

Compare different type of loan offers

To finance important projects, the personal loan is often unavoidable. Borrowers enjoy very advantageous conditions (low interest rates, consumer protection, and flexibility of operation) thanks to competition between financial institutions. There is also an opportunity to run an online simulation to find the most advantageous [registration loans](#) using the personal loan comparison tool, which is a convenient and very useful tool.



Personal loans for each type of project

Granted by a bank or credit institution and concluded for a maximum of € 75,000 for a period of 3 months to 5 years.

Things to know: there is nothing to justify

Whether you are buying consumer goods or profits, you can use it as you wish. To meet the needs of borrowers, credit institutions have developed several forms of personal loans. Since 2011, the Consumer Law has regulated the operation of personal loans. Lending institutions should especially make sure that the debtor's debt does not exceed one third of his monthly income.

Personal loan competition market

According to the Banking Federation household credit bureau, more than one in four households holds consumer credit. More than 90% of the borrowed money is used to raise capital goods such as automobiles, home appliances, and home renovations. Among lenders, while the number of stores and supermarket cards is currently decreasing, lending with credit institutions is increasing. Overall, the market is growing about 5% annually. This increase is partly driven by the advent of new commercial offers and loans. It is also the result of technological innovation.

Justification for using a personal loan comparator

Once you have identified the need for money, especially the amount needed to complete the project, it is time to find a bank or credit agency that can assist you with funding. This is where the personal loan comparator comes in! As the name suggests, this is very useful because you can make comparisons. By making an offer for each offer, you can narrow your selection to get the best repayment terms. But that is not just a matter of monthly payments, total costs or fees. The comparator has four other major advantages. The tool is intuitive and everything is done online, saving you valuable time. Personalized offers are available for each request from a bank or credit institution, taking into account the project, profile and financial situation.



You pay nothing: The use of comparators for [registration loans in Phoenix](#) is completely free. Your identity is protected: this is anonymous.

APR, an effective comparison tool

Global Effective Annual Rate (APRC) represents the actual cost of personal loans. It depends on the length of the repayment, the amount borrowed, and the borrower's profile. All financial institutions and

banks calculate using the same method. It is therefore an ideal tool for comparing various offers of consumer credit.

Some of these offers can be very interesting, so it is advisable to take your time before choosing your agency. It is important to keep up to date with market news to make the right choice at the right time. Finally, in most cases there are no fees, which also allow you to make some significant savings at this level.