

About living in Portugal

1. Registration Certificates

Under EU directives and in compliance with a recent change in Portuguese law, you may remain in Portugal for a maximum of 3 months without having to comply with any formalities.

If you wish to stay in Portugal for longer than 3 months, you should apply to the Portuguese Immigration Service - the Serviço de Estrangeiros e Fronteiras (SEF)* - for a Registration Certificate, sometime during the 30 days following the 3-month period.

To obtain a registration certificate, apply to you the local town council (Câmara Municipal) who are responsible for issuing registration certificates to EU nationals. You will need to carry and show your passport and make a declaration to the effect that you fulfil the conditions of residence. These are that you are working or are self-employed, or you have sufficient funds to support yourself, or you are a student and have sufficient funds to support yourself.

If you are applying for a registration certificate on behalf of a dependant relative, eg a child or an elderly relative, you will also be required to produce their passport and documentary evidence of their relationship to you as the main applicant.

EU nationals who have lived legally in Portugal for a consecutive period of 5 years, may apply to the Immigration authorities (SEF) for a Certificate of Permanent Residence.

If you are already resident in Portugal and are the holder of a "residence permit", you may continue to hold this document until it expires. Thereafter, you should apply to have it replaced, as appropriate, with a registration certificate or certificate of permanent residence.

2. Proof of Identity

There is a legal requirement in Portugal for people to be able to show some form of identification, if requested by the police or judicial authorities. A Portuguese national would be expected to show his identity card. For UK nationals, this means a passport. A driver's licence or credit card would not be considered sufficient proof of identity.

In most cases, it should be sufficient to carry a photocopy of the data page of your passport. However, you should be prepared to be accompanied by the police to collect the original document, if necessary, or to produce it within 12 hours of notification. The police can detain anyone who is unable to produce satisfactory identification until such a time as his/her identity has been established.

The requirement to carry the original document is rigorously enforced in the case of those stopped while driving in Portugal.

3. Housing, Accommodation and Rents

Houses and apartments in central Portugal is still relatively cheap compared to around Lisbon, Oporto and Funchal. Long term rentals can be found at reasonable rates and there are several very good B&Bs to be found.

Hotels are subject to Government control. Pousadas (Government hotels) range from reasonable to expensive. Hotel lists are available from the Portuguese National Tourist Office, most travel agents or via the internet.

4. Importation of Personal Belongings

If you intend to settle in Portugal, you may import your personal belongings (ie household effects, tools, bicycles, camping equipment, etc, which have no commercial value and are intended solely for your for personal use) duty-free provided such belongings have been used by you in your country of origin for at least six months prior to your departure. The company handling your removal will deal with the formalities on your behalf and it is therefore essential to appoint an experienced international mover, preferably one with an office in Portugal.

Further information can be obtained from your nearest Portuguese Consulate or from the Portuguese Customs and Excise authority (Direcção Geral das Alfândegas, Rua da Alfândega, 5, r/c, 1149-006 Lisbon, tel: 21 881 3700, e-mail: dgaiec@dgaiec.min-financas.pt), or a reputable agent. Information is also available in Portuguese on the Direcção-Geral's website at www.dgaiec.min-financas.pt.

5. Importation of Domestic Animals

An animal arriving in Portugal from another EU country must be accompanied by a health certificate (Atestado Sanitário) issued by the competent authority in the animal's country of origin. The certificate should state that the animal is in good health and does not come from a region where contagious diseases, such as Rabies, prevail. It should be translated into Portuguese and presented to the customs authorities on arrival in Portugal.

The competent authority in Britain is the Department of Environment, Food and Rural Affairs, Nobel House, 17 Smith Square, London SW1P 3JR, tel 0044 0207 238 6000, e-mail helpline@defra.gsi.gov.uk.

If the authority in the animal's country of origin requires official notification of the need to issue a certificate, such notification may be requested from the Direcção-Geral de Veterinária, Largo da Academia Nacional das Belas Artes 2, 1200-005 Lisboa (tel 21 323 9500, e-mail veterinaria@mail.telepac.pt).

Animals arriving from outside the EU may be subject to other formalities and you are advised to contact the Portuguese Consulate in your country of origin or the Direcção-Geral de Veterinária, as mentioned above.

6. Cost of Living

Portugal is not a cheap country. Imported consumer goods are taxed and expensive. The cost of domestic fuel is high, as are international and regional telephone calls. Grocery bills can amount to more than is expected though local produce, such as olive oil, fruit, vegetables and wine, is still relatively cheap. Public transport fares are also reasonable in comparison with those in Britain and it is still possible for a family of four to eat out for little more than €70 .

The cost of private dental and medical treatment is high, and the only medicines that are available free-of-charge are those used to treat the sufferers of certain chronic illnesses, such as diabetes and Parkinson's disease. All other medicines have to be purchased, though many are subsidised to some extent when obtained on prescription and on presentation of a Portuguese National Health Service card.

7. Heating, Lighting, Etc.

Electric voltage in Portugal is 220v 50 cycles. Sockets are two pin round. Electricity is rarely used for cooking. Natural gas is increasingly available, but butane gas in cylinders is still widely used. Some modern houses have central heating systems. While there may be brilliant sunshine out of doors, houses and flats inside can be very cold and damp during the winter. Good heating is therefore essential.

8. Driving in Portugal

Portugal has one of the highest rates of road accidents and fatalities in Europe. Driving can be hazardous due to deficient illumination on narrow, uneven roads and poorly marked road works. Excessive speed and unpredictable driving habits are an additional hazard. Fines for traffic offences are substantial and can be imposed on the spot. Traffic police – the GNR Brigada de Trânsito - frequently carry out road checks and you should carry with you at all times, when driving, the vehicle registration documents, insurance certificate, your driver's licence and passport. The police will also check the validity of the vehicle's road tax and MOT certificate, if applicable.

Motorway users in Portugal are required to pay tolls to cover the cost of maintenance. Hefty fines are imposed on those who cannot pay on demand at toll collection gates. The private companies that maintain the motorway system operate an automatic payment scheme (Via Verde) to make the passage through toll gates speedier. Subscribers to this scheme are issued with vehicle identification units and are entitled to use the green lane marked "V" at toll gates. Penalties are imposed for the unauthorised use of the "green lane" and care must be taken not to enter this lane inadvertently.

9. Drivers' Licences

It is not compulsory to exchange a UK-issued driver's licence on settlement in Portugal. These licences may be used until they expire. However, if you intend to make Portugal your main or permanent home, there are a number of very good reasons for exchanging your licence for a Portuguese-issued one. These are:

As in Britain, it is a legal requirement in Portugal for the address on the licence to reflect the correct address of its holder.

If lost, stolen or damaged, the licence can only be renewed or replaced by the original issuing authority. Some licensing authorities, such as the DVLA, will not renew or replace a licence to an overseas address.

When the licence eventually expires, the Portuguese authority will not renew it unless the holder takes (and passes) a driving test in Portugal.

In order to exchange your driver's licence, you should apply to the nearest office of the Direcção-Geral de Viação (Portuguese Driver and Vehicle Licensing Authority). You will be required to surrender your original licence in exchange for a locally-issued one.

10. Importation of Motor Vehicles

New and second-hand cars are available locally without difficulty and it therefore makes sense to buy a Portuguese-registered car in Portugal. However, vehicles can be imported duty-free from another EU member state provided you were resident in that country prior to settlement in Portugal and the vehicle is already fully tax paid. The procedure is explained in our leaflet "Importation of Motor Vehicles".

11. Banking and Currency Regulations

On 1 January 2002, euro notes and coins replaced the Portuguese escudo. The Bank of Portugal will continue to exchange escudo notes and coins for a period of 30 years.

Items in shops are sometimes still priced in both escudos and euros. Bills may also occasionally bear the amount to be paid in both currencies. However, this is becoming less frequent and will eventually be phased out.

The Euro is divided into 100 cents. There are seven bank notes (€5, €10, €20, €50, €100, €200 and €500) and eight coins (1, 2, 5, 10, 20 and 50 cents and €1 and €2).

Both resident British nationals and those who come to Portugal as visitors may open a bank account in euros or any other foreign currency. Banks are open to the public from 08:30 until 15:00 Monday to Friday. The use of ATM machines is extensive and on-line banking is becoming increasingly popular.

There is no restriction on the amount of currency entering or leaving Portugal, but large sums of money should be transferred through proper banking channels.

12. Taxation

Residents in Portugal are liable to Portuguese tax. Non-residents who own property in Portugal are liable to some taxes, such as IMT - Imposto Municipal sobre Transmissões Onerosas de Imóveis (Municipal Tax on the Transfer of Property) and IMI - Imposto Municipal sobre Imóveis (Municipal Tax on Property). Anyone who is due to pay taxes in Portugal should apply for a taxpayer's number (número fiscal de contribuinte) from their local tax office (Repartição das Finanças). A tax number is also necessary for opening a bank account, entering into a long-term rental agreement, purchasing property and road tax, etc.

The Convention for the Avoidance of Double Taxation and the Prevention of Fiscal Evasion with respect to Taxes on Income was ratified between the UK and Portugal on 17 January 1969. This allows for income to be taxed once only in the taxpayer's country of residence.

In Portugal, it is incumbent upon the taxpayer to submit his own income tax return annually between 1 February and 15 March for earnings derived from salaried employment and/or pensions, and between 16 March and 30 April for all other sources of income. Married couples must submit a combined tax return. There are seven income tax brackets ranging from 10,5-42% and an array of tax deductions, credits and special benefits. Tax laws and regulations are frequently subject to change and it is therefore advisable to seek professional guidance from a reputable firm of accountants or your local tax office (Repartição de Finanças). Their address can be found at www.dgci.min-financas.pt. You may also request clarification by e-mail from the tax authorities's (Direcção-Geral dos Impostos) enquiry line dsdsitarp@dgci.min-financas.pt

For help with UK tax matters, you may wish to contact the Inland Revenue's Centre for Non-Residents. For more information, consult their website at www.hmrc.gov.uk

13. Business

If you are intending to set up a business in Portugal, you should seek information from ICEP - Investimento, Comércio e Turismo, Avenida 5 de Outubro 101, 1050-050 Lisboa (tel 21 790 9500, fax 21 790 9578, e-mail icep@icep.pt, website www.icep.pt).

14. Health Service

Under EU legislation and the Protocol on Medical Treatment that was signed between Portugal and the UK on 15 November 1978, British citizens who are legally resident in Portugal are entitled to state medical treatment on the same terms as any Portuguese national who is covered by the National Health service. Non-resident British visitors to Portugal are entitled to emergency medical treatment at state facilities on production of their British passport or European Health Insurance Card.

In order to benefit from state-funded health care as a resident, you should apply for a national health service "user card" (cartão de utente) at your local health centre (centro de saúde) producing your passport as evidence of national status, and your registration certificate (see paragraph 1 above). Until such a time as a registration certificate has been issued, you will only be entitled to emergency treatment from state facilities. Routine consultations, complementary exams, such as x-rays and blood tests, and prescriptions for existing illnesses only become available on national health service terms once a registration certificate has been issued and a user card has been applied for.

There is, however, one exception to this rule. If you are retired and are in receipt of a UK state retirement pension, you may apply for a user card and enrol with a state GP immediately on arrival, simply on the production of your passport and pension receipts. Though not obligatory, it is also advisable to obtain Form 121 from the Department for Work and Pensions before leaving the UK. This confirms your status as a UK pensioner to the Portuguese authorities, and speeds-up the issue of a Portuguese health service user card.

Please note that the only medicines that are available free-of-charge in Portugal, are those used to treat the sufferers of certain chronic illnesses, such as diabetes and Parkinson's disease. All other medicines have to be purchased, though many are subsidised to some extent when obtained on prescription and on presentation of a health service user card.

There are several good but extremely expensive private clinics in Portugal. If you are considering using private health facilities, you may wish to take out health insurance, either in the UK or locally on arrival.

15. UK State Pensions

You must be clear about your financial situation on your retirement. Remember to allow for exchange rate fluctuations and inflation. Even if you live overseas, you will still receive your state pension on retirement (provided you have reached state pension age).

Ask for a UK state pension forecast from the State Pension Forecasting Team, Future Pension Centre, The Pension Service, Tyneview Park, Whitley Road, Newcastle-upon-Tyne NE98 1BA, tel 0845 300 0168. This will tell you at today's prices, the amount of state pension you have earned already and the amount you can expect to receive at state pension age. For more information, consult the Pension Service's website at www.dwp.gov.uk.

If you wish to obtain a pension forecast from abroad, you should contact the National Insurance Contributions Office, Centre for Non-Residents, Longbenton, Newcastle-upon-Tyne NE89 1ZZ, tel 00 44 191 203 7010, and ask for form CA3638. You may also wish to see their website at www.hmrc.gov.uk/nic/.

16. Death

Cremation is legal in Portugal but there are only four crematoriums: two in Lisbon, one in Oporto at the Cemitério do Prado do Repouso and the other at the Cemitério de Ferreira do Alentejo in the small town of Ferreira do Alentejo.

Bodies buried at municipal cemeteries in Portugal are exhumed after 3 years when the next-of-kin may arrange to have the remains cremated or transferred to a wall box. If the body is not fully decomposed, it will be buried again for further periods of 2 years until decomposure is complete.

Due to the very great shortage of space, the British Cemetery in Lisbon is reserved for the burial of Protestants residing in Portugal whose normal place of worship is St George's Church, Lisbon, St Paul's Church, Estoril, St Vicente's Church, Portimão or St Andrew's Church of Scotland.

Transportation of a body or ashes to the UK is possible but costly and should be handled by a reputable firm of undertakers. A list is available from the Embassy and Consulates.

17. British Institutions

There are numerous British and international expatriate organisations in Portugal, some of which are as follows:

Churches

Church of England: St George's, Lisbon; St Paul's, Estoril; The British Church of St James, Oporto; St Vicente's, Loulé (Algarve); Holy Trinity, Funchal.

Church of Scotland: St. Andrew's, Lisbon.

Roman Catholic: St Mary's Parish Centre, São Pedro do Estoril (Irish Dominican Fathers).

Schools

Lisbon area: St Julian's, Carcavelos; The International Preparatory School, Carcavelos; St George's, Cascais; St Dominic's, Carcavelos.

Porto: The Oporto British School, Foz do Douro

Algarve: The Algarve International School, Lagoa

Prince Henry International College, Almansil

Madeira: The British School, Funchal

The International School of Madeira, Funchal

Clubs and Societies

Lisbon Casuals Sports Club

Royal British Legion

St Andrew's Society

The Royal Society of St George

St David's Society

The Women's Royal Voluntary Service

The British Historical Society of Portugal

The Lisbon Players (theatrical group)

The Royal British Club

For more information on the British community, you may wish to consult the British Community Council's website at www.bcclisbon.org.

The British Council maintains offices in Lisbon, Coimbra, Oporto, Almada, Cascais, Alverca, Algés and Queluz. It organises many educational and cultural events and has a lending and reference library and an excellent information service.

18. English Language Newspapers

The Resident, Apartado 131, 8401-902 Lagoa (tel: 282 342936/fax: 282 342939, e-mail info@portugalresident.com) is published weekly. It is widely read by the international community and carries a classified ads section.

Madeira has an on-line English language newspaper and island guide called The Madeira Times at www.weblog.themadeiratimes.com.

19. Language

English is spoken in the main commercial and tourist centres but some knowledge of Portuguese is essential for those who wish to settle in this country. It would not be possible to find permanent employment without the ability to communicate in Portuguese. There are many language schools that teach Portuguese as a foreign language, and individual tuition is also available.

20. Further Help and Advice

There are a number of resettlement agencies in Portugal who, for a fee, will help you through the maze of Portuguese bureaucracy.

However, AFPOP, an acronym for the Association of Foreign Property Owners in Portugal, is a non-profit making organisation, founded in 1987 with the objective of assisting foreign property owners overcome the many difficulties afflicting the Portuguese real estate market. Today, the Association covers a much wider range of services and activities. It is directed and administered by a management council and area delegates who have many collective years of experience of living in Portugal. It operates from an office in Portimão offering members a full time service and advice. For details of membership, contact AFPOP, Apartado 728, 8501-917 Portimão, tel 282 458509, fax 282 458277, e-mail members@afpop.com

20. Consular Registration

Consular registration, though not mandatory in Portugal, is important; it enables us to assist British residents more efficiently when certificates are required, and to contact residents speedily, if necessary. Consular registration cards may be obtained from any of the following offices:

British Embassy

Consular Section

Rua de São Bernardo, 33

1249-082 Lisboa

Tel: 21 392 4000

Fax: 21-392 4188

E-mail: consular@lisbon.fco.gov.uk

Website: www.uk-embassy.pt

British Consulate

Travessa Barão de Forrester, 10

4400-034 Vila Nova de Gaia

Tel: 22 618 4789

Fax: 22 610 0438

E-mail: britcon.oporto@sapo.pt

British Consulate

Largo Francisco A Maurício, 7-1º

8500-535 Portimão

Tel: 282-490750

Fax: 282-490758

E-mail: britcon.portimao@mail.telepac.pt

Honorary British Consulate

Rua da Alfândega, 10, 3C

9001-956 Funchal

Madeira

Tel: 291-212860-7

Fax: 291-212869

E-mail: brit.confunchal@mail.eunet.pt

Honorary British Consulate

Rua Domingos Rebelo, 43-A

9500-234 Ponta Delgada

São Miguel

Azores

Tel: 296 283786

Fax: 296 628175

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