



CALL FOR THE 7TH EDITION OF THE REGULATORY SANDBOX OF THE BANCO DE MOÇAMBIQUE

The Banco de Moçambique, in its role as regulator and driver of innovation in the financial system, hereby announces the launch of the 7th edition of the Regulatory Sandbox. This initiative is part of the implementation of the National Financial Inclusion Strategy 2025–2031 (NFIS), which sets actions in order to scale up access, responsible use, and the quality of financial services.

Accordingly, credit institutions, financial companies, payment service providers, fintechs, developers, financial technology startups, payment aggregators, and other emerging financial entities are called to propose innovative solutions that expand access, responsible use, and the quality of financial services, in line with the NFIS pillars, namely inclusive digitalization, consumer protection, climate resilience, and green finance.

I. Duration and Phases

Participation in the Regulatory Sandbox will span approximately nine months, starting in February 2026, and will comprise the following phases:

- a) Test preparation – three months;
- b) Testing – four months;
- c) Submission of final reports – one month; and
- d) Assessment and dissemination of results – one month.

II. Selection Priorities

Applications will be assessed while prioritizing initiatives that:

- Promote financial inclusion across all segments of society, particularly women, youth, persons with disabilities, the elderly, rural residents, refugees, internally displaced persons, and small and medium-sized enterprises;
- Incorporate green or climate-resilient solutions, contributing to the sustainable finance agenda;
- Strengthen consumer literacy and protection, ensuring digital security and data protection; and
- Demonstrate potential to generate measurable economic impact and reduce regional and gender inequalities.

III. Applications

- The application form may be requested via the following e-mail address: sandbox@bancomoc.mz;
- Filled out forms must be sent back to the same address by 31 October 2025; and
- Participation is governed by the Regulatory Sandbox Regulations, which accompany the form.

IV. Clarifications

Questions or requests for additional information should be addressed to the Financial Inclusion Office at inclusao.financeira@bancomoc.mz.

Maputo, 1 October 2025