



Invoice Allocation Guidelines

FOR **FREELANCERS** IN PORTUGAL WITH REGISTERED
INDEPENDENT ACTIVITIES UNDER THE **SIMPLIFIED REGIME**

Tax Year 2025

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DMA
Tax: Accounting: Advisory

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- Tax deductions for business expenses
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- Allocating invoices on the e-Fatura portal
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intro

Whether you're an independent contractor, a consultant, or a creative professional, understanding how you will be taxed in Portugal is essential to managing your finances.

Portugal offers different taxation regimes for freelancers, with the **Simplified Regime** and the **Organized Regime** being the two primary options.

This guideline will cover the tax laws concerning the **Simplified Regime only**, and how freelancers can claim their business expenses for tax efficiency purposes.

If you have a registered Independent Activity with the Portuguese Tax Authority, then you **need to allocate all your expenses** via the e-Fatura portal, whether they are business or personal expenses.



simplified tax regime

In the Simplified Regime, the freelancer's taxable income, **depending on the type of activity** they engage in, is calculated by applying a **fixed percentage** to their gross income (Green Receipts).

This percentage is determined automatically by the Portuguese Tax Authority (Autoridade Tributária), based on the activity code, and it represents the proportion of income considered to be taxable.



tax deductions for expenses

As a freelancer or consultant, you are deemed to automatically qualify for **25% of your Green Receipts Income as business expenses**.

However, in order to qualify for the full 25% deduction, you are required to **justify a minimum of 15%** of your income as business expenses.

Any personal (non-business) expenses will fall into the general tax credits / deductions available to taxpayers*.

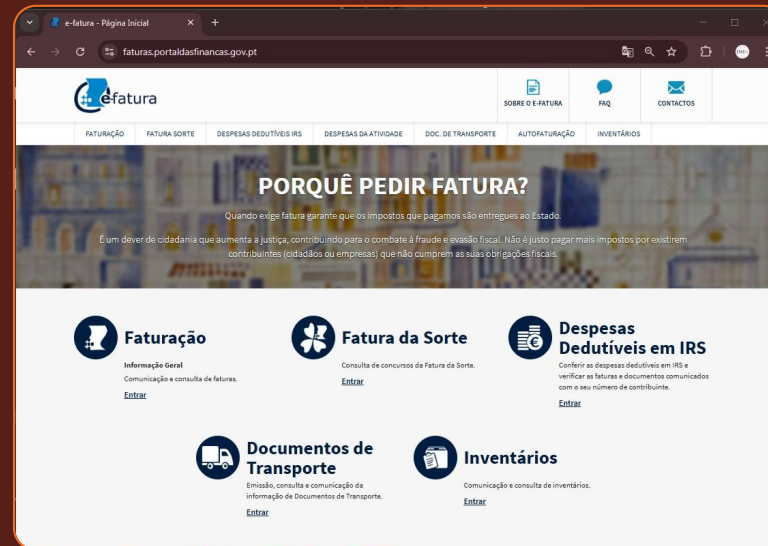
**This will not apply if you are on NHR and get taxed at the flat 20% tax rate.*



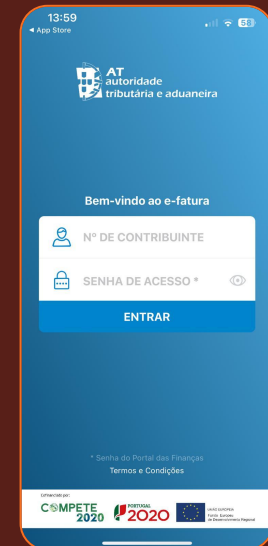
e-Fatura portal

When purchasing goods and services in Portugal, you will be asked for your personal NIF number. Records of all your purchases are sent to the Portuguese Tax Authority and are captured on their online portal, referred to as "**e-Fatura**". If your NIF was on the invoice, then it will automatically be mapped to your profile.

web browser



app



faturas.portaldasfinancas.gov.pt/

You can log onto the e-Fatura portal using your NIF number and your Portal das Financas passcode.

—
deadline

2 March 2026

to allocate all your expenses
for the **2025 tax year**.

REMINDER

tax calculation examples

Real life examples to illustrate the tax implications of allocating business expenses.

EXAMPLE ONE



DJ
Jonathan

EXAMPLE TWO



Life Coach
Jennifer

EXAMPLE THREE



Swimming
Instructor
Tommy

EXAMPLE ONE

DJ Jonathan



- Jonathan has NHR status and is a popular DJ that travels throughout Portugal and Europe on Business Class Tickets and stays in fancy hotels.
- All Jonathan's travelling and accommodation expenses are paid by his clients directly and do not hit Jonathan's bank account.
- In the year 2025, Jonathan had a total income of € 100,000 euros from his activity as a DJ, but he could only justify 1,500 euros of business expenses (a turntable and notebook he purchased at FNAC in 2025).
- As a result, Jonathan needed to justify a minimum of 15% of his income (15,000 euros) as verifiable business expenses through e-Fatura.



EXAMPLE ONE

DJ Jonathan

Total Green Receipts for 2025 (excluding VAT)
*Issued through e-Fatura Portal

15% of Total Income (Green Receipts)
(required to be justified as business expenses)

Standard Social Security Rebate

Expenses justified & allocated on e-Fatura portal

Shortfall - to be added to Taxable Income

Taxable Income (75% of Green Receipts)

Add **Shortfall** of Justified Business Expenses

Total Taxable Income

Tax Payable on Taxable Income with
NHR High Value Activity

100.000,00 €

15.000,00 €

- 4.104,00 €

- 1.500,00 €

9.396,00 €

75.000,00 €

+ 9.396,00 €

84.396,00 €

16.879,20 €

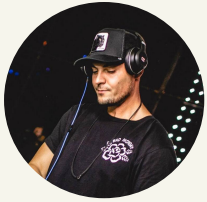
Jonathan needs to justify a minimum of 15% of his income (15,000 €) as verified business expenses through the e-Fatura Portal.

Every taxpayer automatically gets a social security expense rebate of 4,104 €.

Jonathan was only able to justify 1,500 € of expenses on the e-Fatura portal.

This was a turntable and notebook he acquired at FNAC in 2025.

He was 9,396 € short of the required.



EXAMPLE ONE

DJ Jonathan

Total Green Receipts for 2025 (excluding VAT)
*Issued through e-Fatura Portal

100.000,00 €

15% of Total Income (Green Receipts)
(required to be justified as business expenses)

15.000,00 €

Standard Social Security Rebate

- 4.104,00 €

Expenses justified & allocated on e-Fatura portal

- 1.500,00 €

Shortfall - to be added to Taxable Income

9.396,00 €

Taxable Income (75% of Green Receipts)

75.000,00 €

Add **Shortfall** of Justified Business Expenses

+ 9.396,00 €

Total Taxable Income

84.396,00 €

Tax Payable on Taxable Income with
NHR High Value Activity

16.879,20 €

This means Jonathan was taxed on 9,396 € plus 75% of his income (under the simplified regime).

Since Jonathan has NHR status, the consequence of not meeting the 15% threshold in verifiable business expenses, is that he has to pay 20% of 9,396 € in additional tax.

EXAMPLE TWO

Life Coach Jennifer



- Jennifer is a life coach who supports clients in Portugal and all over the world.
- Jennifer has NHR status and billed 100,000 euros in 2025.
- She is very diligent and issues her clients Green Receipts from the e-Fatura portal.
- Jennifer works from home and meets with her clients via online meetings.
- She is in her 3rd Year of Activity.
- Jennifer has many business expenses and is very nervous about her tax affairs in Portugal.



EXAMPLE TWO

Life Coach Jennifer

Total Green Receipts for 2025 (excluding VAT)

**Issued through e-Fatura Portal*

15% of Total Income (Green Receipts)
(required to be justified as business expenses)

Standard Social Security Rebate

Expenses justified & allocated on e-Fatura portal

Shortfall - to be added to Taxable Income

Taxable Income (75% of Green Receipts)

Add **Shortfall** of Justified Business Expenses

Total Taxable Income

Tax Payable on Taxable Income without
NHR High Value Activity

100.000,00 €

15.000,00 €

- 4.104,00 €

- 20.500.00 €

- €

75.000,00 €

- €

75.000,00 €

26.163,55 €

Jennifer needs to justify a minimum of 15% of her income (15,000 €) as verified business expenses through the e-Fatura Portal.

Every taxpayer automatically gets a social security expense rebate of 4,104 €.



EXAMPLE TWO

Life Coach Jennifer

Total Green Receipts for 2025 (excluding VAT)

**Issued through e-Fatura Portal*

100.000,00 €

15% of Total Income (Green Receipts)
(required to be justified as business expenses)

15.000,00 €

Standard Social Security Rebate

- 4.104,00 €

Expenses justified & allocated on e-Fatura portal

- 20.500,00 €

Shortfall - to be added to Taxable Income

- €

Taxable Income (75% of Green Receipts)

75.000,00 €

Add **Shortfall** of Justified Business Expenses

- €

Total Taxable Income

75.000,00 €

Tax Payable on Taxable Income without
NHR High Value Activity

26.163,55 €

Jennifer allocated all the invoices on her e-Fatura profile, and her business expenses totaled 20,500 €.

As a result she exceeded the business expense minimum requirement of 15% (15,000 €) of her income and therefore has no shortfall.

Since a life coach is not considered a high value activity under NHR she is taxed at the normal tax tables on 75% of her income.

EXAMPLE THREE

Swimming Instructor Tommy



- Tommy, is a swimming instructor and in 2025 he issued 25,000 euros worth of Green Receipts.
- Tommy does not have any expenses as he is an ambassador for Speedo swimwear and gets all his equipment for free.
- Tommy is generally in a good mood and always smiling.
- Tommy gets 50% of the amount charged by the gym for the swimming lessons. At the end of each month he generates a Green Receipt to the gym.



EXAMPLE THREE

Swimming Instructor Tommy

Total Green Receipts for 2025 (excluding VAT)

**Issued through e-Fatura Portal*

15% of Total Income (Green Receipts)
(required to be justified as business expenses)

Standard Social Security Rebate

Expenses justified & allocated on e-Fatura portal

Shortfall - to be added to Taxable Income

Taxable Income (75% of Green Receipts)

Add **Shortfall** of Justified Business Expenses

Total Taxable Income

Tax Payable on Taxable Income without
NHR High Value Activity

25.000,00 €

Tommy issued 25,000 € worth of Green Receipts.

3.750,00 €

Tommy would need to justify business expenses 15% of 25,000 € which would be 3,750 €.

- 4.140,00€

0 €

- €

Tommy automatically receives a social security deduction of 4,104 € so he does not need to justify any further business expenses.

18.750,00 €

- €

18.750,00 €

3.433.86 €

NHR: high value activities

If your registered Independent Activity is considered a **"High Value Activity"**, then your tax rate will be a **flat rate of 20% on your taxable income**, as opposed to the standard rates indicated in this tax table for 2026 (see right).

Total Income (EUR)		Tax Rate (%)	Deductible Amount (EUR)
Over	Not Over		
0	8,342	12.50	0
8,342	12,587	15.70	266.94
12,587	17,838	21.20	959.26
17,838	23,089	24.10	1,476.45
23,089	29,397	31.10	3,092.77
29,397	43,090	34.90	4,209.94
43,090	46,566	43.10	7,743.27
46,566	86,634	44.60	8,441.48
86,634		48.00	11,387.17





EXAMPLE ONE



EXAMPLE TWO



EXAMPLE THREE

Total Green Receipts for 2025 (excluding VAT)
*Issued through e-Fatura Portal

25.000,00 €

100.000,00 €

25.000,00 €

15% of Total Income (Green Receipts)
(required to be justified as business expenses)

15.000,00 €

15.000,00 €

3.750,00 €

Standard Social Security Rebate

- 4.104,00 €

- 4.104,00 €

- 4.104,00 €

Expenses justified & allocated on e-Fatura portal

- 1.500,00 €

- 20.500,00 €

0 €

Shortfall - to be added to Taxable Income

9.396,00 €

- €

- €

Taxable Income (75% of Green Receipts)

75.000,00 €

75.000,00 €

18.750,00 €

Add Shortfall of Justified Business Expenses

9.396,00 €

- €

- €

Total Taxable Income

84.396,00 €

75.000,00 €

18.750,00 €

NHR Implications

Tax Payable on Taxable Income with
NHR High Value Activity

16.879,20 €

Effective
Tax Rate

17 %

15,000,00 €

Effective
Tax Rate

15 %

3.750,00 €

Effective
Tax Rate

15 %

Tax Payable on Taxable Income without NHR

30.673,63 €

31 %

26.163,55 €

26 %

3.433,86 €

14 %

allocating invoices on the e-Fatura portal

A step-by-step guide



e-Fatura web browser

How to use the e-Fatura web portal to allocate expense invoices:

acesso.gov.pt

AT autoridade tributária e aduaneira

AUTENTICAÇÃO

NIF

Nº de Contribuinte

Senha de acesso

Mostrar

Autenticar

Serviços Frequentes

- Arrendamento Emitir e Consultar
- IUC Emitir documento
- e-Fatura** Verificar ou registar
- Faturas e Recibos Emitir e Consultar
- Notificações e Citações
- Conta Corrente Municípios

e-fatura

faturas.portaldasfinancas.gov.pt/painelAdquirente.action

Sobre o e-fatura

FAQ

Contactos

FATURAZÃO

FATURA SORTE

DESPESAS DEDUTÍVEIS IRS

DESPESAS DA ATIVIDADE

DOC. DE TRANSPORTE

AUTOFATURAZÃO

INVENTÁRIOS

Bem-vindo(a)

Verificamos que existem 17 faturas pendentes de informação em seu nome. Será necessário proceder ao preenchimento da informação em falta.

Complementar Informação Faturas

Existe 1 fatura que inclui despesas de saúde sujeitas à taxa normal de IVA sem associação de receita médica.

Associar receita

Faturação / Adquirente

Adquirente

2024

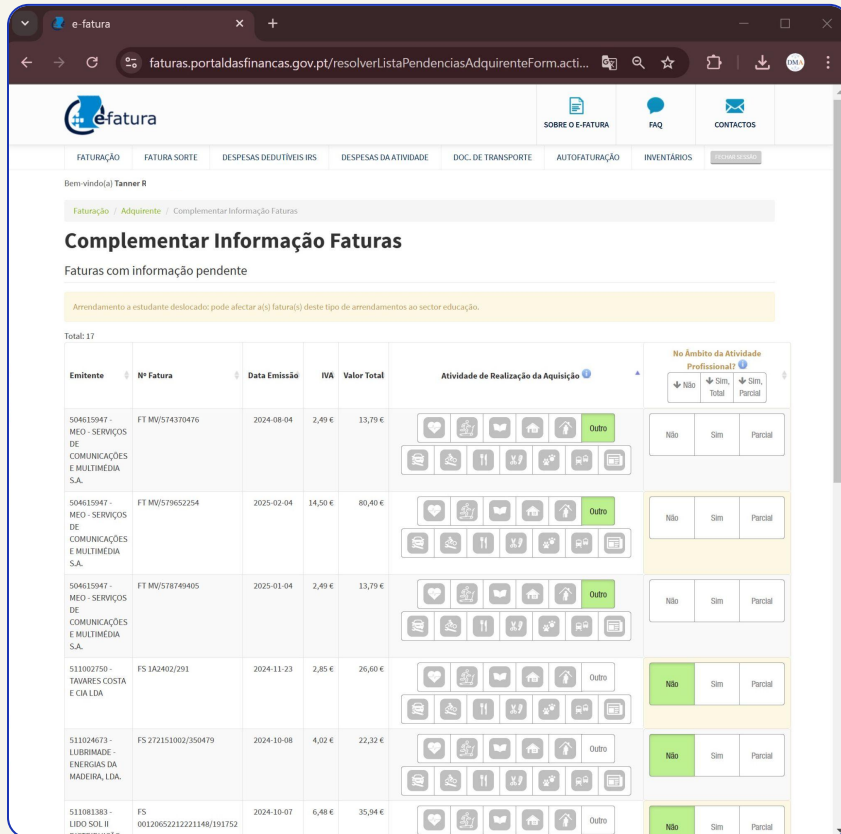
395,50 €

Deduções Provisórias em IRS

- Despesas Gerais Familiares: 250,00 €
- Saúde: 35,19 €
- Educação: 99,60 €
- Habitação: 0,00 €
- Lares: 0,00 €
- Reparação de Automóveis: 0,00 €
- Reparação de Motociclos: 9,29 €
- Restauração e Alojamento: 0,61 €

e-Fatura web browser

How to use the e-Fatura web portal to allocate expense invoices:



Emitente	Nº Fatura	Data Emissão	IVA	Valor Total	Atividade de Realização da Aquisição	Sim	Parcial
504615947 - MEO - SERVIÇOS DE COMUNICAÇÕES E MULTIMÉDIA S.A.	FT M/574370476	2024-08-04	2,49 €	13,79 €	Outro	Sim	
504615947 - MEO - SERVIÇOS DE COMUNICAÇÕES E MULTIMÉDIA S.A.	FT M/579652254	2025-02-04	14,50 €	80,40 €	Outro	Sim	
504615947 - MEO - SERVIÇOS DE COMUNICAÇÕES E MULTIMÉDIA S.A.	FT M/578749405	2025-01-04	2,49 €	13,79 €	Outro	Sim	
511002750 - TAVARES COSTA E CIA LDA	FS 1A2402/291	2024-11-23	2,85 €	26,60 €	Outro		Parcial
511024673 - LUBRIMADE - ENERGIAS DA MADEIRA, LDA.	FS 272151002/350479	2024-10-08	4,02 €	22,32 €	Outro		Parcial
511081383 - LIDO SOL II - DISCIPULOS	FS 00129052221221140/191752	2024-10-07	6,48 €	35,04 €	Outro		Parcial

Select an expense category



If the invoice is a business expense, select **"Sim (Yes)"**.

If the invoice is partially a personal expense and partially a business expense, then select **"Parcial (Partial)"**.

A "partial business" expense automatically equates to 25% business and 75% personal.

Aviso

Pretende atribuir o mesmo âmbito (Não) às faturas da página com o NIF emitente 504615947?

Todas

Apenas esta

Click **"Todas (All)"** if you would like the system to apply your selected options to all the invoices from the same supplier.

This will make the invoice allocation process quicker and easier.

e-Fatura web browser

How to use the e-Fatura web portal to allocate expense invoices:

Important step

After allocating and verifying your expense invoices, click on the green "**Guardar (Save)**" button at the bottom of the list.

If you do not save your allocations before proceeding to the next page, or closing your web browser, the portal will not capture your allocations and the invoices will remain unverified.

The screenshot shows the e-fatura web portal interface. At the top, there is a navigation bar with tabs: FATURAÇÃO, FATURA SORTE, DESPESAS DEDUTÍVEIS IRS, DESPESAS DA ATIVIDADE, DOC. DE TRANSPORTE, AUTOFATURAÇÃO, INVENTÁRIOS, and E-FATURA. Below the navigation bar is a table of expense invoices. The table has columns for invoice number, company name, invoice type, date, and amount. The table is paginated, showing 10 records per page. A callout box with a blue border and orange text "Save your allocations!" points to a green button labeled "✓ Guardar" at the bottom of the list. The button is highlighted with a red box. The callout box also contains the text "10 registos por página" and navigation links: "← Anteriores", "1", "2", "3", "4", "5", and "Próximos →".

Invoice Number	Company Name	Invoice Type	Date	Amount
503454109 - AGEAS PORTUGAL - COMPANHIA DE SEGUROS, S.A.	FT	2024-06-08	0,00 €	1,25 €
503454109 - AGEAS PORTUGAL - COMPANHIA DE SEGUROS, S.A.	FT	2024-06-07	0,00 €	1,25 €
503454109 - AGEAS PORTUGAL - COMPANHIA DE SEGUROS, S.A.	FT	2024-06-06	0,00 €	1,25 €
503454109 - AGEAS PORTUGAL - COMPANHIA DE SEGUROS, S.A.	FT	2024-06-06	0,00 €	1,25 €
503454109 - AGEAS PORTUGAL - COMPANHIA DE SEGUROS, S.A.	FT	2024-06-05	0,00 €	1,25 €
503454109 - AGEAS PORTUGAL - COMPANHIA DE SEGUROS, S.A.	FT	2024-06-05	0,00 €	1,25 €

10 registos por página

← Anteriores 1 2 3 4 5 Próximos →

✓ Guardar

Save your allocations!

FATURAS Adquirente Emittente

FATURA SORTE Os Meus Cupões Ver Concursos Opção de Participação

DESPESAS DEDUTÍVEIS IRS Adquirente

DESPESAS DA ATIVIDADE Verificar Despesas

DOC. DE TRANSPORTE Remetente dos Bens Adquirente de Produtos Agrícolas Destinatário dos Bens Agentes Fiscalizadores

AUTOFATURAÇÃO Enviar Ficheiro Consultar Ficheiros

INVENTÁRIOS Enviar Ficheiro Consultar Ficheiros

E-FATURA Sobre o E-Fatura Perguntas frequentes Contactos Produtores de Software

e-Fatura mobile app

How to use the e-Fatura mobile app to allocate expense invoices:

The image shows three screenshots of the e-Fatura mobile app interface, illustrating the steps to allocate expense invoices.

Screenshot 1 (Left): The login screen displays the AT (Autoridade Tributária e Aduaneira) logo and the text "Bem-vindo ao e-fatura". It includes fields for "Nº DE CONTRIBUINTE" and "SENHA DE ACESSO *", and a blue "ENTRAR" button. A callout box points to the "ENTRAR" button with the text: "Download the mobile app and login in with your NIF number and password".

Screenshot 2 (Middle): The dashboard shows the year "2024" and a total of "250,00 €" for "Deduções Provisórias em IRS". It features a QR code for "O meu NIF" and a highlighted section "Tem 208 faturas pendentes" (208 pending invoices). A callout box points to this section with the text: "Select to view the list of your unallocated invoices". Below this, there are categories for "As minhas faturas", "Despesas Gerais Familiares" (2.876,29 €), "Saúde" (0,00 €), "Educação" (0,00 €), and "Habitação". A "Registrar" button is at the bottom right.

Screenshot 3 (Right): The "Faturas Pendentes" (Pending Invoices) screen shows a list of invoices. A callout box points to one of the invoices with the text: "Click on an invoice to allocate the expense". The list includes:

Número de faturas pendentes: 197	
503933813 - INFRAESTRUTURAS DE PORTUGAL, S.A.	1,25 € ⓘ
2024-12-31	
503174688 - LUSOPONTE CONCESSIONARIA PARA TRAVESSIA DO TEJO SA	2,10 € ⓘ
2024-12-31	
502790024 - BCR - BRISA CONCESSÃO RODOVIÁRIA, S.A.	11,35 € ⓘ
2024-12-31	
503311685 - ESLI - PARQUES DE ESTACIONAMENTO S A	17,05 € ⓘ
2024-12-31	
504853635 - CASCAIS PROXIMA - GESTÃO DE MOBILIDADE ESPAÇOS URB...	
2024-12-31	
503933813 - INFRAESTRUTURAS DE PORTUGAL, S.A.	
2024-12-31	

At the bottom, there are buttons for "Marcar todas" (Mark all), "A VERDE" (Green), and "Classificar faturas" (Classify invoices).

e-Fatura mobile app

How to use the e-Fatura mobile app to allocate expense invoices:

The image displays three sequential screenshots of the e-Fatura mobile app interface, illustrating the process of allocating expense invoices.

Screenshot 1 (Left): Shows the 'Faturas Pendentes' screen with a list of pending invoices. The 'Número de faturas pendentes' is 197. The first invoice is from LUSOPONTE CONCESSIONARIA PARA TRAVESSIA DO TEJO SA, valued at 2,10 €. The second is from BCR - BRISA CONCESSÃO RODOVIÁRIA, S.A., valued at 11,35 €. A modal titled 'Classificar fatura' is open, asking 'No âmbito da atividade profissional?' (Within the scope of professional activity?). The 'Total' button is selected, and the 'Parcial' button is also visible. A text box indicates: 'Indicate if the expense is business related.' Another text box points to the 'Parcial' button, stating: 'If the invoice is partially a personal expense and partially a business expense, then select "Parcial (Partial)".'

Screenshot 2 (Middle): Shows the same list of pending invoices. A modal titled 'Classificar' is open, displaying the total number of pending invoices (7) and the NIF emitente (504853635). It asks 'Deseja classificar de igual modo estas faturas?' (Do you want to classify these invoices in the same way?). The 'Sim' button is selected. A text box indicates: 'Click "Sim (Yes)" if you would like the system to apply your selected options to all the invoices from the same supplier. This will make the invoice allocation process quicker and easier.'

Screenshot 3 (Right): Shows the same list of pending invoices. A modal titled 'Sucesso' (Success) is open, displaying 'Faturas classificadas com sucesso: 7' (Invoices classified successfully: 7). The 'OK' button is visible. The 'Número de faturas pendentes' is now 190. The 'Classificar faturas' button is visible at the bottom right.

e-Fatura expense categories

It is important to know what the e-Fatura symbols mean and what type of expenses they correspond to, so that you can take advantage of all possible deductions in your income tax return.



HEALTH
CARE



GENERAL
FAMILY



EDUCATION



RETIREMENT



RESTAURANTS &
ACCOMMODATION



MOTOR VEHICLE
REPAIRS



MOTORCYCLE
REPAIRS



TRANSPORT
PASSES



GROOMING



VETERINARY
ACTIVITIES

If your expense does not fall into one of these predefined categories, you may select "other".



Frequently Asked Questions



FAQ

Is the 15% that I need to justify based on 100% of my Green Receipts Value or on 75%?

The 15% is based on 100% of your **TOTAL** Green Receipts issued (excluding any VAT if applicable).



FAQ

Is there a minimum amount of income where I don't need to justify business expenditure?

Yes, if your Activity Income is **less than 27,600 €**, you don't need to justify any business expenditure, ie. 4,140 € divided by 15%.



FAQ

Do I need to keep my actual expense invoices?

No, as long as they appear on the e-Fatura portal, you do not need to keep your invoices.



FAQ

Will these allocated business expenses be deducted off my taxable income?

No, this is merely to claim the full 25% deemed expenditure allowed under the Simplified Regime.



FAQ

Can I claim foreign expenses as business expenses?

Yes, however this will need to be done manually during the tax return submission. You may be requested to submit the original invoice for verification if asked by the tax authority.



FAQ

What happens if I do not reach the full 15% needed in business expenses?

Any shortfall will be added to the taxable income and taxed at either the general tax tables or the 20% High Value Tax Rate under NHR (if applicable). Refer to Example 1 of this guideline.



FAQ

Can I see the total value of my business expenses?

Yes, the e-Fatura portal allows you to sort according to "Full Business", "Partial Business" and "Personal".

Verificar Despesas Dedutíveis

CrITÉRIOS de pesquisa

NIF Emitente

Data Início

Data Fim

Situação

Setor de Atividade

Tipo de Fatura

Pesquisar

Resultados

FAQ

Can I claim business expenses prior to the start date of the activity?

No, you can only use business expenses from the start date of the activity at the tax office.



FAQ

Can I claim rent as a business expense?

Yes, you can claim your rent as a business expense when you do the annual tax declaration submission.

Ensure that the landlord lists your NIF on the rent invoice.



FAQ

What types of expenses are considered to be allowable business expenses?

Every activity has its own schedule of acceptable expense parameters. You must be able to justify that the expense is essential to the operation of your business.

For example, a fashion model may claim a haircut as a business expense, but an accountant cannot justify a haircut is a requirement for doing their job.



FAQ

Can I stop allocating expenses once I have allocated and justified invoices to the value of 15% of my Green Receipt income?

Yes, you can stop. There is no further benefit to allocating business expenses above the 15% requirement.



FAQ

What if my income was lower than I budgeted, and my expenses exceeded 25% of my income?

Unfortunately, the 25% expense allocation is the maximum allowable expense deduction.

If you exceeded this expense allocation, and you anticipate that your business will continue to generate expenses greater than 25% of your income, then we suggest booking a consultation with us to review your business structure and decide if you should move to the Organised Tax Regime.



FAQ

If my business expenses exceeded the maximum 25% allowable deduction, can I carry over some expenses into the next financial year?

No, expenses can only be allocated in the year they are invoiced. Expenses cannot be carried over into the next year.



FAQ

What if I didn't manage to generate all my Green Receipts in the tax year?

You are required to generate Green Receipts within 6 days of having received the payment into your bank account.

You could be penalised for generating Green Receipts late.



Thank you

DMA
Tax: Accounting: Advisory

Get in touch with us via email if you have any questions:

info@dmatax.pt

Or book a consultation with us via our website:

dmatax.pt

Join us on social media for regular tax updates:



#dma_tax

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