

Consumer Credit in the Netherlands

January 2025

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Consumer Credit in the Netherlands - Category analysis

KEY DATA FINDINGS

2024 DEVELOPMENTS

Non-card lending sees negative pressure due to increased focus on responsible credit and enforcement of credit rules BNPL providers under pressure to make loans more sustainable and stop minors taking out credit Education lending affected by return of the Basisbeurs

PROSPECTS AND OPPORTUNITIES

Auto lending and home (renovations) lending projected to be positive

New BNPL and card lending regulations will create impacts over the forecast period

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Consumer Lending in the Netherlands - Industry Overview

EXECUTIVE SUMMARY

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Housing market starts to pick up again, although growth is suppressed by the low number of houses on offer

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What next for consumer lending?

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