

# Costa Rica

## *Professional Services Guide 2026*

*The specialist directory of law firms, accountancy practices, corporate service providers, wealth managers, and professional advisers operating in Costa Rica — for international businesses, UHNW individuals, family offices, and their professional advisers.*

**159**  
PROFILED FIRMS

**5,500+**  
FIRMS ACROSS 30+ JURISDICTIONS

**Territorial**  
TAX SYSTEM FOR RESIDENTS

**Free Zone**  
INVESTMENT INCENTIVES

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## | ABOUT THIS GUIDE

# The SearchOffshore Costa Rica Guide

SearchOffshore is the specialist directory for offshore and international professional services, connecting UHNW individuals, family offices, international businesses, and professional advisers with profiled firms across 30+ jurisdictions. This guide provides a structured overview of Costa Rica as a growing international business destination with a sophisticated professional services sector, a territorial tax system, and a well-developed free zone and residency framework.

Costa Rica is distinct from traditional tax-neutral offshore centres. It operates a territorial tax system under which residents and companies are taxed only on Costa Rica-source income — not on worldwide income. Combined with its political stability, high quality of life, growing technology sector, and proximity to North America, this makes Costa Rica increasingly relevant for internationally mobile individuals and businesses seeking a legitimate, well-regarded base in the Americas. Professional advice is essential — always consult qualified local advisers.

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## SECTION 1

# Costa Rica: Jurisdiction Overview

Costa Rica is a stable, democratic republic in Central America, bordered by Nicaragua to the north, Panama to the south, the Pacific Ocean to the west, and the Caribbean Sea to the east. With a population of approximately five million and a GDP per capita among the highest in Central America, Costa Rica is politically stable, constitutionally committed to peace (it abolished its military in 1948), and internationally recognised for strong democratic institutions, environmental policy, and quality of life.

For international businesses and individuals, Costa Rica offers a territorial tax system — income arising outside Costa Rica is generally not subject to Costa Rican income tax for residents and locally incorporated companies — a sophisticated free trade zone regime with significant tax incentives for qualifying businesses, and an increasingly established ecosystem of international law firms, accountancy practices, and wealth management professionals. San José serves as a major business hub for the Central American and Caribbean region.

## Key Facts

<b>Status</b>	Independent sovereign republic; CAFTA-DR member
<b>Capital</b>	San José
<b>Legal System</b>	Civil Law (Spanish tradition)
<b>Currency</b>	Costa Rican Colón (CRC); USD widely used in commerce
<b>Corporate Tax</b>	Graduated rates up to 30% on Costa Rica-source income
<b>Territorial Tax</b>	Foreign-source income generally not taxed for residents and companies
<b>Capital Gains Tax</b>	10% on capital gains from Costa Rica-source transactions
<b>Regulator</b>	Superintendencia General de Entidades Financieras (SUGEF) for banks; SUGEVAL for securities
<b>Time Zone</b>	CST (UTC-6)
<b>Major Legislation</b>	Commercial Code, Income Tax Law, Free Trade Zone Law, Regulated Digital Assets Law

*“Costa Rica is selected for its territorial tax system, political stability, high quality of life, and its growing role as a base for internationally mobile individuals and businesses in the Americas.”*

## SECTION 2

# Legal and Regulatory Framework

Costa Rica operates under a civil law legal system derived from the Spanish legal tradition and influenced by French civil law. The Commercial Code and Civil Code govern most business and private law matters. Financial services are supervised by sector-specific regulators under the oversight of the National Council for the Supervision of the Financial System (CONASSIF).

## Financial Regulators

The financial sector is supervised by SUGEF (banking and financial institutions), SUGEVAL (securities market), SUPEN (pension funds), and SUGESE (insurance). Each regulator applies a risk-based supervisory approach consistent with relevant international standards. Foreign exchange and capital flows are subject to Central Bank (BCCR) oversight.

## Territorial Tax System

Costa Rica's territorial tax principle is the central feature of its tax framework for international planning purposes. Under the territorial principle, individuals and companies resident in Costa Rica are generally taxed only on income with a Costa Rican source — income arising from activities conducted outside Costa Rica is generally not subject to Costa Rican income tax. This principle makes Costa Rica attractive as a base for internationally mobile individuals and businesses whose income is primarily derived from outside Costa Rica. However, the precise application of the territorial principle to specific income streams requires qualified local tax advice.

## Civil Law Framework for Foreign Investors

Foreign investors in Costa Rica benefit from constitutional protections and equal treatment with nationals in most sectors. Costa Rica is a signatory to the Central America-Dominican Republic Free Trade Agreement (CAFTA-DR) with the United States, providing enhanced legal protections for US investors. Notarial deeds are required for most significant commercial and property transactions.

## SECTION 3

# Corporate Structures and Free Zones

## Sociedad Anónima (SA)

The SA (joint stock company) is the most commonly used corporate vehicle in Costa Rica, equivalent to a corporation or limited company. SAs are widely used for business operations, real estate holding, investment vehicles, and as the corporate element of international structures. SAs must have a minimum of two shareholders and two directors, maintain a registered agent, and file annual tax declarations.

## Sociedad de Responsabilidad Limitada (SRL)

The SRL (limited liability company) is a simpler and more flexible corporate form widely used for smaller businesses and holding structures. Management is by managers (gerentes) rather than a board of directors. SRLs are a common vehicle for real estate holding and family business structures.

## Free Trade Zones

Costa Rica's free zone (zona franca) regime provides significant tax incentives for qualifying businesses engaged in export-oriented manufacturing, services, technology, and research and development. Free zone companies benefit from exemption from corporate income tax for periods of up to 12 years (extendable), exemption from import duties and sales tax on qualifying inputs, and streamlined customs procedures. Major multinational companies — including Intel, HP, and numerous medical device and technology companies — have established significant free zone operations in Costa Rica.

## Digital Assets

Costa Rica has taken steps to regulate digital assets through the Regulated Digital Assets Law, establishing a framework for digital asset service providers. The law creates a licensing and supervisory regime for crypto-asset businesses operating in or from Costa Rica, and provides legal certainty for digital asset transactions. This emerging framework makes Costa Rica increasingly relevant for digital asset businesses seeking a regulated Latin American base.

## SECTION 4

# Residency and Individual Tax Considerations

Costa Rica offers several residency pathways that are increasingly attractive to internationally mobile UHNW individuals and digital nomads. The territorial tax system means that qualifying foreign-source income is generally not subject to Costa Rican income tax, making residency potentially tax-efficient for individuals whose income is primarily derived from outside Costa Rica.

## Residency Categories

Costa Rica offers multiple residency categories including Rentista (guaranteed income residency), Pensionado (pensioner residency), and Inversionista (investor residency). Each category has specific financial and administrative requirements. The Rentista category requires demonstrating a guaranteed monthly income from a foreign source. The Inversionista category requires a minimum qualifying investment in Costa Rica. All residency applications must be processed through the General Directorate of Immigration (DGME).

## Digital Nomad Visa

Costa Rica introduced a Digital Nomad Visa allowing remote workers and freelancers earning income from foreign sources to reside in Costa Rica for up to two years. Digital nomad visa holders benefit from the territorial tax system — their foreign-source income is generally not subject to Costa Rican income tax. This has made Costa Rica a popular destination for internationally mobile professionals and entrepreneurs.

## Individual Tax Framework

Individuals resident in Costa Rica are taxed on Costa Rica-source income at progressive rates up to 25%. Foreign-source income — dividends, interest, capital gains, and business income from outside Costa Rica — is generally not subject to Costa Rican income tax. A capital gains tax of 10% applies to gains from Costa Rica-source transactions. The precise tax position of any individual depends on their specific circumstances and requires qualified Costa Rican tax advice.

## SECTION 5

# Key Service Categories

## Law Firms

Costa Rica's legal profession is highly developed, with 43 profiled law firms making this the largest service category in the directory. Legal services cover corporate formation and M&A; real estate, immigration and residency, tax law, regulatory compliance, employment law, and private client matters. Notarial services are a central element of civil law practice.

## Accountancy Firms

With 31 profiled firms, accountancy is the second largest category — reflecting Costa Rica's sophisticated business environment and the importance of tax compliance, audit, and advisory services for both domestic and international businesses. Services include corporate and individual tax compliance, free zone regime compliance, transfer pricing, and international tax advisory.

## Corporate Services

Company formation (SA and SRL), registered agent, directorship, and administration services for local and international companies. 21 corporate service providers are profiled.

## Tax Advisors

Specialist tax advisory covering the territorial tax system, individual residency tax planning, free zone regime analysis, capital gains tax, digital asset taxation, and CRS/FATCA compliance. 21 tax advisory firms are profiled.

## Property Services

Residential and commercial real estate services for international buyers, investors, and businesses. Costa Rica's property market is active, with strong demand from North American buyers and international residents. 19 property service providers are profiled.

## Notary

Civil law notarial services are integral to Costa Rican legal practice — required for company formations, real estate transactions, contracts, and authenticated documents. 14 notaries are profiled.

## Wealth Management, Trusts, and Fiduciary Services

Investment management, portfolio advisory, and private banking services for resident UHNW individuals and family offices. 16 wealth management firms, 11 trust firms, and 11 fiduciary service providers are profiled.

## SECTION 6

# The Current Compliance Environment

Costa Rica has significantly strengthened its AML/CFT framework and tax transparency infrastructure over the past decade, driven by FATF requirements, OECD peer review, and its own financial sector modernisation agenda.

## AML/CFT Framework

Costa Rica's AML/CFT framework is governed by the Law on Narcotic Drugs, Psychotropic Substances, and Related Drugs (Law 8204) and associated regulations. Financial institutions, lawyers, accountants, real estate agents, and other designated non-financial businesses are subject to AML/CFT obligations including customer due diligence, beneficial ownership identification, transaction monitoring, and reporting to the Financial Intelligence Unit (UIF). SUGEF, SUGEVAL, SUPEN, and SUGESE each supervise AML/CFT compliance in their respective sectors.

## Beneficial Ownership

Costa Rica has implemented a central registry of ultimate beneficial owners (UBOs) for legal entities, administered through the National Registry. Companies, trusts, and other legal entities are required to register and maintain accurate beneficial ownership information. The registry is accessible to competent authorities and, to a degree, to regulated entities conducting due diligence.

## CRS and FATCA

Costa Rica participates in the OECD Common Reporting Standard and exchanges financial account information with partner jurisdictions. FATCA compliance is implemented through a Model 1 IGA with the United States.

## FATF Status

2015	GAFILAT Mutual Evaluation — framework broadly compliant
2018	OECD peer review — commitment to exchange of information confirmed
2020	Beneficial ownership registry established; UBO reporting obligations begin
2023	Regulated Digital Assets Law enacted; SUGEF framework updated
Current	Not on FATF grey list — full CRS/FATCA participant

Current FATF, GAFILAT, and OECD status should always be verified with qualified advisers at the time of planning.

## SECTION 7

# Regulatory Considerations for 2026

Costa Rica in 2026 is well-positioned as a stable, politically reliable base for internationally mobile individuals and businesses in the Americas. Its regulatory agenda is shaped by digital asset regulation, free zone evolution, and the continued maturation of its tax and AML/CFT frameworks.

## Territorial Tax — International Scrutiny

The OECD's ongoing work on base erosion and profit shifting (BEPS) and the Pillar Two global minimum tax framework are relevant for internationally structured arrangements involving Costa Rica. While Costa Rica's territorial tax system is a longstanding and legitimate feature of its tax framework, international groups and individuals should obtain current advice on how OECD initiatives interact with their specific Costa Rica-based arrangements. The territorial principle does not exempt income from CRS reporting obligations.

## Free Zone Regime — Continued Competitiveness

Costa Rica's free zone regime has been reviewed to ensure compatibility with OECD and EU standards on preferential tax regimes and substance requirements. Free zone companies must demonstrate that qualifying activities are genuinely conducted in Costa Rica. The regime remains highly competitive for technology, manufacturing, and services businesses with genuine operations.

## Digital Assets Framework

The Regulated Digital Assets Law positions Costa Rica as an early mover among Latin American jurisdictions in providing a clear regulatory framework for digital asset businesses. The law creates licensing categories, consumer protection requirements, and AML/CFT obligations for digital asset service providers. Businesses considering Costa Rica as a base for digital asset activities should obtain current advice on the applicable licensing requirements and supervisory framework.

## Residency and Immigration Developments

Costa Rica's residency programmes — including the Digital Nomad Visa — continue to attract internationally mobile individuals. The interaction between Costa Rican residency and home country tax obligations requires careful planning — particularly for individuals from jurisdictions that tax worldwide income regardless of residency, such as the United States.

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## Key Questions to Explore with a Qualified Adviser

1. What is the appropriate corporate structure (SA, SRL, or other vehicle) for the proposed business activity in Costa Rica?
2. Does the proposed business qualify for the free zone regime, and what are the substance and operational requirements to maintain free zone status?
3. For residency applicants, which residency category is most appropriate, and what are the immigration and tax implications of Costa Rican residency in the individual's home jurisdiction?
4. How does the territorial tax system apply to the specific income streams of the proposed structure or individual, and what home-jurisdiction tax obligations remain?
5. For digital asset businesses, what licensing is required under the Regulated Digital Assets Law and what AML/CFT obligations apply?
6. What CRS/FATCA reporting obligations apply and has the home jurisdiction tax position been confirmed as consistent with the Costa Rica arrangement?

7. What beneficial ownership registration obligations apply to the proposed legal entities under Costa Rica's UBO registry?

## SECTION 8

# SearchOffshore Directory

SearchOffshore profiles 159 professional firms across 9 service categories in Costa Rica. All profiled firms are either self-registered or sourced from public professional registers.

SERVICE CATEGORY	FIRMS	DIRECTORY
Law Firms	43	<a href="#">View Listings</a>
Accountancy Firms	31	<a href="#">View Listings</a>
Corporate Services	21	<a href="#">View Listings</a>
Tax Advisors	21	<a href="#">View Listings</a>
Property Services	19	<a href="#">View Listings</a>
Wealth Management	16	<a href="#">View Listings</a>
Notary	14	<a href="#">View Listings</a>
Fiduciary Services	11	<a href="#">View Listings</a>
Trusts	11	<a href="#">View Listings</a>



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Scan to view the live directory · 159 firms · Updated 2026

SearchOffshore is the specialist directory connecting UHNW individuals, family offices and their advisers with professional firms across 30+ offshore jurisdictions.

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## SECTION 9

# Important Notices and Disclaimer

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## General Disclaimer

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The offshore regulatory environment changes frequently. Information reflects the position as understood at the time of publication in May 2026 and may become outdated. Information should not be relied upon without independent professional verification. Always seek advice from qualified legal, tax, and financial professionals in all relevant jurisdictions before making any decisions relating to offshore structures, trusts, or jurisdictional choices.

## No Endorsement or Verification

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## No Solicitation

Nothing in this guide constitutes a solicitation or recommendation to establish any offshore structure, invest in any jurisdiction, or engage any particular service provider. Offshore and international financial structures involve complex legal, tax, and regulatory considerations that vary significantly by jurisdiction and individual circumstance. The consequences of incorrectly structured arrangements can be severe. SearchOffshore strongly encourages all users to obtain qualified professional advice in all relevant jurisdictions.

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