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Bicycle loans: a smart way to get on your bike without breaking the bank

No one can refute the growing popularity of e-bikes: according to FPS Mobility and Transport figures, 290,419 units were sold in 2023, accounting for 51% of total bicycle sales. Faced with the often high purchase costs, financing solutions such as bike loans are enjoying quite a boom. Crelan has observed a significant increase in the number of loans granted in 2024 and the first half of 2025, giving more people access to sustainable transport. The bike loan paves the way for e-bike ownership, but what should you bear in mind?

A good e-bike easily costs upwards of 1,500 euros, which is quite a hefty sum to find all at once. Crelan also notes that bicycle loans are becoming increasingly popular, with applications coming in from borrowers of all ages. Between June 2024 and June 2025, 25% of borrowers were aged between 31 and 40, 21% between 41 and 50, 27% between 51 and 60, and 21% over 60.

A bike loan is a good solution. It makes buying an e-bike more affordable, because you can pay for it in monthly instalments. But are there any drawbacks?

Terms and conditions of a bike loan

The simulation tool available on the Crelan website gives you an idea of the terms and conditions of a bike loan. For a small amount and a short term, the cost remains reasonable. It's a practical solution that allows you to spread the cost of your bike over time without weighing too heavily on your budget.

The Crelan expert's opinion

"Instalment loans are still a sore point for some customers, who may feel uncomfortable about taking them out. However, it allows you to spread out your payments without dipping into your savings..."

The bike loan is also part of our long-standing commitment to cycling, a sport we have supported passionately for many decades. Just like cycling, a loan is all about going at your own pace, with regularity and balance," Geert Maes, Head of Customer Journey Credits Retail & Business at Crelan.

The pros of a bike loan

- Accessibility and staggered payments: you don't have to pay out a large sum all at once;
- A financial margin of manoeuvre is kept by avoiding touching your savings;
- Co-financing of additional equipment such as a quality helmet or panniers. You can borrow up to 110% of the price of the bike;

- **Other factors to take into account**

- The interest: the price is higher than for a direct purchase;
- Fixed commitment: the monthly payment must be included in the monthly budget;
- Creditworthiness is required: customers are only granted a loan if their financial situation is deemed positive.

A bike loan is therefore a wise choice for those who want to spread the cost without dipping into their savings. It also makes it possible to customise a bike and use it as you wish. However, it's important to borrow responsibly and to assess your own budget carefully.

Borrowing money also costs money.

A bike loan is consumer credit in the form of an instalment loan governed by Book VII of the Code of Economic Law. The lender cannot grant you an instalment loan until it has examined and accepted your loan application. Lender: SA Crelan | Boulevard Sylvain Dupuis 251, 1070 Anderlecht Tel.: 02/558.71.11 | www.crelan.be | BIC: NICA BE BB | IBAN: BE20 1039 9997 1856 N° BCE: VAT BE 0205.764.318 - Brussels Legal Persons Register (RPM).

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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