CALL FOR THE 8TH EDITION
OF THE BANCO DE MOÇAMBIQUE REGULATORY SANDBOX

The Banco de Moçambique (BM) announces the launch of the 8th edition of its Regulatory Sandbox and invites credit institutions, financial companies, financial technology companies (fintechs), and other entities that carry out or intend to carry out activities subject to BM regulation and supervision to submit proposals for cutting-edge products, services, business models or technologies that promote financial inclusion and contribute to enhancing the efficiency, security and modernisation of the national financial system.

Participation in the Regulatory Sandbox will begin in February 2027 and will last nine months, comprising the following phases:

a. Test preparation – three months
b. Testing – four months;
c. Preparation and submission of final reports – one month; and
d. Evaluation and presentation of results – one month.

Priority Areas

NDuring the assessment process, the BM will give priority to cutting-edge solutions that contribute to the goals of the National Financial Inclusion Strategy 2025–2031, highlighting:

I. Financial inclusion of underserved segments and drivers of the rural economy
Solutions that, through innovative financial service delivery models, expand access to finance, savings, payments and financial management for micro, small and medium-sized enterprises, agricultural producers and other participants in rural value chains, as well as populations living in areas with low levels of financial inclusion.

II. Promoting access to digital financial services for vulnerable groups
Financial and digital solutions aimed particularly at women, young people, persons with disabilities, older persons and other vulnerable groups, reducing the cost of financial services and promoting accessible payments and accounts through USSD or offline functionalities adapted to the realities of certain districts and localities.

III. Private credit registries and supplementary credit information
Solutions that promote the collection, sharing and responsible use of credit information, including supplementary data to: (i) improve credit risk assessment; (ii) expand access to finance for individuals and MSMEs; (iii) strengthen competition in the financial sector; and (iv) encourage more inclusive and sustainable lending practices.

Submission of Applications

Applications are open from **1 to 30 September 2026,** and must be submitted exclusively online via https://sandbox.bancomoc.mz, where the application form is available. Only applications submitted within the set deadline will be considered.

Requests for clarification regarding this call should be sent to sandbox@bancomoc.mz

Maputo, 31 de Agosto de 2026