



# HOW TO SECURE PORTUGUESE RESIDENCY *WITHOUT REJECTION*

A comprehensive manual from legalization experts with a track record since 2008. We have successfully guided over 1,000 families through the residency process.

- ✓ All Residency Programs: Updated with current figures and requirements.
- ✓ 7 Critical Mistakes: Why applications get rejected and how to avoid them.
- ✓ Step-by-Step Roadmap: From the initial consultation to receiving your residency card.
- ✓ Dealing with AIMA Delays: A proven algorithm for when the process stalls.
- ✓ Exclusive Opportunities: Terms and conditions unavailable through other agencies.



## SECTION 01 — WHY PORTUGAL?

# 5 facts that make Portugal the premier choice in the EU

While many countries offer residency-by-investment programs, Portugal remains a unique case. Here is what sets it apart from all others:



### 7 Days Per Year

The minimum physical presence required to maintain your residency status.



### 10 Years to an EU Passport

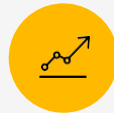
One of the fastest routes to citizenship in the European Union. (For comparison: Spain has closed its programme altogether.)

7 years for citizens of the EU and of Portuguese-speaking countries\*



## **The Portuguese Passport**

Your Entry to 186 Countries  
Visa-free access to the USA, Canada, Japan, the UK, and the entire EU—without restrictions.



## **4% Guaranteed Yield**

Investment in funds (equities) is the only path to residency that offers capital protection and guaranteed returns.



## **Accessible to All**

Citizens of Russia, Belarus, Ukraine, Kazakhstan, and Israel can participate in the program without restrictions.



## **18 Years of Expertise: Amber Star**

Operating in Portugal since 2008. Our holding group comprises over 10 specialized companies with a staff of 100+ professionals.

**!** Your residency permit also grants immediate access to the Schengen Area. From your very first residency card, you can travel freely across 27 EU countries with no time constraints.

# Choosing the right path for you

Portugal offers a variety of residency programs. Below is an honest breakdown of each option with current requirements.

## GOLDEN VISA — Investment Program

From €250,000

The most popular choice for investors. No relocation required — only 7 days per year in the country. After 10 years — citizenship for the whole family.

- ♦ Stay Requirement: Only 7 days per year (or 14 days over a two-year period).
- ♦ Family Inclusion: Spouse, children, and parents included in a single application.
- ♦ Secure Transaction: Investment via a lawyer's trust account (personal bank account not mandatory).
- ♦ Investment Diversity: 5 different investment pathways available.
- ♦ Capital Security: Guaranteed return of funds.

✓ **Ideal for:** Investors and entrepreneurs from Russia, Kazakhstan, and other CIS countries.



## D7 VISA — Passive Income

From €920/month

Designed for individuals living on dividends, rental income, pensions, or returns from foreign assets.



- Proof of Funds: Must demonstrate a stable passive income of at least €920/month per person.
- You must live in Portugal 8 months a year.
- A rental or purchase agreement for housing in Portugal is required.
- After 5 years — EU permanent residence.
- After 10 years — citizenship.



**Pro-Tip:** Focus strictly on passive income. If you have significant active income, the consulate may redirect you toward the D8 Visa.

## D8 VISA — Digital Nomad

From €3,680/month

For freelancers and remote employees working for foreign employers or clients.



- Income Type: Active income from foreign sources (minimum €3,680/month).
- Legal Compliance: Work remotely from Portugal legally with proper tax registration.
- We handle your NIF (tax ID), bank account opening, and tax representation.
- After 5 years — EU permanent residence.
- After 10 years — citizenship.

## D2 VISA — Entrepreneur / Business

### NO MINIMUM INVESTMENT

For those looking to start a new company, buy an existing one, or relocate their business to the EU.



- ♦ Turnkey company setup: registration, bank account, NIF.
- ♦ Assistance with the business plan.
- ♦ Amber Star registers the company.
- ♦ After 5 years — EU permanent residence.
- ♦ After 10 years — citizenship.



# 5 paths to residency: an honest review

Choosing the right investment vehicle is the most critical decision in your journey. A mistake here can cost hundreds of thousands of euros and years of waiting. Below is a transparent breakdown of each option.

| Option                        | Sum        | Return |
|-------------------------------|------------|--------|
| Cultural Projects             | from €250K | X No   |
| Investment Funds              | from €500K | ✓ Yes  |
| Amber Star Exclusive Shares ★ | from €500K | ✓ Yes  |
| Business Investment           | from €500K | ✓ Yes  |
| Scientific Research           | No min.    | X Yes  |

# Cultural projects and investment funds



## Cultural Projects — from €250 000

The lowest entry threshold available. However, please note that capital is non-recoverable, as this is not a traditional investment but a contribution to a cultural heritage or scientific support fund.

- An ideal choice if €250,000 is an acceptable non-refundable amount for your budget.
- A highly transparent mechanism involving direct transfers to a lawyer's trust account or the designated fund's account.



**Important Note:** In practice, there are very few active cultural projects currently eligible for the Golden Visa.



## Investment Funds — from €500,000

A recoverable investment option with a targeted yield of 3–5% per annum. However, there are significant hurdles for citizens of Russia and Belarus.

- Requires at least two in-person visits to Portugal to open a local bank account.
- Citizens of Russia and Belarus must hold a valid residency permit (VNH) from another EU country to qualify.
- Target yield of 3–5% annually, with capital redemption typically occurring after 6–9 years.



**Critical Warning:** For Russian citizens, this option is unavailable in most cases. If you do not hold an EU residence permit, consider other investment options.

# Shares with guaranteed capital return — from €500,000

The purchase of shares in a joint-stock company with share capital of €20 million. Amber Star is the only company holding an exclusive contract to represent this programme.

- Option to sell shares on the market after 5 years (even if the market value has decreased).
- If held for 8 years, we guarantee an average return of 4% per annum plus a buy-back at par value (nominal price).
- Annual dividend payouts ranging from 2% to 5%.
- No need to open a personal bank account in Portugal.
- Open to all nationalities, including citizens of Russia and Belarus.



**Important — 100% capital protection:** the only option on the market with a guaranteed share buy-back at nominal value after 8 years, protecting you from any market downturn.

# Residency + Real Estate — an Amber Star exclusive

Since 2023, direct real estate acquisition is no longer an eligible path for the Golden Visa. However, Amber Star offers an exclusive framework that allows you to secure both the Golden Visa and property ownership.

## EXAMPLE:

- ♦ **€670,000** — total apartment price;
- ♦ **€170,000** — initial down payment for the property;
- ♦ **€500,000** — investment in our construction company (The legal basis for the Golden Visa);
- ♦ The investment is secured by real property — your money is backed by assets.
- ♦ Once construction is complete, the keys are yours. Live in it, rent it out, pass it on to your family.
- ♦ After 5 years you obtain permanent residence, and your stake in the company (€500K) counts as the final payment for the apartment.



**The Bottom Line:** Investment → Golden Visa → EU Citizenship + Full Property Ownership.

Two major goals achieved through a single streamlined process.



**15% Discount** on Legal Support — Valid for clients who opt for full prepayment of the 5-year service package. Available exclusively for Golden Visa applicants. Offer valid throughout 2026.



#### SECTION 04 — FAMILY

## Who receives residency with you

One investment — a residence permit for the whole family. After 5 years, every family member is entitled to apply for EU permanent residence.

| Who?              | Terms                                                                                                                                   | Status          |
|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| Husband/Wife      | Legal or Common-law marriage. For common-law partnerships, proof is required (joint children, shared property, or a joint bank account) | ✓ Included      |
| Children under 18 | Included automatically without additional conditions                                                                                    | ✓ Automatically |

| Who?               | Terms                                                                                                                                  | Status                  |
|--------------------|----------------------------------------------------------------------------------------------------------------------------------------|-------------------------|
| Children over 18   | Must be students, unmarried, and financially dependent on the main applicant. Universities can be located in Russia or other countries | ~ Subject to conditions |
| Parents (65+)      | Must be over 65 years old                                                                                                              | ✓ Automatically         |
| Parents (under 65) | Must provide proof of financial dependency on the main applicant                                                                       | ~ Subject to conditions |
| Siblings           | Must be under 18 years old and under the legal guardianship of the main applicant                                                      | ~ Subject to conditions |



**European education for your children** — Access tuition fees at EU-citizen rates, avoiding high international tariffs.

**European healthcare for parents** — One of the primary reasons our clients choose Portugal.

# From initial consultation to residency card

A realistic roadmap, without exaggeration. Understanding every stage is your best defense against the unexpected.



## Consultation & Program Selection

We analyze your specific situation: citizenship, source of income, family composition, and goals. We tailor the optimal solution for your case. We speak honestly—including the "inconvenient" facts. No cookie-cutter packages.



## Documentation & NIF (Tax ID)

Our legal team prepares the full document package, certifies translations, and secures your Portuguese Tax Identification Number (NIF). We handle all communications with the consulate and AIMA (Portugal's Agency for Integration, Migration, and Asylum).



## Investment via Trust Account & AIMA Submission

Funds are transferred to a secure lawyer's trust account and then invested, bypassing the difficulties of opening a personal Portuguese bank account. The application is submitted online via the AIMA portal.



## Immediate Milestone: The Countdown Begins

The moment your documents are submitted online, a key milestone is reached: your 5-year countdown to EU citizenship begins.



## Biometrics & Receiving Your Residency Card

By law, ALMA is required to invite you for biometrics within 180 days. Following this, the issuance of the residency card typically takes 2–3 months.)



## Residency Renewals (Every 2 years)

Cards are issued for 2 years and renewed on a 2+2 year cycle. Every renewal is included in our comprehensive legal service package.



## EU Citizenship Application → EU Passport

Five years from the initial submission date, you are eligible to apply for Permanent Residency (PR) or Portuguese Citizenship. The passport grants visa-free access to 184 countries and the right to live and work anywhere in the EU.



**2025 Procedure Update:** Documents are now uploaded to the portal only once. You no longer need to bring physical updated documents to your biometrics appointment. Please note: the government processing fee must be paid directly at the time of your biometrics appointment.

# 7 Reasons for rejection — and how to avoid them

Most rejections and delays are the result of predictable mistakes. By identifying them in advance, you ensure full protection for your application.

## **Mistake 01: Incorrect Program Selection Relative to Income Type**

Applying for the D7 (Passive Income) visa while having significant active income is a common pitfall. The consulate may redirect you to the D8 visa or issue an outright rejection. Your visa category must precisely match your income structure.

- ✓ During our consultation, we analyze all your income streams to select the program that best fits your specific financial profile.

## **Mistake 02: Attempting to Open a Bank Account for Investment Funds Without EU Residency**

Currently, citizens of Russia and Belarus without an EU residency permit find it nearly impossible to open a personal account in a Portuguese bank. Clients often waste months and significant funds on these failed attempts.

- ✓ For citizens of the Russian Federation, we recommend the Equity (Shares) Option. The investment is processed via a secure lawyer's trust account, eliminating the need for a personal bank account.

### **Mistake 03: Incomplete or Poorly Prepared Document Packages**

This is the most frequent cause of delays. Independent applicants often receive "Requests for Further Information" (RFIs) multiple times. Each round of additional documentation costs weeks or even months of lost time.

- ✓ Our attorneys prepare your file so thoroughly that AIMA officers typically accept it on the first attempt without further queries.

### **Mistake 04: Misunderstanding When the 5-Year Countdown Begins**

Many applicants wait for AIMA's approval before they start counting the 5 years required for citizenship. In reality, the clock starts on the day of submission. Misunderstanding this nuance literally costs you months on your journey to an EU passport.

- ✓ Apply as early as possible — every day without a submitted application is a day lost on your path to citizenship.

### **Mistake 05: Passive Waiting During AIMA Delays**

The "submit and wait" strategy is flawed. Those who wait in silence often wait for years. Those who follow up, make inquiries, and—when necessary—file legal claims get results.

- ✓ If you do not receive a biometrics invitation within 6 months, we initiate an administrative lawsuit to expedite the process.

## **Mistake 06: Failure to Meet Minimum Stay Requirements**

A less obvious but critical error: while the Golden Visa only requires 7 days per year, this must be strictly followed and documented. Neglecting this can lead to serious issues during the renewal process.

- ✓ We monitor compliance at every stage and proactively remind our clients of their required visits.

## **Mistake 07: Selecting Investments Without Due Diligence**

Some clients invest in funds or companies without understanding the actual guarantees. A fund may fail to buy back your shares as promised. Without professional legal expertise, the risks remain opaque.

- ✓ We offer only vetted, high-security investment vehicles. Our legal expertise ensures that the exit strategy and capital returns are clearly defined and enforceable.



## SECTION 07 — AIMA: DELAYS AND SOLUTIONS

# If AIMA stays silent — don't wait. Act.

Delays in the immigration service are a reality of the Portuguese system. However, those who work with us follow a clear, proven algorithm for success.

The restructuring of the immigration service (the transition from SEF to AIMA) created a massive application backlog. Processing times are being stretched for all nationalities, not just for Russian citizens.

📌 **By law:** AIMA is required to invite the applicant for biometrics within 90 days of submission. If this has not happened within 6 months — it is time to act.

- **Active Communication with AIMA**

Our lawyers send emails and formal letters, make phone calls, and visit in person. Our philosophy is simple: be persistent until our clients' files are prioritized. Persistence works.

- **Administrative Lawsuit**

If there is no invitation after 6 months, we file a claim in the Administrative Court. This is not a "last resort" or a threat; it is a standard legal tool. Our attorneys have a 100% success rate in these proceedings.

- **The Result**

The mere fact that a lawsuit has been filed expedites the process —AIMA prefers to resolve the matter rather than face litigation. Clients who had been waiting for 2 years on their own often resolve their cases within a few months of working with us.

The cost of a court claim is €3,000, plus a state fee of up to €918 (in most cases we secure an exemption) and running costs of around €500.

**Real Case Study:** Our lawyer sent a series of insistent letters to an AIMA officer while she was on vacation. She happened to check her work email, saw the persistent follow-ups, and actually came in on her day off to process and approve the documents. The residency card arrived two weeks later. The system responds to those who take action.

FREE CONSULTATION TAILORED TO YOUR CASE

# Ready to Begin? Let's Analyze Your Case for Free

An Amber Star specialist will review your specific situation — including your citizenship, source of income, and family composition — to determine which residency program is the perfect fit for you.



**Personalized Approach: Tailored to your specific nationality and circumstances**



**Transparent Cost Breakdown: A complete calculation of investment amounts, legal fees, and government duties**



**Custom Document Checklist: A specific list of required documents for your unique case**



**Exclusive Offers: Terms and conditions available only through direct inquiries**

**Contact us for a free consultation:**



**WhatsApp**

**+351 913 594 413**

**Telegram**

**@olgalisova0510**