

Spain Non-Lucrative Visa

Application & Post-Arrival Checklist

Consular (from-abroad) route • 2026 requirements

The Non-Lucrative Visa (NLV) lets non-EU nationals live in Spain on their own income or savings, without working in Spain. You apply at the Spanish consulate in your home country, and it's a favourite for retirees and the financially independent.

Key figures at a glance (2026)

Income threshold (single)	€2,400 / month (≈ €28,800/yr) – 400% of IPREM
+ each dependent	€600 / month (100% of IPREM)
Savings alternative	An equivalent lump sum can substitute for monthly income
Consular visa fee	£516 for UK nationals (reciprocity rate) + ~£10 service charge – ≈ €80 for many other nationalities
TIE residence-card fee	≈ €16

1. Documents to submit to the consulate

- ☐ **Valid passport** – issued within the last 10 years, valid at least 1 year, with two blank pages
- ☐ **National (type D) visa application form** – dated and signed – one per applicant
- ☐ **Recent passport-size photo** – colour, white background
- ☐ **Proof of sufficient income or savings** – €2,400/month minimum from pensions, rental income, dividends, savings or investments; bank statements are now usually expected stamped by your bank
- ☐ **Proof of funds for each dependent** – an extra €600/month (100% of IPREM) each
- ☐ **Private health insurance** – full coverage in Spain with no co-payments, deductibles or waiting periods, from an insurer authorised in Spain
- ☐ **Criminal-record certificate (UK: ACRO)** – covering the last 5 years – apostilled and sworn-translated, issued within 90 days
- ☐ **Signed declaration of no criminal record** – for the last 5 years in any country lived in for 6+ months
- ☐ **Medical certificate** – confirming you are free of diseases with public-health implications (International Health Regulations 2005), recent and sworn-translated
- ☐ **Proof of visa-fee payment** – the applicable consular fee for your nationality – see Key figures above
- ☐ **Dependants' documents (if applying together)** – marriage and birth certificates, apostilled and translated

2. After the visa is issued – next steps

- ☐ **Enter Spain within the visa validity** – the NLV entry visa is typically valid 90 days; your initial residence is 1 year
- ☐ **Apply for your TIE (residence card)** – at the Oficina de Extranjería / police within 30 days of arrival – this also assigns your NIE

- ☐ **Empadronamiento (padrón)** — at your local town hall — the gateway to healthcare and local services
- ☐ **Open a Spanish bank account** — most banks accept passport plus padrón certificate
- ☐ **Keep private health insurance active** — full cover is required for the whole time you hold the NLV
- ☐ **Exchange your UK driving licence** — for a Spanish one within 6 months of becoming resident
- ☐ **Remember the NLV does not permit working in Spain** — remote work for foreign clients is a grey area — take advice before relying on it
- ☐ **Plan your renewal** — the first card is ~1 year, then 2-year cards; mind the 183-day tax-residency line

Legalisation note: Foreign public documents need the Hague Apostille, and anything not in Spanish needs an official sworn (jurada) Spanish translation. Build in time — apostille and translation turnaround is the usual bottleneck.

Deadlines that catch people out

Criminal-record certificate	Must be less than 90 days old at submission
Medical certificate	Recent — usually less than 90 days
TIE residence card	Within 30 days of arrival in Spain
Padrón (empadronamiento)	Within the first days of arrival
UK driving-licence exchange	Within 6 months of becoming resident
NLV renewal	Before your card expires (first card ≈ 1 year)