A MY PORTUGAL MOVE GUIDE

The Move Playbook

Your step by step walkthrough, from first thought to settled in Portugal.

IN THIS GUIDE

Before you decide

A move to Portugal is a sequence of decisions, not one giant leap. This playbook walks you through them in the order they actually happen, so you always know what comes next. Work through it at your own pace and tick things off as you go.

Start with four honest questions: can you afford it, which visa fits your situation, where in Portugal you want to be, and when you want to go. The rest of this guide helps you answer each one.

> ### Use the tools in this pack
> You already have three of the hardest parts handled. The Budget Planner turns affordability into a number you can edit. The visa checklists (D7, D8, D2) list every document you will need. Keep them open alongside this playbook.

Choosing your visa

Most people moving to Portugal from outside the EU use one of three residency routes. The right one depends on where your money comes from, not how much you have.

D7, for people living on regular income that arrives from outside Portugal: pensions, rental income, dividends. You need to show at least 920 euros a month.

D8, the digital nomad route, for people who work remotely for employers or clients outside Portugal. You need about 3,680 euros a month and savings of around 11,040 euros.

D2, for entrepreneurs and the self employed who will build or run something in Portugal. The heart of it is a credible business plan.

Each route has its own fillable checklist in this pack. If you are not sure which fits, the Personalised Fit Plan exists for exactly that question.

The money

Your monthly running costs are only half the picture. The move itself has one off costs that catch people out, so budget for them separately and keep a buffer.

- Visa and residence permit fees, and the cost of certificates, apostilles and translations
- Flights, and shipping or replacing your belongings
- A rental deposit, often two to three months of rent up front
- Furniture and setting up a home, if you travel light
- A cushion of several months of living costs while everything settles

A simple rule of thumb

Take your monthly budget from the Budget Planner, multiply by six, and treat that as the cushion you want in an accessible account before you go. It covers deposits, delays and the slow first months.

NIF and a bank account

Almost nothing happens without a NIF, your Portuguese tax number. It is the first practical step, and you can often get it before you arrive through a representative.

1. Get your NIF, in person at a Financas office or through a tax representative or lawyer
2. Open a Portuguese bank account once you have the NIF, taking your passport, proof of income and proof of address
3. Use the account for rent, utilities and direct debits, which makes everyday life far smoother

Finding somewhere to live

Rent before you buy. A six to twelve month lease lets you test a neighbourhood before committing, and a registered lease is what AIMA, banks and utilities accept as proof of address. Good long term rentals go quickly, so have your paperwork ready to move fast.

- Insist the signed lease is registered with the tax authority
- Never pay a deposit before viewing and verifying the property and the owner
- Budget two to three months up front: first month plus deposit
- See the Region Research Guide to narrow down where to look

The move itself

Decide early whether to ship your life or travel light and rebuild. Furniture is affordable in Portugal, so many people bring only what is sentimental or hard to replace. If you have pets, start their paperwork months ahead.

Your first 90 days

Your visa gives you a window to land and turn it into a residence permit. Work through this sequence once you arrive.

1. Attend your AIMA appointment to collect your residence permit
2. Make sure your address is registered (your lease)

3 Register at your local health centre for an SNS utente number
4 Set up utilities, internet and a Portuguese mobile number
5 Get your social security number (NISS) if you will work
6 Exchange or register your driving licence within the allowed window

Keep one folder for everything

Originals and copies of every document, in one place, travels with you to every appointment. The Document Checklist and Tracker in this pack is built for exactly this.

Healthcare

Once you are a registered resident you can use the public health service (SNS), and many people keep private insurance for speed and English speaking clinics. The Healthcare Navigator in this pack covers how to get covered, what it costs, and the rules for UK and EU arrivals.

Tax

If you spend more than 183 days a year in Portugal you are usually a tax resident, taxed on worldwide income. The old NHR scheme has closed to new arrivals and been replaced by a narrower regime (IFICI) aimed at certain professions. Tax is the one area where a good local accountant pays for itself, so get advice early rather than guessing.

Settling in

The paperwork tests your patience more than your intelligence. Expect queues, repeat visits and the occasional contradictory answer, and it goes more smoothly. A little Portuguese opens doors, and the expat networks in most areas are generous with hard won knowledge.

Your master timeline

Fill in your own target dates and tick each stage as you complete it.

Stage	Target date	Done
Decide visa route		☐
NIF obtained		☐
Savings buffer in place		☐
Visa application submitted		☐
Visa approved		☐
Housing secured		☐
Arrive in Portugal		☐
AIMA appointment		☐
SNS, utilities, NISS done		☐
Residence permit in hand		☐

Want a route mapped to your life?

The Personalised Fit Plan looks at your income, situation and timeline and tells you which visa fits, where might suit you, and what your 90 days should look like. See it at myportugalmove.com.

Sources

Portugal Ministry of Foreign Affairs, national visas: vistos.mne.gov.pt

AIMA (Agency for Integration, Migration and Asylum): aima.gov.pt

Portuguese tax authority (Autoridade Tributaria): portaldasfinancas.gov.pt

SNS (national health service): sns.gov.pt

Figures reflect 2026 (national minimum wage 920 euros a month). This is a planning guide, not legal, tax or medical advice.