PLAN B BRAZIL

INDEPENDENT INVESTMENT ADVISORY

Can You Pay for Brazilian Real Estate in Cryptocurrency

LEGAL PAYMENT: CRYPTO, BANK TRANSFER, WHAT GETS CHECKED

An honest breakdown of two legal payment paths — with a court precedent on cryptocurrency and a step-by-step bank transfer process. Confirmed by a licensed attorney.

PREPARED BY PLAN B BRAZIL

SANTA CATARINA, BRAZIL

CRECI-SC 59616-F · July 2026 Edition · planbbrazil.com

The Short Version

Short answer: yes, you can pay for Brazilian real estate in cryptocurrency — but it's not as simple as "send the wallet, get the keys." This is the most common question I get after "how do I even transfer money to Brazil from abroad." Let's break down both options — based on a consultation with Dr. Wilian Campos (OAB/SC 50.897), **WK International Services**, Florianópolis.

Paying with Cryptocurrency — A Legal Option

Brazilian law doesn't explicitly prohibit using cryptocurrency in real estate transactions. In practice, it works under three conditions:

Three conditions for legal cryptocurrency payment

1	2	3
Documentation	**Price in Reais**	**Source of Funds**
The deal is properly structured legally, with full compliance support	The final property value is fixed in BRL directly in the purchase deed	The origin of the crypto assets can be documented

Crypto assets in Brazil are regulated by a dedicated law — **Lei No. 14.478 of 21 December 2022**. According to Dr. Campos, his firm has handled a case where a court upheld the validity of a real estate purchase contract paid in cryptocurrency — not a theoretical possibility, but a working precedent.

IMPORTANT TO UNDERSTAND

This isn't a ready-made "just send crypto" template — every such deal requires individual legal structuring. This needs to be discussed with a lawyer beforehand, before the funds are sent, not after.

Can a developer accept crypto payment directly? Legally, yes, under the same three conditions. In practice, not every developer is technically or organizationally ready for this — worth confirming on a project-by-project basis, not assuming it as a universal rule.

What About a Regular Transfer?

If crypto isn't the route, there's the classic banking path. "Can I even transfer money to Brazil?" is another common question, mixing two fears: international transfer restrictions and "is this even legal." Both are overblown, for different reasons.

The truth is simple: **transferring money to Brazil is possible**, through the ordinary banking system, without grey schemes. The issue isn't that it's impossible — it's that most articles on this topic are written by payment services that profit from "workarounds" and transit countries.

The Core Rule: Funds Move Through the Brazilian Banking System

Brazil doesn't prohibit foreigners from buying real estate or transferring funds for it. But **the entire money trail must be traceable** — this isn't a requirement aimed at you personally, it's the standard financial compliance framework that protects both buyer and seller.

How a Legal Transfer Works — Step by Step

1. **Get a CPF** Brazilian individual taxpayer ID
   Without it you can't open an account or register a deal. Usually the first step.

2. **Open a Brazilian Bank Account**
   Not always strictly mandatory, but practically necessary for the currency operation.

3. **International Wire Transfer**
   From your bank to the Brazilian account — a standard international wire transfer.

4. **Central Bank Registration** RDE-IED
   Incoming capital is registered — this confirms the funds' origin down the line.

The bank and notary will ask you to show the source of funds — statements, income documents, prior asset sale contracts. This is standard AML/KYC procedure for any large transfer, not a specific obstacle for any particular nationality.

About Transfer Restrictions — What Actually Worries People

Restrictions on international transfers from certain banking systems are real, not a myth. But that's a restriction on the **sending** side — not a Brazilian ban on **receiving** funds from foreigners.

The transfer route may require an intermediary bank or an account in a third jurisdiction — a matter of banking logistics, resolved case by case. That's not a "grey scheme": an international wire transfer with a transparent source of funds remains legal regardless of how many correspondent banks it physically passes through.

What Happens If You Go Around the System

✓ Legal Path

- The bank processes the transaction without delays
- The notary registers the deal immediately
- Full legal protection in a dispute
- A transparent basis for a future sale or residency

⚠ Going Around the System

- The bank can block the transaction at any stage
- The notary can refuse registration without a clear source of funds
- Proving the deal's terms in court becomes far harder
- Risk of losing both the money and the property

This is exactly why, as an advisor, I insist on a transparent structure — not because "that's the rule," but because it's the only way to protect your money and your right to the property.

Costs on Top of the Transfer Amount

On purchase, beyond the property price: **ITBI** property transfer tax — 2–3% of the value, plus notary and registration fees. Total transaction costs are usually **4–6%** of the property's value.

Bottom Line

> Transferring money to buy real estate in Brazil is a solvable task with a transparent channel and a documented source of funds. Cryptocurrency is a legal alternative with proper legal structuring, backed by a real court precedent. Workarounds don't speed up the deal — they increase the risk of losing both the money and the property.

*Informational material, not legal advice. Facts confirmed by Dr. Wilian Campos (OAB/SC 50.897), **WK International Services**, July 2026.*

Your Path Forward

1

Consultation

We discuss your payment method — crypto or bank transfer — and a specific plan.

2

Legal Structure

Introduction to **WK International Services**' attorney for proper structuring.

3

Secure Transaction

A transparent transfer channel with full legal support.

YOUR PERSONAL ADVISOR

Konstantin Bievskikh

CRECI-SC 59616-F

+55 (48) 98811-7424

@KBIEVSKIKH · Telegram

kbievskikh@planbbrazil.com

planbbrazil.com

LIVE. INVEST. BELONG.