



Need help or have questions?
Contact us!

Ayesha Bedwei Ibe
ayesha.a.bedwei@pwc.com

Gifty Matey Trebi
gifty.matey@pwc.com

Padrina Ardua Annan
padrina.a.annan@pwc.com

Digital nomad tax: The reality check nobody warned you about

Working from Bali, Lisbon, or a café in Medellín sounds like the dream. But your laptop doesn't erase your tax obligations - it multiplies them.

Here's what you actually need to think through.



Immigration

- Does your visa actually allow you to work, or just stay as a tourist? These are very different things.
- If immigration asks what you do all day on your laptop, what's your honest answer?
- What's your exit plan if visa rules change mid-stay?

Personal income tax

- Which country currently claims you as tax resident? (It may not be the one you expect).
- Working in country for just a day may trigger tax obligations even without a work visa.
- Could two countries be taxing the same freelance income you earn?



Pension and Social Protection

- Are your pension contributions active, lapsed, or duplicated across countries?
- If you get sick or injured abroad, where do your social protection rights apply?

Bookkeeping

- Can you pull-up a clear breakdown of income by country and time period?
- Are your business expenses clearly separated from personal spending?
- If a tax authority audited you tomorrow, would your records hold up?

Accounting

- Multi-client, multi-currency income requires a structured reporting system - not just spreadsheets.
- Are you reviewing your income quarterly, or only when it's panic season?

Corporate Tax

- If you own a business and work from another country, your activities could create a taxable presence in the new country.
- Are you an employee? Has your employer formally approved your remote work arrangement in your current location?

Value Added Tax (VAT)

- Are the services you provide taxable in your present location?
- Do you understand whether VAT depends on your location, your client's location, or where the service is consumed?
- Do you need to be VAT-registered at your current location?