collect in person, you may authorize a family member to collect the passport on your behalf. The nominated person will need to bring an authorization letter signed by you, the passport photocopy, the receipt for the fees you paid and proof of their Identity with photo.*

*When the passport is collected, the passport photocopy with the receipt will be stamped for collection and the authorization letter, if any, will remain with VFS Global. When collecting passports, applicants are advised to check that the visa granted meets with their travel schedule. At the end of the passport collection process VFS Global requests that every person sign the Passport Collection Register.”*

### **A Personal Word of Advice**

There are a thousand blogs and YouTube videos out there about this process. Most are rife with mistakes yet many still tell a fun and enjoyable story about how people got this done, and more. When it comes to visa documentation, let this document be your trusted friend.

Hundreds of businesses have appeared to fill the insatiable need to have someone tell you what to do...to do all of this for you. No one can...only you can provide all of these documents, only you can decide when you want to arrive. The majority of attorneys and immigration firm employees have never moved from the US or a non-EU country to Portugal. They don’t know terminology, regulations, laws and resources that affect you. Most of them make mistakes that cost you timing and even put your application at risk. Some work. Hiring one is a personal decision.

If your learning and personal style is to talk things through, ask questions, bounce ideas, ask the experts, then please invest in yourself. Join ExpaCity ([www.expacity.com](http://www.expacity.com)). ExpaCity is unique to the Portuguese market, offering membership-only and free webinars on every single topic about moving to and living in Portugal. Taxes, visas, housing, utilities, location scouting, refurbishing a ruin, driving, buying and shipping cars...with an exhaustive library of hundreds of recorded videos plus weekly webinars where you speak live with **vetted, best-in-class experts** in each of these fields. And join Portugal-specific Facebook groups, of which there almost 1,000, including those dedicated to hiking and biking, photography, moving with kids, LGBTQIA, foodies and specific towns across Portugal.

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## **Consulates, areas of jurisdiction and special requirements**

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### **BOSTON**

Chancery: 31 St. James Ave., 3<sup>rd</sup> Floor - Suite 350 Boston, Massachusetts 02116

Phone: 617 536 8740

Website: <https://www.boston.consuladoportugal.mne.gov.pt/en/>

E-mail: [boston@mne.pt](mailto:boston@mne.pt)

Consul General: José Rui Velez Caroço

Chancellor: Ivona Moreira

**AREAS OF JURISDICTION:** States of: Maine, Massachusetts (except the area covered by New Bedford), New Hampshire and Vermont

### **SPECIAL REQUIREMENTS:**

- Using Ministry of Foreign Affairs website for applications and information (<https://www.vistos.mne.pt/en>)
- Requires documentation in duplicate (highly subject to change)
- Requires all applicants appear in person; during COVID, requires application package to be mailed in followed by the personal appointment
- Requires applications submitted no earlier than 6 months and no later than 15 days from intended arrival in Portugal
- Requires proof of travel to Portugal (entering Portugal as your first Schengen Area country)

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### **NEW BEDFORD**

Chancery: 628 Pleasant Street, Room 204 New Bedford, Massachusetts 02740

Phone (1): 508 993 5741 / Phone(2): 508 997 6151

Website: [www.consulateportugalnewbedford.org](http://www.consulateportugalnewbedford.org)

E-mail: [newbedford@mne.pt](mailto:newbedford@mne.pt)

Consul: Shelley Pires

Chancellor: Teresa Borges

**AREAS OF JURISDICTION:** Counties of: Barnstable, Bristol, Dukes, Nantucket and Plymouth  
 Cities of: Acushnet, Dartmouth, New Bedford and Fall River

**SPECIAL REQUIREMENTS:**

- Using Ministry of Foreign Affairs website for applications and information (<https://www.vistos.mne.pt/en>)
- Requires that all applicants appear in person
- Requires applications submitted no earlier than 6 months and no later than 15 days of intended arrival in Portugal

**NEW YORK**

**Now using VFS Global for Visa Applications:** <https://visa.vfsglobal.com/usa/en/prt/attend-centre/New-York>

**Interview Location:**

Schengen Visa Application Center  
 145 W 45th Street, 4th FL  
 New York, NY 10036

Chancery: 866 Second Avenue, 8th Floor New York - NY 10017  
 Phone: 646 845 0042  
 E-mail: [consulado.newyork@mne.pt](mailto:consulado.newyork@mne.pt)

Consul General: Maria de Fátima Mendes  
 Executive Assistant: Teresa Costa

**AREAS OF JURISDICTION:** States of: Connecticut, Michigan and New York; Territories of American Virgin Islands, Bahamas, Cayman Islands, Bermuda and Puerto Rico

**SPECIAL REQUIREMENTS:**

- Requires use of online application using VFS Global. Inconsistent regarding filling out the application first, to trigger an appointment, versus selecting an appointment and then completing the application.
- Requires that all applicants appear in person
- Permission for Portuguese Criminal Records Check (form in the AFIP files)
- Requests marriage and birth certificates 50% of the time
- Correct Consular fee must be paid via Money Order/Banker/Postal/Cashier check payable to "VFS Services USA Inc." Check the website as these details and the fees are updated monthly.

**NEWARK**

Chancery: The Legal Center at One Riverfront Plaza, Suite 40, Newark, New Jersey 07102  
 Phone (1): 973 643 4200 / Phone(2): 973 643 2156/58  
 E-mail: [consulado.consulado.newark@mne.pt](mailto:consulado.consulado.newark@mne.pt)  
 Consul General: Pedro Soares de Oliveira

**AREAS OF JURISDICTION:** States of: Delaware, New Jersey and Pennsylvania

**SPECIAL REQUIREMENTS:**

- Using Ministry of Foreign Affairs website for applications and information (<https://vistos.mne.gov.pt/en/>)
- Online scheduling of appointment at [www.consuladoporlugalnewark.org](http://www.consuladoporlugalnewark.org)
- Requires that all applicants appear in person

**PROVIDENCE**

Chancery: 56 Pine Street, Hanley Building, 6th floor Providence, Rhode Island 02903  
 Phone: 401 272 2003/4  
 E-mail: [mail@cnpro.dgaccp.pt](mailto:mail@cnpro.dgaccp.pt)  
 Conselheiro de Embaixada: José Macedo Leão

**AREAS OF JURISDICTION:** State of: Rhode Island

**SPECIAL REQUIREMENTS:**

- Requires that all applicants appear in person
- Requires documentation in duplicate (highly subject to change)

**SAN FRANCISCO**

**Now using VFS Global for Visa Applications:** <https://visa.vfsglobal.com/usa/en/prt/attend-centre/San-Francisco>

**Interview Location:** Schengen Visa Application Center 110 Sutter Street, Floor 05, San Francisco, CA 94104

Chancery: 3298 Washington Street San Francisco, California 94115  
 Phone: 415 346 3400/1 / Fax: 415 346 1400  
 E-mail: [consulado.sfrancisco@mne.pt](mailto:consulado.sfrancisco@mne.pt)

Consul General: Maria João Lopes Cardoso

**AREAS OF JURISDICTION:** States of: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington and Wyoming

**SPECIAL REQUIREMENTS:**

- Requires printing out and bringing [their](#) visa application form
- Requires printing out and bringing the appointment verification
- Requires that all applicants appear in person no more than 15 minutes prior to the appointment
- Visa application form brought to the in-person interview must have your signature notarized unless you sign it in front of the agent
- Passport pages copies not required due to in-person interview
- Reference in Portugal

- Requests you complete a Release of Liability for Passport Mailing that they provide at the appointment. It specifies where you want your passport and visa sent, unless you wish to pick it up or aren't leaving your passport
- Requesting and sometimes requiring that you leave your passport with them until it is stamped
- The full application package cannot exceed 50 pages
- Often pressures couples to have one person apply, the other follow Family Reunification in Portugal, to reduce their workload. Family reunification is a slightly more complicated process due to expiration of the FBI report and reprinting financial statements.
- Correct Consular fee must be paid via Money Order/Banker/Postal/Cashier check. Applications submitted to the VFS Center in San Francisco need these check payable to "Consulate General of Portugal" or "Embassy of Portugal". Check the website as these details and the fees are updated monthly.

### WASHINGTON D.C.

**Now using VFS Global for Visa Applications and appointments:** <https://visa.vfsglobal.com/usa/en/prt/attend-centre/Washington-DC>

#### Interview Location:

Schengen Visa Application Centre  
1025 Vermont Ave NW, St# 200  
Washington DC 20005  
info.portugalusa@vfsglobal.com  
+1 305 704 2172

*April 2019: If you are a resident of the State of Illinois and need a Schengen Visa to Portugal, you can apply with the Consulate-General of Lithuania in Chicago: <https://chicago.mfa.lt/cikaga/en/travel-and-residence/coming-to-lithuania/visas/schengen-visas-DC>.*

**Chancery: 2012 Massachusetts Ave NW, Washington, DC 20036** (ENTRANCE FROM "P" STREET); This is the address where you would mail your passport, if sending by mail

Phone: 202 332 3007 / Fax: 202 223 3926 / Emergency line: (+351) 96 170 64 72

E-mail: [mail@scwas.dgaccp.pt](mailto:mail@scwas.dgaccp.pt)

Head of Consular Section: Hugo Palma

**AREAS OF JURISDICTION:** States of: Alabama, Arkansas, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Minnesota, Mississippi, Missouri, Nebraska, North Carolina, North Dakota, Ohio, Oklahoma, South Carolina, South Dakota, Tennessee, Texas, Virginia, Wisconsin, District of Columbia.

### SPECIAL REQUIREMENTS:

- Requires use of VFS online application that triggers their scheduling your appointment
- People living 150 miles (sometimes stated as 200 miles, sometimes 2-hour drive) from the Consulate may mail their full Application Package in lieu of an in-person interview. Send 1 email that lists the following info for each person in the family who is applying: Full name, date of birth, address with zip code, phone number and type of visa requested: email to: [portugalpostalusa@vfsglobal.com](mailto:portugalpostalusa@vfsglobal.com). They will send you (1 or 1 per person) pre-addressed envelope(s) to mail in the application and documentation.
- Mailed application packages require notarization of your signature on your visa application form
- Correct Consular fee must be paid via Money Order/Banker/Cashier check. For applications submitted to the VFS Center in Washington DC, the Money order/Banker or Cashier check must be payable to "Embassy of Portugal"

## Reference Section

*This document contains links to informational websites. They are repeated here in the event that a link is broken.*

### Hyperlinks in order of use in the article:

- Golden Visas: <https://www.sef.pt/en/pages/conteudo-detalhe.aspx?nID=21>
- Golden Visa SEF registration portal: <https://ari.sef.pt/account/default.aspx>
- Entrepreneur / Self Employed Visa Article 88/89 Program: <https://imigrante.sef.pt/en/solicitar/trabalhar/>
- Non-VFS Global Online Application Request Form: [https://vistos.mne.gov.pt/images/formulario\\_visto\\_nacional\\_en.pdf](https://vistos.mne.gov.pt/images/formulario_visto_nacional_en.pdf)
- VFS Global Application Form: <https://www.vistos.mne.pt/en/visa-application/apply-for-a-visa>
- Portugal National Visa Application Form: [https://www.vistos.mne.pt/images/schengen/formularios/pedido\\_de\\_visto\\_de\\_longa\\_duracao\\_pt.pdf](https://www.vistos.mne.pt/images/schengen/formularios/pedido_de_visto_de_longa_duracao_pt.pdf)
- VFS Global Documentation Check List: <https://www.vfsglobal.com/one-pager/portugal/usa/english/>
- Release / Request for a Portuguese Criminal Record Check: [permission-residency.pdf \(vfsglobal.com\)](https://www.vfsglobal.com/one-pager/portugal/usa/english/permission-residency.pdf)
- FBI Criminal Background Check: <https://www.fbi.gov/services/cjis/identity-history-summary-checks>
- Visa Fees: <https://imigrante.sef.pt/en/impressos/>
- Global fees and service charge: [Visa Information \(vfsglobal.com\)](https://www.vfsglobal.com/one-pager/portugal/usa/english/visa-information.pdf)
- SEF Appointments: <http://www.sef.pt/portal/V10/EN/asp/contacto/index.aspx>
- Finanças Appointments: <https://sitfiscal.portaldasfinancas.gov.pt/ebalcao/home>
- Term of Responsibility / Letter of Invitation [https://www.sef.pt/pt/Documents/termo\\_responsabilidade.pdf](https://www.sef.pt/pt/Documents/termo_responsabilidade.pdf)
- SEF Portal: <https://www.sef.pt/en/Pages/homepage.aspx>
- Application form: [https://imigrante.sef.pt/?media\\_dl=1923](https://imigrante.sef.pt/?media_dl=1923)
- Residence Permit Documentation in English at SEF Portal <https://imigrante.sef.pt/en/solicitar/residir/art77-1/>
- Residence Permit Documentation in Portuguese at SEF Portal <https://imigrante.sef.pt/solicitar/residir/art77-1/>
- Scheduling Appointments at SEF <https://imigrante.sef.pt/en/balcoes-atendimento/>
- Online scheduling link: <https://www.sef.pt/en/Pages/pre-marcacao-online.aspx>
- SEF central email: [gripcp.cc@sef.pt](mailto:gripcp.cc@sef.pt)

***Regulations cited in this article:***

- Health Insurance: Regulation (EC) No 810/2009 of the European Parliament and of the Council of 13 July 2009, which entered in force on April 5, 2010
- Schengen Area Visa Applicant Information: [http://www.embassyportugal-us.org/Embassy\\_of\\_Portugal/Visas\\_files/What%20is%20a%20Schengen%20Visa.PDF](http://www.embassyportugal-us.org/Embassy_of_Portugal/Visas_files/What%20is%20a%20Schengen%20Visa.PDF)
- Proof of Financial Means: article 2, number 2 and article 5, paragraph 6, letter b), of the Administrative Rule no. 1563/2007, of December 11

**Personal VISA CHECKLIST**

Required Document	Personal Notes	16
1. Application for a National Visa (if submitting by mail, <b>signature notarized</b> ).		
2. Passport that is valid for at least 6 months after the expiration of your 120-day visa and two recent passport-size color photos; copy of main passport page ( <b>page notarized</b> )		
3. If not a US citizen, proof of legal status ( <b>VFS GLOBAL</b> )		
4. Personal statement declaring the reasons why you are seeking residency in Portugal		
5. Proof of financial means / proof of sufficient funds		
6. Proof of a funded bank account in Portugal & NIF (Imposed 4 November 2020)		
7. FBI criminal record certificate (or, if you've lived outside the US in the last year, a police record report from that country) ( <b>report apostilled</b> or unopened)		
8. Release / request for a Portuguese criminal record check by the Foreigners and Borders Service (SEF) ( <b>VFS Global</b> )		
9. Proof of private health insurance coverage or travel insurance with medical benefits		
10. Proof of accommodation in Portugal (property title deed, rental agreement, letter of invitation / terms of responsibility form or property loan agreement; for VFS Global, hotel and short-term stay (i.e., Airbnb) confirmations are accepted.		
11. Copy of marriage certificate and children's birth certificates when children are also applying ( <b>VFS Global</b> ) ( <b>apostilled</b> if being used in Portugal for Family Reunification or school registrations)		