

E-Residency Live Q&A – Ask Us Anything!

15 April 2026



REPUBLIC OF ESTONIA
E-RESIDENCY



Speakers



Raimo Matvere
Head of Partnerships
e-Residency



**Edilson Osorio
Junior**
e-resident, founder
OriginalMy
Blockchain



Dmitry Lamikhov
CEO
Maxwise

What we'll cover today...

1 **Becoming an e-resident:** what is e-Residency, eligibility, application process

2 **Starting a Company in Estonia:** benefits, basics, service providers, banking

3 **Taxation:** introduction to cross-border tax topics & the tax system in Estonia, reporting

OUR Applications:



- 1.The benefits of the Estonian tax system for International commodity trading.
- 2.Double Tax Treaties
- 3.Application of IAS/IFRS (RTJ in Estonia) standards in practice.
4. Compliance with cross-border operations.

OUR Expertise:

1. How to manage Estonian companies with e-residency card
 2. VAT application for cross- border trade and services.
 3. Structuring International Holding companies with Estonian shareholders.
1. Submission of TAX Reports in multiple jurisdictions.
 2. Assessment of Tax residency status(Permanent Establishment and Place of Effective management)
 3. Consolidation of Financial Statements across different countries



How to use an Estonian company abroad

- * Wealth management
- * Investment protection (how to protect your investments)
- * Day – to –day operational control



What is e-Residency?

e-Residency is...

- > A **Digital identity**
- > Access to Estonian e-services
- > Secure digital signature
- > A digital key to do business
- > A global community

e-Residency is NOT...

- > A travel document
- > Citizenship, Visa or Residence permit
- > Tax residency
- > Business bank account
- > Personal bank account

Who can apply?

- E-Residency is only granted to **individuals**
- Substantial interest in using e-services & starting a company in Estonia
 - Not open for Estonian citizens or residents of Estonia
 - Restrictions on new applications from Russian or Belarusian citizens
 - Restrictions on new applications from citizens of countries without a bilateral cooperation framework on justice, security and law enforcement



Why become an e-resident?

- Register an **EU-based company** 100% online from anywhere
- Run business remotely with **24/7 secure access** to Estonian e-services
- **Digitally sign documents** to highest eIDAS standards (as strong as handwritten)
- Join a community of **over 137,000 like-minded people** from 170+ countries



Application timeline



1. Apply online

Choose pickup location
Pay the state fee



2. Wait for approval

Identity check
Card delivery



3. Pick up your card in person

Bring your photo ID
Give your fingerprints



4. Set up your card

Activates within 24h
Install Digidoc

4+ weeks

- > 40+ locations
- > Change fees apply
- > Travel may be required, need legal right to enter another country



Pause for Q&A on e-Residency basics



Did you know?
Estonia has 2,222 islands

Meet a real life e-resident!

NAME

Edilson Osorio Junior

E-RESIDENT SINCE

2018

COUNTRY

Brazil, living in Estonia

COMPANY

OriginalyMy Blockchain

OBJECTIVE – WHY ESTONIA?

Disruptive technologies were difficult to implement in Brazil and alternative was needed.

We found a jurisdiction (Estonia) with mature regulation, excellent tax management, zero red tape for incorporation, advanced technology, strong cybersecurity, and a growing ecosystem. It is also a great place to test the European market.



Why do business in Estonia?

Where entrepreneurs go to do business, 100% digitally and from anywhere in the world.

EASE

Make business easy at every stage

TRUST

Do business securely in the world's most digital country

OPPORTUNITY

Access opportunities for your business to thrive

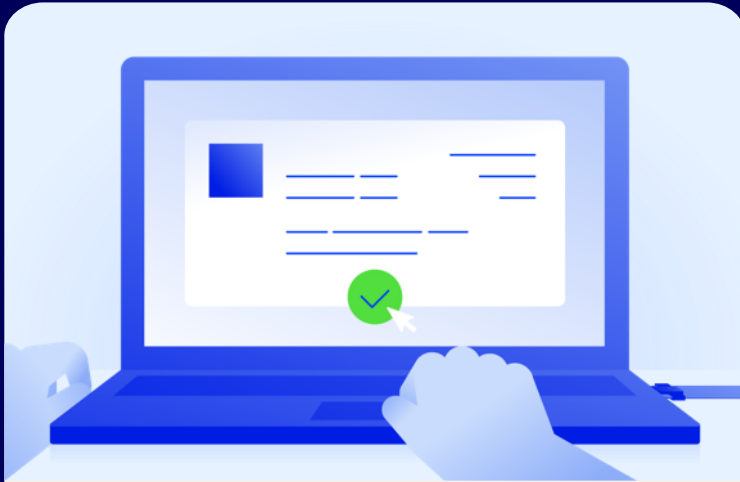
COMMUNITY

Connect to the world's entrepreneurs

Comparing business environments

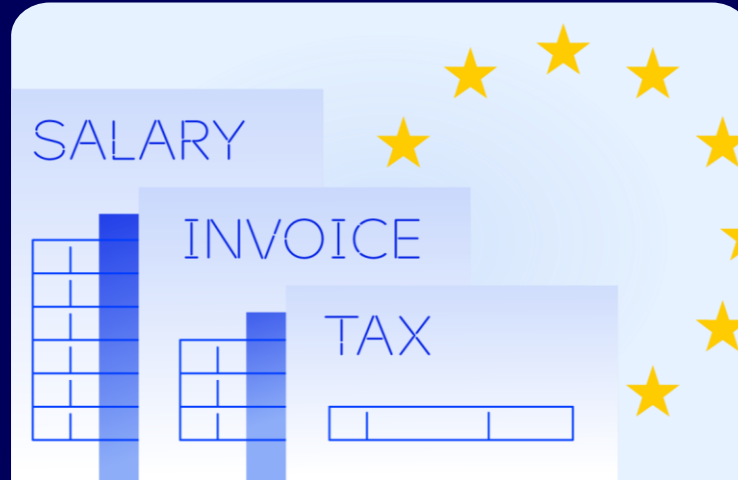
	Estonia (e-Residency)	US (Delaware)	Ireland	UK	Singapore	Portugal
State fee to register business	€265	from \$90 (€82)	€150	£12 (~€14)	SGD300 (~€200)	€360
Time to register business	2 hours	5-15 days	3-7 days	24 hours	1-3 days	1-2 days
First year costs	From ~€200	~\$2,500	~€2,000	~£600	~€4,000	~€80
Visa, local agent or director?	×	Agent	EEA resident Director	×	Local director or visa	Agent or visa
Minimum Share Capital	€0.01	nil	nil	nil	SGD1	€1
E-services	Yes	Limited	Limited	Yes	Yes	Limited
Digital ID card	✓	×	×	×	✓	X
Corporate Tax Rate (%)	0 / 20	8.7	12.5	25 / 19	17	21
Hours to file tax returns p.a.	50	175	82	114	64	60-150

The Lifecycle of your Estonian Company



Register your company

Log into the e-Business register (or API formation services) to register your company, or get the help of a service provider. Choose business banking and payment providers.



Run your company

Sign documents digitally, file reports online, outsource admin and get specialist tax advice with the help of Marketplace service providers.

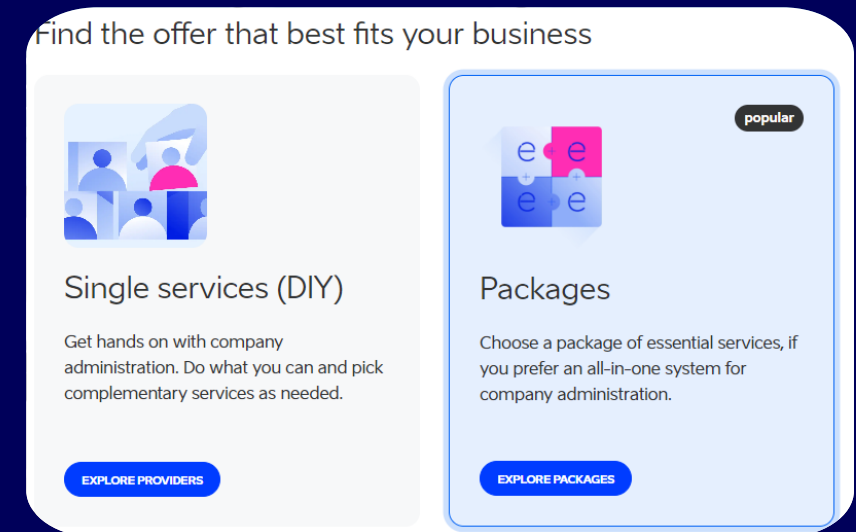
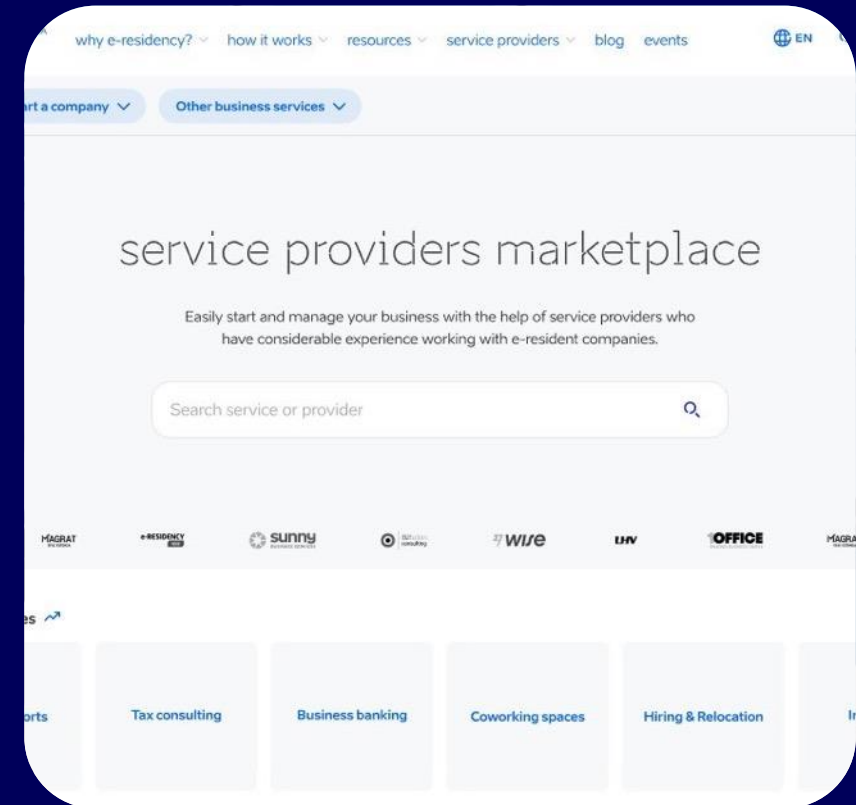


Grow your company

Find funding opportunities, hire employees, or network with other e-resident founders at community events and business meetups.

Who can help me start, run and grow my company?

- 140+ expert business service providers on the e-Residency Marketplace
- Only mandatory service - legal address and/or contact person
 - For companies with a foreign board address
- Other services: company formation | accounting | legal | tax | accelerators & growth | coworkings | recruitment etc



Funding Portal of entrepreneurship programs

- > 80 entrepreneurship programs (grants, accelerators, funds, etc)
- > One of the most comprehensive English collection of growth opportunities in Estonia
- > E-residents are welcome to apply

The screenshot shows a web interface for a funding portal. It features a sidebar on the left with filter sections: 'Opportunity' and 'Target maturity'. The 'Opportunity' section has a dropdown menu set to 'all' and a 'Clear selection' link. Below it are five checkboxes: 'Incubators, accelerators', 'Investing, funding', 'Clusters, support organizations', 'Grants, loans', and 'Competitions, events'. The 'Target maturity' section also has a dropdown set to 'all' and a 'Clear selection' link, with four checkboxes: 'Startup', 'Pre-startup', 'Scaleup', and 'Mature'. The main content area displays a list of funding opportunities, each with a logo, a title, and a description of the program's focus and application status.

Opportunity	Target maturity
<input checked="" type="checkbox"/> AccelerateEstonia	<input type="checkbox"/> Startup
<input type="checkbox"/> BaltCap	<input type="checkbox"/> Pre-startup
<input type="checkbox"/> BEAMLIN ACCELERATOR	<input type="checkbox"/> Scaleup
<input type="checkbox"/> BSV VENTURES	<input type="checkbox"/> Mature
<input type="checkbox"/> Challenger Accelerator	

Accelerate Estonia: accelerator with one-of-a-kind collaboration between the public and the private sector
Incubators, accelerators · Startup
Rolling applications

BaltCap: the largest private equity investor in the Baltic states
Investing, funding · Startup

Beamline: accelerator for cleantech startups
Incubators, accelerators · Startup
Open

BSV: programmes & investments
Investing, funding, Incubators, accelerators · Pre-startup
Open

Challenger Accelerator: AI accelerator
Incubators, accelerators · Startup
Open

<https://www.e-resident.gov.ee/funding-your-business/>

Company types

- > 'OÜ' is a private limited company
- > Most popular business form
- > Limits shareholder liability
- > Simple online registration process
- > Suitable for solopreneurs, micro-enterprises, startups, SMEs
- > Share capital starts from €0.01 per shareholder
- > Other: public company, partnership, commercial or non-profit association, branch
 - > NOT AVAILABLE: SOLE TRADER („FIE“)

Estimated costs

- > e-Residency = **€150**
- > Register OÜ = **€265**
- > Contact person = **€200-400** per year
- > Accounting = **from €50** per month
- > TOTAL (first year rough costs), from:
 - > **ca €600** (DIY)
 - > **ca €1,300** (with accounting support)

Business Banking options



Estonian banks

Personal visit required

Strong connection



Fintechs / Online banks

Open account online

Widest choice

No business loans



Other EEA banks

Existing client relationship

Business Banking comparison

	LHV	Coop	Narvi	Spendbase	Wamo	ConnectPay	Payhawk	Paysera	Finom	Wise	Genome
Fintech			✓	✓	✓	✓	✓	✓	✓	✓	✓
Traditional bank	✓	✓									
IBAN	EE	EE	FI	GB, FR	NL	LT	LT	LV	NL	BE	LT
Application 100% online			✓	✓	✓	✓	✓	✓	✓	✓	✓
Credit/ debit/ pre-paid card	Business Debit MC	Business Debit MC	TBA	Virtual Business Debit MC	Business Debit VISA	Business Debit VISA	Business Debit VISA	Business Debit VISA	Business Debit MC	Business Debit MC	Business Debit VISA
International payments	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Business loans	✓	✓	+ Payment Gateways: Stripe, Payoneer, Paysera, DECTA, ConnectPay, Genome, LHV +								

Pause for Q&A on business formation



Did you know?
Estonia's population is 1.3 million



The most competitive tax code for 12 years

- Estonia has minimal tax regulation & low rates
- Corporate income tax:
 - **No tax on reinvested profits**
 - **22%** on distributed profits
- **24% VAT** (for sales in Estonia)
 - Mandatory VAT registration > 40k EUR yearly turnover earned in Estonian transactions
 - For voluntary VAT registration > business activity takes place in Estonia (n/a if everything is remote)
 - EU-wide 100k EUR threshold for turnover within EU
 - OSS & IOSS regimes in EU simplify VAT procedures
- Taxes can be declared and paid online
- Get a consultation and supportive help from tax authority!



Types of Taxes

#1

Personal Income Tax

Declared where you are tax resident

#2

Corporate Income Tax

Declared where company registered and/or has permanent establishment

#3

Social Taxes

Declared where your employees are located / registered

#4

Value-added Taxes (VAT)

Subject to thresholds, business activities in Estonia; Online sellers can declare in the EU country where they are VAT-registered (OSS/IOSS)

Where do e-residents pay company taxes?

Don't mess up your wallets!

You shouldn't be double-taxed!

Contact a local tax consultant for professional advice regarding your specific situation.

ESTONIAN COMPANY = TAX RESIDENT

Automatically upon registration

PERMANENT ESTABLISHMENT

Activities in other country(ies)

60+ DOUBLE TAX TREATIES

Dividends may be exempted in full from taxes here

REPORTING & ACCOUNTING

Regular reporting needed, annual reports (even for non-active company), simple online submission

Substance in Estonia

- Rent an office or have a warehouse
- Hire employees
- Hold Board Meetings
- Register assets, IP
- Relocate
- Become a digital nomad

<https://www.e-resident.gov.ee/bringing-business-to-estonia/>



Pause for Q&A on taxation

Feedback for today's
Live Q&A 🙌



Ecosystem Study Trip for e-residents and Global Founders



Tallinn, Estonia



20.05.2026



REPUBLIC OF ESTONIA
E-RESIDENCY



> E-Residency Ecosystem Study Trip for Global Founders (May 20)

- > Intro of Estonian Startup Ecosystem & Startup Visa | Meet accelerators, investors, founders
- > Visit to unicorn office | Real e-resident founder stories

> Latitude59 (May 21-22)

- > Flagship startup & tech event in Estonia and in the region
- > 3000+ attendees, hundreds of startups & investors
- > Deeptech | Defence tech | Healthtech | Global connections

Thank you!



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Visit our website for lots more content
and information

e-resident.gov.ee



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and find recordings.

