



PORTUGAL D7 OR SPAIN NON-LUCRATIVE VISA?

Helping You Pick the Right Residency Program

If you've been dreaming of moving to Europe and living off passive income, Portugal and Spain are two of the most welcoming places to start a new life.

Both offer long-term residency options that make it possible to live legally, travel freely in the Schengen area, and enjoy a better quality of life.

But while they look similar on the surface, each visa comes with its own set of rules and advantages that can make all the difference depending on your lifestyle.





Portugal's D7 Visa

This visa is a favourite for remote workers and retirees alike. It allows you to work online legally, tap into generous tax benefits, and settle into a growing community of expats and digital nomads. In fact, Portugal welcomed more than 15,000 remote professionals last year, drawn by the country's low cost of living and high quality of life.




Spain's Non-Lucrative Visa

This visa is ideal if you're looking to slow down, soak up the Mediterranean sun, and enjoy life offline. It's perfect for retirees and those with passive income who want access to excellent healthcare, a strong expat community and a rich cultural scene — all without needing to work.

Not sure which visa is right for you?

Here's a side-by-side look to help you weigh your options.

 CRITERIA	 PORTUGAL D7 VISA	 SPAIN NON-LUCRATIVE VISA
IDEAL FOR	Retirees, digital nomads, passive income earners	Retirees and financially independent individuals
INCOME REQUIREMENTS	€870/month + 50% per spouse, 30% per child	€2,400/month + €600 per dependent (400% IPREM)
FLEXIBILITY	Remote work allowed	No work allowed (not even remote)
APPLICATION TIME	60 days	90 days
RESIDENCY CARD VALIDITY	Initial 2 year, renewable for 3 years	Initial 1 year, renewable for 4 years
PERMANENT RESIDENCY	Eligible after 5 years	Eligible after 5 years
CITIZENSHIP ELIGIBILITY	Eligible after 5 years	Eligible after 10 years
HEALTH INSURANCE	Required	Required + WHO illness clearance
TAX RESIDENCY	Eligible for NHR (Non-Habitual Residency)	Full tax residency on worldwide income
COMMON BENEFITS	Schengen travel, public services, family reunification	Schengen travel, public services, family reunification
COST ESTIMATE	€80 (consulate) + €170 (AIMA) + €156 (appointment) + €160 (residence card)	€80-€507 (varies by nationality) + ~€12 (ID card)

Need a hand with next steps?

We've helped thousands of clients successfully relocate, from digital nomads and entrepreneurs to retirees. Our team handles the paperwork, timelines, and details so you can focus on planning your new life in Europe.

Schedule your 30-minute, no-obligation consultation with our European mobility specialist by clicking on the button below.



What our clients are saying

"One of the best immigration companies in Portugal! The team is professional, dedicated, and highly experienced. They are honest, transparent, and exceptionally competent. Everyone is kind and pleasant to work with."

KINAN ROSTOM

CLIENT AT GLOBAL CITIZEN SOLUTIONS

"Feeling very fortunate to have Global Citizen Solutions as my partner. Their team is knowledgeable and trustworthy. They took care of so many details behind the scenes. I would not have been able to successfully navigate the application process solo."

ELAINE ASTRUE

CLIENT AT GLOBAL CITIZEN SOLUTIONS



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