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A GUIDE FROM THE LAWYERS AT MY SPAIN VISA

SPAIN SELF-EMPLOYED VISA · 2026

Working for yourself in Spain: the self-employed visa

Who it suits, what the 2026 rules ask for, how long it really takes, and why files get refused.



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Is the self-employed visa right for you?

The self-employed visa, also called the autónomo visa, is Spain's residence and work permit for non-EU citizens who want to run their own business or work as a freelancer in Spain. You apply at the Spanish consulate that covers where you live, Spain's immigration office decides on the work authorisation, and the initial permit lasts one year.

There is no separate "freelance visa" in Spain. A freelancer who wants to live here and invoice clients here applies for this permit. UK and US citizens follow exactly the same route, with no bilateral exception.

It usually fits you if

- You want to open a conventional business: a café, a shop, a design studio or a consultancy.
- Your clients, or a good part of them, will be in Spain.
- You are a consultant or a developer planning to trade here. In 2026 most projects people described to us were in consulting and technology.

Look at another route if

- Your clients or employer are all abroad. The digital nomad visa is usually simpler, and a self-employed nomad can still take Spanish clients for up to 20% of their work.
- Your project is an innovative startup. The entrepreneur visa gives a three-year permit, but it needs a favourable report on the innovation.
- You do not plan to work at all. The non-lucrative visa needs no business plan.

The numbers for 2026

1 year
initial permit, limited to **one region and one sector**

4 years
for each renewal, under **Royal Decree 1155/2024**, Spain's immigration regulation

3 months
for the immigration office to decide on a **new application**

5 months
the minimum we advise **before your travel date**

€80
a month in social security, plus a small surcharge, for **12 months** if you were not self-employed in Spain in the last 2 years

5 years
of legal residence to apply for **long-term residence**

There is no fixed income or savings figure for this visa. The regulation asks you to show that the investment in your business plan is sufficient, and the immigration office assesses it. No minimum investment figure is published in the regulation, so we size the plan to your real activity.

How long it really takes

One application, filed in person at your consulate, covers both the work authorisation and the visa. It goes through two offices: up to three months at the immigration office, up to one more at the consulate, then the trip to collect the visa. The legal deadlines alone add up to more than four months. That is why we tell clients

to file at least five months before they want to travel.

1. **Preparing the file.** The business plan, the viability report, apostilles and sworn translations take time, and some certificates expire if you start too early.
2. **The immigration office: up to 3 months.** It decides on your right to work. On a new application, no answer by the deadline counts as a refusal, so we build appeal time into the plan.
3. **The consulate: up to 1 month.** Once the authorisation is approved, the consulate issues the visa. You then have one month from notification to collect it in person, or it is treated as renounced and the file is closed.
4. **Arriving in Spain: 3 months to register.** You register with Spanish social security before you start trading, and within three months of entering Spain.
5. **Residence card (TIE): within 1 month of that registration.** You apply in person at the police station.

> **Health insurance works differently here**
>
> Unlike the non-lucrative visa, the self-employed visa does not ask for a private health policy. Once you register as autónomo, you are covered by Spain's public health system. Keep travel or private cover for the weeks between landing and registering.

Where applications go wrong

The self-employed visa does not test how innovative you are. It tests whether your plan is credible and whether your paperwork proves it. In the UK files we handle, the first two problems below are the refusals that come up again and again. The rest we see from every country.

- **A business plan with no stamp.** The law accepts other evidence, but in practice the plan should come with a viability report from one of the five recognised associations of self-employed workers in Spain (ATA, UPTA, UATAE, CIAE or OPA), which assess and stamp the plan.
- **Proof of funds in the wrong format.** You show two things: money for the business investment the plan describes, and savings to live on while it gets going. Numbers that do not match the plan raise questions.
- **Apostilles missing.** The criminal record certificate must cover every country you lived in during the last five years and carry the Hague Apostille, the international stamp that certifies a public document. UK applicants use the ACRO certificate.
- **The wrong route.** A consultant whose clients are all abroad, or a startup that belongs under the entrepreneur law, can lose months on a file that never fitted.
- **Licences overlooked.** Some activities need local business licences or professional qualifications, and the regulation asks for them.

There is no quota for self-employed permits. Approval depends on whether your file meets article 84 of the regulation: your qualifications, the licences your activity needs and a sufficient investment. If it is refused, you have the right to an administrative appeal, and we handle that too.

How we work with you

Every file is handled by our team of Spanish-bar immigration lawyers, from the initial consultation to the renewal.

1. **A consultation with a lawyer.** We look at your business, where your clients are and who is moving with you, and tell you whether this visa fits or whether the digital nomad, entrepreneur or non-lucrative route makes a stronger file.
2. **A plan for your consulate and your dates.** London, Manchester, Edinburgh or a consulate in the US: we work back from your travel date so the five months are realistic.
3. **Your file, checked against article 84.** The business plan and the viability report, the investment and the savings behind it, qualifications, licences, apostilles and translations, with numbers that match from one document to the next.
4. **Submission and follow-up.** We track the three-month deadline at the immigration office and act quickly if a request arrives or silence turns into a refusal.
5. **After you land.** Social security registration, the reduced rate for your opening year where you qualify, your residence card (TIE), and later your renewals. Your tax position is worth planning before you start trading.

Situations we see every week

TYPICAL CASE

British consultant moving from the UK

Since Brexit, UK citizens apply like any other non-EU national, through London, Manchester or Edinburgh, with some steps at BLS, the outsourced visa centres. We make sure the plan carries a stamped viability report and the funds are shown in the right format before anything is filed, because those are the two gaps that sink UK files. The ACRO certificate gets its apostille in good time.

TYPICAL CASE

Developer with clients in two countries

If the clients will be in Spain, the self-employed visa is usually the route. If they are all abroad, the digital nomad visa is normally simpler, and it still allows Spanish clients for up to 20% of the work. We compare both before you spend anything on paperwork.

TYPICAL CASE

Founder who wrote in about the startup visa

Many founders write to us about the entrepreneur visa. When the project is a good business but not an innovative one, it belongs on the self-employed route, which has no innovation test. Filing it there from the start can save you a refusal.

After the visa: renewals, tax and the long term

Renewals are filed in the two months before your permit expires. You show that the business is running, that you are financially stable and that you have complied with Spanish rules. Renewals are granted for four years at a time, and the renewed permit also lets you work as an employee. Here silence works in your favour: no answer within three months means the renewal is granted.

Once you trade, you pay income tax (IRPF) and, depending on the activity, VAT (IVA). Social security starts at €80 a month, plus a small surcharge, for 12 months if you were not self-employed in Spain in the last two years, and then follows your net income. Most autónomos cannot use the Beckham Law, Spain's 24% expat tax regime, which covers only a few self-employed profiles such as entrepreneurs with an innovative project.

After five years of legal residence you can apply for long-term residence.

Why clients choose My Spain Visa



Lucía Lagunas Reyes

Lucía is a Spanish immigration lawyer, registered with the Pamplona Bar Association (no. 2572) since 2012. My Spain Visa started in 2010 as a blog she wrote while still a law student. Today more than ten legal professionals handle its cases from Barcelona, Marbella and Valencia. She works in English, Spanish and German.

- **Since 2010** guiding people through Spanish immigration, and more than 5,000 clients from over 100 countries.
- **Rated 4.9** on Google (523 reviews) and on Trustpilot (385 reviews), November 2026.
- **We advise on all three business routes,** self-employed, digital nomad and entrepreneur, and compare them for you before anything is filed.

Let a lawyer look at your plan

Tell us what you will sell, where your clients are, how much you are investing and who is moving with you. In a consultation we tell you whether the self-employed visa fits, what your consulate and the immigration office will look for, and how we would build your file.

Book a consultation with our team

myspainvisa.com/contact