Euromonitor International

Consumer Credit in Brazil

January 2026

Table of Contents

Consumer Credit in Brazil - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Economic challenges force consumers to turn to credit options

INDUSTRY PERFORMANCE

Credit cards popular in Brazil

Other personal lending sees strongest growth

Developments in BNPL

WHAT'S NEXT?

Loans are more expensive and less accessible

Other personal lending, card lending and auto lending to maintain importance

Fintech players to play an increasingly significant role

CATEGORY DATA

COUNTRY REPORTS DISCLAIMER

Consumer Lending in Brazil - Industry Overview

EXECUTIVE SUMMARY

Slower growth in 2025

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Old and new challenges

Slowdown in growth

BNPL boosted by rising inflation and population debt

WHAT'S NEXT?

Central Bank of Brazil monitors impact of sports betting on debt

Selic rate expected to remain high in short term

MARKET DATA

COUNTRY REPORTS DISCLAIMER

SOURCES

About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- Strategy Briefings: Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- Company Profiles: Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- Country Reports: For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link www.euromonitor.com/consumer-credit-in-brazil/report.