



PTGOLDENVISA

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E-BOOK

Golden Visa

Residence Permit | Citizenship by Investment

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This **E-Book** is directed to **Investors** who for any reason would like to **obtain Residence permit in Portugal** and consequently in **Europe (Schengen space)**, Investors who would like to **obtain Portuguese citizenship** or Investors that would like to **take the advantage** of their current **Portuguese investments** and collect all the benefits by submitting the Residence Permit application. This is suitable for people who want to collect the **benefits without having to live** in Europe or families who intend to relocate now or in the future.



I. Introduction

Welcome and thank you for choosing our company. We are thrilled to be at your service and happy to assist you anytime.

PTGoldenVisa founders started their operation by the end of 2012, right the same instance as the program was launched (October 2012). Since then the Portuguese government has granted over 10254 Investor Visas (Dezembro 2021), which constitutes an investment amounted to over 6.099 billion Euro. Whereas 90% of these investments were done through real estate acquisitions, the option of capital transfer and investment fund was chosen by 9.7% of the applicants and 0.3% of applicants have chosen the remaining investment possibilities.

About us

a. Who are we

PTGoldenVisa offers full integrated services with a specialized team for Investor Visa application procedures, helping investors choose their optimal investment options and proceeding with the application for the Residence Permit and Citizenship. We also provide our clients with the Property Management service in order for them to generate income from their investments.

Our team includes Investment Consultants, Economists, Real Estate Legal Advisers, Architects, Realtors and Lawyers fully specialized in immigration law who will be ready to guide you through the aspects of Portuguese Economy and Real Estate Investments. With over 10 years of experience in Investment, Property Management and Law business, we are fully dedicated in finding service solutions for our clients who we have been supporting from the very beginning of the Investor Visa Program. Our success rate so far is 100% for all the investor applications (General Government approval rate is 97%).

Our Main Qualities:

- Skilled team capable to solve all issues related to the Investor Visa
- Proactive solutions reducing your risks to almost zero
- We will empower your Assets into High Profitable Solutions
- Excellence in Legal Advice and Resolution of different kinds of situations
- Vast experience in the Immigration Law



II. Investor Visa Program Simple Overview

With new legal opportunities to apply for the Residence Permit in Portugal (Europe – Schengen Area) pursuing investment activities you are getting a chance to **freely travel in Europe and work and study** in Portugal. This will enable you to **settle down** in any of the **European countries (Schengen Area)** once you **get the citizenship**. Getting a Portuguese Investor Visa is not only obtaining a Residence Permit Card but it is also the opportunity to become a Portuguese Citizen (European Union Citizen).

In order to obtain Residence Permit Visa (Investor Visa) you need to meet the following investment requirements which were revised on 12th February 2021 and applicable from 1st January 2022:

An Investor Visa is granted only to foreign individuals (non-EU citizens) who fulfill the following requirements for a **minimum period of 5 years**:

1) Purchase **Real Estate** in total value equal or greater than:

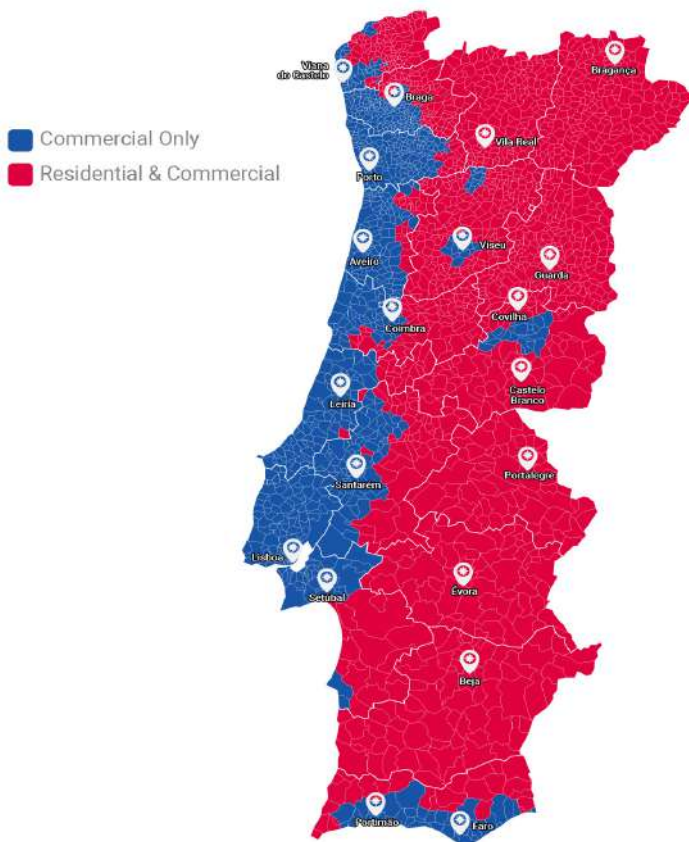
- **500.000 Euro** (half a million Euro) investment
 - a) **Residential Properties in designated interior areas of Portugal and islands;**
 - b) **non residential or commercial real estate, anywhere in Portugal;**
- **400.000 Euro** (four hundred thousand Euro) investment
 - a) **Residential Properties in designated interior areas of Portugal or islands located in low density areas - less than 100 habitants per km²;**
 - b) **non residential and commercial real estate in low density areas - less than 100 habitants per km² ;**
- **350.000 Euro** (three hundred and fifty thousand Euro) investment
 - a) **Residential Properties in designated interior areas of Portugal and islands properties built over 30 years ago with refurbishment works involved;**



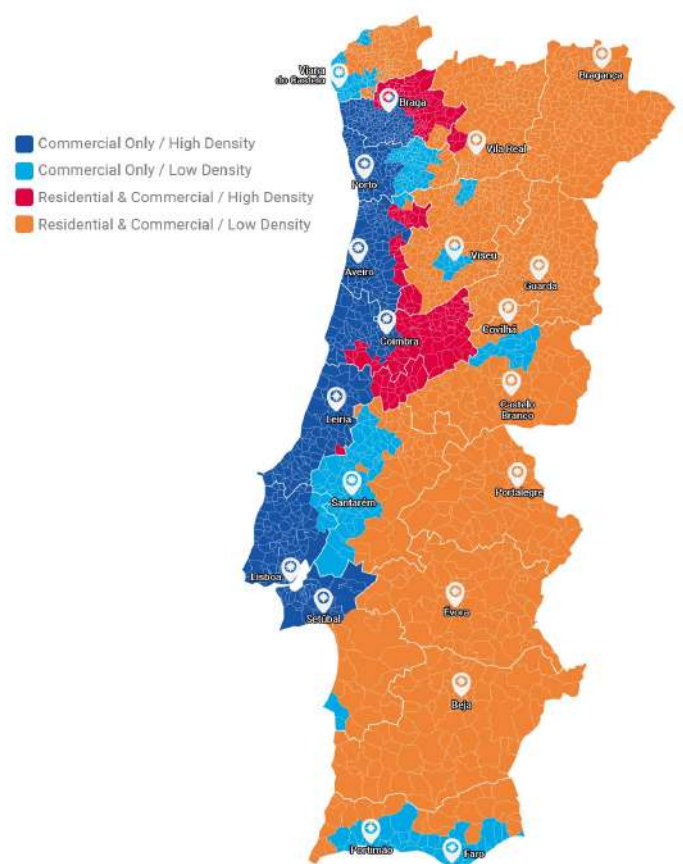
- b) **non residential and commercial real estate anywhere in Portugal** properties built **over 30 years ago** with **refurbishment works** involved;
- **280.000 Euro** (three hundred and fifty thousand Euro) investment
- a) **Residential Properties in designated interior areas of Portugal and islands** properties built **over 30 years ago** with **refurbishment works** involved and located in **low density areas** – less than 100 habitants per km²;
- b) **non residential and commercial real estate located in low density areas in Portugal** – less than 100 habitants per km² properties built **over 30 years ago** with **refurbishment works** involved;

Continental Portugal

Portugal Golden Visa - Interior Regions



Portugal Golden Visa - Real Estate Investment Options





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Islands – Qualify Residential and Commercial Real Estate

Madeira and Porto Santo



Azores



Whatever your choice shall be, you are fully entitled to buy **one or more property** regardless of the type (residential, commercial and etc.) property. You are free to choose from **Residential, Commercial, Rural or Plots** properties. The investment amount is a net amount. Additionally, you will need to consider the Property taxes on top of this value (maximum level for **transfer tax** on residential properties is **6%** and **Stamp Tax is 0.8%**, for **Commercial Properties** the **transfer tax is 6.5%** and **Stamp Tax 0.8%**). You are free to live in or **rent out your property**, it can always be **generating income**.

- 2) **Capital transfer** with a value equal to or above **500.000 Euro** (three hundred and fifty thousand Euro) for purchasing shares in **venture capital fund** or **investment fund** generated to **capitalize Portuguese companies** where the investment value in Portuguese assets needs to be at least 60%



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- 3) Incorporate/Acquire a **Portuguese company** and create **new 10 permanent employees** for minimum period of 5 years. All these jobs need to be permanent and certified by local Social Security Institution.
- 4) **Capital Investment** of the amount equal or greater than **1.500.000 Euro** (1.5 million) into Portuguese Company for a period of **5 years**
- 5) Investing **350.000 Euro** (three hundred and fifty thousand Euro) in **Share Capital of a company** and creates **new 5 permanent employees** for minimum period of 5 years. All these jobs need to be permanent and certified by local Social Security Institution.
- 6) **Capital donation** with a value equal to or above **250.000 Euro** (two hundred and fifty thousand Euro) for artistic output or an organization supporting the arts, for reconstruction or refurbishment of the national heritage through the local and central authorities, public institutions, public corporate sector.

This investment can be made in the name of a company as long as you are the **sole shareholder** of the **Portuguese company**.

Once you obtain your **Residence Permit** you are entitled to **freely travel, live or work** in **Schengen Area** that is composed of **26 countries** and enjoy the same visa policy. (**Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland**)



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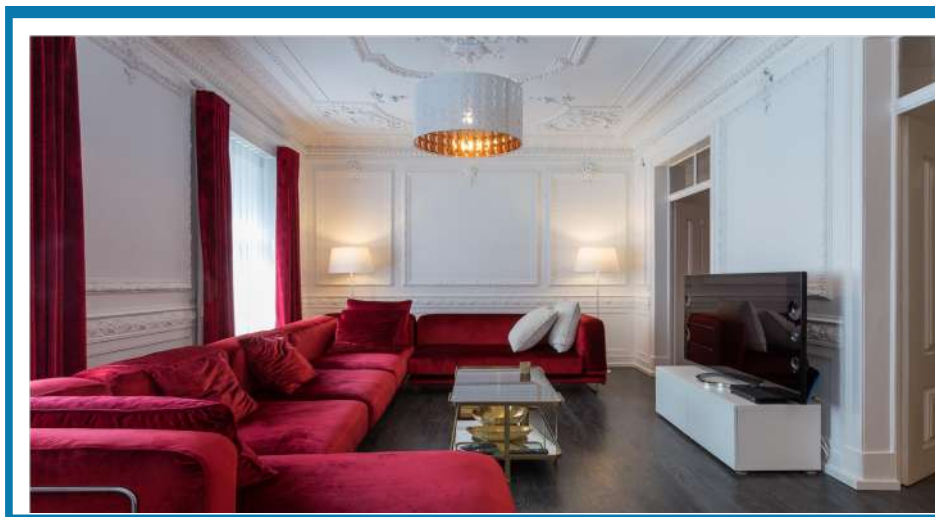


- How to Obtain Investor Visa and European Passport (Portugal)

With new legal opportunities to apply for the Residence Permit in Portugal (Europe – Schengen Area) pursuing investment activities you are getting a chance to **freely travel, work and study in Europe**. This will enable you to **settle down** in any of the **European countries**. Getting a Portuguese Investor Visa is not only obtaining a **Residence Permit Card** but it is also the opportunity to become a **Portuguese Citizen** (European Union Citizenship).

An Investor Visa (**Residence Permit**) is only granted for foreign individuals; **non EU** citizens that are able to **invest** for a **minimum period of 5 years**.

Once you obtain your Residence Permit you are entitled to **freely travel, live or work** in Schengen Area that is composed of 26 countries and enjoy the same visa policy. (**Austria, Belgium, Czech Republic Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lichtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland**)





III. How to Obtain Investor Visa and European Passport (Portugal)

Before you initiate the application process for the **Residence Permit** you are required to fully **complete your investment** option. Only having done so, will you be able to **request your Golden Visa - Residence permit Card**.

To request the Residence Permit, we will need to **submit your application** to Portuguese Immigration Service (SEF). Only **upon completion of your investment**, you will be requested to **submit your Biometric data** to the Immigration Department (SEA) in Portugal.

Please, find below the **required** list of application forms and **legal documents**:

- A complete copy of the **passport** (all pages) (Please send it to us at info@ptgoldenvisa.com);
- **Police Clearance** Certificate from the Residence Country **issued within last 3 months**, duly **legalized** by apostille certification or by the corresponding Portuguese Embassy from issuing country, if no apostille is available;
- **Sworn statement** by the Investor attesting that he will comply with the minimum amount and time requirements regarding the investment activity in Portugal (We will provide you with this form);
- **Declaration issued** by the Portuguese **Tax Authorities** and **social security** attesting the **inexistence of any debts** of the foreign national to the said entities (we will obtain this declaration in your name);
- **Proof of one of the investment** types mentioned above (We will obtain this for you once you have completed your investment).

It's mandatory that **all the foreign documents** are **officially translated to Portuguese** and **legalized** with apostille certification. (If your country has not signed Apostille Hague convention, the legalization of the documents needs to be done to the documents translated into Portuguese or English and presented at the Portuguese Consulate or Embassy corresponding to the country of origin of the documents).

Once the request has been made at the Portuguese immigration authorities (SEF) with all the necessary documentation, the **application** request shall be **reviewed** within **90 days**.

Usual time for **Resident Permit Cards** approval is **12 weeks** after submission and around 3 to 4 weeks for them to be issued and available to be collected.



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Apostille Certification

Please, find below the **countries** that have recognized **apostille legalization**. If the country issuing your documents is not on the list below you will need to request a Portugal Embassy to certify/legalize your documents:

Albania, Andorra, Argentina, Armenia, Azerbaijan, Australia, Austria, Belarus, Belgium, Bosnia and Herzegovina, Belize, Bulgaria, Burkina Faso, Canada, Chile, China, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Ecuador, Estonia, Egypt, Finland, France, Georgia, Germany, Greece, Hungary, Iceland, India, Ireland, Israel, Italy, Japan, Jordan, Kazakhstan, Korea (South), Latvia, Lithuania, Luxembourg, Liechtenstein, Malaysia, Macedonia, Malta, Mauritius, Mexico, Monaco, Moldova, Montenegro, Morocco, Netherlands, New Zealand, Norway, Panama, Paraguay, Peru, Philippines, Poland, Portugal, Romania, Russian Federation, Serbia, Singapore, Slovakia, Slovenia, South Africa, Spain, Sri Lanka, Suriname, Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom, Ireland, Uruguay, USA, Venezuela, Vietnam and Zambia.



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Embassies where you can confirm Stamp the Documents if no Apostille Certification is available

AFEGANISTAN	Embassy of Portugal in Ankara
ARGELIA	Embassy of Portugal in Argel
ANGOLA	General Consulate of Portugal in Luanda
BANGLADESH	Embassy of Portugal in New Delhi
BENIN	Embassy of Portugal in Abuja
BOLIVIA	Embassy of Portugal in Lima
BOTSWANA	General Consulate of Portugal in Johannesburg
BRAZIL	Embassy of Portugal in Brasília/ General Consulate in Rio de Janeiro/ General Consulate of Portugal in Sao Paulo
BURKINA FASO	Embassy of Portugal in Dakar
BURMA/MIANMAR	Embassy of Portugal in Bangkok
BUTAN	Embassy of Portugal in New Delhi
CAMAROON	Embassy of Portugal in Abuja
CAMBODJA	Embassy of Portugal in Bangkok
CANADA	Embassy of Portugal of Portugal in Otava/ General Consulate of Portugal in Montreal/ General Consulate of Portugal in Toronto/ General Consulate of Portugal in Vancouver
CENTRAL AFRICAN REPUBLIC	Embassy of Portugal in Kinshasa



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CHAD	Embassy of Portugal in Abuja
CHILE	Embassy of Portugal in Santiago
CHINA	Embassy of Portugal in Beijing
COMORES	General Consulate of Portugal in Maputo
CONGO BRAZAVILLE	Embassy of Portugal in Kinshasa
CUBA	Embassy of Portugal in Havana
DEMOCRATIC R. OF CONGO	Embassy of Portugal in Kinshasa
DJIBOUTI	Embassy of Portugal in Adis Abeba
EAST TIMOR	Embassy of Portugal in Dili
EQUATORIAL GUINEA	Embassy of Portugal in São Tomé
ERITREA	General Consulate of Portugal in Maputo
ETHIOPIA	Embassy of Portugal in Adis Abeba
GABON	Embassy of Portugal in Sao Tome
GAMBIA	Embassy of Portugal in Dakar
GHANA	Embassy of Portugal in Abuja
GUATEMALA	Embassy of Portugal in Mexico City
GUINEA	Embassy of Portugal in Dakar
GUINEA BISSAU	Embassy of Portugal in Bissau



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GUYANA	Embassy of Portugal in Caracas
HAITI	Consulate of Portugal in Havana
INDONESIA	Embassy of Portugal in Jakarta
IRAK	Consulate of Portugal in Abu Dhabi
IRAN	Embassy of Portugal in Tehran
IVORY COAST	Embassy of Portugal in Dakar
JAMAICA	Consulate of Portugal in Caracas
JORDAN	Consulate of Portugal in Cairo
KENYA	Embassy of Portugal in Nairobi
KIRGUISTÁN	Embassy of Portugal in Astana
KIRIBATI	Embassy of Portugal in Canberra
KUWEIT	Embassy of Portugal in Abu Dhabi
LAOS	Embassy of Portugal in Bangkok
LEBANON	Embassy of Portugal in Nicosia
MADAGASCAR	Embassy of Portugal in Pretoria
MALAWI	Embassy of Portugal in Harare
MALAYSIA	Embassy of Portugal in Bangkok
MALDIVES	Embassy of Portugal in New Delhi
MALI	Embassy of Portugal São Tomé



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SAUDI ARABIA

Embassy of Portugal in Riyadh

TANZANIA

General Consulate of Portugal in Maputo

THAILAND

Embassy of Portugal in Bangkok

TOGO

Embassy of Portugal in Abuja

TURKEMENISTAN

Embassy of Portugal in Ankara

UGANDA

General Consulate of Portugal in Kinshasa

UNITED ARAB EMIRATES

Embassy of Portugal in Abu Dhabi

UZBEKISTAN

Embassy of Portugal in Moscow

VIETNAM

Embassy of Portugal in Bangkok

YEMEN

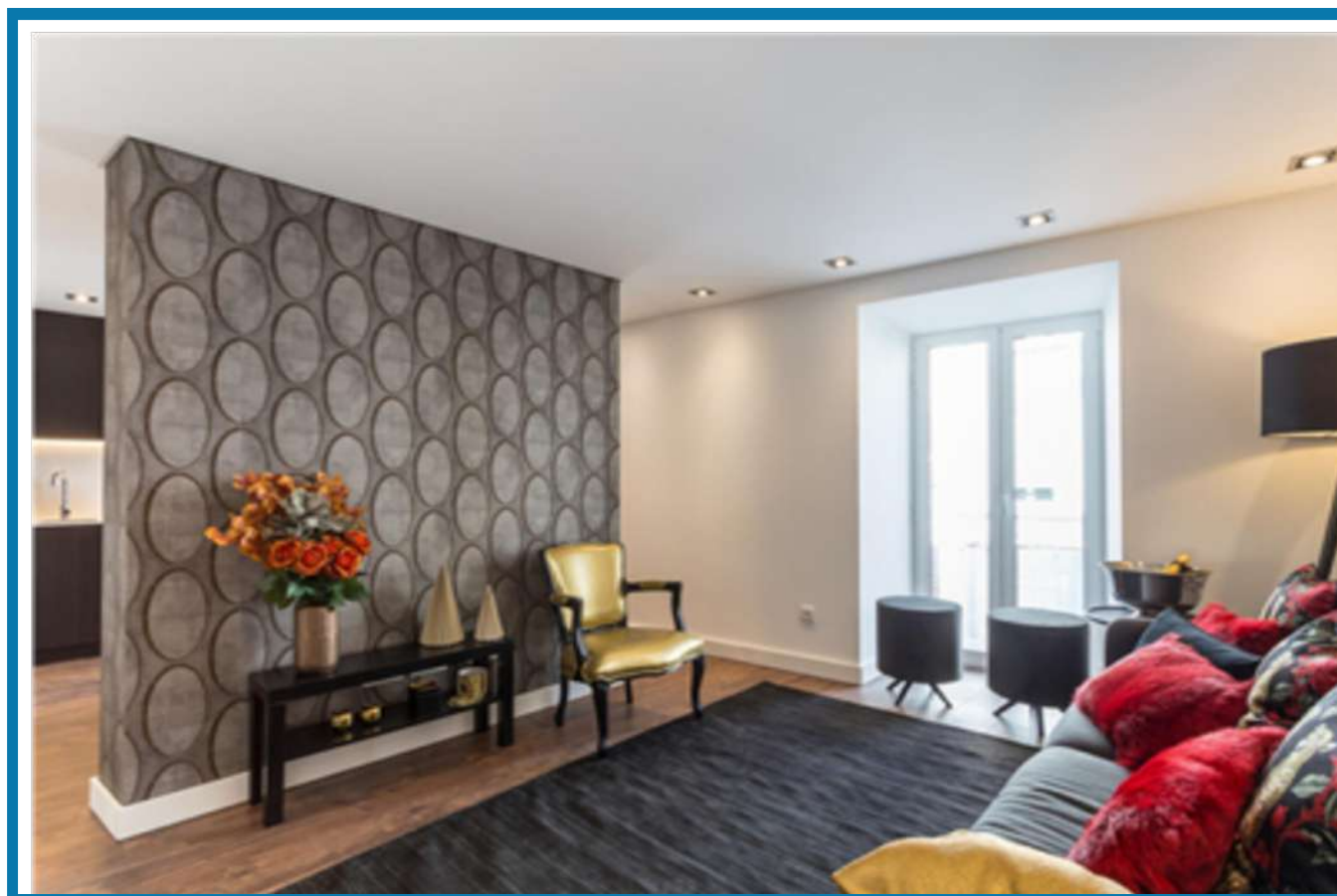
Embassy of France in Riyadh

ZAMBIA

Embassy of Portugal in Harare

ZIMBABWE

Embassy of Portugal in Harare





Main Requirements

The Investor must take into account the following general requirements regarding the investment and the required minimum stay period in the country:

I) A **five-year minimum investment time** is required counting from the date of the residence permit approval;

II) **Minimum period of stay in Portugal of 14 days every period of 2 years;**
The minimum stay requirement can be fulfilled with several trips or with just one (there is no restriction).

III) The **initial residence permit is valid for 2 years**, and is renewable **subsequently for a period of 2 years for investors and dependents**.

A) The Real Estate Investment Option

In order to obtain the residence permit through the acquisition of real estate assets, the following documents must be presented:

I) The Purchase and Sale **Public Deed** or the Promissory Purchase and Sale Agreement which shall include a declaration issued by a financial institution certifying the effective transfer of capital for the purchase or for payment of the deposit in the amount equal to or greater than minimum investment requirement (we will conduct the deed for you and collect the declaration from the Bank);

II) Up-to-date **land registry certificate** attesting the name of the investor as the owner of the real estate (we will collect this certificate for you);

III) Purchase the property in **co-ownership**, provided **each co-owner invests the amount equal or greater than minimum** investment required for the **selected option**;

IV) **Promissory Sale** and Purchase Agreement that requires the **down payment** of an amount equal or greater than minimum investment requirement. In case of the Promissory Purchase and Sale Agreement with the down payment of minimum required investment, the actual purchase of the real estate **must be completed before the first renewal** of the residence permit;

Please note, that the law refers to properties (in plural) or real estate assets in the amount equal or greater than minimum investment required, which means the investor may, for example, purchase two properties each in half of the amount of the minimum investment required;

VI) The **property purchased may be leased** or subjected for commercial, agricultural or touristic use.



Tax Implications

When buying a property in Portugal the investor is responsible for paying the following taxes:

1. **Transfer Tax (IMT)** – this is a **property purchase tax** that must be paid before finalizing the deed.

Upon its payment, a proof of payment is issued by the Local Tax Office. The tax due for payment depends on the price of the property and is calculated based on its market price **OR** its value estimation, registered in the tax department documents (**WHICHEVER HIGHER**).

A1. Tax Implications

When buying a property in Portugal the investor has to pay the following taxes:

1. **Transfer Tax (IMT)** – this is a property purchase tax that must be paid before the final deed. As the payment takes place, a document is issued by the Local tax office, which proves its payment. The tax to be paid depends on the price of purchase of the property or, if higher, on the value that is registered on the property tax document;

Property Transfer Tax Table

Property Value	Transfer Tax	Rebate Value
Up to €92.407	1%	0
From €92.407 to €126.403	2%	€924,07
Up to €126.403 to €172.348	5%	€4.716,16
Up to €172.348 to €287.213	7%	€8.163,12
Up to €287.213 to €550.836	8%	€11.035,25
Up to €550.836	6%	0

2. For Residential real estate – the regression table applies, and a maximum of 6% is applied to the values exceeding €550 836; (*Calculation for a €500.000 property: €500.000 x 8% - €11.035,25 = €28.964,75*)

3. Commercial property or Touristic Properties or a land for construction – 6,5%;

4. Rustic property (without building permission) will be charged at a flat rate of 5%;



5. Stamp Tax – upon signing of the deed. The purchaser must pay the stamp duty that varies according to the type of deed or operation. For real estate property, a sale and purchase is assessed at 0.8%;

6. Annual Tax (IMI) – an annual tax to be paid by the property owner calculated based off the official evaluation of the property for tax purposes. The rate varies between 0,3% and 0,5% for urban properties (the actual tax rate is fixed annually by the respective municipality) and 0,8% for rural properties;

(Since the actual tax is based on an estimated property value that is much lower than the market price, we usually estimate it as 0.2% of property purchase price).

7. Notary and Registration fees – the buyer is fully responsible for paying notary and registration fees once the final deed is signed. Please expect to pay around €750 per property acquisition.

B) Investment fund

By investing the minimum of **500.000 Euro**, the investor is immediately qualified for a Residence Permit in Portugal and after 5 years is able to apply for Citizenship. The investment will focus in **acquiring positions of control** in Portuguese Real Estate companies through direct asset acquisitions with focus in developing **high-quality assets** with high demand sales and rental income.

C) The investment option of incorporating a company with new 10 permanent jobs

Following this option, the investor acquires the full capital (100%) of a company which is then employing **10 permanent jobs**. The business should be kept for a minimum period of 5 years. In alternative you can qualify by investing a **minimum of 500.000 euro** in a share capital of a Portuguese company and create a minimum of **5 new permanent jobs**.

D) The capital investment option of One and half Million Euro

Following this option, the investor invests in Portuguese capital assets the amount of **one and half million Euro (1.500.000 Euro)**.

This interest and capital gains are subject to taxation with the rate of 28% by the Portuguese Government.



E) Other investment options – for more information about other available options, please contact us.

IV. Renewal of the Residence Permit – Investor Visa

The **residence permit** is valid for a period of **2 (two) years** from the date of its issuance and can be **renewed** subsequently for **period of 2 (two) years** provided that the initial conditions of granting it are maintained.

For renewal of the Golden Visa, applicants must prove that they have stayed in Portugal for at least **14 (fourteen) days** in each period of **2 (two) years**.

V. Family Reunion and Residency Permit for Family Members

Holders of **Golden Residence Permit** for Investment Activity are eligible and may apply for **family reunion** under the provisions of the general Law for **immediate relatives** (**parents, spouse and children**) residing outside the country and are dependent (Please note that for children who are 18 years of age and older, the law requires proof of dependency (no age limit));

The Application for Residency Permit may also **be extended to all of the applicant's dependents**. A Residence Permit is granted to the family members for the same duration as the resident permit holder.

Residence Permit – After Investment Complete:

The holder of the investor visa and the family members may obtain a **Permanent Residence Permit or Portuguese Citizenship or maintain investment residence permit** cards of 5 year validity after the initial 5 year period;



Applicants are entitled to process their **citizenship application** after having met the following criteria:

- a) Have held a **residence permit** for at least 5 years;
- b) Have got a **basic knowledge of Portuguese language** with a score over 50% on a basic Portuguese language test A2 Level or presenting a certificate from a language school of attending basic Portuguese classes;
- c) Have **links to community**.



Residence Permit Card Example



VI. Our Office Services

When you choose to invest in real estate we are happy to **find suitable properties** and **provide** you with **legal services** which cover a wide variety of operations, such as purchase and sale of the property, distressed debt acquisition, commercial leasing, property management, licensing of various real estate projects in tourism, commercial, industrial and retail, structuring and joint ventures, loans arrangements, real estate investment fund formation, planning, construction and urban rehabilitation.

We also perform **all the necessary due diligence** during and following the purchasing process, assisting in **negotiations** with the seller, contracts drafting and providing assistance in completing the final deed, during and after the acquisition of the property, also advising on the **management and maintenance of the assets**.

What do we do:

- **Presenting Investment Options and Assistance during the process of negotiations** and preparing a safe Promissory Sale and Purchase Agreement;
- **Analysis of all documentation** - mainly at the Land Registry, in the tax office and at the local municipal council;
- Obtaining a **Portuguese Tax Number** at the local tax office;
- **Representation for tax purposes;**
- **Opening a bank account;**
- Drafting of the **Power-of-Attorney** enabling us to execute all the necessary tasks without your presence;
- **Acting on behalf of the owner** in various utility companies-providers: electricity, gas, water, telephone, cable TV, etc.;
- **Preparation and submission of the Residence Permit** and follow-up on the process at the Portuguese Immigration and borders Authorities ("SEF");
- Full assistance with **renewals** of the Residence Permits;
- **Applications for the Permanent Residence Permits and Citizenship;**



The Management / Investment Consultancy service we provide:

- **Tour of Real Estate** Investment Options (about 8 properties a day);
- **Property Management** and **maintenance** of the assets acquired;
- **Rental agreements** or other type of **contracts**;
- **Issuance** of the competent **receipts** regarding the rent;
- Serving as **interface** at the **tax local authorities**, paying the respective taxes;
- Serving as **interface** at an **Insurance company**, assisting the client in choosing a competitive packaged Liability Insurance Policy regarding the real estate;
- **Representing** the client during the **building management meetings**;
- **Representing** the client on the **management** of a business in Portugal;

Government and Legal Fees - Investor Visa Residence permit

Description	Amount
Analysis of the investment and requirements	533,00€
Analysis of all the documents regarding for each family member	533,00€
Issuance the residence permit card	5.325,00€ (for person)
Renewal of the residence permit card	2.663,00€ (for person)
Legal fees	Please contact our office by email, skype or phone to receive an offer from our legal partners.



Schedule of Payments - Investor Visa - When Buying Real Estate

- 1) 50% of PTGoldenVisa Consultancy Fee to initiate the process
- 2) **Real Estate Deposit** - Promissory Contract of Purchase and Sale (Expect to pay 10%-30% down payment) or Booking Fee/Reservation Deposit (5.000 Euro)
- 3) Payment of **Transfer Tax** and **Stamp Tax** After property registration
- 4) Payment of **Public Notary** Fees upon registering the Properties (750€ per property)
- 5) Payment of Real Estate Remaining Value - **Final Public Deed**
- 6) Payment of **Government** Fees upon Applying for RP - **Analysis Fees**
- 7) Payment of **Government** Fees - Issuance of **Residence Permit Cards**
- 8) Remaining 50% of the PTGoldenVisa Consultancy Fee payment against Residency Permit Cards delivery.

All **payments for Investment** must be done from your **Personal Portuguese Bank** account and will have to be instructed by you directly to your personal account manager, the **remaining payments** can be processed from **abroad or cash payments**.

Schedule of Payments - Investor Visa - When Investing in Investment Fund or other investments

- 1) 50% of PTGoldenVisa Consultancy Fee to initiate the process
- 2) **Acquire / Subscribe 500.000 Euro + Subscription / Onboarding Fees** of Fund Units in a Qualified Investment Fund / or acquire company shares for the option of creation new 10 permanent employees
- 3) Payment of **Government** Fees upon Applying for RP - **Analysis Fees**
- 4) Payment of **Government** Fees - Issuance of **Residence Permit Cards**
- 5) Remaining 50% of the PTGoldenVisa Consultancy Fee payment against Residency Permit Cards delivery



VII. First Steps to Start Investor Visa Application Procedure for Investment in Real Estate

If you are ready to start the process with us ([PTGoldenVisa](https://www.ptgoldenvisa.com)), please follow these steps:

- Start the process Remotely if you plan to invest in Real Estate by choosing on basis of videos / pictures or Plan a trip to Portugal and please send us in advance:
 - your [passport scan](#);
 - a [proof of Residence](#) (last 3 months Utility Bill containing the Investor's address and name). It must be translated into English (if not already in English);
 - a [proof of Profession](#) (Letter from your company signed and stamped mentioning your position and number of years in the company).

This initial trip is only required if needed to select the investment, obtain a Tax number and open a Bank account under Investor's name. Only the investor is needed on the first trip. Later on, investor together with all his dependents will have to travel to Portugal in order to submit biometric data.

- Send us [an email \(info@PTGoldenVisa.com\)](mailto:info@PTGoldenVisa.com) with a [copy of your passport, advising on dates](#) of your intended arrival in Portugal so that we can confirm availability and the number of persons along with their names that will be traveling with you. Please also advise which type of investment you would like to do, what is the budget and purpose. (For example, my budget is 500.000 Euro to buy one residential property well located for rental purpose. I do not intend to live there, or a minimum investment of 280.000 Euro - old property to rent, or I want to proceed with investment in an investment fund with a minimum value of 500.000 Euro)

- If you intend to complete your investment within 90 days, please prepare the [Police Clearance Report](#) for the Main Investor (Apostille or Stamped at Portuguese Embassy or Consulate) and everyone over 16 years old.

- [Marriage Certificate \(if applying with spouse\)](#), [Birth Certificate](#) of the Investor [if applying with parents OR children](#) birth certificates - if applying with your children. All documents must be legalized with an Apostille or Stamped at Portuguese Embassy or Consulate and translated into Portuguese Language.

When sending us an email, please make sure that you have selected one of the following options:

- a) [Our company selects the Real Estate options for you and introduces them to you during your visit](#) so you could take the decision during your trip to Portugal.



b) You choose the **Real Estate on your own** and we will initiate the Residence Permit application procedure to ensure you will enjoy all of the benefits.

- For **Real Estate visits** we recommend you to book **3 complete days** in Lisbon and 3-4 days, should you wish to see Properties outside of Lisbon. We will make all the necessary arrangements for the visits.

Note: Our clients, who need an Invitation Letter in order to obtain a Schengen Visa, will be provided with such letter only after submitting 50% of our service fee and sending us a bank statement showing capacity for minimum investment required in the program.

- **Apply for Schengen Tourist Visa** in your closest Consulate in order to be able to enter Portugal.
- Inform us on your **airport arrival time** should you want us to pick you up at the airport or hotel you are going to stay in.
- **Visit the Real Estate** opportunities and check which one you are most comfortable with to start negotiating and proceed with acquisition.
- Make a **Power-of-Attorney** in the name of one of our lawyers for us to be able to manage all of the procedures without your physical presence.
- You would need to prepare and send us all documents required for Visa:
 - **Police Clearance** Record for **adults and children aged 16 and older** (for investor from country of residence, for dependents country of residence and origin)
 - **Birth Certificates** for all **dependents** except spouse,
 - **Marriage Certificate** when applying with spouse (if applicable)
 - **Proof of dependency** (for example, studies) for all dependents aged 18 and older.

Please note that all the documents we require to be presented for the Residence Permit application can be sent to us anytime after your trip to Portugal. You do not need to have them prepared before you make your first trip.



VIII. First Steps to Start Investor Visa Application Procedure for Investment in Investment Fund

If you are ready to start the process with us ([PTGoldenVisa](http://PTGoldenVisa.com)), please follow these steps:

- Submit the documents bellow to start the procedure of Opening a Bank Account:
 - your [passport scan](#);
 - a [proof of Residence](#) (last 3 months Utility Bill containing the Investor's address and name). It must be translated into English (if not already in English);
 - a [proof of Profession](#) (Letter from your company signed and stamped mentioning your position and number of years in the company).
- Send us [an email \(info@PTGoldenVisa.com\)](mailto:info@PTGoldenVisa.com) with a [copy of your passport](#), [proof of profession](#) and [proof of residence](#) and we will send you full documents to sign and authenticate, which includes Tax Id, Power of Attorneys, Fund Units Acquisition Instructions and KYC Form for the Fund Manager.
- If you intend to complete your investment within 90 days, please prepare the [Police Clearance Report](#) for the Main Investor (Apostille or Stamped at Portuguese Embassy or Consulate) and everyone over 16 years old.
- [Marriage Certificate \(if applying with spouse\)](#), [Birth Certificate](#) of the Investor [if applying with parents OR children](#) birth certificates - if applying with your children. All documents must be legalized with an Apostille or Stamped at Portuguese Embassy or Consulate and translated into Portuguese Language.
- After your bank account open and fund units acquired we are in condition to apply for immigration office and once the full documentation has been delivered to immigration office, you will received a notification to choose the calendar dates available to come to Portugal with full family and submit biometric data.

Please note that all the documents we require to be presented for the Residence Permit application can be sent to us anytime after your investment has been complete. You do not need to have them prepared at the initial stage



Example of Full Costs for a Family of 3 (1 Investor + Wife + 1 children)

INVESTMENT OPTION Real Estate: 280.000 Euro (1 Old Property Located in Low Density Area – Touristic Property) (Old properties with renovations more than 30 years old and located in areas with less than 100 habitants per km2)

	Qty	Value	Subtotal	
Minimum Real Estate Investment:	1	€280 000,00	€280 000,00	YEAR 0
Transfer Tax:	1	€18 200,00	€18 200,00	
Stamp Tax 0.8%	1	€2 240,00	€2 240,00	
Notary Fees Deed and Registration:	1	€750,00	€750,00	
PT Golden Visa - Investor Fee:	1	€4 500,00	€4 500,00	
PT Golden Visa - Dependents:	2	€1 000,00	€2 000,00	
Government Analysis Fee per person	3	€533	€1 599,00	
Government Visa Fee:	3	€5.325,00	€15 975,00	
		TOTAL	€325 264,00	
RENEWAL INVESTOR + DEPENDENTS				
Government Analysis Fee (per person):	3	€533,00	€1 599,00	YEAR 2
Government Visa Fee (per person):	3	€2 663,00	€7 989,00	
PT Golden Visa Renewal Fee: 750 Euro / Person:	3	€750,00	€4 500,00	
		SUBTOTAL	€14 088,00	
RENEWAL INVESTOR + DEPENDENTS				
Government Analysis Fee (per person):	3	€533,00	€1 599,00	YEAR 4
Government Visa Fee (per person):	3	€2 663,00	€7 989,00	
PT Golden Visa Renewal Fee: 750 Euro / Person:	3	€750,00	€4 500,00	
		SUBTOTAL	€14 088,00	
CITIZENSHIP APPLICATION				
Citizenship Application	3	€1 250,00	€3 750,00	YEAR 5
OTHER COSTS WITH PROPERTY FOR 5 YEARS				
Annual Tax Costs 0.3% of Property Value	5	€600,00	€3 000,00	EACH YEAR
Considering a Management Fee of the Building	5	€700,00	€3 500,00	
		SUBTOTAL	€6 500,00	
FULL INVESTMENT		TOTAL	€363 690,00	

PLEASE REQUEST AN ACCURATE SIMULATION FOR YOUR FAMILY SIZE:

info@ptgoldenvisa.com



Example of Full Costs for a Family of 3 (1 Investor + Wife + 1 children)

INVESTMENT OPTION Real Estate: 350.000 Euro (Old properties more than 30 years old)

	Qty	Value	Subtotal	
Minimum Real Estate Investment:	1	€350 000,00	€350 000,00	YEAR 0
Transfer Tax:	1	€22 750,00	€22 750,00	
Stamp Tax 0.8%	1	€2 800,00	€2 800,00	
Notary Fees Deed and Registration:	1	€750,00	€750,00	
PT Golden Visa - Investor Fee:	1	€4 500,00	€4 500,00	
PT Golden Visa - Dependents:	2	€1 000,00	€2 000,00	
Government Analysis Fee per person	3	€533	€1 599,00	
Government Visa Fee:	3	€5.325,00	€15 975,00	
		TOTAL	€400 374,00	
RENEWAL INVESTOR + DEPENDENTS				
Government Analysis Fee (per person):	3	€533,00	€1 599,00	YEAR 2
Government Visa Fee (per person):	3	€2 663,00	€7 989,00	
PT Golden Visa Renewal Fee: 750 Euro / Person:	3	€750,00	€4 500,00	
		SUBTOTAL	€14 088,00	
RENEWAL INVESTOR + DEPENDENTS				
Government Analysis Fee (per person):	3	€533,00	€1 599,00	YEAR 4
Government Visa Fee (per person):	3	€2 663,00	€7 989,00	
PT Golden Visa Renewal Fee: 750 Euro / Person:	3	€750,00	€4 500,00	
		SUBTOTAL	€14 088,00	
CITIZENSHIP APPLICATION				
Citizenship Application	3	€1 250,00	€3 750,00	YEAR 5
OTHER COSTS WITH PROPERTY FOR 5 YEARS				
Annual Tax Costs 0.3% of Property Value	5	€1 000,00	€5 000,00	EACH YEAR
Considering a Management Fee of the Building	5	€700,00	€3 500,00	
		SUBTOTAL	€8 500,00	
FULL INVESTMENT		TOTAL	€428 550,00	

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Example of Full Costs for a Family of 3 (1 Investor + Wife + 1 children)

INVESTMENT OPTION Real Estate: 500.000 Euro

	Qty	Value	Subtotal	
Minimum Real Estate Investment:	1	€500 000,00	€500 000,00	YEAR 0
Transfer Tax:	1	€32500,00	€32500,00	
Stamp Tax 0.8%	1	€4 000,00	€4 000,00	
Notary Fees Deed and Registration:	1	€750,00	€750,00	
PT Golden Visa - Investor Fee:	1	€4 500,00	€4 500,00	
PT Golden Visa - Dependents:	2	€1 000,00	€2 000,00	
Government Analysis Fee per person	3	€533	€1 599,00	
Government Visa Fee:	3	€5.325,00	€15 975,00	
		TOTAL	€561 324,00	
RENEWAL INVESTOR + DEPENDENTS				
Government Analysis Fee (per person):	3	€533,00	€1 599,00	YEAR 2
Government Visa Fee (per person):	3	€2 663,00	€7 989,00	
PT Golden Visa Renewal Fee: 750 Euro / Person:	3	€750,00	€4 500,00	
		SUBTOTAL	€14 088,00	
RENEWAL INVESTOR + DEPENDENTS				
Government Analysis Fee (per person):	3	€533,00	€1 599,00	YEAR 4
Government Visa Fee (per person):	3	€2 663,00	€7 989,00	
PT Golden Visa Renewal Fee: 750 Euro / Person:	3	€750,00	€4 500,00	
		SUBTOTAL	€14 088,00	
CITIZENSHIP APPLICATION				
Citizenship Application	3	€1 250,00	€3 750,00	YEAR 5
OTHER COSTS WITH PROPERTY FOR 5 YEARS				
Annual Tax Costs 0.3% of Property Value	5	€1 500,00	€7 500,00	EACH YEAR
Considering a Management Fee of the Building	5	€1 500,00	€7 500,00	
		SUBTOTAL	€15 000,00	
FULL INVESTMENT		TOTAL	€608 250,00	

PLEASE REQUEST AN ACCURATE SIMULATION FOR YOUR FAMILY SIZE:

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Example of Full Costs for a Family of 3 (1 Investor + Wife + 1 children)

INVESTMENT OPTION: 500.000 Euro (Investment Fund)

	Qty	Value	Subtotal	
Fund Unit Investment	1	€350 000,00	€500 000,00	YEAR 0
Onboarding Fee	1	€10 500,00	€10 500,00	
PT Golden Visa - Investor Fee:	1	€4 500,00	€4 500,00	
PT Golden Visa - Dependents:	2	€1 000,00	€2 000,00	
Government Analysis Fee per person	3	€533	€1 599,00	
Government Visa Fee:	3	€5.325,00	€15 975,00	
		TOTAL	€532 975,00	
RENEWAL INVESTOR + DEPENDENTS				
Government Analysis Fee (per person):	3	€533,00	€1 599,00	YEAR 2
Government Visa Fee (per person):	3	€2 663,00	€7 989,00	
PT Golden Visa Renewal Fee: 750 Euro / Person:	3	€750,00	€4 500,00	
		SUBTOTAL	€14 088,00	
RENEWAL INVESTOR + DEPENDENTS				
Government Analysis Fee (per person):	3	€533,00	€1 599,00	YEAR 4
Government Visa Fee (per person):	3	€2 663,00	€7 989,00	
PT Golden Visa Renewal Fee: 750 Euro / Person:	3	€750,00	€4 500,00	
		SUBTOTAL	€14 088,00	
CITIZENSHIP APPLICATION				
Citizenship Application	3	€1 250,00	€3 750,00	YEAR 5
FULL INVESTMENT		TOTAL	€564 901,00	

PLEASE REQUEST AN ACCURATE SIMULATION FOR YOUR FAMILY SIZE:

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PTGoldenVisa

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