



Withdrawal from the Labour Compensation Fund

FEBRUARY 2026

DOWER

With the extinction of the Labour Compensation Fund (FCT), the use of the existing funds was reassessed, and companies that contributed to the Fund may withdraw those amounts until December 31, 2026.

However, the withdrawal of these amounts is subject to very specific purposes, namely:

- i. Costs and investments related to employee housing;
- ii. Employee qualification and certified training;
- iii. Compensation due for termination of employment contracts of employees covered by the FCT (up to 50%);
- iv. Other investments carried out by mutual agreement between employers and employee representative bodies, namely childcare facilities and canteens.

Two years after the FCT funds were made available to companies, only 120 million euros have been withdrawn, according to a news report citing the Ministry of Labour.

With less than one year left to make withdrawals, there are still 517 million euros available – a very significant amount that companies can (and should) use to invest in their employees and, consequently, in their businesses.

■ Check the balance

On the Compensation Funds platform, you can check balances and transactions, as well as the available withdrawal limit.

The screenshot shows the homepage of the 'FUNDOS DE COMPENSAÇÃO' website. The top navigation bar includes links for 'DL 115/2023, DE 15/DEZ - FAQ', 'FCT - MANUAL UTILIZAÇÃO', 'FOLHETO INFORMATIVO', 'DOCUMENTOS DE GESTÃO', and 'ACESSIBILIDADE'. A green banner at the top states: 'O DL 115/2023, de 15 de dezembro altera os regimes jurídicos dos Fundos de Compensação do Trabalho definidos na Lei 70/2013 de 30 de agosto.' A blue banner below it states: 'A natureza e finalidade do FCT são profundamente alteradas, destacando-se a cessação definitiva das obrigações de registo dos empregadores e dos contratos de trabalho e da obrigação de efetuar entregas. As contas de registo individualizado por trabalhador são fundidas numa única conta global do empregador e as dívidas ao FCT são extintas.' A blue banner at the bottom states: 'O FGCT conserva a sua natureza e finalidades, mas mantém-se suspensa a obrigação de efetuar entregas para aquele Fundo enquanto vigorar o Acordo de Médio Prazo de Melhoria dos Rendimentos, dos Salários e da Competitividade. Clique aqui para consultar as FAQ.' To the right, a modal window titled 'FUNDOS DE COMPENSAÇÃO' has a 'ENTRAR' button and a green arrow icon.

Withdrawals may be made in 2 or 4 instalments, depending on the amount of capitalised funds, as follows:

- i. Amount below €400,000 – up to 2 withdrawals;
- ii. Amount equal to or above €400,000 – up to 4 withdrawals.

■ **Withdrawal Request**

The withdrawal request must also be submitted online, on the same platform, through the employer's reserved area, following these steps:

- iii. Select the withdrawal reason(s);
- iv. Submit the Withdrawal Request;
- v. Wait for the system to validate the file (up to 24 hours);
- vi. Receive notification in the platform's inbox once file validation is completed.

How we can help

At Dower, we can support you in planning and submitting withdrawal requests from the Compensation Fund, as well as in structuring the different withdrawal options.

During this stage of planning your annual investments, do not overlook this funding opportunity for areas such as training and qualification or other investments for employees.



Vânia Marques Soares
vms@dower.pt