

Crelan launches Capzero Variable: a new mortgage that combines stability and flexibility

Brussels, 5 February 2026 - In a market where fluctuating interest rates are causing a strain on many families' budgets, Crelan is launching an innovative new mortgage: **Capzero Variable**. This formula combines the stability of a fixed interest rate with the flexibility of a variable interest rate. The interest rate can never exceed the rate that applies when the mortgage is taken out (CAP 0), but can decrease by a maximum of 2% (FLOOR -2).

With Capzero Variable, Crelan is responding to the growing need for financial predictability, while retaining the advantages offered by variable rate formulas.

The concept: borrowers are protected from rising interest rates and benefit when they fall

Capzero Variable offers borrowers the best of both worlds:

- **CAP 0 - Stability guaranteed:**
The interest rate can *never exceed* the initial interest rate during the entire term of the mortgage. As a result, the monthly repayment remains predictable.
- **FLOOR -2 - Possible interest rate cuts:**
If the trend in market rates is favourable, the interest rate can decrease by up to 2%. A cut in interest rates leads to lower monthly repayments.

These features are available for **variable formulas 3/3/3 and 5/5/5**, for maturities of **15 to 25 years**.

Under these formulas, the interest rate can be revised for the first time after three or five years respectively and then again after the same interval.

"Capzero Variable helps customers plan their budget with confidence: the monthly repayment can never exceed the amount that applies when the mortgage is taken out. And if the interest rate decreases, the monthly repayment does too. This means customers benefit from interest rate cuts and avoid the risk of higher repayments."

- Christian Steeno, Director of Commercial Policy & Market Strategy

New online mortgage simulator

In parallel with this launch, Crelan is making available a new, more extensive [mortgage simulator](#) on *crelan.be*. The tool makes it easy for users to compare different scenarios and provides a clear overview of possible financing solutions. However, it is still important to obtain tailor-made advice during a personal meeting at our office.

The home loan is a mortgage loan intended for immovable property governed by Book VII of the Code of Economic Law. Subject to acceptance of your application by the lender.

Lender: Crelan NV | Sylvain Dupuislaan 251, 1070 Anderlecht | TEL.: 02/558.71.11 | www.crelan.be |
BIC: NICABEBB | IBAN: BE20 1039 9997 1856 | CBE no.: VAT BE 0403 263 840 - RLE Brussels

About Crelan Group

The financial group ranks fifth among Belgian retail banks in terms of total assets. The Crelan group is represented by two bank brands: Crelan and Europabank. At 31 December 2024, the Crelan group had: 4327 employees (including staff members, independent bank agents, and their employees), 727 branches, 296,751 cooperative shareholders, nearly 1.7 million customers, and €55.8 billion in total assets. In addition, the banking group manages €44.3 billion in customer deposits, €16.5 billion in off-balance sheet investments, and supports Belgian households and businesses with €49.5 billion in loans.

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