

# BASIC CONSUMER RIGHTS FOR REFUGEES AND IMMIGRANTS

Realization

**PROCON**SP

Support



# TECHNICAL INFORMATION

Primer: Basic Consumer Rights for Refugees and Immigrants

**Tarcísio Gomes de Freitas**

*Governor of the State of Sao Paulo*

**Fábio Prieto**

*Secretary of State for Justice and Citizenship*

**INSTITUTIONAL AND TECHNICAL COORDINATION - FUNDAÇÃO PROCON-SP**

**Luiz Orsatti Filho**

*Executive Director*

**Elaine da Cruz**

*Director of Studies and Research*

**Nilciane Zalpa**

*Technical Advisor*

**INSTITUTIONAL PARTNERSHIP TRANSLATION AND GRAPHIC SUPPORT**

**Giuliano Campos de Farias**

*Center for Combating Human Trafficking - NETP of the Department of Justice*

**ACNUR – Agência da ONU para Refugiados**

*Spanish Translation: Maria José Mazariegos*

*Graphic design and layout (Portuguese): Gê Lima*

**Caritas Arquidiocesana de São Paulo - CASP**

*Persa translation: Mohammad Reza Afshar*

**Federação das Associações Muçulmanas do Brasil - FAMBRAS**

*Arabic and English translation: Abdo Mourad*

**Missão Paz**

*French translation: Arthur Balthazar Caron*

**PAAHM- POSTO AVANÇADO DE ATENDIMENTO HUMANIZADO AO MIGRANTE DO AEROPORTO INTERNACIONAL DE GUARULHOS-SP**

**GRAPHIC DESIGN AND LAYOUT**

**Social Communication Department - Fundação Procon-SP**

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# INTRODUCTION

This booklet was prepared by Procon-SP with the aim of gathering and presenting basic information so that you can understand your rights and responsibilities and to know where and how to seek help whenever you feel harmed in a consumer relationship.

Procon-SP is a public agency of the State of São Paulo, linked to the State Secretariat for Justice and Citizenship. It offers free assistance both in person and online through its official website. .

We understand that there are many challenges for those arriving in Brazil to settle as refugees or immigrants. That is why we have compiled important information based on the most common topics in consumer relations at this initial stage, such as housing, education, financial services, telecommunications, and transportation.

All individuals who enter the country voluntarily or as refugees, regardless of nationality, have the same consumer rights guaranteed to Brazilian citizens, as established by Law No. 8,078 of 1990, known as the Consumer Defense Code (CDC).

Refugees and immigrants with provisional documentation have the right to obtain a CPF (Individual Registration) issued by the Federal Revenue Service. With this number, they can access basic free services, such as medical care through the public health system (SUS), as well as other services available in the Brazilian consumer market in general.

# 1

# BASIC CONSUMER RIGHTS FOR REFUGEES AND IMMIGRANTS

## HOW TO MAKE A COMPLAINT

If you have a consumer problem, first try to solve it directly with the service provider. If that doesn't work, reach out to PROCON SP (Brazilian consumer protection agency) and submit your complaint. Make sure to have your purchase receipts and a detailed record of all communications with the provider. For further information, you are invited to consult the Consumer Protection Code (Law 8,078, dated September 11, 1990) and visit the PROCON-SP (Brazilian consumer protection agency) website or one of their physical offices.

### RIGHT TO INFORMATION

All consumers have the right to receive clear and adequate information. Products must contain accurate and precise details regarding their quantity, weight, composition, characteristics, quality, expiration date, price, and any risks they may present. Product prices must be indicated per unit of measurement, such as per kilogram, liter, meter, etc.

Service offers must also include information about their characteristics, price, and any associated risks. Consumers have the right to receive a written estimate, including details such as the start date and the estimated time for completion of the service, among other information.

### WARRANTY AND CONTRACT

Every product or service has a warranty period of 90 days for durable goods and services, and 30 days for non-durable ones. The supplier may offer an additional warranty, which must be clearly stated in a "Warranty Certificate" provided along with the product or service.

Any contract must be provided before signing, written in clear and easy-to-understand language, and highlight the main information and conditions of the agreement.

## RIGHT OF WITHDRAWAL

For purchases made online, such as on websites, social networks or other electronic means, and also by telephone, it is possible to cancel the purchase within 7 days from the date of purchase or the date of delivery of the product or the start of the provision of the service. This right of withdrawal applies to all means of distance purchasing.

## ENSURING YOUR RIGHTS

When making a purchase, always request the receipt or tax invoice. These documents are important to prove who sold the product, when it was purchased, and under what conditions the product or service was acquired.

Also keep promotional brochures, receipts, and especially signed contract copies and any other documents related to your purchase.

For online purchases, take a screenshot, save emails, audio messages, and chat exchanges.

Keep the warranty terms and product assembly and/or user manuals organized together in a folder.

# WHAT TO DO ?

### 1. WHEN A PRODUCT HAS A DEFECT

If the product is under warranty, contact the supplier (store or manufacturer) and take it to an authorized technical service center. If the issue is not resolved within a maximum of 30 days, you have the right to choose whether to exchange the product, receive a refund of the amount paid, obtain a discount on the price.

However, for a product considered essential, that is, one that is indispensable to the consumer's daily life, the exchange, refund, or discount may be requested immediately.

### 2. WHEN A SERVICE IS POORLY PROVIDED

If the contracted service is not performed, if it does not work properly or delivered differently than promised, you can choose between requiring that the service be redone at no additional cost; cancelling and requiring a refund of the amount paid or obtaining a discount on the price.

### 3. WHEN AN OFFER IS NOT FULFILLED

If the supplier fails to deliver the product or does not fulfill the obligations agreed upon in the contract, the consumer has the right to demand that the offer be honored, accept an equivalent product or service, or request the cancellation of the contract.

In this case, if any payment has already been made, it must be immediately refunded, either in full or proportionally.

# 2

# HOUSING

The first step for a migrant or refugee who wishes to rent or purchase a property or a lot is to contact a licensed real estate agency registered with the Regional Council of Realtors (CRECI-SP – Conselho Regional de Corretores de Imóveis – [www.crecisp.gov.br](http://www.crecisp.gov.br)).

## TIP

Evaluate the neighborhood where you intend to rent: its distance from work, access to public transportation, whether there is a support network, and whether there are people from your home country nearby.

## RENTAL / LEASE

In Brazil, rental agreements handled through a real estate agency are governed by the Tenancy Law (Lei do Inquilinato) and are considered a consumer relationship.

If you rent directly from the property owner or sublet (rent all or part of a property, or a room, from someone who is already a tenant) without the owner's written consent, you will not be protected under consumer law. In case of problems, any disputes must be resolved through the courts.

Likewise, informal rental agreements based solely on verbal arrangements are strongly discouraged. The absence of written documentation can significantly hinder legal proceedings in the event of a dispute.

When renting a property, it is essential to visit the chosen place before signing the contract. The contract must include the following written information, such as the names, addresses, and identification details of both the landlord and the tenant, as well as:

- Description and address of the property
- Lease term
- Adjustment index (usually annual)
- Security deposit or other guarantee chosen by the tenant

## TYPES OF GUARANTEES

**Security Deposit:** An amount equal to three months' rent, deposited into a savings account. It can be refunded at the end of the lease.

**Guarantor:** A person designated by the tenant who becomes financially responsible in the event of non-payment.

**Rent Insurance:** A monthly insurance fee paid by the tenant instead of having a guarantor. This amount is non-refundable.



## ATTENTION:

Demanding more than one type of guarantee is illegal and considered a criminal offense.

The Urban Property Tax (IPTU), collected by city governments, the maintenance and utility costs of common areas in apartment or housing complexes (known as condomínio fees), and optional fire insurance premiums may be charged to the tenant, but must be clearly stated in the lease.

### INSPECTIONS

Property inspections must be arranged by the landlord or real estate agency before the tenant moves in and after they move out. A detailed report must be issued describing the condition of the property. This helps prevent disputes over existing or future damage.

### RENT ADJUSTMENT

The rent may be adjusted every 12 months based on official inflation indexes (it may never be adjusted based on foreign currency or the Brazilian minimum wage).

### RENT REVIEW

A rent review may take place when the lease has a long duration, and the rent is significantly below market value.

### MOVING OUT

The property can be vacated by either the landlord or the tenant, under terms and deadlines defined by the Tenancy Law.

### EARLY TERMINATION OF THE LEASE

If the tenant wishes to move out before the lease ends, they must notify the landlord and pay the contractual termination fee, which is proportional to the remaining lease term.

## ARBITRATION CLAUSES

Pay attention to any clause that imposes arbitration for resolving rental disputes, especially in contracts signed through online platforms. Tenants are not required to submit to arbitration. If you have any issues, you can contact Procon-SP (São Paulo's public consumer protection agency), or reach out to CEJUSC (<https://www.tjsp.jus.br/Conciliacao>), or the Small Claims Court (<https://www.tjsp.jus.br/JuizadosEspeciais>). All of them offer free assistance.



**ATTENTION:** Be cautious when renting through international platforms. If the company does not have an office in Brazil, you will not be able to file a complaint with Procon (the local consumer protection agency).

### SEASONAL RENTALS

Because it is considered a service agreement, it falls exclusively under consumer protection regulations. For stays of up to 90 days, the contract must include:

- Check-in and check-out dates;
- Name and address of the property owner;
- Price and payment terms;
- General description of rooms and furnishings, if applicable.

## PURCHASE OF PROPERTY OR LOT / LAND

### Used Property

Evaluate habitability, condition of plumbing and electrical systems, and look for cracks, mold, and humidity. Essential documents for verifying the property's legal status include, Property Registration Certificate, Negative Certificates from the Federal Court, Civil and Labor Court Distributors and Proof of no outstanding condo fees.

### Off-plan Property (under construction)

Focus on delivery time and payment installments. You may have to pay for both the property and temporary housing until construction is complete.

Check whether the building plan has been approved by the local City Hall, whether the square footage listed in the contract matches the approved plan, and whether the project's incorporation has been officially registered with the Real Estate Registry Office

<https://www.registroidmoveis.org.br/servicos-interno/transacoes-imobiliarias>).

### Financed Property (SFH)

The Housing Finance System (SFH) is available for purchasing new or used properties, including for migrants and refugees with permanent visas. Its terms and interest rates are regulated by the federal government. Repayment can extend up to 35 years, and the property itself serves as collateral.

### Land or Lots:

Purchasing land requires similar precautions. Visit the location; verify with City Hall whether the subdivision is legally approved; check for a deed (which legally validates the sale and ownership); confirm the land is not in a protected area; and verify if there are any construction restrictions.

To find out if you can apply for financing through the SFH, you can run a simulation using the link: <https://www.caixa.gov.br/voce/habitacao/financiamento-de-imeveis/Paginas/default.aspx>

## NEVER STAY ON THE STREETS

There are shelters available free of charge. Some are run by the government, others by nonprofit organizations. To learn more about how they work and the rules for using them, visit:

- **Centro POP:** [https://capital.sp.gov.br/web/assistencia\\_social/imigrantes/](https://capital.sp.gov.br/web/assistencia_social/imigrantes/) or call 156 (available only in the city of São Paulo-SP)
- **Social Assistance Reference Centers (CRAS)**
  - <https://www.gov.br/pt-br/servicos/acessar-o-cras-centro-de-referencia-da-assistencia-social>
  - [https://capital.sp.gov.br/web/assistencia\\_social/w/cras/326712](https://capital.sp.gov.br/web/assistencia_social/w/cras/326712)
- **Specialized Social Assistance Reference Centers (CREAS)** [https://capital.sp.gov.br/web/assistencia\\_social/w/protecao\\_social\\_especial/330936](https://capital.sp.gov.br/web/assistencia_social/w/protecao_social_especial/330936)
- **\*Partner Shelters in Brazil:** <https://help.unhcr.org/brazil/onde-encontrar-ajuda/organizacoes-parceiras-da-sociedade-civil/>

# 3 SCHOOL EDUCATION

## PUBLIC EDUCATION

In Brazil, education is a social right guaranteed by Article 6 of the Federal Constitution. The government must provide free public schooling to everyone.

Basic education — consisting of preschool, elementary, and high school — is free for all children and teenagers between 4 and 17 years old, according to the Education Guidelines and Framework Law. Free education is also available for young children (ages 3 to 5) and adults (15 and older) who did not complete elementary or high school.

Enrollment in public schools must be done at the school itself by the students if they are 18 or older, or by a parent or legal guardian if the student is a minor.

Anyone seeking professional training for the job market can apply to state technical schools (ETECs), which are free and offer more than 260 technical and specialization programs. Admission is through an entrance exam known as the "vestibulinho" (<https://vestibulinho.etc.sp.gov.br/>)

## FREE PUBLIC EDUCATION IS A RIGHT FOR ALL

To find the nearest ETEC in your region: <https://www.cps.sp.gov.br/etec/etecs/>

## PRIVATE EDUCATION

In Brazil, it is also possible to attend early childhood, elementary, secondary, and higher education through private schools. In these cases, the relationship is considered a consumer contract since you are paying for the service, and it is essential to understand your rights.

Current students have the right to renew their enrollment, but they must clear up any outstanding debts beforehand.

## CONTRACT AND REGISTRATION FEES

The school contract must be read carefully. According to Article 31 of the Consumer Protection Code, the document must include clear and accurate information. If you have questions, contact the school before signing. Tuition may be charged by semester or annually and is usually divided into monthly installments. Schools also typically charge a registration fee, which must be deducted from or included in the total tuition fee. The total number of monthly installments may not exceed 12 in one year.

## TUITION ADJUSTMENT

Tuition increases are legal once a year, but they must reflect actual changes in the school's operational costs — such as staffing or infrastructure improvements. Upon request, the school must provide a breakdown of these costs.

## SCHOOL SUPPLIES

When purchasing school supplies, consumers have the freedom to research and compare prices. Therefore, schools cannot require families to buy from a specific store or dictate which brands to purchase. Doing so constitutes “tied selling”, a practice prohibited under Brazil's Consumer Protection Code. The only exception applies to specific workbooks that are part of the school's adopted educational system.

Likewise, schools are not allowed to request collective-use items, such as toilet paper or cleaning products from students.

## NON-DEGREE COURSES

There is a wide range of non-degree courses available in Brazil, including arts, languages, computer skills, crafts, and vocational training. These may be free when offered by public institutions, nonprofit organizations, or NGOs, or paid when offered by private companies. In the latter case, this constitutes a consumer relationship governed by the Consumer Protection Code.

## COURSE CANCELLATION

The cancellation terms for non-degree courses must be clearly outlined in the contract. If enrollment was made outside of the educational provider's premises—such as via the internet, WhatsApp, phone, or at home—the consumer is entitled to cancel the agreement within seven (7) calendar days from the contract signing date, with the right to a full and immediate refund of any amount paid.

To ensure legal proof, submit the cancellation request in writing (this may include a handwritten letter, email, or text message), send it directly to the institution within the 7-day period, and retain a copy or receipt of the communication for your records.

## ATTENTION!

- Be cautious with schools that promise guaranteed employment after completing a course, as there is no way to ensure a student's placement in the job market. Be suspicious if a company promises a job upon course completion — it could be part of the so-called "scholarship scam." Do not sign up and report it to Procon-SP (São Paulo's consumer protection agency).
- Be careful with "free" courses that require the purchase of expensive course materials. If you're dissatisfied, you may find it difficult to return the materials and get a refund.
- Pay attention to vocational training programs that offer professional certification. Depending on the field, the course may need to be officially recognized by a professional licensing board or council.
- Before enrolling, visit the course location, check the facilities and available resources, talk to current students, and, if possible, attend a trial class.



## HIGHER EDUCATION

Higher education programs in Brazil are only valid if they are authorized and recognized by the Ministry of Education (MEC). This ensures that private institutions meet minimum quality standards. (MEC - Ministry of Education - Contact: [mecsp.metasix.solutions/portal](https://mecsp.metasix.solutions/portal) - Phone: 0800-616161). Before enrolling in a private college or university, visit the E-MEC Portal to confirm the course's accreditation status: <https://emec.mec.gov.br/>

## HALF-PRICE FOR STUDENTS

Students enrolled in preschool, elementary, high school, technical, college, and graduate programs are entitled to pay half price for admission to concerts, shows, and cultural or artistic events, upon presentation of a valid student ID.

Students also receive a 50% discount on public transportation fares (bus, subway, and train). In some cities, free public transport is available to students who meet certain criteria, such as low income and participation in social programs. For more information, contact SPTrans, Metrô, CPTM, or the local Department of Transportation.

**Note: These benefits do not apply to students enrolled in non-degree or informal courses.**

## USEFUL CONTACTS

### → SP Trans – Transportation Card (Bus, Subway, and Train)

- Address: Rua Boa Vista, 236 – Downtown – Sao Paulo/SP  
Phone: 156 - Business Hours: Monday to Friday, from 8 a.m. to 5 p.m. (excluding holidays)
- <https://www.sptrans.com.br/fale-conosco/>

### → MEC - Ministry of Education:

- Phone: 0800-616161
- <https://mecsp.metasix.solutions/portal>

# 4

# AIR AND ROAD TRANSPORTATION

If an airline or an international bus company has a registered office in Brazil, you can file a complaint about service quality, improper charges, failure to meet the offer, or violations of rules set by government agencies: ANAC (National Civil Aviation Agency) and ANTT (National Land Transportation Agency).

ANAC is responsible for regulating and overseeing the rules for the sale of air services. Since there are many types of services available, some rules may be established by the companies themselves, as long as they are clearly and properly communicated to the consumer before purchase.

## USEFUL INFORMATION

Migrants and refugees are not required to present proof of vaccination upon entering Brazil. Once in the country and in possession of a CPF (Individual Taxpayer Registry), you may receive all vaccines available through the SUS (Unified Health System) free of charge, in accordance with established protocols.

## AIR TRANSPORTATION

To avoid problems when traveling by air, it is important to buy tickets in advance, research the best prices on different websites and platforms, and carefully read the conditions for cancellation or rescheduling and other rules.

In addition, it is necessary to pay attention to the details of the trip, such as connection times and baggage weight, and consider using tags and trackers to ensure the safety of your belongings.

Complaints must be formal and contain as much information as possible, such as protocol numbers, date, time, and who you spoke to.



## CANCELLATION OR FLIGHT RESCHEDULING

The rules for canceling and refunding or rescheduling a trip vary from one company to another and must be clearly communicated to consumers.

To cancel or reschedule, inform the company as soon as possible about the cancellation or need to reschedule. If you have any questions or difficulties in receiving a refund, contact ANAC or Procon.

The passenger may be required to pay or may be entitled to receive the difference:

- between the fare charged at the airport where the new boarding will take place; or
- between the ticket price and any other services already paid for (even if in installments) and the amount offered at the time of rescheduling.

### TIP

To avoid surprises, check this information on the airline's website.

## RIGHT OF WITHDRAWAL

The Consumer Protection Code establishes the so-called right of withdrawal. When purchasing a ticket via website, messaging app, or phone, consumers have the right to cancel the purchase within 7 days of the contract.

## RULES FOR FLIGHT DELAYS, CANCELLATIONS, SERVICE INTERRUPTIONS, OR DENIED BOARDING (BUMPING)

In these cases, and also in those in which the connecting flight is missed due to the company's responsibility, it is obliged to offer alternatives for re-accommodation or reimbursement and execution of the service by another mode of transport. The choice is always up to the passenger.

It is the airline's duty to immediately inform passengers that the flight will be delayed, what the expected new departure time is or whether the flight will be cancelled.

### → REBOOKING

Is free of charge and must be offered as follows:

- On the airline's own flight or another carrier's, to the same destination at the earliest available time; or
- On a later flight operated by the same airline, on a date and time of the passenger's choosing.

If the passenger decides to wait for the next flight, the airline must provide free material assistance to meet basic needs. This assistance depends on the length of the wait:

- After 1 hour: access to communication services (e.g., phone or internet);
- After 2 hours: food (meal or meal voucher);
- After 4 hours: lodging in case of overnight delay, plus transportation to and from the hotel. If the passenger is in their city of residence, the company may only be required to provide transportation home and back to the airport.

### → REFUNDS

Must be issued within 7 days, using the same payment method used at the time of purchase, and are:

- Full, if the passenger is mid-journey (at a stopover or connection point) and chooses to return to the airport of origin,
- Proportional to the unused segment, if the passenger chooses to remain at the layover or connecting airport.

The airline must provide a written statement explaining the reason for the delay, cancellation, service interruption, or denied boarding (overbooking).

If the passenger agrees, the refund may also be issued as credits toward the purchase of a new airline ticket. These credits may even be used by someone else. The expiration date of the credits must be clearly provided by the airline.

### → DENIED BOARDING OR OVERBOOKING

There are cases in which the airline prevents a passenger from boarding, even when all travel requirements have been met. Although prohibited, this practice is quite common, as airlines often sell more tickets than there are seats available on the plane (overbooking).

## ROAD TRANSPORTATION

Just like air travel services, bus companies that operate intercity and international routes are subject to the regulations of ANTT (National Land Transportation Agency). Since this is a paid service, it constitutes a consumer relationship and is therefore covered by consumer protection laws.

Despite Brazil's vast territory and geographical features, long-distance bus travel is widely used. The rights associated with this type of service apply to all passengers, including people who are migrants or refugees.

The service must be provided efficiently, comfortably, and punctually, with the passenger seated in the seat specified on the ticket. Bus companies are required to inform passengers of departure times, duration of the trip, destinations served, ticket prices, and other relevant information.

## BAGGAGE

You are allowed to carry up to 30 kg in the external baggage compartment (located beneath the seats) and up to 5 kg in the overhead compartment, provided the dimensions are within safe limits. The company must provide a receipt for any baggage placed in the external compartment and is liable for compensation in the event of loss or damage.

## CUSTOMS AUTHORITY

Before traveling, make sure you're informed about items that are prohibited from being transported, whether for sanitary reasons (such as animals, plants, cigarettes, or pesticides) or because they are considered illegal, like drugs or controlled substances. **Never agree to carry baggage for strangers.**

## REFUND

Passengers are entitled to a partial refund if the trip is completed partially or entirely on a bus of lower quality than what was originally contracted. In the event of an accident, assistance must be provided immediately.

In such cases, the company must provide food and accommodation:

- If more than one ticket was sold for the same seat,
- If the trip is interrupted or delayed by more than three hours due to a mechanical failure or any other issue that is the company's responsibility.



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## DELAY

If there is a delay in departure or during a scheduled stop along the route for more than one hour or in case of overbooking—you may choose to:

- Continue the trip with another company offering equivalent service to the same destination, at no extra cost;
- Receive an immediate refund for the ticket;
- Continue the journey with the same company.

## USEFUL CONTACTS

### → Legislation:

- [portal.antt.gov.br/transporte-internacional-de-passageiros](http://portal.antt.gov.br/transporte-internacional-de-passageiros)

### → Customs authority:

- [gov.br/receitafederal/pt-br/assuntos/aduana-e-comercio-exterior/viagens-internacionais/guia-do-viajante/entrada-no-brasil/proibicoes-restricoes](http://gov.br/receitafederal/pt-br/assuntos/aduana-e-comercio-exterior/viagens-internacionais/guia-do-viajante/entrada-no-brasil/proibicoes-restricoes)

### → SUS (vaccination):

- [gov.br/saude/pt-br/vacinacao](http://gov.br/saude/pt-br/vacinacao)

### → ANTT Customer Service:

- [gov.br/antt/pt-br/assuntos/passageiros/viajantes/direitos-e-deveres](http://gov.br/antt/pt-br/assuntos/passageiros/viajantes/direitos-e-deveres)
- Phone: 166 (live assistance from 7 a.m. to 7 p.m.; available 24 hours; toll-free)

### → ANAC

- WhatsApp (61) 9 9155-4663 or phone 163
- [gov.br/anac/pt-br/canais\\_atendimento/fale-com-a-anac](http://gov.br/anac/pt-br/canais_atendimento/fale-com-a-anac)

# 5

# FINANCIAL EDUCATION

## IMPORTANT INFORMATION

Always research and compare terms, fees, and interest rates to find the best option.

Read the contract carefully and keep a copy. You have the right to receive clear information that allows you to understand what is being offered.

Tied selling is prohibited - you cannot be forced to purchase another product or service in order to get the one you need.

Security in transactions is the responsibility of financial institutions. You should not be required to buy additional services when the bank or card issuer must guarantee the security of the operation.

Lending your CPF or checking account - never lend your CPF to anyone else, even family or friends. Besides being considered fraud, if the person who used your information (even with your consent) fails to pay the debt, your name will be registered with credit protection agencies. The same applies to your bank account, which may be blocked if the Federal Revenue Service detects transactions inconsistent with your income.

## HOW TO OPEN A BANK ACCOUNT

In Brazil, there are different types of bank accounts. The most common are checking accounts (for everyday transactions) and savings accounts.

For daily transactions such as payments, withdrawals, transfers, and the use of checks, a checking account is the most frequently used. It includes a basic package of free services such as 4 withdrawals per month, 2 transfers, 2 account statements, unlimited online access, and 1 debit card to manage the account. For additional services, you should check the fees charged by each bank. If you're looking to earn interest, even if modest, a savings account is an option. It also offers a basic package of free services.

These accounts can be opened at public or private banks (with physical or online branches). See the list of banks authorized to operate in the country: [bcb.gov.br/meubc/encontreinstituicao](http://bcb.gov.br/meubc/encontreinstituicao).

For information on other types of accounts, such as payroll accounts (for those with an employment contract), joint accounts (shared by more than one person), student accounts (for university students), and digital payment accounts, consult the rules of the regulatory agency for Brazil's financial system, the Central Bank of Brazil.

Any transaction, including fees, must appear clearly on your bank statement. If you notice any unauthorized charge, request clarification.

## PAYMENT OPTIONS AVAILABLE IN THE COUNTRY

In addition to cash, the most used payment methods for products and services are Pix, debit cards, and credit cards. .



### **BE CAUTIOUS** when using banking apps and digital wallets.

Although convenient, they are frequent targets of criminals (data theft, fraudulent transactions, phone theft).

**Pix** is the most popular and, therefore, a frequent target for fraudsters. It is fast, free, operates 24/7, can be scheduled, and allows transfers between individual bank accounts. Transactions are made through apps or internet banking and can be blocked. In case of fraud or banking errors, simply contact your bank and activate the Special Refund Mechanism (MED), created by Central Bank.

**Credit cards** are also widely accepted, especially for interest-free installment purchases. Plan your budget to pay the full statement balance by the due date. Because of high interest rates, paying only the minimum amount can seriously increase your debt.

**Debit cards** allow for immediate withdrawal from your bank account, and, like a credit card, its PIN should never be shared with others. Always check the amount before confirming the payment and request a receipt for the transaction.

## LOANS AND FINANCING



**ATTENTION:** you cannot be pressured or harassed into taking out credit.

Pay close attention to the contract: verify the total amount (both the principal and the amount to be paid), the payment term, the number and value of installments, the interest rate, and any other charges applied. If you manage to pay off the debt early, future interest and fees must be discounted.

When buying an item (such as a cellphone or appliance), besides making sure the installments fit your budget, pay attention to the total cost. If it's significantly higher than the cash price, consider saving up and paying in full to get a discount.

Be wary of pre-approved loans without credit evaluation or with rates far below the market average, as they may hide abusive conditions.

# BEWARE OF SCAMS

In case of scams, immediately notify your bank or card issuer and request cancellation of the transaction (Pix, unauthorized purchase) and/or block your card. File a police report at a nearby police station or online ([www.policiacivil.sp.gov.br/](http://www.policiacivil.sp.gov.br/)).

## COMMON SCAMS

- **CARD SWAPPING** When paying, do not allow anyone else to handle your card.
- **DATA THEFT WITH CARD READERS** If you cannot see the amount being charged, be suspicious. For online purchases (delivery apps, stores), make the payment through the online platform at the time of the order.
- **PIX SCAM** Verify the recipient's details and transaction amount. Contact your bank for security advice. If possible, set a daily limit for transfers.
- **FAKE BANKING BILLET (a Brazilian bank payment slip)** Even when paying for a purchased product or service (telephony or internet, online purchase, courses, school, etc.), check the beneficiary's details (name, CNPJ), bank, due date, and amount. If anything seems off, do not pay and contact the billet issuer.

## TIPS

Do not provide personal or financial information on unknown websites or in response to emails, SMS, social media messages, or phone calls.

Use secure electronic devices with updated operating systems, antivirus software and to avoid public Wi-Fi networks.

At bank branches, do not accept help from strangers.

Be cautious with urgent requests for money transfers, even if they come from people you know. Scammers often act posing as companies or even relatives.

When sending money abroad, use only official channels. Check authorized institutions, procedures, required documents, and fees involved at the Central Bank ([bcb.gov.br/meubc/faleconosco](http://bcb.gov.br/meubc/faleconosco)) or the Brazilian Postal Service ([correios.com.br](http://correios.com.br))

If you have questions or complaints about inadequate or unsolicited services, or about unauthorized charges, you can contact not only Procon (Brazil's consumer protection agency) but also the Central Bank of Brazil. For payroll-deductible loans from social programs, contact the INSS ([meu.inss.gov.br](http://meu.inss.gov.br)).

### USEFUL CONTACTS

#### → Central Bank of Brazil

- Phone 145 (local call rate), Monday to Friday, from 8 a.m. to 8 p.m.
- [bcb.gov.br/meubc/faleconosco](http://bcb.gov.br/meubc/faleconosco)

#### → Federal Revenue Service Receita Federal

- [gov.br/receitafederal/pt-br/canais\\_atendimento/fale-conosco/portal](http://gov.br/receitafederal/pt-br/canais_atendimento/fale-conosco/portal)

# 6 MOBILE PHONES SERVICES



Avoid purchasing illegal devices or signing up for telephone plans that don't match your needs or fit your budget.

Using a cell phone in Brazil requires some precautions, as purchasing a device and subscribing to a phone plan are not the same thing.

Before anything else, check whether the device has the Anatel certification seal (National Telecommunications Agency): [gov.br/anatel/pt-br/assuntos/celular-legal](http://gov.br/anatel/pt-br/assuntos/celular-legal).

As for the service, there are several mobile network providers. To help you choose, you can compare them on Anatel's official portal: [gov.br/anatel/pt-br/consumidor/compare-as-prestadoras](http://gov.br/anatel/pt-br/consumidor/compare-as-prestadoras).

Pay attention to the provider's coverage area, as Brazil is a large country and some providers may not operate in all states.

Purchasing a phone line (SIM card) can be done independently from buying the device, although carriers also offer a variety of phones and brands for sale.

After acquiring the SIM card, consider how you plan to use the service. There are several types of mobile phone plans, each with its own pricing model (by the minute or data usage). The most common categories are prepaid, postpaid and limited postpaid plan (controle).

## HOW TO CHOOSE A PLAN

Take your mobile usage into account: how many calls you expect to make, and how much internet you plan to use.

Think about how much you want to spend on a mobile plan each month.

Compare the options available in the market.

## USEFUL CONTACT

- **Anatel** phone 1331- available on business days from 8 a.m. to 8 p.m., calls are free of charge.

## GENERAL GUIDELINES

- Read offers carefully. Keep promotional brochures, contracts, and receipts.
- Pay close attention to the contract terms, especially clauses regarding cancellation and possible penalties.
- Check that the charges on your bill match the plan you selected and your actual usage.
- If you have any questions, contact the service provider. If the issue is not resolved, you can reach out to Procon SP for assistance.

## PLAN TYPES

### PREPAID PLAN

- The user buys credit to make calls, send SMS, and use mobile data, and can top up according to their needs.
- There is no long-term contract with the carrier.
- No monthly fee is required.
- Per-minute, SMS, and data rates are usually higher than those of postpaid plans.
- It may be convenient for those who use their phone infrequently and want greater control over spending.

### POSTPAID PLAN

- The user signs up for a monthly package of voice, SMS, and data services.
- Payment is made monthly, but the total amount may vary depending on usage.
- Suitable for those who use their phone frequently.
- Requires careful research to find a plan that best fits your needs.
- To benefit from lower prices, promotions, and discounts, carriers usually require a 12-month commitment. Early cancellation may result in a penalty fee, based on the remaining contract period.

### LIMITED POSTPAID PLAN (CONTROLE)

- Similar to a postpaid plan, but the monthly fee is fixed, regardless of how much of the services are used.
- You may need to top up your balance to purchase additional services.

## PROCON-SP – SERVICE CHANNELS



**Site:** [www.procon.sp.gov.br](http://www.procon.sp.gov.br)



**Call 151 (in the City of São Paulo)**

Monday to Friday, 9am to 3pm



**Face-to-face service in the City**

**São Paulo appointment required:**

[procon.agendasp.sp.gov.br/eagenda.web/procon](http://procon.agendasp.sp.gov.br/eagenda.web/procon)



**Other municipalities:** Consult your city

hall or the Procon-SP website



**Ombudsman:** [fala.sp.gov.br](http://fala.sp.gov.br)



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