



REQUIREMENT TO USE THE NATIONAL BANKING SYSTEM IN FOREIGN EXCHANGE OPERATIONS AND PROHIBITION OF THE USE OF CARDS FOR PAYMENTS RELATED TO IMPORTS OF GOODS FOR COMMERCIAL PURPOSES

Foreign exchange legislation establishes that all payments to and receipts from abroad must be conducted through the national banking system. Accordingly, any payment made abroad or receipt from abroad must be effected through a bank or a payment service provider authorised by the Banco de Moçambique.

Under the terms of foreign exchange legislation, the payment of imports of goods for commercial purposes through the use of bank cards is prohibited.

Compliance with these rules ensures greater security in transactions, access to official exchange rates, transaction traceability, ease of accounting records for tax purposes, the prevention and combating of money laundering, and avoids the application of fines and other sanctions by the Banco de Moçambique.

For further information:

1. Consult the relevant foreign exchange legislation:
 - (i) Law No. 28/2022, of 29 December – Foreign Exchange Law
 - (ii) Notice No. 3/GBM/2024, of 20 March
 - (iii) Notice No. 4/GBM/2024, of 21 March
 - (iv) Notice No. 5/GBM/2024, of 21 March
2. Visit the Banco de Moçambique website at:
<https://www.bancomoc.mz/pt/o-banco/normativos/>
3. Send your questions or queries to: DLC_Mail@bancomoc.mz

Maputo, 22 December 2025