

CIRCULAR No. 04/EFI/2022

Maputo, September 20, 2022

**SUBJECT: COMPLIANCE WITH MEASURES TO PREVENT AND
CONTAIN THE SPREAD OF THE COVID-19 PANDEMIC**

Decree No. 44/2022, of September 1, provides measures to contain the spread of the COVID-19 pandemic, adjusted to the current epidemiological backdrop, amid the Public Health Emergency.

In this light, given the need to adjust the applicable regulation to credit institutions and financial companies to the new legal and health framework, the Banco de Moçambique hereby lays down as follows:

1. Among other measures determined by the competent authorities, credit institutions and financial companies must at all times implement and ensure, in a comprehensive and rigorous manner, the following measures:
 - a) The availability, in each agency, ATM booth and payment kiosk, of products or hygiene solutions for washing or disinfecting the hands of its employees and financial consumers, namely alcohol or alcohol gel, in accordance with the characteristics and guidelines defined by the health authorities.
 - b) Compliance with the minimum interpersonal distancing of 2 (two) meters, inside and outside branches.
2. In order to ensure compliance with the measure concerning interpersonal distancing, credit institutions and financial companies shall place signs at their premises, including ATM booths, including marking the pavement and using other means of signalling.
3. Credit institutions and financial companies, as well as other entities supervised and monitored by the Banco de Moçambique, shall cooperate with the competent authorities in full and strict compliance with the measures and duties provided herein, coupled with the guidelines set by the health authorities, so as to prevent and combat the COVID-19 pandemic.
4. The management body of the credit institution and financial company is responsible for implementing and supervising compliance with the measures provided herein, as concerns their employees and financial consumers.

5. Failure to comply with the measures set out in this Circular shall be punishable under the applicable law.
6. This Circular shall enter into force immediately, while repealing Circular No. 01/EFI/2021, of February 8.

Any doubts arising from the interpretation and implementation of this Circular may be submitted to the Conduct Supervision Department of the Banco de Moçambique.

Benedita Guimino
Board Member