

- 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.
- At bank branches, do not accept help from strangers.
- When sending money abroad, use only official channels. Check authorized institutions, procedures, required documents, and fees involved at the Central Bank (www.bcb.gov.br/meubc/faleconosco) or the Brazilian Postal Service (www.correios.com.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.

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/).

FURTHER 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.

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.

USEFUL CONTACTS:

Central Bank of Brazil – Phone: 145 (local call rate), Monday to Friday, from 8 a.m. to 8 p.m.


Contact form: www.bcb.gov.br/meubc/faleconosco


Federal Revenue Service (Receita Federal):

www.gov.br/receitafederal/pt-br/canais_atendimento/fale-conosco/cidadao/cpf

INSS: meu.inss.gov.br

PROCON-SP – SERVICE CHANNELS

 **Site:** 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/eaqenda.web/procon

 **Other municipalities:** Consult your city hall or the Procon-SP website

 **Ombudsman:** fala.sp.gov.br

 **@proconsp**

 **@proconspoficial**  **@TVProconSP**

BASIC CONSUMER RIGHTS FOR REFUGEES AND IMMIGRANTS

FINANCIAL

Realization:

PROCONSP

Support and collaboration:



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: www.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.

ATTENTION!

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.

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

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).

Procon-SP is a public agency created to protect and uphold these rights, providing free services to consumers.

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

FINANCIAL

When using financial services, check out some tips on your rights and how to avoid falling victim to scams.

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.

Be cautious when using banking apps and digital wallets. Although convenient, they are frequent targets of criminals (data theft, fraudulent transactions, phone theft).

LOANS AND FINANCING

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. Remember, you cannot be pressured or harassed into taking out credit.

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

- 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.