SUNSET REAL ESTATE

Your Portuguese NIF, online

The first thing every Canadian needs before buying in Portugal — done from home, in about a week, without a single trip to a government office.

PORTUGAL · ALGARVE
FOR CANADIAN BUYERS
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A **NIF** (*Número de Identificação Fiscal*) is your Portuguese tax number — nine digits that identify you to the authorities. You cannot open a bank account, sign a contract, connect electricity or buy a property without one. Here is the part nobody tells Canadians: **you never have to set foot in Portugal to get it.** The whole thing happens by email, from your kitchen table.

THE ONLINE PROCESS, STEP BY STEP

1. **Choose who files it for you — DAY 1**
   A Portuguese lawyer or a registered online NIF service. You cannot file it yourself — the application goes through *e-Balcão* on the *Portal das Finanças*, and logging in needs an account you don't have yet, because you don't have a NIF.
2. **Send your documents — DAY 1**
   Scans, by email or upload. Nothing is mailed. See the list opposite.
3. **Sign a limited power of attorney — DAY 1–2**
   It authorises one thing only: requesting your NIF. Signatures usually need to be formally witnessed, unless you are granting it to a lawyer.
4. **They file; the tax authority issues — 3–5 BUSINESS DAYS**
   A complete file is typically submitted within one business day, and the number comes back in three to five. Express tiers are faster and cost more.
5. **Your NIF arrives by email — ~1 WEEK TOTAL**
   A PDF from the tax authority with your name, details, foreign address and non-resident status. **Check every line the day it arrives** and ask for corrections immediately — fixing a typo now is trivial, fixing it after a purchase is not.

In Portugal already? Any *Finanças* office or *Loja do Cidadão* issues it the same day — but there is no reason to wait for a trip.

WHAT IT COSTS

The application itself, at the tax office	**free – €10.20**
Online service, standard turnaround	**€79 – €140**
Express / urgent turnaround	**up to ~€250**
Fiscal representation, first 12 months	**often included**
Fiscal representation, per year after	**€99 – €400**
Portal password assistance (optional)	**~€20**

Typical market prices, not quotes. What you pay is almost entirely the service fee — the government charge is nominal.

WHAT A NIF IS *NOT*

- It is **not** a visa and **not** residency. It gives you no right to live in Portugal.
- It does **not** make you a Portuguese tax resident, and on its own it creates no tax bill.
- It does **not** commit you to buying anything. Many people get one years before they purchase.
- It does not expire — the number is yours for life.

WHAT YOU SEND

- **Your passport** — a clear colour scan.
- **Proof of your Canadian address** — a utility bill, bank statement or lease, usually dated within the last three months.
- **The signed power of attorney**, prepared for you.

Your name, date of birth and address must read **identically** across every document. A middle initial on one and not the other is the single most common reason an application comes back.

Buying jointly? **Each person on the title needs their own NIF.** Spouses are not covered by one number.

The part most people get wrong: the fiscal representative

Because Canada is outside the EU, once you have Portuguese tax obligations you must appoint a **fiscal representative** — a person or firm in Portugal who receives official correspondence for you. **Owning a property creates those obligations**, so if you are buying, plan on having one.

Most online services bundle the first twelve months into the price, then renew at around €99 a year. Since July 2022 there is an alternative for people with *no* Portuguese tax obligations — activating electronic notifications on the *Portal das Finanças* — but that route does not suit a property owner.

It matters: failing to appoint one when required can carry penalties reported up to **€7,500**, and notices you never saw can quietly become assessments against your property.

ONCE YOU HAVE THE NUMBER

- **The portal password is separate.** Your NIF does not come with login access. Request it yourself under *Registar-se* on the Portal das Finanças, or have your provider do it.
- **Keep the PDF.** Your bank, your lawyer and the notary will all ask for it.
- **Then the bank account** — which needs the NIF, and makes deposits and utilities simpler.
- **Then the property** — reservation, promissory contract (CPCV) with your lawyer, and the deed (escritura).

Want me to line it up for you?

I work with a Portuguese lawyer who handles this for our Canadian buyers every month. Twenty minutes and I'll walk you through the whole thing. English, French or Portuguese.

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