

TAXATION OF INDIVIDUALS IN SPAIN

Practical guide | 2026 taxation

Tax residents · Special regime for inbound expatriates · Non-residents · Wealth taxes · Overseas assets ·
Self-employed professionals

Updated July 2026

General information only. Each situation must be assessed individually.

Legal Disclaimer

This publication provides a general overview and does not constitute tax, legal, accounting, employment or investment advice. Tax treatment depends on the facts, the available documentation, the relevant region in Spain, the applicable international tax treaty and the administrative or judicial interpretation in force. Filing dates, tax rates and obligations may change. Before making a decision or filing a return, you should obtain advice tailored to your circumstances and confirm the latest legislation and official guidance.

Which tax regime applies?

Tax residence and the possible application of the special tax regime (Beckham Law) determine the scope of taxation in Spain.

Before calculating any tax, the applicable regime must be identified correctly. The key distinction is whether Spain taxes worldwide income and wealth or only certain income and assets located in Spain.

	Tax resident - IRPF	Special regime (Beckham Law)	Non-resident - IRNR
Income subject to tax	Worldwide income	Employment income and certain activities under special rules; other income generally only if Spanish-source	Spanish-source income
Main annual return	Form 100	Form 151	Form 210 for each item of income or permitted grouping
Wealth	Worldwide net wealth, subject to regional rules	Assets and rights located in Spain	Assets and rights located in Spain

This document has been updated on July 2026 and based on the legislation in force on that date. Tax treaties, the nature of each item of income and personal circumstances may impact the tax treatment.

Where was the individual tax resident before moving, when was the arrival date in Spain, what are personal and economic ties, and what activity (if any) is being carried out?

An incorrect assessment may affect IRPF, Forms 720/721 and wealth taxes.

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1

Tax residence in Spain

Tax residence is determined for **complete tax years and does not depend solely on townhall registration (*padrón*) or the type of visa.**

A Spanish tax resident may be subject to IRPF on worldwide income. Tax residence therefore **must be determined before analysing salaries, investments, real estate or foreign companies.**

Main criteria

- **Days spent in Spain.** More than 183 days in Spain during the calendar year. Sporadic absences may count as days in Spain unless the individual can prove tax residence in another country.
- **Centre of economic interests.** Spain may treat an individual as resident when the main centre or base of their activities or economic interests is located here, directly or indirectly.
- **Family presumption.** Unless proved otherwise, an individual is presumed to be tax resident of Spain when their non-legally-separated spouse and dependents minor children are tax resident of Spain.

One status for the entire tax year

As a general rule, Spanish law does not recognise split-year residence. An individual is **resident or non-resident for the entire tax year**, even when the move takes place part-way through the year. The applicable tax treaty may qualify this rule.

Dual-residence conflicts

When two countries treat the same individual as tax resident, the applicable treaty generally applies successive tie-breaker tests: permanent home, centre of vital interests, habitual abode, nationality and, ultimately, mutual agreement between the tax authorities.

Tax treaties and double taxation

Spain has entered into double tax treaties with many countries. These agreements allocate taxing rights over salaries, pensions, dividends, interest, capital gains, rental income and other income. When income may be taxed in both countries, Spanish may allow a foreign tax credit, subject to the statutory and treaty limits.

Recommended documentation

Travel calendar, tax residence certificates, employment contracts, assignment letters, lease or purchase agreements, children's school records, bank statements, medical insurance policies and evidence showing where the habitual residence is and where the professional and financial decisions are made.

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Tax residents: IRPF general regime

Residents are taxed on their worldwide income, regardless of the country in which it arises or is paid.

The tax year is the calendar year (except for limited situations). The annual tax return must be filed in the year following the year in which the income arises, subject to special timing rules.

Two categories of income

Category	Main types of income	General treatment
General taxable base	Salaries and pensions; rental income; business and professional income; deemed real-estate income; and certain gains and losses not arising from disposals.	Progressive national and regional scale. Rates and tax reliefs vary by region.
Savings taxable base	Dividends; interest; certain insurance and financial products; and gains and losses arising from disposals.	Nationwide scale from 19% to 30% in 2026, with specific aggregation and offset rules.

General income rates - legislation in force in 2026

Taxable base (up to)	Additional	Tipo marginal
Up 12,450 €	12,450 €	19%
12,451 € a 20,200 €	5,749 €	24%
20,201 € a 35,200 €	14,999 €	30%
35,201 € a 60,000 €	24,799 €	37%
60,001 € a 300,000 €	23,999 €	45%
Over 300,000 €	Thereafter	47%

Savings income rates - legislation in force in 2026

Cumulative taxable base	Amount within band	Marginal rate
Up to €6,000	€6,000	19%
€6,000 to €50,000	€44,000	21%
€50,000 to €200,000	€150,000	23%
€200,000 to €300,000	€100,000	27%
Over €300,000	Thereafter	30%

Offsetting losses

Capital losses and negative balances from certain categories of income may be offset subject to limits and, as a general rule, carried forward for the following four tax years.

ANNUAL TAX RETURN

As a general rule, the annual return (**FORM 100**) is filed between April and the end of June of the year following the relevant tax year. The exact dates and direct-debit deadline must be checked each year in the official Spanish Tax Agency calendar.

TAX RELIEFS. *IRPF includes national and regional tax reliefs that may change from one year to another. Their availability, conditions, limits and period of validity must be reviewed annually under national legislation and the rules of the taxpayer's region of residence.*

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Special tax regime- "Beckham Law"

It allows qualifying individuals to be taxed under Non resident tax rules while remaining IRPF taxpayers for the year of arrival and the following five years.

The regime does not apply automatically. The specific requirements must be met and the election must be made by filing FORM 149 within the statutory deadline.

Core requirements

- **Previous residence.** The individual must not have been tax resident in Spain during the five tax years preceding the year of relocation.
- **Timing of the move.** The relocation must take place in the first year in which the regime applies or in the preceding year.
- **Reason for relocation.** Employment, international assignment, remote work for a foreign employer, appointment as a director, entrepreneurial activity or certain activities performed by highly qualified professionals. There must be a causal link between the move to Spain and the reason for claiming the special regime.
- **Permanent establishment.** The individual must not obtain income through a permanent establishment in Spain, except as expressly permitted for certain entrepreneurial or qualifying professional activities.

Main tax rates - legislation in force in 2026

Taxable base	Rate
Up to €600,000	24%
From €600,000.01	47%

Dividends, interest and capital gains falling within the regime are taxed at the savings income rates of 19%, 21%, 23%, 27% and 30%, in force in 2026.

Scope of income and compliance obligations

- **Employment income.** As a general rule, all employment income received in each tax year is treated as Spanish-source income, subject to certain statutory exceptions.
- **Other income.** It is generally taxable in Spain only when treated as Spanish-source income.
- **Returns and notifications.** The special regime is claimed by filing **FORM 149**. The same form must be used to notify withdrawal, exclusion or the end of the assignment to Spain. The annual income tax return is filed on **FORM 151**, within the same filing period as Form 100 for taxpayers under the general resident regime.
- **Wealth and overseas assets.** Taxpayers under the special regime are subject to Wealth Tax on a limited basis (assets and rights located in Spain) and are not required to file Form 720, the informative return for overseas assets and rights.

Application deadline

Form 149 must be filed **within six months of the employment or activity start date recorded with the Spanish Social Security authorities or in the equivalent document.** Missing this deadline may prevent the regime from applying.

Family members

Certain family members who move with the principal taxpayer, or within the prescribed period, may also elect for the regime: the spouse, the other parent of the taxpayer's children where the parents are not married, children under 25, and descendants with disabilities. They must satisfy their own requirements, and the aggregate of their taxable bases must remain within the statutory limit relative to the principal taxpayer.

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Non-resident taxpayers: IRNR

Non-residents are taxed in Spain only on income treated as arising in Spain, subject to the applicable tax treaty.

Form 210 is used to report, among other items, rental income, deemed income from real estate, gains on the sale of real estate and certain income not correctly subject to withholding tax.

Common tax rates

Income	Typical rate	Comments
General rate	19% EU/EEA; 24% elsewhere	The 19% rate is subject to statutory conditions. Certain directly related expenses may be deductible for qualifying EU/EEA residents.
Dividends and interest	19%	The treaty may reduce the tax through a lower withholding rate or a refund claim.
Capital gains	19%	Generally includes gains on the disposal of assets located in Spain.
Pensions	Progressive scale up to 40%	The treaty must be reviewed, particularly for public-sector and private pensions.

Indicative general rates. The applicable treaty may provide an exemption, a reduction or exclusive taxation in another country.

Form 210 filing deadlines

- **Returns resulting in tax payable.** As a general rule, during the first 20 calendar days of April, July, October and January for income arising in the preceding calendar quarter, unless a special deadline applies.
- **Rental income.** Income from letting or subletting real estate, whether reported separately or on a grouped basis, is filed during the first 20 calendar days of April of the year following the year in which it arises, under the legislation currently in force.
- **Deemed real-estate income.** The return is filed between 1 April and 31 December of the calendar year following the accrual date.
- **Sale of real estate.** Four months from the transfer date. As a general rule, the purchaser must withhold 3% of the purchase price.
- **Refund claims.** Generally within four years, together with the required documentation, including a tax residence certificate where applicable.

Tax residence certificate

To apply a treaty or claim a refund, it is generally essential to hold a valid tax residence certificate covering the relevant period and issued by the competent authority.

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Wealth Tax and Solidarity Tax

Both taxes are calculated on net wealth held at 31 December, but their scope and application depend on tax residence and the relevant region.

The valuation of real estate, business interests, investments, insurance policies, loans and other assets should be prepared consistently with the income tax return and overseas asset reporting obligations.

Wealth Tax - Form 714

Resident taxpayer	Worldwide net wealth, applying the relevant regional legislation.
Non-resident or special regime	Assets and rights located, exercisable or enforceable in Spain, under the limited-liability rules. Non-residents may be entitled to apply the regional rules available to resident taxpayers, subject to the statutory conditions.
Tax-free allowance	€700,000 under national legislation, unless the applicable region has approved a different amount.
Filing requirement	When tax is payable or when the gross value of assets and rights exceeds €2,000,000, even if no tax is due.
Default national scale	Progressive rates from 0.2% to 3.5%, subject to regional rates, allowances and tax credits.

Temporary Solidarity Tax on Large Fortunes - Form 718

- **Scope and purpose.** A national tax supplementing Wealth Tax for individuals with high net wealth.
- **Rates.** The scale applies to the taxable base exceeding €3,000,000, at rates of 1.7%, 2.1% and 3.5%.
- **Wealth Tax credit.** Wealth Tax paid may be credited to prevent double taxation of the same tax base.
- **Return and deadline.** The tax is reported on **FORM 718**, filed from 1 to 31 July of the year following the accrual date. The direct-debit deadline must be checked each year.

Regional rules

The outcome may differ substantially between Autonomous Communities because of different allowances, rates, exemptions and tax credits. The applicable region must be identified before carrying out any calculation.

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Overseas assets, rights and crypto balances

Forms 720 and 721 are information returns: they do not themselves generate a tax liability, but non-compliance may result in penalties.

The reporting obligation must be assessed by reference to legal ownership, authorised-signatory status, powers of disposal, beneficiary status and beneficial ownership. It is not sufficient to review only accounts or assets registered in the taxpayer's name.

Comparison

Form	Information reported	Initial threshold	Subsequent filing	Deadline
720	Accounts; securities, rights, insurance and annuities; real estate and rights over real estate.	More than €50,000 for each information category.	Increase of more than €20,000 in the category since the last return, or disposal/cancellation of previously reported assets.	1 January to 31 March of the following year.
721	Virtual currencies held abroad and safeguarded by foreign providers, under the regulatory criteria.	Combined balance exceeding €50,000 at 31 December.	Increase of more than €20,000 since the last return, or cessation of the status that triggered the reporting obligation.	1 January to 31 March of the following year.

Common sources of error

- Thresholds for jointly held assets: the threshold is assessed by reference to the account's full value, even where the ownership percentage is below 100%.
- Powers and authorised signatories: an individual may have a reporting obligation even when they are not the beneficial owner of the funds.
- Each asset must be reported individually. For example, an investment account requires an itemised breakdown of each underlying investment.
- Securities held through foreign platforms: the entity that actually provides the custody service must be identified.
- Changes of residence during the year: the obligation is determined by the individual's tax residence for the reporting year.
- Self-custodied cryptocurrency: Form 721 requires an assessment of whether a foreign custodian entity actually exists.

Special regime

Taxpayers applying the special regime (Beckham Law) are not required to file this return.

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Independent professionals and self-employed workers

Starting a self-employed activity creates tax, Social Security, invoicing and record-keeping obligations.

Registration must be coordinated **before the activity effectively begins**. The contractual arrangement used with foreign clients does not, by itself, remove Spanish obligations when the work is performed from Spain. The use of a foreign company requires a specific analysis.

Registration steps

Step	Authority / area	Main action
1	Spanish Tax Agency	Register in the census of businesses, professionals and withholding agents using Form 036; notify the activity, VAT, withholding and periodic filing obligations.
2	Social Security	Register in the RETA through Importass and report the forecast annual net income.
3	Business set-up	Invoicing system, statutory records, bank account for direct debits, digital certificate or Cl@ve, and supporting-document archive.

Form 037 was abolished on 3 February 2025; simplified census registrations are now incorporated into Form 036.

Social Security contributions

Contributions are linked to annual net income. In 2026, the available monthly contribution bases range from €653.59 to €5,101.20, depending on the income band. The self-employed worker selects a base within the range corresponding to their forecast, and the Social Security Treasury may subsequently adjust the contributions using the final tax data. The base may be changed during the year if the income forecast changes.

Common periodic obligations

- **VAT - Form 303.** Quarterly or monthly returns where the activity is taxable and not exempt. The place-of-supply rules and the customer's status are particularly important in cross-border transactions.
- **Income tax instalments - Form 130 or 131.** The applicable form depends on the method used to calculate taxable profit and the proportion of income subject to withholding.
- **Withholding taxes.** Forms 111 or 115, among others, where payroll, professional fees or rent subject to withholding are paid.
- **Intra-EU transactions - Form 349.** Where reportable transactions are carried out and the requirements for registration in the ROI are met.
- **Records and invoices.** Issued and received invoices, expense evidence, statutory books and payment records must be retained.

Deductible expenses

Only expenses connected with the activity, properly evidenced, recorded and correlated with income are deductible. Mixed-use costs - home, vehicle, utilities or travel - require particularly careful analysis.

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How albeatax can help

Tax advice for internationally mobile individuals with assets in several countries and tax obligations in Spain.

Our work begins by identifying the applicable tax regime and continues through implementation, annual compliance and coordination with advisers in other countries.

Tax residence and international mobility Analysis of tax residence, treaties, arrival or departure year, residence certificates and taxation of foreign income.	Special regime for inbound expatriates Comparative analysis, filing of Form 149, ongoing monitoring of requirements and preparation of Form 151.
Annual income and wealth tax returns Forms 100, 210, 714, 718, 720 and 721; foreign tax credits and voluntary disclosures or corrections.	Professionals and international structures Tax registrations and RETA, cross-border VAT, foreign entities, related-party transactions and permanent establishments.
Wealth and succession planning Review of investments, real estate, shareholdings, insurance, gifts, inheritances and changes of residence.	International coordination Coordination with lawyers, administrative advisers, payroll providers and tax advisers in the country of origin or destination.

Tax & Global Mobility	Let’s discuss your situation info@albeatax.com · www.albeatax.com
	Information required for an initial review Country of origin and previous residence, arrival date, travel calendar, family circumstances, employment contract or business activity, corporate structure, estimated annual income and an approximate schedule of assets and liabilities.