



Euromonitor
International

Consumer Credit in Portugal

March 2026

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Consumer Credit in Portugal - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Positive growth supported by rising consumer financial confidence

INDUSTRY PERFORMANCE

Rising consumer credit demand on the back of economic stability and new market dynamics

Strong momentum in auto lending, boosted by demand for electric and hybrid vehicles

Rising competition in Portugal's consumer credit market

WHAT'S NEXT?

Consumer credit is set on a growth trajectory over the coming years

BNPL will continue to rise over the coming years

Shaping the future: the rising role of fintechs

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Consumer Lending in Portugal - Industry Overview

EXECUTIVE SUMMARY

A positive performance supported by falling interest rates, stronger consumer confidence, and a resilient labour market

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Consumer confidence strengthens demand for lending in Portugal

Mortgage lending accelerates on the back of youth housing incentives

BNPL continues to grow, aligned with ongoing digitisation in the banking landscape

WHAT'S NEXT?

Ongoing growth expected, supported by a broadly positive economic outlook

BNPL will continue to grow, while 2026 EU legislation will classify this product as consumer credit

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