



Building wealth in the UK

A practical guide to buying property in the UK —for Brazilians

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Agenda

2026

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- 02 · The investor mindset gap
- 03 · Common pitfalls
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- 05 · Your action plan





Two countries, two systems

UK vs Brazil: The Big Picture

| | UK | Brazil |
|--------------------------|---------------------------|-------------------------|
| Interest Rates | ~4–5% mortgage rates | ~10–15%+ mortgage rates |
| Typical Deposit | 5–20% (as low as 5%) | 20–30% required |
| Max Loan to Value | Up to 95% | ~70% of property value |
| Loan Term | 25 years (up to 40) | 10–30 years |
| Rate Type | Fixed 2–5 yr deals common | Indexed to SELIC/IPCA |
| Government Scheme | Mortgage Guarantee Scheme | FGTS (savings fund) |





The investor mindset

Same goal. Very different instincts.

| | UK | Brazil |
|-------------------------|---------------------------------------|--------------------------------------|
| Buying a Home | Property = long-term financed asset | Property = security & stability |
| As an Investment | "Is this the best use of my capital?" | "Concrete doesn't disappear." |
| Retirement | Pension is the retirement engine | Property & fixed income are the plan |





Common pitfalls

6 Things That Catch Brazilian Buyers Off Guard

-  **No UK Credit History** — Your Brazilian Serasa score is invisible to UK lenders
-  **Foreign Income Complexity** — Many lenders apply a haircut or reject BRL income
-  **Stamp Duty (SDLT)** — Surcharges stack — can reach 17%+ on second homes
-  **Deposit Source Checks** — Full AML paper trail required — start 3–6 months early
-  **No Agreement in Principle** — Offers ignored without AIP — get one before viewing
-  **Leasehold vs Freehold** — Brazil has no equivalent — always check the lease length





Stamp Duty —SDLT

The Tax That Surprises Everyone

0–12% Standard SDLT —applies to all buyers on a sliding scale

+5% Additional Property Surcharge —if you own property anywhere in the world

+2% Non - UK Resident Surcharge —if under 183 days in the UK in the past 12 months

Real Example: £600,000 property (second home, non - resident)

SDLT bill: £60,000+





Your Action Plan

- Open a UK bank account now** — Start building your credit file
- Get an Agreement in Principle (AIP)** — Know your budget before viewing.
- Budget for SDLT early** — Get a stamp duty quote before making offers
- Use a specialist mortgage broker** — Not all brokers understand foreign income & non-UK credit.
- Use a currency specialist** — For large BRL→GBP transfers use Wise, OFX or Moneycorp
- Gather deposit documents early** — Bank statements, tax returns, conversion records
- Disclose overseas property & debt** — It affects your UK borrowing capacity.
- Check lease length on flats** — Anything under 80 years is a red flag





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