

# Brazilian private clients' market knowledge

Understand the operations, structures and transactions of Brazilian private clients and the potential risks (tax, money laundering, corruption, currency control) for the clients and for you as a bank or a service provider.

- > Which Brazilian clients are high risk (PEPs...) and how to monitor them?
- > What is odd but legal, what is clearly not legal in Brazil and abroad...?

**Fernando Retzler Martins,**

Partner,  
SA Law, Sao Paulo

**Thiago Hohl,**

Partner,  
CH Law - Chodraui & Hohl, Sao Paulo

**Legal and tax framework within which Brazilian clients operate: key challenges and recent changes**

- Banking and investments abroad: opening foreign bank accounts, foreign loans...
- Currency control
- Tax planning: usual structures challenged (substance)
- Brazil tax administration increasing sophistication; tax audits...

**Usual operations / structures / transactions and potential risks for the clients and for the bank / service provider**

- Banking and investments abroad: opening foreign bank accounts, foreign loans...Why foreign bank accounts are used
- Currency control
- Investments abroad
- Money laundering
- Corruption / payment of legitimate consultancy fees / commissions, finder's fee...

**Typical structures used by Brazilian clients: which structures are tax compliant / not compliant**

- Traditional structures which are not compliant, that are abandoned, but that you might encounter

- Structures which are still compliant; the clients will have no problem in Brazil
- New structures: which ones are OK, which ones deserve a deeper analysis to determine if they are compliant or not

**Understanding the Brazilian patriarch and Brazilian families**

- Secrecy: father not sharing information on business, wealth...with wife or children
- No estate planning
- Obsession with control and asset protection
- Relationship with business associates
- Divorce issue

**Which Brazilian clients are high risk and how to monitor them?**

- The issue with the source of wealth
- PEPs and associates of PEP; who falls in the Brazilian definition of PEP; possible il-legal dealings of PEPs
- Redflags
- Databases

**Case studies**

- Problems that foreign banks faced when servicing Brazilian clients

**ZURICH, TUESDAY 7 DECEMBER 2021, KAMEHA GRAND HOTEL, 14.00-17.30 / ONLINE**

**INFORMATION & REGISTRATION**

Tel: +41 22 849 01 11 Fax: +41 22 849 01 10  
info@academyfinance.ch  
Academy & Finance SA  
PO Box 6069, CH-1211 Geneva 6  
www.academyfinance.ch

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620 CHF + VAT (7.7%)  
Additional participants from the same company: -50%

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An invoice will be sent to you by email following registration. Payment is made by bank transfer or credit card.

**I register to the conference on line "Brazilian private clients' market knowledge" on 7 December 2021.**

I wish to attend online on Zoom.

Full name .....

Position ..... Company.....

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Date ..... Signature.....