

HQA Visa Due Diligence Checklist

15 questions to ask, the contract terms to check and the red flags to watch for before you pay for a Portugal HQA investment package.

Before you start. Portuguese law sets no minimum investment for the highly qualified activity route. Packages priced near €175,000 are private products. Most applicants now need 10 years of legal residence for citizenship (7 for EU and CPLP nationals). This checklist helps you judge any provider on facts, not promises.

Key facts

Legal basis	D3 visa (article 61) and residence permit for highly qualified activity (article 90), Lei 23/2007
Legal minimum investment	None
Typical package price	About €170,000 to €200,000 (set by providers)
Permit validity	2 years, then 3-year renewals
Time abroad	More than 6 consecutive or 8 non-consecutive months abroad can cost you the permit, unless justified
Family	Article 90 families are exempt from the 2-year reunification wait. Article 89 (StartUP Visa) families are not
Citizenship	10 years of legal residence under Lei Orgânica 1/2026, in force since 19 May 2026

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The 15 questions

Ask every provider these questions and get the answers in writing.

ABOUT THE LEGAL STRUCTURE

- ☐ 1. Which legal article will my residence application use: article 90 or article 89?
- ☐ 2. What is my role in the company or project, and how does it meet the highly qualified activity conditions?
- ☐ 3. Will my family be exempt from the 2-year family reunification wait?

ABOUT THE MONEY

- ☐ 4. What exactly does the price pay for, line by line?
- ☐ 5. Where is the money held before it is spent, and who controls it?
- ☐ 6. What is refunded if the visa is refused, and when?
- ☐ 7. Can I pay in stages, tied to milestones?

ABOUT OWNERSHIP AND RISK

- ☐ 8. Who owns the company and its shares?
- ☐ 9. Who owns the research results and any intellectual property?
- ☐ 10. What happens to my permit if the company or research fails?
- ☐ 11. What happens when the incubator period ends?

ABOUT LIVING IN PORTUGAL

- ☐ 12. How many months a year must I spend in Portugal?
- ☐ 13. What do renewals require, and what will they cost?

ABOUT THE PEOPLE

- ☐ 14. Who is my lawyer, and do they act for me or for the provider?
- ☐ 15. Can I speak to past clients, and how many applications have been approved, with evidence?

The most useful step. Hire an independent Portuguese lawyer who works for you, not for the provider, and have them review the contract before you pay anything.

Contract terms to check

- ☐ 1. A line-by-line breakdown of the price
- ☐ 2. The refund clause, with dates and conditions
- ☐ 3. Who holds the funds before they are spent (escrow or client account)
- ☐ 4. Ownership of the company, its shares and any intellectual property
- ☐ 5. What happens if the visa is refused or the permit is not renewed
- ☐ 6. What happens when the incubator or research period ends
- ☐ 7. Fees for each family member
- ☐ 8. The governing law and how disputes are resolved

How to check what a provider tells you

"Our incubator is certified"	Ask for the certificate and confirm it with IAPMEI.
"We work with a Portuguese university"	Contact the university directly and ask whether the partnership exists.
"Our lawyers handle your case"	Check the lawyer on the Ordem dos Advogados (Portuguese Bar) register.
"Approved in 90 days"	AIMA's legal deadline is 90 days plus 30, but real times vary. Ask for evidence.
"Citizenship in 5 years"	Out of date. Most applicants now need 10 years.

Red flags

- Claims to act "under the authority" of the Portuguese government
- Promises of approval, of a fixed return or of a buyback
- "Citizenship in 5 years" or "no minimum stay" with no legal explanation
- References to SEF, the immigration service replaced by AIMA in October 2023
- A trademark symbol on "HQA", as if one company owned the route
- Pressure to pay quickly, or "limited spots"
- No written contract before payment
- A lawyer who works only for the provider and not for you