

Financial System

Prime Rate

Prime Rate applied in December 2025: **15,80%**
Spread range applied by Moza, per type of product

Products	Spread Range	
	Minimum	Maximum
Investment Loan	0%	10,50%
Housing Loan	0%	7,00%
Car Loan	0%	10,00%
Consumer Loan	0%	11,00%
Treasury Loan	0%	10,00%
Leasing	0%	9,50%

Publication Agreement for the Standardization of the Calculation Base (indexing) of the Interest Rate in the Banking System, published on 22 June 2017 by Central Bank of Mozambique.

The spreads applied in the Credit operations vary according to the associated risk.

#ImportantInformation

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