

Moving to Lisbon?

Your step-by-step checklist.

Relocating to Portugal involves around 30 administrative steps spread across 5 phases — before, during, and after your move. This checklist walks you through every one of them, in the right order, so nothing falls through the cracks.

Whether you tackle it yourself or hand it to a concierge, use this guide as your single source of truth.

PHASE 1 · 2–3 MONTHS BEFORE

Before you board the plane

■ **Get your NIF (Tax Number).**

Required for almost everything: bank account, rentals, utilities, even a phone contract. Can be done remotely with a fiscal representative.

■ **Open a Portuguese bank account.**

Millennium, Activobank, ABANCA accept non-residents. Doable remotely with NIF + passport.

■ **Confirm your D-visa or residency pathway.**

D7 (passive income), D8 (digital nomad), Golden Visa, or EU citizen. Each has different document requirements.

■ **Translate & apostille key documents.**

Birth certificate, marriage certificate, criminal record, university diplomas. Most need to be apostilled in country of origin.

■ **Secure your initial accommodation.**

Even a 30-day Airbnb works. You need a Portuguese address to register at Junta de Freguesia.

■ **Cancel home-country subscriptions.**

Gym, streaming with local plans, insurance, utilities. Some auto-renew if you forget.

■ **Notify your home tax authority.**

Important if you have a tax-treaty between countries. Avoids double taxation.

PHASE 2 · YOUR FIRST WEEK

Arrival week essentials

■ **Register at the Junta de Freguesia.**

Your local parish — they issue your formal proof of address. Often required for bank, AIMA, school enrollment.

■ **Get a Portuguese phone number.**

MEO, NOS, Vodafone all offer pay-as-you-go SIM. Pre-paid is fine to start; switch to monthly plan after residency.

■ **Activate your bank account locally.**

Even if opened remotely, you may need an in-person visit with proof of address.

■ **Set up utilities (electricity, water, internet, gas).**

EDP & Galp dominate energy; MEO, NOS, Vodafone for internet. Online sign-up after you have NIF.

PHASE 3 · YOUR FIRST MONTH

Getting officially settled

■ Book your AIMA appointment (residency).

AIMA (formerly SEF) is notoriously slow. Book the moment you arrive. Wait times: 3–9 months. Yes, really.

■ Register with the SNS (public healthcare).

Visit your local Centro de Saúde with proof of address & NIF. Free GP & emergency access.

■ Apply for NISS (Social Security number).

Only needed if you will work or freelance. File at Segurança Social with passport, NIF and proof of address.

■ Exchange your driver's license.

EU licenses: simple swap at IMT within 6 months. Non-EU: more complex, may require a Portuguese test.

■ Find a permanent home.

Idealista & OLX are dominant. Long-term contracts (1+ year) are standard. Budget for caução (deposit, usually 2–3 months).

PHASE 4 · MONTHS 2–3

Building your daily life

■ Move your belongings.

AGS, Allied, Crown, Mudanças Lisboa for international shipping. Customs paperwork required for non-EU.

■ If you have children: enroll in school.

Public schools are free. International schools (TASIS, CAISL, St. Julian's, Carlucci, Lisboan) start at €18k–€26k/year.

■ Find a family doctor (MGF).

Through SNS. Private options: Lusíadas, CUF, Hospital da Luz. Health insurance (Médis, Multicare) ~€40–€100/month.

■ If you have a car: matricula & insurance.

EU plates: 6 months grace, then need Portuguese registration. Non-EU: register immediately.

■ Register for IMI (property tax) if you buy.

Property tax is paid annually. First-time property owners get partial exemption.

PHASE 5 · IF YOU'RE WORKING OR INVESTING

Business setup (optional)

■ Open Atividade (freelance/self-employed).

Required if you invoice clients. File at Finanças. Choose between simplified regime or organized accounting.

■ Set up invoicing software.

Moloni, Vendus, InvoiceXpress — government-approved. ~€10–€25/month.

■ Hire an accountant (TOC).

Essential if you have a company or significant freelance income. €80–€250/month.

■ Apply for NHR 2.0 (tax incentive) — if eligible.

Renamed IFICI in 2024. For qualifying high-value workers. Application deadlines apply — check immediately on arrival.

■ **Open a Portuguese company (LDA) — if needed.**

Empresa na Hora: same-day registration, €360. Requires Portuguese share capital deposit.

Want this handled for you?

I'm **Patrícia Costa** — a trilingual Personal & Business Assistant based in Lisbon. I help expats settle, live and grow in Portugal without the stress. NIF, AIMA, schools, utilities, family logistics, contracts — handled discreetly, professionally, end to end.

Book a free 20-minute call

No commitment · I'll tell you exactly which steps you can skip, do yourself, or hand off.

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