

# THE ULTIMATE PORTUGAL EXPAT GUIDE.



# TABBLE OF CONTENTS

03

**NIF number**

04

**Social Security number**

05

**CRUE**

06

**Embassy Registration**

06

**Portuguese Bank Account**

07

**Income Tax Rates**

07

**Police Record**

08

**Healthcare**

10

**Accomodation**

12

**Cost of Living**

13

**Retirement**

14

**All You Need to Know About  
Lisbon & Portugal**

# NIF Number

“Número de Identificação Fisca” or “Número de contribuinte”

## WHAT IS IT?

An individual Tax Number only for Portugal that has 9 digits and stays the same for a lifetime.

- Identify yourself
- To be registered at the tax office
- Start a working contract
- Open a bank account
- Rent or buy a property (either as a resident or non-resident)
- Get a mobile phone contract
- Apply for a residency visa like the golden visa or D7 (varies, but often asked for)

\*Please check with your future employer, if they can support the process due to the relocation package offered



## HOW TO APPLY?

### IF YOU ARE ALREADY IN PORTUGAL:

- You can try to go to the tax office (“Finanças” or any “Loja do cidadão” ) physically in the morning (recommended to be there even before it opens to be in front of the queue). Best one to go: [Serviço de Finanças Lisboa 4](#) --> Address is Rua de Ponta Delgada 69, 1000-035 Lisboa, Portugal. If they accept your request this way, the NIF might just need a few minutes to be processed and handed out to you.
- Sometimes they cannot serve your request physically there but instruct you on how to apply for it online. If you have to apply online, you are responsible to pick up your number from the tax office once they have it (normally around 2 weeks).
- These two processes are free of charge in most cases :)
- Please find some other instructions here: <https://eportugal.gov.pt/en/servicos/pedir-o-numero-de-identificacao-fiscal-para-pessoa-singular>

### IF YOU ARE STILL IN YOUR HOME COUNTRY:

- Try to contact a lawyer (costs around 5€). We recommend: Sene & Araújo Advogados office: +351 915.787.822 or [lais@senearaujo.adv.br](mailto:lais@senearaujo.adv.br) / [natalie@senearaujo.adv.br](mailto:natalie@senearaujo.adv.br)
- There are also several other online websites, that can issue the NIF for you within 3-10 business days (costs around 100€): <https://e-residence.com/>

## DOCUMENTS NEEDED:

- Passport Copy
- Proof of address

## WHO NEEDS IT?

Every person willing to start a job in Portugal.

## WHY DO YOU NEED IT?

- This number gives you access to social security services and healthcare in Portugal
- The social security number is needed to start a job in Portugal.
- The NISS is free of charge!

## WHAT IS THE USUAL PROCEDURE?

### IF YOU ARE ALREADY IN PORTUGAL:

- Visit a Segurança Social office in person with your documents
- Fill out an application form at the nearest office and submit your documents and application form.
- The time to receive it can vary, but usually, it takes 1 to 2 weeks

### HOW TO GET IT ONLINE:

- Access <https://www.seg-social.pt/inicio>, and select the tab "I am a Citizen"
- Choose the option "Atribuição de Número de Identificação de Segurança Social (NISS)" (Social Security Identification Number Assignment)
- Click on "Form for requesting a Social Security Identification Number".
- After the request, you will receive an email confirming the creation of the NISS and instructions to collect the NISS in person at the Social Security services.
- The collection can only be done by the person himself, by presenting the ID document.
- You can also apply online with an agency for about €90.

## DOCUMENTS NEEDED

- Copy of Passport/ID
- Proof of Address
- NIF number

# The European Citizen Certificate of Residency - CRUE

## WHO NEEDS IT?

All European Union citizens who reside in Portugal for more than 90 days. .

## WHY DO YOU NEED IT?

- To prove that you are legally residing in Portugal as an EU Citizen
- To register for social security
- To enroll in the national health system
- To apply for a residence permit

## WHAT IS THE USUAL PROCEDURE?

- Make an appointment (by phone or online) at the local town hall (Câmara Municipal) or at the nearest branch of the Foreigners and Border Service (Serviço de Estrangeiros e Fronteiras). Make sure it's the one closest to your residential address.
- Attend the appointment and submit your application along with the required documents (see below)
- Once your application is approved you will receive the Certificado de Registo de Cidadão Europeu), which is valid for five years.

## DOCUMENTS NEEDED

- Passport /National ID, original and photocopy
- NIF number
- Proof of Address, for example, the rental contract, utility bill, or other official document that shows your name and address.
- Proof of health insurance, for example, your blue European Health Insurance Card.
- Depending on the Camara and the person you speak to, you might also need an Atestado de Residencia (an officially signed testimony by a Portuguese citizen to say that you live in Portugal) and Proof of Funds or a payslip to prove income.



**REPÚBLICA PORTUGUESA**

**CERTIFICADO DE REGISTO DE CIDADÃO  
DA UNIÃO EUROPEIA**

Getting registered at your embassy is the next essential action you must do.

## WHY DO YOU NEED TO DO THIS?

The embassy acts as a link between your family in your home country and the local government and administration.

By signing up at your embassy, you will be able to perform your civic responsibilities, such as voting, etc.

Also, if something were to happen to you, your family who may not speak the local language will have the possibility to get help to find you and contact you.

# Open A Portuguese Bank Account

## 01 How and Why?

- With it, it's easier to pay taxes, get paid by Portuguese employers (some can even only pay to local bank accounts) & establish permanent residency
- Go in person to the bank or have a video call with an online bank

## 03 Cost

Each Portuguese bank has different fees but usually range as followed:

- A minimum deposit on the account to open it, 100-300€
- A fee of 5-7€ per month - Around 60€/year

## 02 Documents needed

- Your identity card (e.g. your passport)
- Proof of Portuguese address
- Your NIF number
- Your employment contract



## PORTUGAL'S TAX RATES IN 2023 ARE AS FOLLOWS:

- Up to € 7.112: **14.5%**
- € 7.113 to € 10.732: **23%**
- € 10.733 to €20.322: **28.5%**
- € 20.323 to € 25.075: **35%**
- € 25.076 to € 36.967: **37%**
- € 36.968 to € 80.882: **45%**
- Over € 80.882: **48%**

## NON-HABITUAL RESIDENCE (NHR)

- NHR holders benefit from lower taxes (at the moment - 10%) for a period of 10 years. NHR applies to people who have not been tax-paying residents of Portugal in the previous five years. This includes income from work, investments, capital gains, pensions and rental income.
- In addition, any income generated in Portugal from work in certain fields (artistic, technical, or scientific) will be taxed at a flat rate of 20%.
- Questions regarding the application for NHR should be clarified with an expert like a financial advisor who specializes in international tax law

# Police record

A police record is a document that contains information about an individual's criminal history, including personal information, past arrests, convictions, and pending charges. It is used by law enforcement agencies and other authorized individuals (Companies for example) to make decisions about security clearances, visas, and employment opportunities.

**It is important to note that the police record certificate will only show any criminal records or convictions that are registered in Portugal. It will not include information from other countries. If you need a criminal record certificate from another country, you will need to request it from the relevant authorities in that country.**

## HOW TO OBTAIN IT

You can get in online or at a police station. You will need to pay a fee of €5. It can take from only a couple of days to several weeks to get it, depending on the type of record and how busy the police department is.

## REQUIREMENTS

In Portugal, there is no specific residency requirement to obtain a police record. As long as you have **valid identification documents**, you can request a police record at any time.

## 3 MAIN HEALTHCARE SYSTEMS IN PORTUGAL

### THE NATIONAL HEALTHCARE SYSTEM

- Healthcare that covers all residents who contribute to the social security system
- Covers most of the medical needs, including hospital stays, doctor consultations, preventative care, diagnosis, and treatment of emergency and non-emergency cases. Mostly does not include dental care nor cosmetic surgery

### HEALTHCARE SUBSYSTEM PROGRAM

For employees of specific organizations

### PRIVATE HEALTHCARE

- Support to the national healthcare or if you cannot enroll with the SNS - this will be the main provider for health care
- Around 40-100€/month on average
- Dental care / cosmetic surgery
- Often provided as a benefit from employers

Most expats can access public health care through the [European Health Insurance Card](#). This free card – which must be applied for before leaving your home country – entitles the bearer to receive healthcare at the same costs and standards as local citizens of your new country.

All residents of Portugal are included in one of the systems mentioned above and can receive healthcare services whenever they wish.



## HOW TO BE A PART OF THE NATIONAL HEALTHCARE SYSTEM

- Get your social security number NISS (Número de Identificação de Segurança Social).
- Find your local healthcare centre. Once you get your social security number, find your nearest health centre (centros de saúde) and apply to join the SNS. Make sure to bring the required documents
- Retrieve your healthcare card. Finally, after your application has been processed, you can get your healthcare card (cartão do utente), proof of your eligibility to access public healthcare. You'll also have access to log in online to make appointments.

### DOCUMENTS NEEDED

**ID/PASSPORT, NISS NUMBER, NIF, CRUE, PROOF OF ADDRESS, PORTUGUESE PHONE NUMBER**

## SICK LEAVE - BAIXA MÉDICA

### SICK LEAVE IN PORTUGAL

- The first 3 days are not taken into account, so therefore will not be paid at all, however, exceptions are made for serious illnesses (hospitalization, etc.)
- After 3 days and up to 30 days: the employee receives 55 % of the base salary
- Between 31 and 90 days of sick leave, the employee receives 60 % of the base salary
- After 3 months and up to 1 year the employee receives 70 %

(Companies may have additional policies in place, so employees should consult their employee handbook or HR department for more information.)

### HOW TO RECEIVE THE CERTIFICATE OF SICK LEAVE

- In order to get your sick note you have to go to the general health centre of your neighbourhood (Centro de Saúde)
- The certificate is called "Baixa Médica" and is needed on the first day of absence

(Some employers may require a specific type of certificate, so check with HR. If a certificate is unavailable, it can be obtained from the Portuguese Social Security Institute.)

In Portugal, especially in cities like Lisbon or Porto, it is very common to find people living in shared apartments as the price of an apartment for one person can be too expensive.

## FACEBOOK GROUPS

Look for Facebook groups in your native language, or search for example "Lisbon Apartments", there's hundreds of them!

## WEBSITES



On these websites you can filter the search according to your needs and wishes, for example by budget or area.

## GENERAL INFO

### WHAT DOES IT COST TO RENT A ROOM/FLAT IN LISBON?

- For a private room in a shared flat, the average price is around 597€.
- For a studio, the average price is around 1223€

### AGENCY AND ADMINISTRATION FEES

In Portugal, there is usually no real estate commission for tenants. Instead, the agents charge their fees directly to the landlord.

### UTILITY COSTS

Usually, you will have to pay utilities yourself. That includes electricity, internet, water, and gas bills. These are paid separately to each service provider, but the total average cost can be about €100 per month.

### EQUIPAMENTO (APPLIANCES)

Many apartments in Portugal don't come with appliances, so you need to know if yours does or does not. Here are your options:

- Mobilado (fully kitted out)
- So cozinha equipada (only the kitchen is equipped – usually means stove & fridge)

## WHAT DO I NEED IN ORDER TO RENT A FLAT?

### DOCUMENTS

- NIF-number
- Valid ID/Passport
- Security Deposit (caução) – Most landlords ask for 2 months deposit. You should get this amount refunded at the end of your lease, as long as the property is in order.
- Warrantor – If you aren't legally in Portugal yet, you may need a Portuguese fiador.

### A RENTAL CONTRACT - CONTRATO DE ARRENDAMENTO.

A rental contract should include:

- Your name and ID number as well as your landlord's
- Move-in date; the address of the apartment
- The rental amount.
- How it will be paid (e.g. bank transfer); length of the lease; if the lease will be renewed automatically
- The notice period if you want to move out
- How long you have to stay before being able to move out without a penalty (e.g. usually you have to stay for at least one-third of the lease, and only after that period of time can you give notice)

### TIPS FOR RENTERS IN PORTUGAL:

- Watch out for rental scams: don't pay anything without viewing the property and signing a contract.
- Even if the landlord doesn't provide an inventory, you should take pictures of the property when you arrive and keep them in case of any disputes.
- If the property needs repairs before you move in, you should organize them with the landlord before signing the contract.
- Confirm with your landlord what fees are part of the contract

### PORTUGUESE REAL ESTATE TERMINOLOGY

- Rent: "renda"
- Deposit: "caução"
- Termination of contract: "resolução do contrato"
- Fixed-term contract: "contrato com prazo certo"
- Open-ended contract: "contrato por duração indeterminada"
- Repairs: "obras"

## DINING OUT

Basic Breakfast Out: 3 - 5 €

Combo Meal in a Fast Food Chain: 6 - 8 €

Basic Dining Out for 2: 20 - 25 €

Expensive Dining Out for 2: 50 - 75 €

Water (33 cl bottle) in bar/pub: 1 - 2 €

Soda (33 cl bottle) in bar/pub: 1 - 2 €

Coffee (espresso or with milk): 0.8 - 3 €

Beer (50 cl draught): 1.5 - 3 €

Beer (33 cl bottle) in bar/pub: 2 - 4 €

Wine bottle in a restaurant: 7 - 20 €

Cocktail: 4 - 7 €

## SUPERMARKET

Bread/Baguette: 1 €

Milk (regular): 0.75 €

Water (1.5 L bottle): 0.25 - 1.20 €

Pack of Cigarettes: 5 - 7 €

12-pack (33 cl) Domestic Beer: 5 - 9 €

Round Steak (500 gr): 3 - 8 €

Chicken Fillets: 2 - 4 €

## ENTERTAINMENT

Cinema Ticket for 1: 5 - 8 €

Gym monthly fee: 25 - 50 €

Club Entry (some free before 2am): 10 - 20 €

Theatre or Music Concert: 10 - 50 €

Taxi Trip (5-10km): 6 - 9 €

One-way Bus Ticket: 1.5 €

Monthly Bus Card: 40 €

## WHAT TO DO IN ORDER TO RETIRE IN PORTUGAL

In order to retire in Portugal you would need to be minimum 66 years and 6 months and registered in the country (the process may take up some time so inform about retirement receipt of pension abroad 6 months before retirement )

- EU and EFTA nationals can apply for a temporary residence permit at the Agency for Integration, Migration and Asylum (AIMA).
- If you plan to stay in Portugal for more than three months, you'll need to request a registration certificate
- After five years of living in the country, you can apply for permanent residence

What you need to qualify for a residency is the following:

- A valid passport
- Proof of sufficient income or savings to support yourself
- Proof of health insurance
- criminal background check

The exact rules vary depending on where you are from, so you would have to check with your consulate!

## PORTUGALS PENSION SYSTEM AND INTERNATIONAL PENSION

Portugals pension system has 3 pillars:

1. State pension funded by social security contributions, falls into 2 categories

Contribution-based pension funded by social security contributions - applicable for residents who have paid taxes for minimum of 15 years.

Means-tested social pension - applicable for those who haven't made sufficient contributions

2. Occupational pension
3. Private pension

- EU citizens can transfer pension contributions from their home country to Portugal, along with contributions from any other EU countries they have worked in. Contact the Portuguese Pension Office (Centro Nacional de Pensões/ CNP)
- The Portuguese government has a treaty with most EU countries to avoid double taxation of state pensions.

# What you need to know about Lisbon

## TIPS FOR LISBON

- If you want to do a day trip from Lisbon: Cascais, Sintra, Cabo da Roca, Ericeira, Peniche
- Spend a weekend on the Algarve
- Visit the Jesus statue for sunset watching

### Brunch:

- Manifest, Nicolau Café, Mila

### Coffee:

- Coffee in Brew, Stanislav Café, Teatro de Garagem, Hello Kristof, Buna Coffee, La Boulangerie (best Croissant in town)

### Lunch/Dinner:

- Fish: Damas Restaurant, Floresta de Santana, Invicta Madragoa
- Pizza: M'arrecreo Pizzaria
- other: Boa-Bao, Artis, Honest Greens, O Punto Final.

### Drinks:

- Fancy places: Java and Noobai.
- Cheap drinks: all of Bairro Alto, ex. Erasmus Corner

## WHAT TO KNOW

- In general, Lisbon is one of the safest cities in Europe. However, it doesn't hurt to look out for pickpockets and protect your belongings (especially in crowded places like the city centre or on the beach).
- If you prefer to not carry any cash: Lisbon is very "credit-card-friendly" and most things can be paid digitally.
- Services in Portugal are very cheap. So it is worth it to check out Cabify, Uber, Bolt, or Freenow in order to get around the city. -> Great alternative to public transport or tourist traps like the rickshas you will find in all the touristy spots.