

# PEER TO PEER LENDING (P2P)



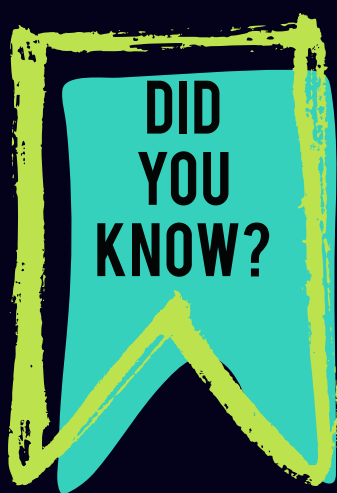
## What is P2P?

It is an emerging Fintech practice that enables a person to lend funds through an online portal or electronic platform.



## Does Mauritius have a regulatory framework for P2P?

Yes. On 31 August 2020, the Financial Services Commission of Mauritius (FSC) issued the Financial Services (Peer to Peer Lending) Rules 2020 with the objective of fostering innovation and furthering access to finance in Mauritius.



Mauritius' pioneering approach to FinTech regulatory frameworks has made it the first country in Sub-Saharan Africa to have a specific regulation for Peer-to-Peer lending.

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*The P2P Lending Rules is part of the broader spectrum that the FSC is working on for consolidating the regulatory framework for fintech in Mauritius. Operators in the non-bank financial services sector can now leverage on P2P networks for offering equivalent and sound alternatives to promote access to credit and raise capital.*

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FSC CHIEF EXECUTIVE**

Learn more:

- <https://mauritiusifc.mu/fintech-innovation/peer-to-peer-lending>
- <https://mauritiusifc.mu/news/p2p-lending-in-mauritius-how-fundkiss-constantly-innovating-to-keep-it-smart-and-simple>
- <https://www.fscmauritius.org/media/85049/communiqu%C3%A9-peer-to-peer-lending.pdf>
- <https://www.fscmauritius.org/media/85047/annex-8-the-fs-peer-to-peer-lending-rules-2020.pdf>
- [https://www.fscmauritius.org/media/99167/37\\_fs\\_peer-to-peer-lending.pdf](https://www.fscmauritius.org/media/99167/37_fs_peer-to-peer-lending.pdf)
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