



## **PUBLIC CONSULTATION ON THE DRAFT DECREE ESTABLISHING THE LEGAL FRAMEWORK FOR PARTICIPATION FINANCE**

### **DEADLINE EXTENDED**

The deadline for the public consultation on the draft Decree establishing the legal framework for participation finance has been extended until **May 15, 2025**.

Participation finance represents a viable and feasible alternative to conventional banking, with rising implementation worldwide, which renders various financial products and services rooted in specific principles.

Such principles include the prohibition of interest (usury); non-participation in contracts exposed to excessive risks or business uncertainty; the prohibition of investment in forbidden activities; and the avoidance of speculation.

Stakeholder engagement is indispensable to refine the draft Decree and, in particular, establish a clear, effective, and robust regulatory framework tailored to the specific context of Mozambique. **We look forward to your participation!**

The draft Decree and the comments and suggestions matrix thereof are available on the website of the Banco de Moçambique. Please send inputs to [DIRE\\_MAIL@bancomoc.mz](mailto:DIRE_MAIL@bancomoc.mz)

Maputo, April 11, 2025