

# BRAZIL

An everyday guide to expatriate life and work.



Together, all the way.™



# BRAZIL COUNTRY GUIDE

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### Quick facts<sup>1</sup>

**Capital:** Brasília

**Population:** 210 million

**Major language:** Portuguese

**Major religion:** Catholicism

**Currency:** Brazilian Real (BRL)

**Time zone:** GMT -2, GMT -3, GMT -4 and GMT -5. Some parts of the country observe daylight savings time from November to February.

**Emergency number:** 192

**Electricity:** 110V/220V, 60Hz. Plugs vary but sockets are usually two-pronged and most can accommodate flat or round pins.

**Drive on the:** Right

<sup>1</sup> <http://www.expatarrivals.com/brazil/essential-info-for-brazil>



## Overview

As the largest country in South America, it's hard to miss Brazil on a map, and in person it makes just as strong an impression. From the big-city glamor of Rio de Janeiro and the famous shores of Copacabana, to the vast rainforests filled with diverse wildlife, Brazil has something for everyone. It's not just Brazil's beauty that lures expats to its shores, though - job opportunities, friendly locals and a fantastic lifestyle are also major draw cards.

Brazil has a strong economy that's rooted in its abundant natural resources. Though the country is no longer experiencing the economic boom of the early 2000s, the mining, manufacturing and agriculture industries continue to be a steady source of income. There's lots of competition for work, but highly skilled expats, particularly those with a good grasp of Portuguese, have the best shot at landing a job.

This guide offers expats everything they need to know about life in this South American giant - from practical aspects like visas, healthcare and accommodation, to more complex matters like navigating cultural differences and doing business successfully.

## Getting Started

### Climate and weather

Owing to its large size, the climate throughout Brazil is varied, covering six climactic zones. Coastal cities such as Rio de Janeiro and Salvador are warm throughout the year with temperatures only rarely falling below 68°F (20°C). Inland areas on the plateau are a little cooler, with cities like Brasília and São Paulo having mild climates in comparison to the coast.

<sup>1</sup> Brazil's rainforests, covering 60% of the country, are consistently hot and humid, experiencing rainfall throughout the year.<sup>2</sup>

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1 <https://www.climatestotravel.com/climate/brazil>

2 <http://www.brazil.org.za/rainforests-of-brazil.html>

### Visas

Nationals of certain countries that have an agreement with Brazil may visit for up to 90 days visa-free, while others will need to apply for a tourist visa, also valid for 90 days. This can be done online, although an in-person visit to one's local Brazilian embassy or consulate may also be required as part of the application process.

To take up employment in Brazil, expats must apply for a work permit and a temporary or permanent residence permit. A job offer is needed in order to start the work permit application process.<sup>1</sup>

### Accommodations

There's a wide variety of accommodation to choose from in Brazil, with the most popular among expats being in the form of apartments, condominiums or gated housing communities. While it's possible for foreigners to buy property in Brazil, most expats choose to rent. The standard of housing is generally good, though rental costs can be expensive, especially in large cities.

Expats can find accommodation by making use of a real estate agent, or through other channels such as word of mouth, online property portals and local newspapers. It's important that expats do some research regarding which suburbs are safe, as some areas have a high crime rate. Real estate agents, locals or online expat forums can be a good source for this kind of information.

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1 [http://cglondres.itamaraty.gov.br/en-us/visas\\_to\\_brazil.xml](http://cglondres.itamaraty.gov.br/en-us/visas_to_brazil.xml)

Accommodation is often rented unfurnished, with even basics such as light fittings and kitchen appliances being absent.<sup>2</sup> Most rental contracts are for 18 months or longer, with the usual deposit being two to three months' worth of rent. The cost of utilities, such as water and electricity, is typically borne by the tenant.<sup>3</sup>

### Schools

Public education in Brazil faces many challenges, from high drop-out rates to relatively low levels of functional literacy throughout the country, despite education being free and compulsory from the ages of six to 14. This is largely the result of inadequate funding to public schools, which vary greatly in quality of education. In addition, public schools teach only in Portuguese, so most expats prefer to send their children to private or international schools instead.<sup>4</sup>

International schools teach foreign curricula, usually in the language associated with the country of origin. Some of the most popular curricula taught by international schools in Brazil include that of the UK, US and the International Baccalaureate. Standards of education in these schools are generally high but fees can be expensive. The cities of Brasília, Sao Paulo and Rio de Janeiro have the largest concentrations of international schools, but there are a few other international schools scattered throughout the country.

A less expensive alternative is bilingual private schools, which offer the Brazilian curriculum in both Portuguese and a foreign language such as English, French, or German.<sup>5</sup>



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2 <http://www.expatarrivals.com/brazil/accommodation-in-brazil>

3 <https://transferwise.com/us/blog/renting-process-in-brazil-guide>

4 <http://www.brazil.org.za/brazil-education.html>

5 <http://www.expatarrivals.com/brazil/education-and-schools-in-brazil>



## Culture

The cultural makeup of Brazil is intertwined with its history as a Portuguese colony and its involvement in the Atlantic slave trade. Catholicism plays a significant part in Brazil's culture today, as does the wide variety of ethnic and racial backgrounds of Brazilians. As can be found throughout Latin America, though, Brazilian locals are usually warm, welcoming and sociable.<sup>1</sup>

## Language

The official language of Brazil is Portuguese, and for many Brazilians the language is closely interwoven with their sense of national and personal identity. Only a small percentage of the country's population is able to speak even basic English, so it's essential that expats learn some Portuguese, particularly if living outside of major tourist cities.<sup>2</sup>

## Social etiquette and cultural faux pas

Though Brazil is considerably Westernized, societal norms are still very much influenced by traditional Catholic and Latin American values. To avoid any social missteps, here are a few tips on what to expect.

- Brazilian society is stratified by class, and there is a great deal of wealth inequality throughout the country. The proximity of glamorous seaside resorts to slums known as favelas can be a shocking contrast for new arrivals. Well-off locals are often proud to show off their wealth, and this may take some getting used to for expats from more egalitarian cultures.
- Brazilian locals are friendly and will often express this physically. In social situations, the standard greeting is an air kiss and, in general, expats may have far less personal space than they're used to. Physical touch is often a normal part of having a conversation and shouldn't be mistaken for flirting.<sup>3</sup>

<sup>1</sup> <http://www.expatarrivals.com/brazil/culture-shock-in-brazil>

<sup>2</sup> <http://monitor.icef.com/2015/08/the-brazilian-market-for-english-language-learning/>

<sup>3</sup> <http://www.expatarrivals.com/brazil/culture-shock-in-brazil>

- The concept of machismo is prevalent in Brazil, and is linked to the historically patriarchal structure of the Catholic Church. Though becoming less widespread, expat women may encounter this attitude in one form or another. To avoid confrontation, it's best to not take it personally, and to have a good sense of humor.
- Family is of great importance to Brazilians, and most children will continue to live with their parents into adulthood, until they get married. Guests in the home are generally treated as being part of the family and hosts will go out of their way to be hospitable. If invited to a person's home, any offers of food or drink should be accepted. For dinner parties, it's appropriate to bring a small gift of chocolates or flowers.<sup>4</sup>

## Eating

Food is a central part of life in Brazil and mealtimes are valued as a chance to catch up with family and friends. Lunch is the main meal of the day, and while expats will easily be able to find familiar Western dishes and ingredients in their new home, it would be a shame to neglect exploring local Brazilian cuisine.

Beans, rice and meat are staples, all of which are masterfully combined in the national dish, feijoada – a rich bean stew served with pork and rice. Root vegetables and tropical fruit also feature prominently in local cuisine, and the country's long coastline offers an abundance of seafood, often served in the form of stews.<sup>5</sup>

On the whole, eating out in Brazil is surprisingly affordable. Expats will be spoiled for choice, with options from renowned fine-dining restaurants to tempting street food stalls. Diners will be able to easily find both local fare and international favorites.

<sup>4</sup> <https://www.commisceo-global.com/country-guides/brazil-guide>

<sup>5</sup> <http://thefoodiebugle.com/article/cooks/brazilian-food-and-customs>



## Drinking

Brazil's warm climate and dazzling beaches offer the perfect backdrop for enjoying an icy beer or cocktail. The national liquor is cachaça, a rum-like sugarcane spirit that's the main ingredient in the infamous caipirinha cocktail. Alcohol is a regular part of mealtime in Brazil, and it's not unusual for all family members to enjoy a glass of wine with lunch or dinner. After-work drinks are also a frequent pastime and are a good opportunity for getting to know one's coworkers.<sup>6</sup>

## Holidays

Brazil has nine compulsory national holidays as well as a few regional or optional public holidays that employers can choose to give to employees.<sup>7</sup> The national holidays are as follows:

New Year's Day - 1 January

Good Friday - March/April

Tiradentes Day - 21 April

Labor Day - 1 May

Independence Day - 7 September

Our Lady of Aparecida - 12 October

All Souls' Day - 2 November

Republic Day - 15 November

Christmas Day - 25 December

## Transport

Towing to its large size, getting around in Brazil is not always easy, particularly if intending to travel to rural areas. If traveling across the country, a bus can be a surprisingly comfortable way to travel, but the journey may be long. Another faster option is to go by plane. Sometimes boats are the only way to get somewhere, if needing to cross the Amazon River.<sup>8</sup>

Within major cities, traffic can be intense, drivers unpredictable and parking spaces few and far between - so it's always a good idea to explore alternative modes of local transport if possible. Rio de Janeiro and Sao Paulo both have good metro systems, but in cities without a metro, taxis or buses are usually good alternatives.<sup>9</sup>

## Getting in touch

Telecommunications in Brazil are well developed, making it easy to stay in touch with loved ones back home as well as new friends in the country. Those in rural areas may have to deal with slightly patchier reception, but it should still be relatively easy to get connected.<sup>10</sup>

## Telephone

Landline usage in Brazil is declining, with mobile phone usage on the rise. The four major mobile operators are Vivo, TIM, Claro and Oi. Both prepaid and postpaid options are available, with prepaid plans being the easiest and most popular way to connect to a network.<sup>11</sup>

## Internet

The largest internet market in South America, Brazil has around 140 million internet users. There's good coverage in the major cities, particularly in the southern and central regions of the country, with home broadband easily available and an increasing number of public WiFi hotspots. The rural areas in the north aren't as well covered, but it's possible to access the internet via satellite.<sup>12</sup>

## Postal Services

Correios is the national postal service, which is largely considered to be fast and reliable. For important documents or parcels, some expats prefer to use private courier companies such as DHL and FedEx.

## Employment

### The job market

In the early 2000s, Brazil was one of the fastest growing economies globally, but during the worldwide recession, growth slowed significantly. Today, the Brazilian economy has recovered to some extent but work opportunities are scarcer than before, and there's more competition for positions.

That said, Brazil remains one of the world's top economies, with much of its income stemming from mining, agriculture and manufacturing.<sup>13</sup> Expats may also be able to find work in sectors with skill shortages, such as construction, IT and finance.<sup>14</sup>

<sup>6</sup> [http://www.visaexpress.net/brazil/food\\_drink.htm](http://www.visaexpress.net/brazil/food_drink.htm)

<sup>7</sup> <https://www.officeholidays.com/countries/brazil/index.php>

<sup>8</sup> [https://wikitravel.org/en/Brazil#Get\\_around](https://wikitravel.org/en/Brazil#Get_around)

<sup>9</sup> <http://www.expattarrivals.com/brazil/transport-and-driving-in-brazil>

<sup>10</sup> <http://www.expattarrivals.com/brazil/keeping-in-touch-in-brazil>

<sup>11</sup> <http://thebrazilbusiness.com/article/getting-a-mobile-phone-in-brazil>

<sup>12</sup> <https://www.statista.com/topics/2045/internet-usage-in-brazil/>

<sup>13</sup> <https://www.cia.gov/library/publications/the-world-factbook/geos/br.html>

<sup>14</sup> <http://www.expattarrivals.com/brazil/working-in-brazil>

## Income tax

Income tax in Brazil is charged at a progressive rate from 0 to 27.5%. Those who are classified as residents for tax purposes pay tax on their worldwide income, while those not considered tax residents only pay tax on locally derived income. In Brazil, a resident for tax purposes is someone who holds a permanent visa; holds a temporary visa and has a local job; or holds a temporary visa with no local job, but is in the country for 183 days or more out of every year.<sup>15</sup>

## Business etiquette

As a large country with many different cultures, business etiquette can vary throughout Brazil. However, some principles of doing good business can be broadly applied.

Brazil is largely a family-oriented society, and it follows that personal relationships are extremely important in doing business. For example, knowing the right people can make it much easier to get a foot in the door. Having secured a meeting, be prepared to spend some time getting to know Brazilian associates on both a personal and professional level. The structure of businesses in the country is often hierarchical, with the most senior person making the final decisions.<sup>16</sup>

Appearance is important in Brazil, so expats should present themselves well, opting for clothing that is stylish yet conservative. A handshake is the customary greeting, though there may be some back slapping between men, and eye contact should be maintained. Time is somewhat flexible in Brazil so it's possible that local associates will arrive late for meetings. This shouldn't be seen as a sign of disrespect, although expats themselves should always be on time.<sup>17</sup>

## Retirement

Thanks to its balmy weather, stable economy and some of the smaller cities' relatively low cost of living, Brazil is a popular retirement destination. Expats over the age of 60 with a regular source of income are eligible to apply for a permanent visa for retirement.<sup>18</sup>

## Finance

### Currency

The official currency of Brazil is the real (BRL), divided into 100 centavos. Money is available in the following denominations.

- Coins: 5, 10, 25, 50 centavos and 1 BRL
- Notes: 2, 5, 10, 20, 50 and 100 BRL

<sup>15</sup> <https://home.kpmg.com/xx/en/home/insights/2011/12/brazil-income-tax.html>

<sup>16</sup> <https://www.communicaid.com/country/brazil/>

<sup>17</sup> <https://www.todaytranslations.com/doing-business-in-brazil>

<sup>18</sup> <https://www.insidermonkey.com/blog/10-best-places-to-retire-in-brazil-588783/>

## Cost of living

The cost of living in Brazil tends to vary from city to city, with the cost of living in Sao Paulo being comparable to that of London. It's also somewhat expensive to live in Rio de Janeiro, though it's significantly cheaper than Sao Paulo.<sup>19</sup>

The main expense for those living in Brazil is likely to be accommodation, though cleaning and other home maintenance services are generally inexpensive. Expats sending their children to an international school should ensure their budget can accommodate the hefty school fees charged.

Grocery bills can be high, but shopping in local markets for regionally produced goods can bring the cost down. Though imported items are easily available, they can be expensive.<sup>20</sup>

## Banking

Brazil's well-developed banking system makes it easy to manage one's money in theory, although practical matters can complicate the process. Service in local banks is generally good, but there may be a language barrier to contend with, so it might be useful to bring along a friend to translate. Many banks also offer online banking services, but again, these are usually only available in Portuguese. International banks such as HSBC and Santander have a presence in Brazil, alongside local banks such as Banco do Brasil, Caixa Econômica Federal, Itaú Unibanco and Banco Bradesco.

To open a bank account, expats will need their resident visa, passport and CPF (tax ID number), as well as proof of address and income.

ATMs are widely available in cities, but expats should be aware that not all will necessarily accept foreign cards. Note that the government attaches a percentage charge to almost all transactions. When in the more rural parts of the country, it may be necessary to use cash.<sup>21</sup>

## Health

Though everyone in Brazil is entitled to free healthcare (including foreigners), public hospitals are overcrowded and the quality of care is generally poor. Good private care is available, but it comes at a high cost – the highest in all of Latin America, in fact – so expats should ensure they're covered by private health insurance.<sup>22</sup>

<sup>19</sup> <https://mobilityexchange.mercer.com/Portals/0/Content/Rankings/rankings/col2017a986532/index.html>

<sup>20</sup> <http://www.expattarrivals.com/brazil/cost-of-living-in-brazil>

<sup>21</sup> <http://www.expattarrivals.com/brazil/banking-money-and-taxes-in-brazil>

<sup>22</sup> <http://www.telegraph.co.uk/news/health/expat->

<sup>7</sup> [health/8737945/Expatriate-guide-to-Brazil-health-care.html](http://www.telegraph.co.uk/news/health/expat-health/8737945/Expatriate-guide-to-Brazil-health-care.html)

## Private Medical Insurance

Foreigners aren't legally obligated to purchase private medical insurance, but it's highly recommended due to the high cost attached to treatment in the private healthcare sector. Without payment upfront or proof of insurance, private hospitals will refuse to treat a patient. If moving to Brazil for work, some companies may offer health insurance as part of the employment package.

## Emergencies

In a medical emergency, a private ambulance service should be used. It's best to plan in advance and have a list of emergency numbers on hand in case they're needed. Insurance providers should be able to provide such a list.

State ambulance services tend to be slow and will only provide transport to a public hospital. As a result, they aren't recommended, but can be reached by dialing 192 if necessary.<sup>23</sup>

## Pharmacies

Pharmacies are available throughout Brazil and are most easily found in city centers or attached to hospitals. Thanks to the government's investments in the production of generic drugs, medication is generally affordable. Normal operating hours are from around 8am to 10pm daily, with some pharmacies open around the clock.<sup>24</sup>

## Health Risks

There is a risk of contracting mosquito-borne diseases in Brazil, such as malaria, dengue fever and yellow fever. Appropriate precautions should be taken to avoid being bitten, and prophylaxis is recommended in some areas of the country.

## Vaccinations

There aren't any required vaccinations to enter Brazil, but routine vaccinations such as mumps, measles, rubella, polio and tetanus should be kept up to date. Additionally, vaccinations for hepatitis A and typhoid are recommended.<sup>25</sup>

<sup>23</sup> <https://www.trekmedics.org/database/brazil/>

<sup>24</sup> <http://thebrazilbusiness.com/article/buying-medicines-in-brazil> <sup>25</sup> <https://wwwnc.cdc.gov/travel/destinations/traveler/none/brazil>

