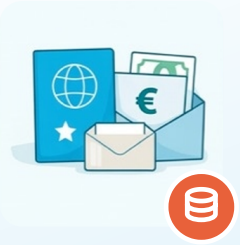
VISA CHECKLIST · FREE FROM ALBA



Non-Lucrative Visa checklist for passive income and savings

Living on rental income, investments or savings? How to show your means clearly and consistently.

For non-EU nationals who want to live in Spain on savings, rental income, dividends or other income that doesn't come from work. Here's what you'll usually need. Your consulate's own checklist always has the final word.

Sworn translation usually needed if the document isn't in Spanish **Apostille** usually needed for public documents from outside Spain

First, check you meet the basics

- [ ] You won't work in Spain, not even remotely for clients or an employer abroad
- [ ] Your passive income and savings reach at least €28,800 a year in 2026 (400% IPREM), plus €7,200 a year for each family member
- [ ] Your income will keep coming in for at least the next 12 months

Your identity and application

- [ ] Passport valid for at least 1 year, with two blank pages (some consulates won't accept passports issued more than 10 years ago), plus a copy of the photo page
- [ ] National visa application form, filled in and signed, one per applicant
- [ ] Recent passport-size colour photo on a white background
- [ ] Proof that you live legally in the consulate's area, if you're not a citizen of that country (residence card or long-term visa)
- [ ] Visa fee (and residence fee where it applies), paid the way your consulate or BLS asks
- [ ] Form EX-01 (initial residence authorisation) and fee form 790 code 052, one per applicant

Your income and savings

- [ ] Rental income: lease contracts with your tenants, property deeds and proof of the rent coming in **Sworn translation**
- [ ] Investments: recent statements from your broker or fund, and proof of dividends or interest **Sworn translation**
- [ ] Savings: bank statements, usually for the last few months, and a letter from your bank if your consulate asks for one **Sworn translation**
  Some consulates don't ask for bank statements to be translated: check yours.

- [ ] Any other regular income that isn't from work (annuities, trusts, royalties), with official proof Sworn translation
- [ ] Make sure names, amounts and dates match across all your documents

Health

- [ ] Private health insurance from a company authorised in Spain: full cover, no co-payments or waiting periods, valid for at least a year
- [ ] Medical certificate issued within 90 days of applying (International Health Regulations 2005) Sworn translation

Background check

- [ ] Criminal-record certificate from every country you've lived in during the last 5 years, issued within the last 6 months (UK: ACRO · US: FBI · Philippines: NBI) Sworn translation Apostille

Where you'll live

- [ ] The address where you'll live in Spain for at least your first months; some consulates ask for a lease

If your family is coming

- [ ] Marriage or registered partnership certificate, if your partner is coming Sworn translation Apostille
- [ ] Birth certificates for children coming with you Sworn translation Apostille
- [ ] Proof of extra financial means for each family member
- [ ] Health insurance for every family member

After you arrive

- [ ] Book your TIE fingerprint appointment and apply within 1 month of arriving (form 790 code 012, €16.08)
- [ ] Register your address at the town hall (empadronamiento)
- [ ] Keep copies of everything you submitted and every confirmation
- [ ] Talk to a tax adviser early: your passive income will usually be taxed in Spain once you're tax resident

> If you're planning to keep working, even online, this probably isn't the right route for you: look at the Digital Nomad Visa instead.

Requirements change and every consulate has its own list, so always download your consulate's checklist too. Figures checked 12 November 2026; general information, not legal advice.
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