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**SPAIN'S NON-LUCRATIVE  
RESIDENCE VISA.**

**For non-working individuals.**

The Organic Law 4/2000 of 11 January, regarding the rights and freedom of foreign nationals living in Spain and their social integration and Royal Decree 557/2011 of 20 April, established different types of residency and work permits, depending on the purpose of your stay. One of them is the Non-Lucrative Visa, also called the residence visa for non-working individuals.

## What is the Non-Lucrative Visa?

The non-lucrative visa is for non-EU nationals who wish to reside in Spain, but are not planning to undertake any type of professional activity.

You simply need to make sure that you are able to support yourself and your family financially, without working, whilst living in Spain.

What the Spanish Government wants to be reassured of, is that you will not become a financial burden for the state.

Unlike the Golden Visa (Investor Visa), you won't need to make large investments into the country. You will only be asked to provide evidence of a stable income.

## Who can apply?

The non-lucrative visa is for non-working individuals (with a reliable, ongoing source of income and substantial savings) who wish to reside in Spain for more than three months.

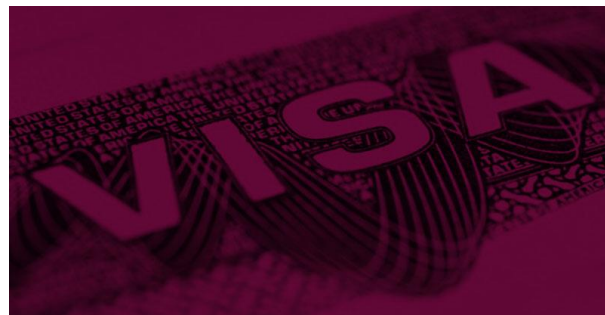
## Benefits of the Non-Lucrative Visa

This residency permit authorises their holders and their families to live in Spain, allowing them to move freely within the EU.

As mentioned previously, even though the non-lucrative visa doesn't allow you to undertake any type of professional activity in Spain, it allows you to work remotely, meaning that you may still perform your business activities in countries outside of Spain and its territories.



# Non-Lucrative VISA application requirements



1. Must not be a citizen of the EU/EEA/Switzerland or a family member of these, to which the EU Citizen Regime applies;
2. Not to find yourself on Spanish territory illegally;
3. Not to have criminal records in Spain, nor in previous countries of your residency for crimes recognised by the Spanish law;
4. Not to be prohibited from entering Spain and not to appear as objectionable in countries with which Spain has signed an agreement in this regard;
5. Have the necessary financial means to cover the expenses of your (and your family members') stay and return, in accordance with established amounts.

## *How much money do I need to obtain residency in Spain?*

The minimum amount of money requested by the IPREM to obtain the non-lucrative residence permit is as follows:

As the applicant, you must prove that you receive **400% of the IPREM** into your bank account annually. For 2021, the IPREM is €564.90 for a month, meaning that you would need a regular monthly income of €2,259.60 or €27,115.20 yearly, or its equivalent in the foreign currency.

For each additional family member, **100% of the IPREM** is required, which in 2021 amounts to €564.90 per month or its equivalent in the foreign currency.

Likewise, in order to prove that you have the financial means to live in Spain, you can use any legally accepted means. In this case, you can provide a bank statement or any other document that proves that you have sufficient economic means to live in Spain with your family members.



## What is IPREM?

The multiplier for the public income index (IPREM) is a reference index used in Spain for the allocation and granting of economic aids, subsidies, allowances or the unemployment benefit among others, based on income.

This index was introduced on 1 July 2004 to replace the minimum interprofessional salary (SMI), which allowed a more important growth of the SMI to not affect the entire system of economic aids and subsidies.

The IPREM is updated at the beginning of every year in the Budget Law of Spain.

6. Have a public or private health insurance with an insurance company authorised to operate in Spain.

## Medical insurance for the non-lucrative visa

Why must I have health insurance to apply for the non-lucrative visa in Spain?

As you and your family members are not going to undertake any type of professional activity in Spain, it is obligatory to provide medical insurance.

**Important:** *The medical insurance must provide the same coverage as the Social Security in Spain. In other words, hospitalisation must be covered and there must be no co-payment.*

- ❖ The health insurance policy must provide all coverage in case of any type of illness or accident.
  - ❖ The health insurance must be valid or contracted for the entire period you reside in Spain.
  - ❖ On the other hand, if your health insurance policies expires by the end of the year, on 31 December, it should be renewable yearly.
  - ❖ At the period of renewal, you will have to prove that you continue with your health coverage provided by your private health insurance.
7. Not suffer from any of the diseases that can have serious public health repercussions in accordance with the provisions of the International Health Regulations of 2005.
  8. Not be, when appropriate, within the period of commitment no return to Spain that the foreign national has assumed when taking advantage of a voluntary return program.



# How to apply for the Non-Lucrative Visa?

## Where to apply?

*The non-lucrative residence visa application must be submitted at the Spanish Consulate of your home country.*

## What documents are required to apply for the visa?

### Required documentation:

- Application form.
- Valid passport or travel document.
- Criminal record document or equivalent.
- Documentation proving sufficient financial means.
- Documentation proving medical insurance.
- Medical certificate.

**Important:** *When documents are provided from other countries, they must be translated to Spanish or the co-official language of the territory where the application is submitted.*

Moreover, all foreign public documents must be previously legalised by the Consulate of Spain with jurisdiction in the country in which said document has been issued, or where appropriate, by the Ministry of Foreign Affairs and Cooperation. Except if said document has been apostilled by the competent authority of the issuing country according to the Hague Convention of 5 October 1961, unless said document is exempt from legalisation by virtue of the International Convention.

## Additional requirements:

If applying with dependents (husband, wife, children), they will require the following documents for each corresponding applicant, in addition to the above mentioned:

MARRIAGE CERTIFICATE - Legalised with the Apostille of the Hague and translated by a Sworn Spanish Translator certified by the Spanish Government.

BIRTH CERTIFICATE (Applicants under 18 only) - Legalised with the Apostille of The Hague and translated by a Sworn Spanish Translator certified by the Spanish Government.



# What is the process for a visa application?

1. The application form for the non-lucrative visa has to be submitted by you (the applicant) personally, (in case of minors, by parents, guardians or duly accredited representatives) at a Spanish diplomatic mission or Consular Office of the country where you reside;
2. The fees will be accrued at the moment of admission of the complete application, and must be paid within **10 working days**.
  - Visa issuance fees.
  - Fees for residence authorisation.
3. The resolution deadline is within three months from the day in which the application has been entered into the registry of the competent authority for processing.  
After said period has passed without receiving a reply, it may be understood that the application has been rejected.
4. If the visa is granted, you have **one month** from the notification to collect the visa in person. In case of not doing so, it will be understood that you renounce the granted visa, and the procedure will be archived.
5. Once the visa has been collected, you must enter Spain within the validity period of the visa, the maximum period being three months.
6. The initial authorisation of temporary residence will last **one year** and the validity starts on the date of entry into Spain.
7. Within a month of entering Spain, you must personally request the foreigner's identity card.

At Pellicer & Heredia we could represent you throughout this whole process. Please don't hesitate to contact us today.



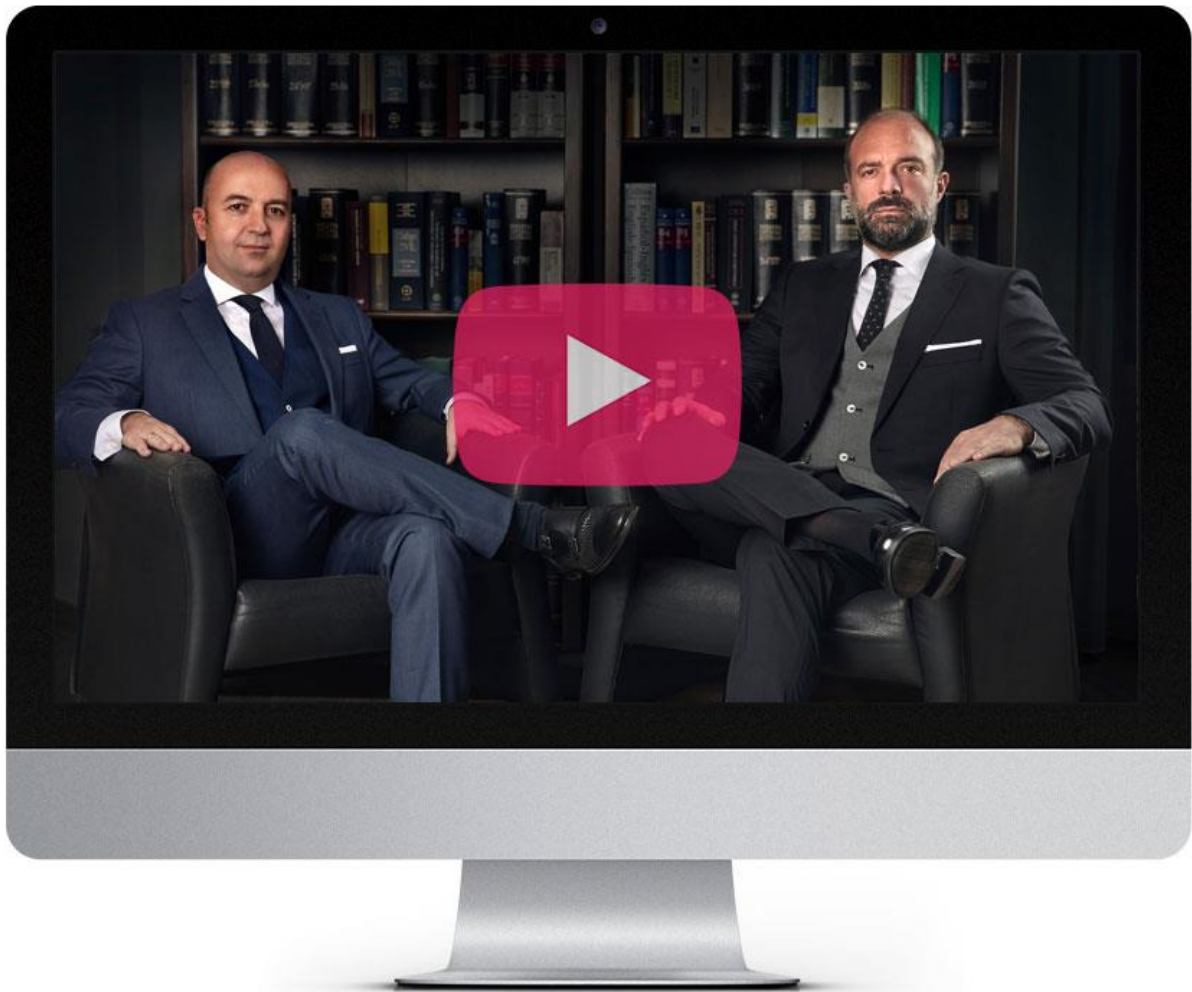
## Meet Pellicer & Heredia

Pellicer & Heredia is one of Spain's most dynamic law firms, consisting of a multi-skilled staff with a reputation of being independent, reliable and committed to our clients. When choosing Pellicer & Heredia, you will appreciate our ethics, principles and values, because we place the interests of our clients above our own.

Our team has many years of experience in dealing with Spanish laws. Also, a substantial amount of our work has an international aspect, and we help our clients in Spanish, English, French, German, Italian and Russian. We regularly act for foreign companies and private individuals, representing their interests in Spain on both transactional and litigation matters.

*Our goal: total customer satisfaction.*

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