

# **MAXIMUM BORROWING RATE & INTEREST RATES ON UNAUTHORISED OVERDRAFT OR EXCEEDING YOUR AUTHORISED OVERDRAFT LIMIT**

**1<sup>st</sup> JANUARY 2026**

**RATES OF USE published in the Official Journal on December 22, 2025:**

Credit agreements granted to consumers not falling within the scope of 1° of article L.313-1 of the consumer code or not constituting a credit transaction for an amount of more than €75,000 intended to finance, for buildings for residential use or for professional and residential use, expenses relating to their repair, improvement or maintenance.

	1st January 2026	Reminder previous month
Overdrafts, revolving credit facilities, financing for purchases or sales on instalment credit terms and life annuity loans (Viagers) (1), personal loans and other loans for an amount of:		
less than or equal to 3 000 €	23.56%	23.49%
more than 3 000 € and up to or equal to 6 000 €	15.87%	15.71%
more than 6 000 €	8.67%	8.73%

Credit contracts granted to consumers intended to finance operations falling within the scope of 1° of article L.313-1 of the consumer code, relating to real estate credit (2) or for an amount greater than €75,000 intended to finance, for buildings for residential use or for professional and residential use, expenses relating to their repair, improvement or maintenance.

	1st January 2026	Reminder previous month
Fixed-rate loans:		
with a term of less than 10 years	4.12%	4.23%
with a term of between 10 and less than 20 years	4.59%	4.71%
with a term of 20 years or more	5.13%	5.09%
Variable rate loans:	4.99%	5.25%
Bridging loans:	6.15%	6.21%

(2) including credit transactions intended to consolidate previous loans including one or more loans mentioned in 1° of Article L.313-1 of the Consumer Code, the relative share of which exceeds 60% of the total amount of the credit consolidation transaction

Maximum threshold for loans granted to natural persons acting for their professional needs and to legal persons with an industrial, commercial, craft, agricultural or non-commercial professional activity:

	1st January 2026	Reminder previous Quarter
Overdrafts on account:	18.97%	18.88%

Maximum threshold for loans granted to legal persons not engaged in industrial, commercial, craft, agricultural or non-commercial professional activities:

	1st January 2026	Reminder previous month
Overdrafts on account:	18.97%	18.88%
Loans with an initial duration of more than 2 years, variable rate:	5.73%	5.81%
Loans with original duration of over 2 years, fixed rate:		
original duration of more than 2 and less than 10 years	5.63%	5.60%
original duration of more than 10 and less than 20 years	5.73%	5.76%
original duration of 20 years or more	5.73%	5.73%
Other loans with an initial term of up to 2 years	6.16%	6.28%

Other loans to professionals are no longer subject to borrowing regulations since the law in favour of SMEs of 2 August 2005. To assess the usurious nature of the overall effective rate of an account overdraft or a permanent loan, the amount to be taken into consideration is that of the credit actually used.

## **MAXIMUM BORROWING RATE ON UNAUTHORISED ACCOUNT OVERDRAFT OR EXCEEDING YOUR AUTHORISED OVERDRAFT LIMIT on 1<sup>th</sup> Quarter 2026:**

	1st January 2026	Reminder previous month
PRIVATE INDIVIDUALS (1)	21.16%	21.11%
PROFESSIONALS (2)	17.75%	17.67%

(1) Variable rate proportional to the daily debit rate actuarially deducted on a 365 or 366-day basis from the maximum borrowing rate published in the Journal Officiel for the category relating to account overdrafts of €3,000 or less. This rate will be reduced according to the amount of actual use, in compliance with borrowing regulations.

(2) Variable rate proportional to the daily debit rate actuarially deducted on a 365 or 366-day basis from the maximum borrowing rate published in the Official Journal for the category relating to account overdrafts.

Please note this a translation of a French document and for information purposes only.