



N26 expands its offering with personal loans in Spain

- The online bank offers personal loans up to 15,000 euros with an interest rate starting from 4.06% APR
- N26 adds a flexible overdraft solution

Madrid, November 26, 2025 – The [online bank N26](#) continues to expand its product portfolio and grow in the realm of credit. The bank announced today the launch of personal loans for its customers in Spain, a consumer credit solution available from 1,000 to 15,000 euros with interest rates starting from 4.06% APR. Furthermore, N26 introduces a flexible overdraft with a fixed interest rate of 11.63% APR. With these new products, N26 reinforces its commitment to offering flexible, transparent, and competitive financial solutions adapted to the real needs of its clients.

According to the latest *Financial Literacy Survey*, conducted by the Bank of Spain, personal loans were the second most contracted financial product in Spain. 16% of the population claims to have acquired a personal loan in the last two years, placing it just behind credit cards as one of the most popular options among consumers. Regarding the volume of consumer credit, the balance in personal loans grew by 7.6% in the first half of 2025 and is approaching levels not seen since 2012, according to the national supervisor.

N26's new personal loan allows clients to request amounts between 1,000 and 15,000 euros with a repayment term of 12 to 60 months and interest rates ranging from 4.06% APR up to 13.69% APR, one of the most competitive interest rates in the Spanish market. The final price of the loan is personalized and is based on the amount requested, the chosen repayment term, and the customer's creditworthiness. The entire loan concession process is carried out 100% digitally directly from the N26 app and offers customers an instant decision.

Antón Díez Tubet, General Manager of N26 for Spain and Portugal: *“With personal loans, N26 wants to give our clients access to one of the most demanded financing tools in Spain at one of the most competitive prices in the market. Whether it’s to finance a renovation, continue their education, or buy a car, we put loans at their disposal designed to accompany them in key moments of their lives. We aim for credit to be understood not as a burden, but as a tool that, when used responsibly, can provide value and help people advance in their life goals or avoid unforeseen events.”*

Furthermore, through Flexible Overdraft, N26 offers a short-term financing solution to help customers manage unexpected expenses or avoid non-payment of bills due to lack of funds. With a fixed annual interest rate of 11.63% APR calculated based on the outstanding balance and number of days of use, this service allows for additional cash availability when the customer's account balance drops below zero. The customer must activate this function in the app and request a maximum available overdraft limit, which will be individually approved for each customer based on their financial profile. N26 also introduces a feature that allows customers to establish a repayment schedule for their overdraft in an orderly and simple manner, with full transparency regarding the number of monthly installments, the amount of those installments, and the total costs. With this, N26 seeks to help its users create a repayment plan for their overdrafts without putting their day-to-day personal finances at risk.

The launch of the new credit products adds to the already existing flexible payment solution N26 Installments, which allows purchases between 20 and 200 euros made up to four weeks prior to be split into three to six installments. The functionality presents an alternative to traditional loans or Buy Now Pay Later (BNPL) solutions by focusing on purchases already made and fully paid for, ensuring the customer's financial protection by avoiding over-indebtedness.

N26 is committed to encouraging its customers to use credit products appropriately and responsibly, promoting financial education as a key tool for making informed decisions and strengthening their economic well-being.

About N26

N26 is Europe's leading digital bank with a German banking license. It offers simple, secure and customer-friendly mobile banking to millions of customers in 24 markets across Europe. N26 processes over 140bn EUR in transactions a year and currently has a 1,500-strong team of more than 90 nationalities. The company is headquartered in Berlin, with offices in multiple cities across Europe, including Vienna, Paris, Milan and Barcelona. Founded by Valentin Stalf and Maximilian Tayenthal in 2013, N26 has raised close to US\$ 1.8 billion from some of the world's most renowned investors.

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