Brazil is a beautiful, dynamic country with stunning scenery, a vibrant culture, and numerous attractions. With the largest population in Latin America and ranking fifth in the world for size, Brazil is a federal republic with an estimated 192 million inhabitants—and it is still rapidly growing, especially in urban areas.

The majority of people live in the south-central area, which includes the industrial cities of São Paulo, Rio de Janeiro and Belo Horizonte. São Paulo, capital of São Paulo State, is the biggest city in South America, the fourth biggest city in the world and a center of culture, research, education, arts and events. Brazil remains characterized by divisions between economic groups. Some 5% of the population owns 85% of the wealth, and more than 90% of the people live on 10% of the land.

Input from Cartus Global Supply Chain and our Destination Services Providers on the ground in Brazil points to several key areas of importance to the expat community. Of primary importance are the culture and business practices, the housing market, transportation, education and medical services, and safety. These areas are all addressed, with best practice recommendations, to help guide relocation managers as they consider policies for their assignees.
BUSINESS AND PERSONAL RELATIONSHIPS

Great importance is placed on family and social life in Brazil and, generally, belonging to a group. Brazilians are governed by a class system. Money, family, and education can be influential.

Personal Relationships

• Personal relationships are key to doing business in Brazil, hence the expression, “For friends, everything; for enemies, the law.” Personal relationships are enhanced by frequent face-to-face contact and socializing. The best way to break the ice with a Brazilian is to ask about his/her family or life outside of work.

• Brazilians tend to correlate sincerity with one’s ability to demonstrate caring. Brazilians are usually affectionate, tactile people—it is a way to deepen connections. Brazilians also value appearances, so never underdress for the occasion.

• Brazilians tend to “deal” with individuals, not companies. Brazilians are interested in the person they are speaking to, what they think, their opinions and experiences. Be prepared to share a bit about yourself, hobbies, family and travels, all within your level of comfort.

• Brazilians are early adopters, eager to embrace new technology. This preference is also expressed in housing, with most expat apartments having very modern finishes.

Business Relationships

• For meetings, be patient. Be prepared for meetings to be conducted at a casual, unhurried pace. Rather than getting right down to business, engage in conversation first. Also, try not to confuse perceived tardiness with a lack of commitment. Brazilians often work late into the evening to complete a project. Finally, be prepared to be interrupted during conversations. Brazilians are expressive and passionate conversationalists.

• Since Brazil is a hierarchical society, expect decisions to be made by the highest ranking individual. The people you initially negotiate with will often not have decision-making authority. Expect lengthy negotiations. Brazilians will take time to review details. Do not try to rush things!

• The concept of saving face is important, so you should always try to raise criticism or complaints in a roundabout way so as to avoid an insult. Take the time to provide reasoning for your approach. While working with Brazilians, you will definitely catch more flies with honey than with vinegar.

• Be prepared for a somewhat indirect approach to communication. Take the time to ask for clarification. It is widely agreed that there are some regional differences in terms of communication styles. For instance, though your business partners from Rio might be very easygoing, those from São Paulo may, at times, adopt a very formal and assertive tone.

• Deadlines: Rules and deadlines can sometimes be seen as guidelines. It is important to check progress throughout the project and plan for extra time.

TOP TIPS FOR SUCCESS

• Be on time for meetings, but expect a casual pace.

• Personal relationships are key to doing business in Brazil. The best way to “break the ice” with a Brazilian is to show interest in his/her life outside of work.

• Brazilians value appearances—never underdress for an occasion.

• Be prepared to engage in casual conversation before getting down to business in Brazil.

• Brazil is hierarchical, so decisions will be made by the highest ranking individual; that may not be the person you are negotiating with.

• Expect lengthy negotiations, and know that Brazilians like to review details; don’t try to rush things!

• Saving face is important in Brazil, so avoid confrontations or criticisms in group settings.
SAFETY AND SECURITY

Although some of the information and safety measures listed below may seem like common sense, they are worth keeping in mind:

- In general, it is recommended that you keep a low profile and exercise caution at all times, but especially at night. Become familiar with your neighborhood and learn what areas to avoid.

- Avoid looking lost. If you must look at a map or navigation app, walk into an establishment to do your research in a more private environment.

- Avoid using electronic devices in public and never leave electronics, money, or other valuables in unattended cars, visible to others.

- Be discreet when wearing valuables (jewelry, expensive bags, etc.) or when using an ATM; choose an enclosed establishment, rather than street ATM machines.

- It is recommended that corporations provide a security briefing to assignees prior to their moves into Brazil.

TOP TIPS FOR SUCCESS

- Use caution and discretion in using ATMs and displaying jewelry or valuables.

- Know your neighborhood, and avoid looking lost! When using navigation devices, do so in an establishment or protected spot.

- Companies should strongly consider providing assignees with security briefings before they arrive in Brazil.
TRANSPORTATION

Driving in Brazil
Traffic is a major concern in Brazil’s main cities—one that impacts choices of school, housing, and commutation patterns. Assignees wishing to drive in Brazil must observe Brazilian traffic legislation, and necessary authorization must be obtained.

To drive in Brazil, assignees must have a valid foreign driver’s license, regardless of the type of visa acquired (business or personal). Foreigners coming from countries included in the Vienna Treaty are allowed to drive up to 180 days with a license from their native country. After the 180-day period, they must apply for a Brazilian national driver’s license. In many cases, if the assignee has a permanent visa, she/he will first receive a temporary license before receiving a permanent one.

To obtain a Brazilian driver’s license:

- Some tests may be required, which will require an assignee to speak and understand some Portuguese.
- The following documentation will be required:
  - valid country’s driver’s license, valid RNM (Registro Nacional Migratório), CPF (Certificado de Pessoa Física), proof of residency, passport.

NOTE: Actual documents required to apply for a Brazilian driver’s license can vary depending on the city in which the expat will reside.

Similar to most countries, Brazil has some standard driving practices:

- Allow ambulances and fire trucks the right of way when their emergency lights are on.
- If stopped by a police officer, pull to the side of the road and present your driver’s license and documentation.
- There is no self-service—the standard practice is for the gas station attendant to pump your gas.
- It is the law to have infants and children in car seats, as appropriate for the age/weight.

Facts to take into consideration:

- Lack of road improvements and expansion, and a workday that often extends into evenings, can cause roads to be gridlocked, extending commutation times significantly. A five- to ten-mile trip in São Paulo or Rio will often take one hour.
- Beyond the congestion, Brazil’s inter-city roads are widely recognized as being very dangerous. Outside of the major cities, state roads (especially in the south) can be excellent, but federal interstate roads are often challenging due to lack of maintenance and confusing or nonexistent signage.
- Cars drive on the right side of the road in Brazil, and speed limits are universal. Larger highways have higher speed limits than urban/residential roads.
• In São Paulo, there is "Rodizio"; which means that depending on the last number of the license plate, a person can’t drive in the city one day of the week at specific times of the day/evening. Specifics are provided at the time a driver’s license is obtained.

Public Transportation
Public transportation is not generally considered a wise option for expatriates due to high crime rates and security issues. However, there have been significant investments in upkeep and security of the metro trains, and they are now considered to be a good transportation option in São Paulo and Rio.

Assignees should call recommended reputable taxi companies to request a taxi service; they usually arrive at the location in a few minutes.

The Metro
The São Paulo Metrô (Portuguese: Metropolitano de São Paulo), commonly called the Metrô, is the main rapid transit system in the city of São Paulo and the largest in Brazil. In Rio, the Metro (referred to as “The Metrô”) is the main rapid transit system in the city.

TOP TIPS FOR SUCCESS
• Foreigners coming from countries included in the Vienna Treaty are allowed to drive up to 180 days with a license from their native country. After the 180-day period, they must apply for a Brazilian national driver’s license.
• Some Portuguese is required to take the test for a Brazilian driver’s license.
• Traffic is a major concern in Brazilian cities. Commute times can be significantly extended due both to traffic congestion and lack of road infrastructure.
• Outside major cities, roads can be very dangerous.
REAL ESTATE MARKET

Market Customs:
Generally speaking, the real estate market is fast moving. There is also no Multiple Listing System (MLS). This means that there are no country controls over the real estate market and/or landlords’ listings. Landlords are free to list their homes as they wish and most will list a property with several realtors and at different listing prices. Something else to take into consideration is that many of the listings on websites are outdated and often pictures are not representative of the actual properties.

Types of Properties:
In São Paulo, you will find both apartments and houses in gated communities which are the most secure for expats. There are many more apartments available than houses, and the neighborhood where houses are located are further away from the city; so depending on where the company is located, the best option is an apartment. Properties are typically small compared to homes in many other countries, especially the bedrooms. The most common apartments have two to four bedrooms. Pet-friendly properties are limited in all price ranges.

Expat-Friendly Communities:
In São Paulo there are several expat-friendly communities. For families with children these are mostly located closer to the international schools. Singles or couples without children may prefer the several nice high rises in neighborhoods that offer social night life and are close to parks. Some examples are Moema and Jardins. Outside São Paulo you have other cities that offer houses in gated communities at a much cheaper cost, such as Alphaville, but traffic in São Paulo is one of the city’s major issues. Therefore, these locations are not always ideal depending on where the office is located.

Typical Lease Process/Customs
• Realtor fee: Landlord’s responsibility—the country custom is that the first month’s rent is paid directly to the realtor to cover the commission.
• Lease Term: 30 months, renewable at the end—30 days written notice required. Every 12 months, rent amounts will increase based on index.
• Guarantee Requirements: Corporate guarantors are the most common and acceptable way to guarantee a property. This must be a local entity.

Note: Not having a guarantor will limit the amount of properties, since some landlords will not accept other types of guarantee.
Other Types of Guarantee Options:

- **Bail Bond:** The expat must have all local documents.
- **Bank Insurance:** The expat must have all local documents.

**Note:** For both options mentioned; this can be done as corporate or independent (expats).

**If corporate:** the local company will need to provide many documents, such as company bylaws, financials, proof of salary for expat in question, etc.

**If personal:** the expat will be required to have all local documents. The processes are bureaucratic and considered expensive. The expat typically has to show proof of salary (pay stubs) in country for several months.

- **Security deposits:** Only applicable if there is no guarantee. This is not a best practice and most landlords will not accept this option. If acceptable, this could be three months + of rent, plus condominium fee and property tax.

**Acceptable Currency:** BRL (Brazilian Real)

**Diplomatic Clauses:** It is in the tenancy law and applicable throughout the lease term. If termination is due to a new job/transfer, with proper notice (30 days typically), no penalty would apply.

**Lease Cancelation:** In cases where expats break any of the lease clauses, a penalty of three months’ rent, proportional for the remaining lease term, will apply. If the expat terminates the lease for any other reason besides being transferred by the employer, three months’ rent penalty is applicable.

**Utilities:** Not included

**Appliances:** Typically only stove/oven

**Note:** Any other terms would need to be negotiated up front with the landlord and the outcome would vary from case to case. It is important to note that making requests outside of the country norm will greatly reduce the amount of properties available for showing, and/or may result in loss of property, since most landlords are not willing to negotiate terms.
### SÃO PAULO

#### APARTMENTS

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<tr>
<th>Accommodation size &amp; level</th>
<th>Studio</th>
<th>1 bedroom</th>
<th>2 bedrooms</th>
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<th>4 bedrooms</th>
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#### UNFURNISHED

<table>
<thead>
<tr>
<th>Accommodation size &amp; level</th>
<th>Studio</th>
<th>1 bedroom</th>
<th>2 bedrooms</th>
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#### HOUSES

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<th>5 bedrooms</th>
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#### UNFURNISHED

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<th>1 bedroom</th>
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<th>4 bedrooms</th>
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<td>Manager</td>
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<td>15,000.00 - 20,000.00</td>
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</table>
EDUCATION

Expatriates’ children mostly attend private, independent and international schools. Most International Schools have the International Baccalaureate (IB) Program. Private schools provide the best quality education.

There are several International Schools in Brazil, and most of them follow the International Calendar (from August to June).

Bilingual schools and Brazilian schools run from February to December.

Enrollment Process: It is recommended that assignees start the enrollment process six months prior to the expat’s move to Brazil, as most schools have a waiting list depending on the school year.

Most schools require children to be tested prior to acceptance.

School Fees: Some schools will charge a fee just to enter the waiting list and schedule a visit at the school. After the expat chooses the school their children will attend, an enrollment fee will need to be paid. Some schools accept the payment through an international wire transfer.

To enroll, the following documents are typically required:

- Former school transcripts
- Passport
- RNM (Registro Nacional Migratório)
- Medical reports

TOP TIPS FOR SUCCESS

- Take traffic patterns into consideration when deciding on a school.
- Start the school search process early—most schools have limited vacancies for some school ages.
- Some schools will charge a fee just to be put on the waiting list and schedule a visit.
BANKING

Bank accounts can only be opened if the expat comes to Brazil on a temporary or resident visa. The head of the family must also have a Brazilian work permit and a letter from the company detailing the expat’s monthly salary, job role, and work location in Brazil. The letter must be in Portuguese. If the assignee is married, both the assignee and spouse need Brazilian identification cards, such as the RNM (Registro Nacional Migratório) card. All family members (eight years and older) need a tax number (CPF, or Certificado de Pessoa Física). If the expat does not have a property in Brazil to prove his/her residency, the local company can prepare an introduction letter on company letterhead giving the expat’s temporary accommodation or work location.

Expats can use ATM machines even without having the necessary documents to open a bank account in Brazil. To withdraw cash, most local banks have their own ATMs that are widespread throughout the city. Expats can exchange their money or traveler’s checks at travel agencies, banks, hotels and exchange offices.

TOP TIPS FOR SUCCESS

• Bank accounts can only be opened if the expat as a temporary or resident visa, as well as required documentation.
• Expats can use ATMs even if they do not have the documentation needed to open a bank account. Once an account is opened, these ATMs can be used to pay bills, verify balances, make deposits and order new checkbooks.
• It is best to use ATMs during daylight hours and in protected locations, such as supermarkets or shopping centers. Being accompanied by a friend or colleague is also advisable.
• While common credit cards are accepted in many stores and restaurants in Brazil, they are not accepted by all, so check ahead of time to be sure your card will be accepted.
MEDICAL CARE

In big cities like São Paulo, Rio de Janeiro, and the main capitals of Brazil, private hospitals offer sound care and are staffed with renowned doctors and modern equipment. Many Brazilians, particularly in major cities, have private medical insurance. Most hospitals accept international insurance plans. Assignees should contact the nearest hospital upon arrival in Brazil, to make sure their insurance plan is accepted.

Finding a Doctor

General and family doctor visits are not the norm in Brazil, as people typically go see specialists. Making appointments first is critical. Typically, assignees with international medical plans are expected to pay doctors upfront and submit for reimbursement through their insurance companies.

TOP TIPS FOR SUCCESS

• Assignees should discuss their Healthcare Insurance Plans and/or coverage with their employers or designated parties during the planning phase of their assignment to Brazil.
BRAZIL BASIC FACTS

Full country name: Brazil

Capital: Brasília

Population: 200 million (2012) Brazil's ethnic composition is 55% European descent (primarily Portuguese), 38% a mixture of cultures (African, German, Japanese, Amerindian, etc.), 6% African and only 1% Amerindian. Nearly 50% of the population is under 20 years of age.

Official Language: Portuguese. While the language was influenced by Portugal's colonization of Brazil, only its form and personality are found here. Brazilian Portuguese differs in pronunciation and vocabulary throughout the country.

Official Currency: Real (R$)

Climate: The climate in Brazil is moderately tropical—that is to say, humid and hot. There are small variations in temperature, and it is comfortable in most parts of the country.

Summer is hot and rainy; the temperature varies between 18°C and 30°C (64°F - 86°F). January is normally the hottest month of the season.

During the winter, it is colder and dry; the temperature varies between 10°C and 22°C (50°F and 71°F). July and August are normally the coldest months of the season. Due to Brazil's size and extension, there is a great difference in temperature between Northern and Southern regions. In the North, the temperature is tropical all year-round and in the South it gets colder.

São Paulo is Brazil's largest city and the seventh largest worldwide. This makes it a significant destination for travelers around the world, both for business and pleasure. São Paulo is the capital of the São Paulo state. It is particularly rich in historical, political and cultural value, giving visitors an authentic, memorable experience of a fascinating country.

Because of its heritage and history, São Paulo is home to a number of statues, parks, museums and galleries. These create the perfect ambience in which to wander, while taking in the sights and sounds of this destination.

Rio de Janeiro is one of Brazil's most popular and frequented tourist destinations. Its vibrant city venter is bursting with culture and pulsating with a deep sense of history and heritage. Rio, as it is commonly known, is the second largest city in Brazil and the third largest metropolis in South America, making it the most visited city in the Southern Hemisphere.

Content for this publication was provided by Cartus Supply Chain, LARM Brazil, Living in Brazil, and MRS.