



PRACTICAL GUIDE

PAYMENT OF SOCIAL SECURITY CONTRIBUTIONS

INSTITUTO DA SEGURANÇA SOCIAL, I.P.

TECHNICAL FILE

TITLE

Practical Guide – Payment of Social Security Contributions
(2015 – v5.42)

OWNERSHIP

Instituto da Segurança Social, I.P. (Social Security Institute, P.I.)

AUTHOR

Benefits and Contributions Department

PAGINATION

Communication and Customer Management Department

CONTACTS

Social Security Line: +351 210 545 400 | +351 300 502 502, business days from 9:00 a.m. to 6:00 p.m.

Appointments line: +351 210 548 888 | +351 300 088 888, business days from 9:00 a.m. to 6:00 p.m., for personalised service, and 24 hours a day, 7 days a week for automatic service.

Site: www.seg-social.pt

PUBLICATION DATE

3 February 2026

TABLE OF CONTENTS

A – What is it?	4
B – What other social security measures are related to this theme?	4
C – Target group	4
D – What is the amount of contributions to be paid?	4
D1. What is the amount of contributions to be paid?	4
D2. How to calculate the amount to be paid.....	4
E – What is the duration of the mandatory payment of contributions?.....	5
E1. When does the mandatory payment of contributions end? (cessation).....	5
F – How to pay	5
F1. Where to pay.....	5
F1.1 Employers.....	5
F1.2 Contracting Entities	6
F1.3 Self-Employed Persons.....	7
F1.4 Voluntary Social Insurance Scheme	9
F1.5 Domestic Service Workers	11
F1.6 Professionals engaged in the cultural sector	14
F1.7 How to consult the issued payment documents	15
F1.8 How to issue a payment document	16
F1.9 How to consult the list of amounts to pay.....	16
F1.10 How to consult a payment document whose contributions were already paid	16
F1.11 How to consult the payment proofs	16
F2. Time limits for the payment of contributions.....	16
F2.1 Employers.....	16
F2.2 Contracting Entities	16
F2.3 Self-Employed Persons.....	17
F2.4 Members of the Voluntary Social Insurance Scheme	17
F2.5 Professionals engaged in the cultural sector	17
G – Earnings Statement amendment.....	18
H – Payment of contributions via Homebanking	18
I – What are the penalties?	21
J – Supporting documentation	22
J1. Applicable legislation	22
K – Glossary	23

The information contained in this practical guide does not waive the consultation of the law.

A – What is it?

This practical guide provides a **set of rules for the mandatory payment of employer and/or employee social security contributions** (the last being deducted from the employee's salaries), intended to finance social protection (e.g., pensions, allowances, supplements, and social support).

To know if you are required to pay contributions, see Section C – Target group.

B – What other social security measures are related to this theme?

- Earnings statement;

For more information, please consult the practical guide Earnings Statement.

- Debt Settlement;
- Reimbursement of unduly paid contributions;

For more information, please consult the practical guide Reimbursement of unduly paid contributions.

C – Target group

- Employers;
- Contracting entities (legal and natural persons engaged in business activities who, in the same year, benefit from at least 50% of the total value of the self-employed person's activity);
- Self-employed persons;
- Domestic service workers;
- Members of the Voluntary Social Insurance Scheme;
- Performing arts, audiovisual, visual arts, and literary creation professionals engaged in authorial, artistic, technical-artistic, or cultural mediation activities.

D – What is the amount of contributions to be paid?

D1. What is the amount of contributions to be paid?

You can find out the amount to be paid through the Social Security Online Service:

- in the *Pagamentos e dívidas* (Payments and Debts) menu > *Posição atual* (Current Position), where you can consult the amounts due to Social Security;
- in the *Pagamentos e dívidas* (Payments and Debts) menu > *Valores a pagar à Segurança Social* (Payments to Social Security) > *Consultar valores a pagar e emitir documentos de pagamento* (Consult the amounts to pay and issue payment documents).

D2. How to calculate the amount to be paid

The amount to be paid to Social Security depends on the type of contributor

For employers, the amount to be paid is calculated according to a contribution rate applied to the employees' salaries. This amount is divided into **2 parts**:

- one part is deducted from the employee's salary (employee's contributions);
- the other part is paid by the employer (employer's contributions).

For self-employed persons, the amount to be paid is determined for the following quarter according to the income stated in the Quarterly Earnings Statement concerning the previous quarter.

For self-employed persons covered by the organised accounting scheme, the amount to be paid is determined in October of each year, based on the income earned in the previous year.

For domestic service workers and members of the Voluntary Social Insurance Scheme, the amount to be paid is calculated according to the rules of the respective scheme.

E – What is the duration of the mandatory payment of contributions?

E1. When does the mandatory payment of contributions end? (cessation)

- For **employers**, it ends when:
 - they notify Social Security of the end of employment (of each employee);
 - the company ceases its activity and/or is dissolved.
- For **self-employed persons**, it ends:
 - as of the 1st day of the month following the activity cessation.
- For **members of the Voluntary Social Insurance Scheme**, it ends:
 - as of the month following the request for cessation, or
 - if they do not pay their contributions for more than one year – as of the month following the last month of contributions payment.

F – How to pay

F1. Where to pay

F1.1 Employers

Payment methods

- if you have a **payment document**:
 - at **ATMs** (*multibanco*);
 - at **the treasuries of the Social Security services**:
 - via the automatic payment terminal (TPA), with no amount limit.
 - in cash, up to €150,00.
 - by certified cheque, bank cheque, or cheque issued by the *Agência de Gestão da Tesouraria e da Dívida Pública IGCP, EPE* (Portuguese Treasury and Public Debt Management Agency), with no amount limit.
- via **Homebanking**;
For more information, see Section H – Payment of Contributions via Homebanking.
- at **credit institutions** or **other financial service providers** that have agreements with the *Instituto de Gestão Financeira da Segurança Social, I.P.* (Social Security Financial Management Institute, P.I.). In this case, the payments can be made:

- in cash;
- by payment order;
- by bank cheque;
- via online banking services.
- by **bank transfer**:
 - the payment document is available:
 - through the Social Security Online Service in the *Pagamentos e dívidas* (Payments and debts) menu > *Posição Atual* (Current position) or in the *Iniciar sessão* (Log In) menu > *Posição Atual* (Current position).
 - for each payment document, an IBAN reference is generated. This payment method can be used both for payment documents issued by the contributor and those automatically generated by Social Security.
 - the IBAN reference allows payment of any amount, including values above €100.000,00, which is not possible with ATM reference payments.
 - public entities can also use this payment method, which facilitates the identification of payments.

F1.2 Contracting Entities

Payment methods

- if you have a **payment document**:
 - at **ATMs** (*multibanco*) or via **Homebanking**;
 - at **the treasuries of the Social Security services** (submitting the notification, if available):
 - via the automatic payment terminal (TPA), with no amount limit.
 - in cash, up to €150,00.
 - by certified cheque, bank cheque, or cheque issued by the *Agência de Gestão da Tesouraria e da Dívida Pública IGCP, EPE* (Portuguese Treasury and Public Debt Management Agency), with no amount limit.
- by **bank transfer**:
 - the payment document is available:
 - through the Social Security Online Service, in the *Pagamentos e dívidas* (Payments and debts) menu > *Posição Atual* (Current position) or in the *Iniciar sessão* (Log In) menu > *Posição Atual* (Current position).
 - for each payment document, an IBAN reference is generated. This payment method can be used both for payment documents issued by the contributor and those automatically generated by Social Security.
 - the IBAN reference allows the payment of any amount, including values above €100.000,00, which is not possible with ATM reference payments.

- public entities can also use this payment method, which facilitates the identification of the contribution payments.

F1.3 Self-Employed Persons

Payment methods

- at **ATMs** (*multibanco*);
 - using an **ATM reference** obtained online:

Step 1 – Beginning of the procedure

Insert the ATM card and enter your personal code.

Step 2

Select the option *Pagamentos e Outros Serviços* (Payments and Other Services)

Step 3

Select the option *Pagamentos de Serviços/Compras* (Payments for Services/Purchases).

Step 4

Fill in the requested details on the screen (entity, reference, and amount) until the payment is completed. Confirm by pressing the green button.

Step 5 - End of the procedure

You can use the references from the automatic payment document or generate new ones through the Social Security Online Service:

- in the *Pagamentos e dívidas* (Payments and debts) menu > *Posição atual* (Current position), where you can consult the amounts due to Social Security;
- in the *Pagamentos e dívidas* (Payments and debts) menu > *Valores a pagar à Segurança Social* (Payments to Social Security) > *Consultar valores a pagar e emitir documentos de pagamento* (Consult the amounts to pay and issue payment documents).

Notes:

- the validity date of the automatic payment document is the same as the final date for the contributions payment.
- the payment document issued by the contributor is valid for 120 hours.
- **without ATM reference – special service**

It is not necessary to indicate the number of working days for the payment of contributions; the amount of the contribution to be paid is shown automatically.

For the payment of overdue contributions, the amount of the respective interest for late payment is shown automatically, allowing the payment of interest at the same time as the payment of contributions.

Step 1 – Beginning of the procedure

Insert the ATM card and enter your personal code.

Step 2

Select the option *Pagamentos e Outros Serviços* (Payments and Other Services).

Step 3

Select the option *Estado e Setor Público* (State and Public Sector).

Step 4

Select the option *Pagamentos à Segurança Social* (Payments to Social Security).

Step 5

Select the payment option *Trabalhadores Independentes* (Self-Employed Persons).

Step 6

Insert your Social Security Identification Number (NISS) and the reference year/month of the payment. Click on *Confirmar* (Confirm) to complete the payment.

Step 7 - End of the procedure

Keep the receipt issued by the ATM as proof of payment, including for tax purposes.

- payment via **Homebanking**;

For more information, see Section H – Payment of Contributions via Homebanking.

- by **direct debit**:

- through the Social Security Online Service, in the *Pagamentos e dívidas* (Payments and debts) menu > *Valores a pagar à Segurança Social* (Payments to Social Security) > *Autorizar débito direto para pagamento de contribuições* (Authorise direct debit for the payment of contributions).

- at the **treasuries of the Social Security services** (if you have a payment document):

- via the automatic payment terminal (TPA), with no amount limit.
- in cash, up to €150,00.
- by certified cheque, bank cheque, or cheque issued by the *Agência de Gestão da Tesouraria e da Dívida Pública IGCP, EPE* (Portuguese Treasury and Public Debt Management Agency), with no amount limit.

You can use the references from the automatic payment document or generate new ones through the Social Security Online Service:

- in the *Pagamentos e dívidas* (Payments and debts) menu > *Posição atual* (Current position), where you can consult the amounts due to Social Security;
- in the *Pagamentos e dívidas* (Payments and debts) menu > *Valores a pagar à Segurança Social* (Payments to Social Security) > *Consultar valores a pagar e emitir documentos de pagamento* (Consult the amounts to pay and issue payment documents).

Notes:

- the validity date of the automatic payment document is the same as the final date for the contributions payment.
- the payment document issued by the contributor is valid for 120 hours.
- by **bank transfer**:
 - the payment document is available:
 - through the Social Security Online Service, in the *Pagamentos e dívidas* (Payments and debts) menu > *Posição Atual* (Current position) or in the *Iniciar sessão* (Log In) menu > *Posição Atual* (Current position).
 - for each payment document, an IBAN reference is generated. This payment method can be used for both payment documents issued by the contributor and those automatically generated by Social Security;
 - the IBAN reference allows the payment of any amount, including values above €100.000,00, which is not possible with ATM reference payments
 - public entities can also use this payment method, which facilitates the identification of the contribution payments.

F1.4 Voluntary Social Insurance Scheme

Payment methods

- at **ATMs** (*multibanco*):
 - using an **ATM reference** obtained online:

Step 1 – Beginning of the procedure

Insert the ATM card and enter your personal code.

Step 2

Select the option *Pagamentos e Outros Serviços* (Payments and Other Services)

Step 3

Select the option *Pagamentos de Serviços/Compras* (Payments for Services/Purchases).

Step 4

Fill in the requested details on the screen (entity, reference, and amount) until the payment is completed. Confirm by pressing the green button.

Step 5 - End of the procedure

- **without ATM reference – special service**

It is not necessary to indicate the number of working days for the payment of contributions; the amount of the contribution to be paid is shown automatically.

For the payment of overdue contributions, the amount of the respective interest for late payment is shown automatically, allowing the payment of interest at the same time as the payment of contributions.

Step 1 – Beginning of the procedure

Insert the ATM card and enter your personal code.

Step 2

Select the option *Pagamentos e Outros Serviços* (Payments and Other Services).

Step 3

Select the option *Estado e Setor Público* (State and Public Sector).

Step 4

Select the option *Pagamentos à Segurança Social* (Payments to Social Security).

Step 5

Select the payment option *Seguro Social Voluntário* (Voluntary Social Insurance Scheme).

Step 6

Insert your Social Security Identification Number (NISS) and the reference year/month of the payment. Click on *Confirmar* (Confirm) to complete the payment.

Step 7 - End of the procedure

Keep the receipt issued by the ATM as proof of payment, including for tax purposes.

- payment via **Homebanking**;

For more information, see Section H – Payment of Contributions via Homebanking.

- by **direct debit**:

- through the Social Security Online Service, in the *Pagamentos e dívidas* (Payments and debts) menu > *Valores a pagar à Segurança Social* (Payments to Social Security) > *Autorizar débito direto para pagamento de contribuições* (Authorise direct debit for the payment of contributions).

- at the **treasuries of the Social Security services** (if you have a payment document):

- via the automatic payment terminal (TPA), with no amount limit.
- in cash, up to €150,00.
- by certified cheque, bank cheque, or cheque issued by the *Agência de Gestão da Tesouraria e da Dívida Pública IGCP, EPE* (Portuguese Treasury and Public Debt Management Agency), with no amount limit.

- by **bank transfer**:

- the payment document is available:

- through the Social Security Online Service, in the *Pagamentos e dívidas* (Payments and debts) menu > *Posição Atual* (Current position) or in the *Iniciar sessão* (Log In) menu > *Posição Atual* (Current position).
- for each payment document, an IBAN reference is generated. This payment method can be used for both payment documents issued by the contributor and those automatically generated by Social Security;
- the IBAN reference allows the payment of any amount, including values above €100.000,00, which is not possible with ATM reference payments
- public entities can also use this payment method, which facilitates the identification of the contribution payments.

F1.5 Domestic Service Workers

In 2026, the **hourly reference value is €3,10**. The contribution amount to be paid depends on the number of hours worked by the domestic service worker. The exact amount is shown in the following table.

The domestic worker may work more than 80 hours in a month.

For more information, please consult the practical guide Registration, Change and Cessation of Domestic Service Activity

CONTRIBUTIONS VALUE PER WORKING HOURS			
VALUE OF CONTRIBUTIONS DUE			
Number of working hours	Employer	Worker	Total value
30	€17,58	€8,74	€26,32
31	€18,16	€9,03	€27,20
32	€18,75	€9,32	€28,07
33	€19,33	€9,62	€28,95
34	€19,92	€9,91	€29,83
35	€20,51	€10,20	€30,71
36	€21,09	€10,49	€31,58
37	€21,68	€10,78	€32,46
38	€22,26	€11,07	€33,34
39	€22,85	€11,36	€34,21
40	€23,44	€11,66	€35,09
41	€24,02	€11,95	€35,97
42	€24,61	€12,24	€36,85
43	€25,19	€12,53	€37,72
44	€25,78	€12,82	€38,60
45	€26,37	€13,11	€39,48
46	€26,95	€13,40	€40,36
47	€27,54	€13,70	€41,23
48	€28,12	€13,99	€42,11

49	€28,71	€14,28	€42,99
50	€29,30	€14,57	€43,87
51	€29,88	€14,86	€44,74
52	€30,47	€15,15	€45,62
53	€31,05	€15,44	€46,50
54	€31,64	€15,74	€47,37
55	€32,22	€16,03	€48,25
56	€32,81	€16,32	€49,13
57	€33,40	€16,61	€50,01
58	€33,98	€16,90	€50,88
59	€34,57	€17,19	€51,76
60	€35,15	€17,48	€52,64
61	€35,74	€17,78	€53,52
62	€36,33	€18,07	€54,39
63	€36,91	€18,36	€55,27
64	€37,50	€18,65	€56,15
65	€38,08	€18,94	€57,02
66	€38,67	€19,23	€57,90
67	€39,26	€19,52	€58,78
68	€39,84	€19,82	€59,66
69	€40,43	€20,11	€60,53
70	€41,01	€20,40	€61,41
71	€41,60	€20,69	€62,29
72	€42,18	€20,98	€63,17
73	€42,77	€21,27	€64,04
74	€43,36	€21,56	€64,92
75	€43,94	€21,86	€65,80
76	€44,53	€22,15	€66,67
77	€45,11	€22,44	€67,55
78	€45,70	€22,73	€68,43
79	€46,29	€23,02	€69,31
80	€46,87	€23,31	€70,18

Payment methods

- at **ATMs** (*multibanco*):
 - **without ATM reference – special service**

The payment of the Domestic Service Workers Social Security contributions can be made, whether their contributions are based on the real salary or on the conventional salary.

You may insert the Employer’s Social Security Identification Number (NISS).

For the payment of overdue contributions, the amount of the respective interest for late payment is displayed on the screen, allowing the payment of interest at the same time as the payment of contributions.

Step 1 – Beginning of the procedure

Insert the ATM card and enter your personal code.

Step 2

Select the option *Pagamentos e Outros Serviços* (Payments and Other Services).

Step 3

Select the option *Estado e Setor Público* (State and Public Sector).

Step 4

Select the option *Pagamentos à Segurança Social* (Payments to Social Security).

Step 5

Select the payment option *Trabalhadores Serv. Doméstico* (Domestic Service Workers).

Step 6

Insert your Social Security Identification Number (NISS), the reference year/month of the payment and the type of salary: 1- Monthly salary (Full Month), 2 - Monthly salary (Incomplete Month), or 3 – Salary paid by the hour. Click on *Confirmar* (Confirm).

For option 1 – Monthly salary (Full Month):

Step 7

Select the type of salary: *Remuneração Convencional* (Conventional Salary) or *Remuneração Real* (Real Salary) (The Real Salary corresponds to the amount defined in the full-time monthly employment contract).

Step 8

Insert the Real Salary amount and click on *Confirmar* (Confirm).

Step 9

Indicate whether you want to insert the Social Security Identification Number (NISS) of the Employer by selecting *Sim* (Yes) or *Não* (No). If you selected *Sim* (Yes), insert the Employer's NISS and click on *Confirmar* (Confirm).

Step 10

Consult the payment details. Click on *Confirmar* (Confirm) to complete the payment.

For option 2 – Monthly salary (Incomplete Month):

Step 7

Insert the number of working days and click on *Confirmar* (Confirm).

Step 8

Select the type of salary: *Remuneração Convencional* (Conventional Salary) or *Remuneração Real* (Real Salary) (The Real Salary corresponds to the amount defined in the full-time monthly employment contract).

Step 9

Insert the Real Salary amount (indicate the real salary amount corresponding to the number of days worked) and click on *Confirmar* (Confirm).

Step 10

Indicate whether you want to insert the Social Security Identification Number (NISS) of the Employer by selecting *Sim* (Yes) or *Não* (No). If you selected *Sim* (Yes), insert the Employer's NISS and click on *Confirmar* (Confirm).

Step 11

Consult the payment details. Click on *Confirmar* (Confirm) to complete the payment.

For option 3 – Salary paid by the hour:

Step 7

Insert the number of working hours and click on *Confirmar* (Confirm).

Step 8

Indicate whether you want to insert the Social Security Identification Number (NISS) of the Employer by selecting *Sim* (Yes) or *Não* (No). If you selected *Sim* (Yes), insert the Employer's NISS and click on *Confirmar* (Confirm).

Step 9

Consult the payment details. Click on *Confirmar* (Confirm) to complete the payment.

Step 10

Keep the receipt issued by the ATM as proof of payment of contributions, including for tax purposes.

- payment via **Homebanking**;

For more information, see Section H – Payment of Contributions via Homebanking.

- at the **treasuries of the Social Security services**:
 - via the automatic payment terminal (TPA), with no amount limit.
 - in cash, up to €150,00.
 - by certified cheque, bank cheque, or cheque issued by the *Agência de Gestão da Tesouraria e da Dívida Pública IGCP, EPE* (Portuguese Treasury and Public Debt Management Agency), with no amount limit.

F1.6 Professionals engaged in the cultural sector

These professionals must pay their contributions every month, between the 10th and 20th of the month following that to which the contributions concern.

This payment must be made exclusively by means of a payment document, which is available:

- through the Social Security Online Service, in the *Pagamentos e dívidas* (Payments and debts) menu > *Posição Atual* (Current position) or in the *Iniciar sessão* (Log in) menu > *Posição Atual* (Current position).

Social Security will automatically issue a payment document concerning the contributions associated with the cultural activity, with a reference that can be used until the payment deadline. Alternatively, the contributor can generate his/her own payment document, valid for 120 hours, by selecting the amounts he/she wants to pay.

In the months when there are contributions calculated on the basis of receipts or invoices from the cultural sector, the self-employed persons will no longer be able to make the payment via ATM/special service, and their direct debit authorisation will be cancelled, since these payments can only be made using the payment document.

- by **bank transfer**:
- the payment document is available:
 - through the Social Security Online Service, in the *Pagamentos e dívidas* (Payments and debts) menu > *Posição Atual* (Current position) or in the *Iniciar sessão* (Log In) menu > *Posição Atual* (Current position).
- for each payment document, an IBAN reference is generated. This payment method can be used for both payment documents issued by the contributor and those automatically generated by Social Security;
- the IBAN reference allows the payment of any amount, including values above €100.000,00, which is not possible with ATM reference payments.
- public entities can also use this payment method, which facilitates the identification of the contributions payments.

Situations where payment must be made by certified cheque or bank cheque:

- redemption of bad cheques (where it is not possible to charge the amount), regardless of the payment nature;
- the use of a single cheque for the payment of contributions from more than one contributor;
- the use of a single cheque for the payment of reimbursements from more than one beneficiary.

Note: After the payment by cheque, the bank has to communicate this information to Social Security; **this procedure is not immediate**. Therefore, it is normal for the **payment not to be registered online straight away**. The current account is only updated after Social Security receives this information.

F1.7 How to consult the issued payment documents

You can consult issued payment documents:

- through the Social Security Online Service, in the *Pagamentos e dívidas* (Payments and debts) menu > *Valores a pagar à Segurança Social* (Payments to Social Security) > *Consultar valores a pagar e emitir documentos de pagamento* (Consult the amounts to pay and issue payment documents).

F1.8 How to issue a payment document

You can issue a payment document:

- through the Social Security Online Service, in the *Pagamentos e dívidas* (Payments and debts) > *Valores a pagar à Segurança Social* (Payments to Social Security) > *Consultar valores a pagar e emitir documentos de pagamento* (Consult amounts to pay and issue payment documents).

F1.9 How to consult the list of amounts to pay

You can consult the total amounts you need to pay:

- through the Social Security Online Service, in the *Pagamentos e dívidas* (Payments and debts) menu > *Valores a pagar à Segurança Social* (Payments to Social Security) > *Consultar valores a pagar e emitir documentos de pagamento* (Consult amounts to pay and issue payment documents).

F1.10 How to consult a payment document whose contributions were already paid

You can consult the amounts already paid:

- through the Social Security Online Service, in the *Pagamentos e dívidas* (Payments and debts) menu > *Valores a pagar à Segurança Social* (Payments to Social Security) > *Consultar os pagamentos à Segurança Social* (Consult payments to Social Security).

F1.11 How to consult the payment proofs

You can consult the payment proofs:

- through the Social Security Online Service, in the *Pagamentos e dívidas* (Payments and debts) menu > *Valores a pagar à Segurança Social* (Payments to Social Security) > *Consultar comprovativo de pagamento* (Consult proof of payment).

Note: Payments made at the treasuries without a payment document or payments made at the bank and via the ATM special payment are not displayed, only those made by means of a payment document are displayed.

F2. Time limits for the payment of contributions

Time limits for the payment of employers' and employees' contributions:

F2.1 Employers

- The employer and employee social security contributions are paid by the employer on a monthly basis and according to the information made available by social security between the 1st and the 25th of the month following that to which the contributions concern.

Note: the payment of contributions due in August can be made until the last day of that month, even if it is not a business day, without any fines or interest.

F2.2 Contracting Entities

- until the **20th of the month following the notification** sent by Social Security.
- the payment of contributions for the month of July can be made until the last day of August, even if it is not a business day, without any fines or interest.

Note: If the payment is made after the established time limit, the person concerned is subject to the payment of interest on late payment or face penalties.

For more information, please consult the practical guide Contracting Entities.

F2.3 Self-Employed Persons

- between the **10th and the 20th of the month following** that to which the contributions concern.

For more information, please consult the practical guide New Scheme for Self-Employed Persons.

F2.4 Members of the Voluntary Social Insurance Scheme

- **until the 20th of the month following** that to which the contributions concern.

For more information, please consult the practical guide Registration, change of elements and end of coverage by the Voluntary Social Insurance Scheme.

F2.5 Professionals engaged in the cultural sector

Social Security automatically receives data from the Tax Authority on receipts and invoices issued by professionals engaged in the cultural sector. Based on this information, the Social Security services calculate the amount of the contributions to be paid and identify the contributor.

The month in which the receipt is issued corresponds to the month to which the contribution concerns.

The payment must be made:

- between the **10th and the 20th of the month following** that to which the contributions concern.

Notes:

- if the last payment day falls on a Saturday, Sunday, or public holiday, the payment can be made on the following business day;
- the payment of contributions for the month of July can be made until the last day of August, even if it is not a business day, without any fines or interest.

• Note: Payment by MB WAY

- As of 28 July 2025, payments to Social Security with issued payment documents became possible via MB WAY.
- As of 29 July 2025, payments to Social Security via MB WAY also became available on the Social Security Online Service (SSD) app.

This channel is available for payment documents issued in relation to contributions, instalment replacement notes and instalment plans (non-executive) up to a limit of €10.000,00, addressed to Employers, Contracting Entities, Self-Employed Persons, Domestic Service Employers, persons covered by the Voluntary Social Insurance Scheme and Professionals engaged in the Cultural Sector.

To use this new payment method:

- Click on the *Pagamentos e Dívidas* (Payments and Debts) menu > *Consultar na Posição Atual* (Consult on Current Position). After authentication, click on *Obter documentos já emitidos* (Obtain documents already issued). In the *Ações* (Actions) tab, select *Pagar por MBWay* (Pay by MBWay), insert the mobile phone number associated with the application and confirm the payment after authorisation on your mobile phone.

G – Earnings Statement amendment

For employers who have not joined the new contributory cycle, they may amend the earnings statement before paying the corresponding contributions, and the payment is made according to the corrected amount.

For employers who have joined the new contributory cycle, they must confirm or replace the amounts calculated and pay the contributions according to the confirmed or replaced amount.

If the payment has already been made incorrectly:

- **in case of an overpaid amount:** you may request the District Centre where the company is registered to apply the excess amount to a future contribution or to refund the overpaid amount.
- **in case of an insufficient amount:** you must pay the missing amount for the respective month using one of the available payment methods.

H – Payment of contributions via Homebanking

List of Banking Entities

Payments via Homebanking (table in Portuguese)

Instituições Bancárias	Internet - Pagamento TSU	Internet - Pagamento Cobrança Coerciva (Segurança Social - adenda TSU)	Internet - Pagamento ENE
CGD	CaixaDireta Empresas Transferências e Pagamentos <ul style="list-style-type: none"> • Pagamentos • Taxa Social Única 	Não se encontra disponível	CaixaDireta Particulares Transferências e Pagamentos <ul style="list-style-type: none"> • Pagamentos • Estado e Sector Público • Segurança Social (Opções): <ul style="list-style-type: none"> • Trabalhadores Independentes; • Trabalhadores Serviço Doméstico; • Seguro Social Voluntário;
Millennium BCP	Portal de Empresas Pagamentos <ul style="list-style-type: none"> • Pagamento Segurança Social • opção: <ul style="list-style-type: none"> • Empresas (TSU); Portal de Particulares Pagamentos <ul style="list-style-type: none"> • Estado <ul style="list-style-type: none"> • Taxa Social Única; 	Não se encontra disponível	Portal de Empresas Pagamentos <ul style="list-style-type: none"> • Pagamento Segurança Social • Opções: <ul style="list-style-type: none"> • Trabalhadores Independentes; • Trabalhadores do Serviço Doméstico; • Seguro Social Voluntário; Portal de Particulares Pagamentos <ul style="list-style-type: none"> • Estado • Segurança Social <ul style="list-style-type: none"> • Opções: <ul style="list-style-type: none"> • Trabalhadores Independentes; • Trabalhadores do Serviço Doméstico; • Seguro Social Voluntário;
BPI	BPI net empresas Operações <ul style="list-style-type: none"> • Pagamentos • Taxa Social Única 	Não se encontra disponível	BPI net particulares <ul style="list-style-type: none"> • Pagar • Outros • Outro Pagamento • Segurança Social
BSTotta	NET Empresas: Pagamentos <ul style="list-style-type: none"> • Pagar ao Estado • Segurança Social (TSU) NET Particulares: Pagamentos <ul style="list-style-type: none"> • Pagamento segurança social / entidades patronais 	Não se encontra disponível	NET Particulares: Pagamentos <ul style="list-style-type: none"> • Pagamentos à Segurança Social Opções: <ul style="list-style-type: none"> • Trabalhadores Independentes; • Trabalhadores do Serviço Doméstico; • Seguro Social Voluntário; • Produtores Agrícolas dos Açores
Novo Banco	novobanco Online Empresas Operações -> Pagamentos -> Estado <ul style="list-style-type: none"> • Taxa Social Única novobanco app (Clientes Particulares) Pagamentos -> Estado e Setor Público <ul style="list-style-type: none"> • Pagamento da TSU novobanco app (Clientes Empresariais) Pagamentos -> Estado e Setor Público <ul style="list-style-type: none"> • Pagamento da TSU 	Não se encontra disponível	novobanco Online (Clientes Particulares) Quotidiano -> Pagamentos <ul style="list-style-type: none"> • Segurança Social novobanco Online Empresas Operações -> Pagamentos -> Estado <ul style="list-style-type: none"> • Segurança Social novobanco app (Clientes Particulares) Pagamentos -> Estado e Setor Público <ul style="list-style-type: none"> • Pagamento da Seg. Social novobanco app (Clientes Empresariais) Pagamentos -> Estado e Setor Público <ul style="list-style-type: none"> • Pagamento da Seg. Social
CCCAM	Crédito Agrícola On-line: Movimentar <ul style="list-style-type: none"> • Pagar • Taxa Social Única. 	Não se encontra disponível	Crédito Agrícola On-line: Movimentar <ul style="list-style-type: none"> • Pagar • Segurança Social
Montepio Geral	Montepio Net24 Pagamentos <ul style="list-style-type: none"> • Estado e Sector Público • Pagamentos Seg. Social • TSU - Taxa social Única 	Não se encontra disponível	Montepio Net24 Pagamentos <ul style="list-style-type: none"> • Estado e Sector Público • Pagamentos Seg. Social • Opções: <ul style="list-style-type: none"> • Trabalhadores Independentes; • Trabalhadores do Serviço Doméstico; • Seguro Social Voluntário;

Instituições Bancárias	Internet - Pagamento TSU	Internet - Pagamento Cobrança Coerciva (Segurança Social - adenda TSU)	Internet - Pagamento ENE
BBVA	BBVA net cash Pagamentos • Segurança Social (TSU) ou • Segurança Social (TSU) online	Não se encontra disponível	Homebanking Particulares - BBVA net Pagamentos • Operações • Pagamentos Segurança Social
Bankinter	BK Empresas Pagamentos • Pagamentos Segurança Social • TSU BK Empresas Pagamentos • Pagamentos Segurança Social • Pagamentos Segurança Social (TSU/DUC) por ficheiro	BK Empresas Pagamentos • Pagamentos Segurança Social • DUC	BK Empresas Pagamentos • Pagamentos Segurança Social • Opções: • Trab. Independentes; • Serviço Doméstico; • Seguro Social Voluntário;
Euro BIC	Plataforma EuroBic Net Pagar • Estado e Sector Público • Taxa Social Única para Entidades Patronais	Plataforma EuroBic Net Pagar • Estado e Sector Público • Documentos de Emissão Prévia	Plataforma EuroBic Net Pagar (Serviço/compras) • Estado e Sector Público Opções: • Trab. Independentes; • Serviço Doméstico; • Seguro Social Voluntário
Banco BIG	BIG Pagamentos > Estado/Sector • Taxa Social Única	Não se encontra disponível	Não se encontra disponível
Deutsche Bank	App” do Cash Manager (Plataforma de Banca eletrónica) Criar Instrução Europe&America • Seleccionar conta a débito • Seleccionar modo de pagamento “Segurança Social” (Preencher todos os campos obrigatórios assinalados com*)	Não se encontra disponível	Não se encontra disponível
Banco Best	Gestão diária • pagamentos e carregamentos • taxa social única	Não são aderentes	Gestão diária • pagamentos e carregamentos • segurança social
Abanca	Online Banking Empresas: Pagamentos • Pagamento à Segurança Social	Não se encontra disponível	Não se encontra disponível
Banco Atlântico Europa	Não se encontra disponível	Não são aderentes	Não se encontra disponível
CAM Chamusca	NetContas (homebanking) Pagamentos/Carregamentos • Segurança Social TSU • Pagamentos TSU	Não se encontra disponível	Não se encontra disponível
CAM Leiria	Homebanking Pagamentos • Estado e Sector Público • Segurança Social • Taxa Social Única	Homebanking Pagamentos Estado e Sector Público Segurança Social DEP	Homebanking Pagamentos • Estado e Sector Público • Segurança Social • Opções: • Trab. Independentes; • Serviço Doméstico; (atualmente não está disponível) • Seguro Social Voluntário;
CCAM Oliveira de Azeméis	Crédito Agrícola On-line: Movimentar • Pagar • Taxa Social Única.	Não se encontra disponível	Crédito Agrícola On-line: Movimentar • Pagar • Segurança Social
CCAM Mafra	net.cccammafra Pagamentos • Seg. Social Ent. Patronal • Pagamentos TSU	net.cccammafra Pagamentos • Pagamentos SS. DUC • Pagamentos Segurança Social DUC	Não se encontra disponível
CCAM Pinhal	Crédito Agrícola On-line: Movimentar • Pagar • Taxa Social Única.	Não se encontra disponível	Crédito Agrícola On-line: Movimentar • Pagar • Segurança Social

Instituições Bancárias	Internet - Pagamento TSU	Internet - Pagamento Cobrança Coerciva (Segurança Social - adenda TSU)	Internet - Pagamento ENE
CCAM Torres Vedras	Homebanking Pagamentos • Segurança Social Ent. Patronal • Pagamento Taxa Social Única	Homebanking Pagamentos • Segurança Social DUC • Pagamento Segurança Social – DUC	Não se encontra disponível
CCAM Vila Franca Xira	Crédito Agrícola On-line: Movimentar • Pagar • Taxa Social Única.	Não se encontra disponível	Crédito Agrícola On-line: Movimentar • Pagar • Segurança Social
CCAM Bombarral	ccambonline Pagamentos • Segurança Social Ent. Patronal	ccambonline Pagamentos • Pagamento SS DUC	Não se encontra disponível

Update date: 15 January 2024

I – What are the penalties?

If the employers' and/or employees' contributions **are not paid within the established time limits**, the entitlement to Social Security benefits may cease, and fines, interest on late payment and enforced collection measures may apply.

Therefore, it is essential that the contributions are paid on a monthly basis and within the established time limits.

For overdue contributions:

- as of 1 January 2026, the interest rate is 7,221% per year or 0,602% per month;
- as of 1 January 2025, the interest rate is 8,309% per year or 0,692% per month;
- as of 1 January 2024, the interest rate is 8,876% per year or 0,74% per month;
- as of 1 January 2023, the interest rate is 5,997% per year or 0,5% per month;
- as of 1 January 2022, the interest rate is 4,510% per year or 0,376% per month;
- as of 1 January 2021, the interest rate is 4,705% per year or 0,392% per month;
- as of 1 January 2020, the interest rate is 4,786% per year or 0,4% per month;
- as of 1 January 2019, the interest rate is 4,825% per year or 0,402% per month;
- from 1 January 2018 to 31 December 2018, the interest rate is 4,857% per year or 0,405% per month;
- from 1 January 2017 to 31 December 2017, the interest rate is 4,966% per year or 0,414% per month;
- from 1 January 2016 to 31 December 2016, the interest rate is 5,168% per year or 0,431% per month;
- from 1 January 2015 to 31 December 2015, the interest rate is 5,476% per year or 0,456% per month;
- from 1 January 2014 to 31 December 2014, the interest rate is 5,535% per year or 0,4613% per month;

- from 1 January 2013 to 31 December 2013, the interest rate is 6,112% per year or 0,5093% per month;
- from 1 January 2012 to 31 December 2012, the interest rate is 7,007% per year or 0,5839% per month;
- until 31 December 2011, the interest rate was 6,351% per year or 0,5293% per month.

As of 1 January 2013, the State and all legal persons governed by public law are subject to the **payment of interest** on late payment of employers' and employees' Social Security contributions.

J – Supporting documentation

J1. Applicable legislation

Ministerial Order no. 480-A/2025/1 of 30 December

Updates the Social Support Index (IAS) value for 2026, to €537,13.

Decree-Law no. 127/2025 of 9 December

Establishes the twentieth amendment to the Code of Contributory Schemes of the Social Security Welfare System, approved as an annex to Law no. 110/2009 of 16 September, in its current wording.

Regulatory Decree no. 7/2025 of 9 December

Amends the Regulatory Decree no. 1-A/2011 of 3 January, which regulates the Code of Contributory Schemes of the Social Security Welfare System.

Notices:

Notice no. 18/2026/2 of 2 January 2026; Notice no. 29181/2024/2 of 27 December; Notice no. 678/2024 of 12 January 2024; Notice no. 177/2023 of 4 January 2023; Notice no. 396/2022 of 7 January; Notice no. 369/2021 of 7 January; Notice no. 366/2020 of 9 January; Notice no. 212/2019 of 4 January; Notice no. 235/2017 of 4 January; Notice no. 139/2017 of 4 January; Notice no. 87/2016 of 6 January; Notice no. 130/2015 of 7 January; Notice no. 219/2014 of 7 January; Notice no. 17289/2012 of 28 December; Notice no. 24866-A/2011 of 28 December; Notice no. 27831-F/2010 of 31 December

Ministério das Finanças – Instituto de Gestão da Tesouraria e do Crédito Público, IP (Ministry of Finance - Treasury and Public Credit Management Institute), default interest rates applicable to debts to the State and other public entities and *Agência de Gestão da Tesouraria e da Dívida Pública IGCP, EPE* (Portuguese Treasury and Public Debt Management Agency), default interest rates applicable to debts to the State and other public entities.

Law no. 24-D/2022 of 30 December

State Budget for 2023 – Article 270 adds Article 23-B to the Code of Contributory Schemes of the Social Security Welfare System.

Ministerial Order no. 29-B/2022 of 11 January

Regulates the registration of professionals of the cultural sector.

Regulatory Decree no. 6/2018 of 2 July

Established the 6th amendment to Regulatory Decree no. 1-A/2011 of 3 January, amended by Law no. 64-B/2011 of 30 December, Regulatory Decrees no. 50/2012 of 25 September, no. 6/2013 of 15 October and no. 2/2017 of 22 March, and Decree-Law no. 93/2017 of 1 August, which regulates the Code of Contributory Schemes of the Social Security Welfare System.

Order no. 15283/2013 of 22 November

Determines the payment of the amounts due to Social Security.

Ministerial Order no. 66/2011 of 4 February

Complementary rules for the definition of the procedures and delimitation of the elements and means of evidence, in compliance with Article 3(4) of Regulatory Decree no. 1-A/2011 of 3 January.

Regulatory Decree no. 1-A/2011 of 3 January

Regulates the Code of Contributory Schemes of the Social Security Welfare System.

Law no. 110/2009 of 16 September

Approves the Code of Contributory Schemes of the Social Security Welfare System.

Law no. 4/2007 of 16 January

Approves the Social Security Framework Law.

K – Glossary

Bank Cheque

It is a cheque issued by a bank at the request of a customer to make a payment to another person or entity. The bank guarantees the payment of the amount concerned. This type of cheque must always include the name of the payee (it cannot be a 'bearer' cheque).

The cost is approximately €8,00.

Certified Cheque

It is a cheque issued by a bank customer, but with a guarantee from the bank that the amount is reserved in the account. This means that the bank confirms that there are sufficient funds on the customer's account for the payment concerned.

The cost is approximately €30,00.

Automatic Payment Document

The Automatic Payment Documents are issued by Social Security and available on the Social Security Online Service for the payment by the contributor of, for example, the following amounts:

- current contributions of the self-employed persons.
- the reimbursement of unduly paid benefits, following a notification from the Social Security services.

These documents have a specific description and an extended payment period, and their validity is the same as the final date for the payment of the amount concerned.