



Euromonitor
International

Consumer Credit in Argentina

February 2026

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Consumer Credit in Argentina - Category analysis

EXECUTIVE SUMMARY

Instalment-based purchasing has emerged as a vital consumption driver

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Interest-free instalments remain relevant, although the maximum period is usually three months

Increased consumption and financing with credit cards enable consumer spending in a recessionary economic context

Financial education for the lowest socio economic groups will be key to develop a stronger BNPL system

WHAT'S NEXT?

With greater price stability, long-term loans could increase

Fintech companies become key in consumer credit

Increase in auto loans market with direct financing for cars

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Consumer Lending in Argentina - Industry Overview

EXECUTIVE SUMMARY

Healthy growth supported by lowering inflation

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Government monetary policies contribute to banks regaining their role as financial intermediaries

Strong growth in car, personal, and credit card lending

Increase in mortgage credit in the first part of the year

BNPL is a system that is still underutilised among Argentine buyers

WHAT'S NEXT?

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