

An aerial, top-down view of a large group of construction workers walking on a paved surface. They are wearing various colored hard hats (yellow, blue, white) and safety vests. The image is overlaid with a dark teal color filter. In the top left, there is an orange rounded rectangle containing the 'DOWER LINK' logo and text. The main title 'Withdrawal from the Labour Compensation Fund' is centered in the upper half in white and orange text. Below the title, the date 'FEBRUARY 2026' is written in orange. In the bottom right corner, the word 'DOWER' is written in orange.

 **DOWER LINK**

# 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:

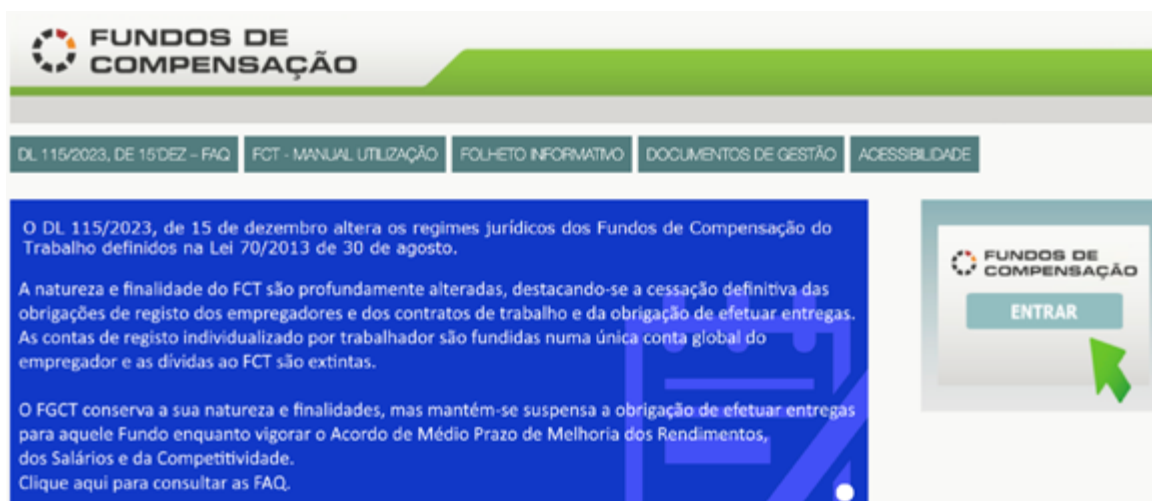
- i. Costs and investments related to employee housing;
- ii. Employee qualification and certified training;
- iii. Compensation due for termination of employment contracts of employees covered by the FCT (up to 50%);
- iv. Other investments carried out by mutual agreement between employers and employee 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Two years after the FCT funds were made available to companies, only 120 million euros have been withdrawn, according to a news report citing the Ministry of Labour.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.





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.**



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