

EXPAT GUIDE: PORTUGAL

This expat guide offers information and advice if you are moving to Portugal.

Click on the different tabs to find out about anything from tax rules and banking to cost of living and embassy contact details.



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Bupa International is the specialist international division of Bupa, and we have operations in UK, Denmark, USA, Spain, France, Hong Kong, Egypt, UAE and Australia.

We care for the lives in our hands, and are dedicated to providing all the insurance services, help and advice you need to keep yourself and your family in the best of health. Our dedicated team respects everyone's individuality, culture, privacy and dignity, and aims to provide a personal service you can rely on throughout your Bupa International membership.



Moving to Portugal

Many expats moving to Portugal share a belief that life should come before work. This is an alluring attitude as Portugal's warm weather, stretching coastline and relaxed atmosphere are more tempting than busier matters. It also makes Portugal a popular retirement destination.

Many expats come to Portugal for a better quality of life rather than financial and professional reasons. Yet a low cost of living, coupled with previously acquired money from overseas, can make moving to Portugal financially prudent.

However, a lackadaisical disposition can be frustrating for those doing business in Portugal and navigating government regulations. Employment is also difficult to find and wages are lower than other European destinations, but the economy is well situated to grow and compete globally. This, combined with the country's charms, will continue to attract happily relocated expats.

Shipping and removals

Removals and shipping to Portugal from other European countries will be relatively easy and cheap, with multiple over-land carriers. From overseas, there are a number of shipping companies that can give reliable delivery of household goods. The cheapest delivery point is Portugal's main seaport in Lisbon. Other coastal destinations may require multiple ships and inland destinations require additional transportation. Each time cargo is unloaded and loaded the shipping becomes more expensive.

Bringing pets to Portugal

Moving pets to Portugal will require either an EU pet passport from residents of the EU, or a certificate of health from overseas countries. Animal owners from non-EU countries must also provide proof of a rabies vaccine and micro-chip details. Portugal requires an unusual amount of red tape to clear animals through customs.

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Working in Portugal

Below you will find information about:

- [Visas and work permits](#)
- [Banking, money and taxes](#)
- [Business](#)
- [Public holidays](#)

Unlike many other expat destinations, industry is not the main attraction to expats moving to Portugal. Often expats move to Portugal in order to escape the faster business cultures of their home countries. These include retirees or professionals that sacrifice higher wages for a better quality of life. Expats who move for employment can find the transition difficult as Portugal's large bureaucracy can be slow to provide licenses and certifications. This means that self-employed professionals can experience much more difficulty beginning a business.

Much of Portuguese industry is manufacturing, which has a limited need or attraction for expat workers. Of course, the best means of seeking employment for expats is before the expatriation, yet this is particularly important in Portugal where high paying jobs are difficult to find. However, burgeoning technology and alternative energy industries are beginning to take root.

Visa and work permits

EU nationals are not restricted from finding work within Portugal and are granted a six-month period to find employment with no visa. They can obtain a residency visa within the six-month period living in Portugal. It is important to note that EU members do not require a work permit but can require a residency permit to be employed. These are routinely given out with easy applications and acceptances.

Other nationals working over three months must first obtain a resident visa. To live more than six months in Portugal, all foreigners must obtain a residence card. This enables them to government services if their employment is contributing to Portuguese social security taxes. Work permits are renewable on six-month contracts.

Banking, money and taxes

Expats are recommended to open a bank account in Portugal in order to be able to pay bills. All Portuguese banks are part of a national grouping of banks called Multibanco. This makes accounts easily accessible and account holders may use a Multibanco debit card in ATMs across the country and for buying most goods.

To open an account, residents of EU countries will need an identity card or passport, tax card, residency card and proof of residence. Non-EU expats will require a passport, proof of address in country of origin, tax card and proof of employment.

Portugal taxes residents and non-residents differently. To be considered a resident for tax purposes, you must live in the country for 183 days of the year or have a permanent home in Portugal. If you are considered a resident you are liable to be taxed on your worldwide income. Expats in Portugal are regularly concerned about being taxed in both Portugal and their home country but tax treaties with most western nations will prevent double taxation. Becoming a resident of Portugal can exempt expats from higher overseas taxes. To find the most advantageous tax plan it is a good idea to consult an international tax planner.

Resident expats working for an employer will have their income tax automatically deducted from their salary on a sliding scale based on their worldwide income. Non-residents are taxed only on income derived from business in Portugal, usually at a flat rate.

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Business

Business etiquette in Portugal is similar to the standards of professionalism upheld throughout most of the EU.

Smart casual business attire is the standard unless working in sectors that specifically require more formal dress, such as banking, government and law.

Face-to-face relationships are the preferred method of communication in the business world, but etiquette is changing as electronic communication becomes more and more normalised.

Punctuality is valued and printed materials should be in both Portuguese and English.

Business hours vary but are typically from 8.30am to 1pm and 3pm to 6pm, Monday to Friday.

Public holidays

	2011	2012
New Year's Day	1 Jan	1 Jan
Carnival / Mardi Gras	8 Mar	21 Feb
Good Friday	22 Apr	6 Apr
Easter Sunday	24 Apr	8 Apr
Easter Monday	25 Apr	9 Apr
Liberty Day	25 Apr	25 Apr
Labour Day	1 May	1 May
Camoes / National Day	10 Jun	10 Jun
Corpus Christi	23 Jun	7 Jun
Assumption of the Virgin Mary	15 Aug	15 Aug
Republic Day	5 Oct	5 Oct
All Saints' Day	1 Nov	1 Nov
Restoration Day / Youth Day	1 Dec	1 Dec
Immaculate Conception	8 Dec	8 Dec
Christmas Day	25 Dec	25 Dec

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Living and culture

Below you will find information about:

- [Identification requirements](#)
- [Cost of living](#)
- [Language](#)
- [Children in Portugal](#)
- [Tipping](#)
- [Accommodation in Portugal](#)

For information about Bupa International healthcare [click here](#).

The language difference is the most immediate difficulty for expats in Portugal. English is commonly spoken in international hubs but is not prevalent otherwise. Bureaucratic processes can be long with redundant paperwork. This can be frustrating to expats first moving to Portugal when opening bank accounts, filing tax information or applying for residency.

Identification requirements

Expats should always carry some form of official identification - formal legislation requires that foreigners provide documentation upon request.

Cost of living

The affordable cost of living in Portugal has attracted expats from all over the world. This has also attracted many UK pensioners to retire in Portugal. A single person with a steady job earning about 1 200 Euros per month will ensure a decent standard of living in Portugal.

Except for extremely expensive expat resorts and golf homes, such as in the Algarve, property is less expensive than the European average. Renting is also good value. An expat living in Portugal will spend between 300 to 500 Euros on rent. This usually includes water, electricity and gas bills.

In major cities such as Lisbon, Estoril and Cascais the cost of living is much higher than in rural communities.

The cost of food in Portugal is much cheaper compared to other Western European countries. Two adults can survive on a food and drinks budget of 300 Euros per month.

Portugal is a coastal country and enjoys abundant and affordable seafood. Several regions in Portugal also make and distribute wine both locally and internationally. As a result, wine is also extremely affordable. Meat products are slightly more expensive as well as poultry and eggs.

When shopping in Portugal, expats from the UK will find clothes and accessories to be cheaper in Portugal than in the UK. Cars, electronics and computers are starting to increase in price, but expats may still find them cheaper in Portugal.

Language

The official language is Portuguese, but in more touristy destinations and resort communities English is understood and widely spoken. Furthermore, many retired communities have large populations of English speakers and residents can get by without learning the language. However, English is limited in more rural communities and business is conducted in Portuguese. So to become integrated in the culture, learning the language is important. It should be mentioned that it is considered rude to attempt Spanish as a replacement for Portuguese.

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Children in Portugal

Portugal is a great place to raise children. The educational system is good and transfer among EU schools is easy. The communities are safe and although public medical facilities aren't up to top standards, private healthcare for children is great. The quality of life in Portugal has also made the population one of the most healthy in the world.

Tipping

It is customary to add a 10 % tip in Portugal if service charge has not already been included. Taxi drivers and bartenders also expect a small gratuity; it's usually acceptable to round up to the nearest Euro.

Accommodation in Portugal

Expats moving to Portugal do not need to worry about finding suitable accommodation in the country. There is a wide range of housing available - from downtown apartment blocks, to condominiums and rustic farmhouses - and the price of accommodation, relative to one's salary, is by all accounts very reasonable.

Long-term rentals are available, but aren't usually advertised nearly as well as short-term rentals, so expats should ask around to find the best deals. Long-term leases are typically signed on a one-year basis, and require one month's rent as deposit money.

The standard of accommodation in Portugal can vary hugely from area to area, and from building to building. Newer apartment blocks are modern and structurally sound; while older buildings, although beautifully rustic at times, can often have problems with their plumbing and electricity supply. Newer buildings might have air conditioning, while central heating is rare and largely unnecessary. Property in Portugal is generally quite spacious - particularly by British and northern European standards.

Most rental properties in Portugal will come furnished, except if you rent a large house. Shipping your existing furniture to Portugal is an option, but the costs can run quite high - it'll probably end up being more economical to simply buy the furniture you need once you've settled in the country, in which case there are plenty of good-quality furniture stores to be found.

Home security is not a pressing issue in Portugal, although minor break-ins can sometimes occur, in tourist areas. Modern apartment blocks in Portugal are usually fitted with electronic access panels, deadlocks and shutters - and for the most part expats report that they feel safe in their homes, and confident in the security of their possessions.

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Useful information

Time: Local time in Portugal is GMT (from the last Sunday in March to the Saturday prior to the last Sunday in October, Portugal operates on GMT + 1 hour).

Currency: The euro (EUR, €) is the official currency. It is divided into 100 cents. You can check the latest exchange rates [here](#).

Electricity: Portugal uses an electrical current that is 220 volts, 50Hz. The country predominately uses round two-pin plugs.

Safety Information: For the most part, safety is not something that expats moving to Portugal need be concerned about. In the major tourist areas there is a risk of pick pocketing and petty theft.

Communications: The international access code for Portugal is +351. There are no area or city codes required. The outgoing code is 00 followed by the relevant country code (eg 0044 for the United Kingdom). Portugal is well covered by three GSM mobile phone networks. Internet cafes are available in most towns and resorts.

What is the weather like?

There are really two climates in Portugal, the southern and warmer Mediterranean area, and the Northern Atlantic climate. Some expats who expect extreme heat will be surprised that it is not as warm as countries farther south near the tropics. Summers usually hover around 30°C (85°F) and winters 10°C (50°F).

Can I receive my UK pension and benefits?

UK retired people residing in Portugal can receive their pension and benefits paid directly into their Portuguese bank account. More information can be found [here](#).

Embassy contact details

Portugal Embassies:

- Washington, United States: +1 202 328 8610
- London, United Kingdom: +44 (0)20 7235 5331
- Ottawa, Canada: +1 613 729 2922
- Canberra, Australia: +61 (0)2 6290 1733
- Pretoria, South Africa: +27 (0)12 341 2340/1/2
- Dublin, Ireland: +353 (0)1 412 7040
- Wellington, New Zealand: +64 (0)4 382 76553

Foreign Embassies in Portugal:

- United States Embassy, Lisbon: +351 21 727 3300
- British Embassy, Lisbon: +351 21 392 4000
- Canadian Embassy, Lisbon: +351 21 316 4600
- Australian Embassy, Lisbon: +351 21 310 1500
- South African Embassy, Lisbon: +351 21 319 2200
- Irish Embassy, Lisbon: +351 21 392 9440
- New Zealand Embassy, Rome, Italy (also responsible for Portugal): +39 06 853 7501

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Useful links

Wordtravels.com has an extensive travel guide to Portugal: <http://wordtravels.com/Travelguide/Countries/Portugal>

Banking, Money and Taxes in Portugal:

- Tax advice: www.capitaltaxconsulting.com/international-tax/portugal

Working in Portugal:

- Job seekers site: www.recruitment-portugal.com

Visa and Work Permits for Portugal:

- Work visa details: www.sef.pt/portal/V10/EN/asp/page.aspx

Shipping and Removals to Portugal:

- Removals company: www.removalstoportugal.com
- Removals company: www.moving2portugal.com

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In-house Medical Centre

Bupa International's in-house Medical Centre is at the heart of our organisation. Our doctors and nurses help the medically trained staff handle more than 8,000 mails and telephone calls from our customers every month.

The Medical Centre is available for you **24 hours a day, all year round**.

Our services include:

- Easy access to multilingual medical professionals
- Second opinion service delivered by Advanced Medical
- Appointment booking
- Direct settlement with providers
- Evacuation services

MembersWorld

MembersWorld is an exclusive and secure website that enables our members to effectively manage their plans and get in touch with us wherever they are in the world.

On MembersWorld you can:

- View your plan
- Update personal details
- Track the progress of your claims*
- Make payments online
- Search our international hospital directory
- Download claim forms and other useful documents
- Talk to a customer consultant via our free webchat service

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Contact us to discuss how we can help you.

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