



## Resources | 2026

The following resources provide an overview of the main laws and regulatory frameworks governing fintech, mobile money, and digital lending in *Uganda, Kenya, Tanzania, and Rwanda*. These frameworks regulate key actors within the digital financial ecosystem including *mobile money providers, digital lenders, payment service providers, and fintech startups* primarily through the oversight of *central banks, financial sector regulators, and telecommunications authorities*. They offer important legal context for understanding the governance of digital financial services and the protection of personal data within the region.

### A. UGANDA

1. Constitution of the Republic of Uganda as Amended
2. Data Protection and Privacy Act, 2019
3. The National Payment Systems Act, 2020.
4. Tier 4 Microfinance Institutions and Money Lenders Act, 2016
5. The Electronic Transactions Act, 2011.
6. Uganda Communications Act, 2013
7. Financial Institutions Act
8. Data Protection and Privacy Regulations, 2021
9. The National Payment Systems Agents Regulations, 2021
10. National Payment System (NPS) Policy Framework
11. Mobile Money Guidelines, 2013

### B. RWANDA

1. The Constitution Of The Republic Of Rwanda Of 2003 Revised In 2015
2. Law relating to the Protection of Personal Data and Privacy Law 58 of 2021
3. Law governing the Payment System Law 61 of 2021
4. Law governing Deposit-taking Microfinance Institutions Law 72 of 2021
5. Regulation governing the Electronic Money Issuers Regulation 54 of 2022
6. Rwanda Fintech Policy 2022–2027

### C. TANZANIA

1. The Constitution Of The United Republic Of Tanzania Of 1977
2. The Personal Data Protection Act (PDPA), No. 11 of 2022
3. Banking and Financial Institutions Act, 2006
4. The Microfinance Act, 2018
5. The National Payment Systems Act, 2015
6. The Personal Data Protection (Personal Data Collection And Processing) Regulations, 2023
7. The Microfinance (Non-Deposit Taking Microfinance Service Providers) Regula-

- tions, 2019
8. Guidance Note On Digital Lenders Under Tier 2 Microfinance Service Providers, 2024.
  9. The Payment Systems Licensing And Approval Regulations, 2015

#### D. KENYA

1. The Constitution Of Kenya, 2010
2. The Data Protection Act No. 24 Of 2019
3. The National Payment System Act, 2011 No. 39 Of 2011
4. The Kenya Information and Communications Act Cap. 411A
5. The Banking Act Chapter 488
6. Consumer Protection Act Cap. 501
7. The Data Protection (General) Regulations, 2021
8. The Data Protection (Registration of Data Controllers and Data Processors) Regulations Legal Notice 265 of 2021
9. The Data protection(Compliance and enforcement) Regulations, 2021
10. The National Payment System Regulations, 2014
11. The Central Bank of Kenya (Digital Credit Providers) Regulations Legal Notice 46 of 2022

#### E. REGIONAL

The East African Community Crossborder [Payment System Masterplan](#)

#### F. RESEARCH/ARTICLES

1. Digital Financial Services By The [World Bank](#)
2. The Tanzania Fintech Regulatory Playbook (A [guide](#) to navigating policies and regulations in Tanzania for fintechs)
3. Privacy and Data Protection Practices of Digital Lending Apps in Kenya by [Centre for Intellectual Property and Information Technology Law](#) (CIPIT)
4. Mobile money and financial inclusion in Africa: Emerging themes, challenges and policy implications by [Ellis L.C. Osabutey and Terence Jackson](#)
5. [Insights on Uganda's Digital Lending Landscape](#)
6. FINTECH IN UGANDA Implications For Regulation Produced by [Cambridge Centre for Alternative Finance \(CCAF\)](#)
7. Fintech Adoption And Service Delivery; A Study Of Mobile Banking In Uganda, A Case Of Busia Municipal Council, Western Division by [Isaiah Sydney Oduki](#)
8. [Digital Payment Innovations in Sub-Saharan Africa](#) By Luca A Ricci, Calixte Ahokpossi, Saad N Quayyum, Rima A Turk, Anna Belianska, Mehmet Cangul, Habtamu Fuje, Sunwoo Lee, Grace B Li, Xiangming Li, Yibin Mu, Nkunde Mwase, Jack J Ree, Haiyan Shi, Vitaliy Kramarenko
9. [Development of the Digital Financial Ecosystem in Rwanda](#): Drivers, Lessons and Way Forward by Ggombe Kasim Munyegera Working Paper
10. [The State of the Industry Report on Mobile Money 2025](#)