

Press Release

Brussels, 9 January 2026 (10.00 a.m. CET)



From showroom to smartphone: half of Belgians are also open to buying a car entirely online.

E-bikes and shared mobility are gaining ground – MyMobility in KBC Mobile is boosting digital mobility

In the run-up to the 2026 Brussels Motor Show, KBC commissioned an online survey of 1 037 Belgians aged between 18 and 69 on the subject of (sustainable) mobility. The results clearly show not only that the most popular mode of transport by far remains the car and that expected car use is continuing to rise, but also that shared mobility and motorised bicycles are becoming much more popular.

KBC, CBC and KBC Brussels are offering time-limited benefits to both private individuals and businesses on the occasion of the 2026 Brussels Motor Show.

1. Actual offer terms and conditions for 2026

OFFER FOR PRIVATE INDIVIDUALS

Remember, borrowing money also costs money

- a. **Discounted rates on car loans** (09 January 2026 up to and including 01 March 2026)¹
 - Electric or plug-in hybrid car (emitting up to 50g CO2/km):
 - **Traditional loan at 3.25%** (representative example 3),
 - **Car Loan Plus at 3.65%** (representative example 1)
 - Other new car and second-hand car (not more than three years old)
 - **Traditional loan at 3.35%** (representative example 4),
 - **Car Loan Plus at 3.75%** (representative example 2)
 - Second-hand car (over three years old – Petrol: Euro standard 2 or higher permitted – Diesel: Euro standard 5 or higher permitted): **4.65%** (representative example 5)
 - Second-hand car (over three years old – electric and plug-in hybrid (emitting up to 50g CO2/km)): **4.45%** (representative example 6)
- b. **Discounted rates on bicycle loans** (09 January 2026 up to and including 01 March 2026): **3.25%** (representative example 7)²

¹ Rate valid for KBC, KBC Brussels and CBC

² Rate valid for KBC, KBC Brussels and CBC

OFFER FOR BUSINESSES

KBC/KBC Brussels/CBC are offering attractive conditions this year again (**between 1 January 2026 and 7 March 2026**) for financing passenger cars, vans and light commercial vehicles: anyone taking out the loan digitally **will not have to pay the origination fee** of 135 euros!

Arranging the loan digitally is convenient and saves time for the customer: everything can be worked out, applied for and signed in KBC/KBC Brussels/CBC Touch, KBC/KBC Brussels/CBC Mobile and the KBC/KBC Brussels/CBC Business Dashboard.

OFFER CONDITIONS FOR INSURANCE

- Time-limited car insurance discount of **15% on the first year's premium for all-risk comprehensive cover** (excluding assistance)
- For both **passenger cars and light goods vehicle**
- Applies to **all engine types** (including electric vehicles)
- Customers can use the **OMNIUM2026** voucher to obtain the discount and arrange the insurance themselves online
- **Offer runs from 1 January 2026 up to and including 30 April 2026**

2. Representative examples

Car Loan Plus

1. Electric or plug-in hybrid vehicles no more than three years old:

Representative example: for an **instalment loan of 25 000 euros with higher final monthly payment** to be repaid over **60 months** at an **annual percentage rate of charge and fixed** actuarial debit interest rate of **3.65%**, you pay 59 monthly instalments of **332.37 euros** and a higher final monthly payment of **8 431.73 euros**. Total amount to be repaid: 28 041.56 euros. Down payment (if applicable): 2 000.00 euros Cash price: 27 000.00 euros. **Rate valid as from 9 January 2026** for instalment loans taken out for up to 60 months by private individuals and used to finance the purchase of a new vehicle.

2. Non-electric vehicles no more than three years old:

Representative example: for an **instalment loan of 25 000 euros with higher final monthly payment** to be repaid over **60 months** at an **annual percentage rate of charge and fixed** actuarial debit interest rate of **3.75%**, you pay 59 monthly instalments of **333.76 euros** and a higher final monthly payment of **8433.36 euros**. Total amount to be repaid: 28 125.20 euros Down payment (if applicable): 2 000.00 euros Cash price: 27 000.00 euros. **Rate valid as from 9 January 2026** for instalment loans taken out for up to 60 months by private individuals and used to finance the purchase of a new vehicle.

Traditional loan

3. Electric or plug-in hybrid vehicles no more than three years old:

Representative example: for an **instalment loan** of 25 000 euros to be repaid over **60 months** at an **annual percentage rate of charge and fixed** actuarial debit interest rate of **3.25%**, you pay 60 monthly instalments of **451.48 euros** (or 27 088.41 euros in total). **Rate valid as from 9 January 2026** for instalment loans taken out for up to 60 months by private individuals and used to finance the purchase of an electric or plug-in hybrid car, motor home or motorbike that is no more than three years old and that emits less than 50 grams of CO2 per km.

4. Non-electric vehicles no more than three years old:

Representative example: for an **instalment loan** of 20 000 euros to be repaid over **60 months** at an **annual percentage rate of charge and fixed** actuarial debit interest rate of **3.35%**, you pay 60 monthly instalments of **362.05 euros** (or 21 722.76 euros in total). **Rate valid as from 9 January 2026** for instalment loans taken

out for up to 60 months by private individuals and used to finance the purchase of a new car, motor home or motorbike, or a second-hand passenger car that is no more than three years old.

5. Non-electric vehicles over three years old:

Representative example: for an **instalment loan** of 15 000 euros to be repaid over **60 months** at an **annual percentage rate of charge** and **fixed** actuarial debit interest rate of **4.65%**, you pay 60 monthly instalments of **280.02 euros** (or 16 800.81 euros in total). **Rate valid as from 9 January 2026** for instalment loans taken out for up to 60 months by private individuals and used to finance the purchase of a second-hand passenger car, motor home or motorbike that is more than three years old.

6. Electric or plug-in hybrid vehicles over three years old:

Representative example: for an **instalment loan** of 15 000 euros to be repaid over **60 months** at an **annual percentage rate of charge** and **fixed** actuarial debit interest rate of **4.65%**, you pay 60 monthly instalments of **280.02 euros** (or 16 800.81 euros in total). **Rate valid as from 9 January 2026** for instalment loans taken out for up to 60 months by private individuals and used to finance the purchase of an electric or plug-in hybrid car, motor home or motorbike that is more than three years old and that emits less than 50 grams of CO2 per km.

7. Bicycle:

Representative example: for an **instalment loan** of 1 500 euros to be repaid over **24 months** at an **annual percentage rate of charge** and **fixed** actuarial debit interest rate of **3.25%**, you pay 24 monthly instalments of **64.61 euros** (or 1 550.53 euros in total). **Rate valid as from 9 January 2026** to instalment loans taken out for up to 60 months by private individuals and used to finance the purchase of an electric or other type of bicycle.

3. Financing: preference for a bank and interest in KBC Car Loan Plus³

- Belgians generally prefer to go to a bank for their car loan (37%) rather than go to a car dealership for financing (19%). The most important factors are the rate of interest, the term and – for some people – personal advice. 25% look around to see where the best terms and conditions are offered.
- We see that digital applications for car loans continue to rise (for instance, 95% of all loan applications for electric cars under three years old are made digitally).
- The 'KBC Car Loan Plus' is helping with the transition to electric driving:
 - In 2025, 88% of people chose this form of financing for an electric car under three years old, whereas 12% chose it when purchasing a non-electric car.
 - The average age of customers opting for the KBC Car Loan Plus is 42, whereas it is 46 for the traditional car loan.

The Flemish Regional government's subsidy for electric cars was discontinued in 2024 and both the amount borrowed and the amount invested fell. They both rose again in 2025, with the amount borrowed back in line with its 2023 level but the amount invested remaining below its level for that year.

Average amount borrowed	2023	2024	2025
Electric (up to 3 years old)	29.800	26.500	30.100
Non-electric (up to 3 years old)	21.100	21.000	21.500

³ This is a specific form of car finance where monthly repayments are lower than for a traditional loan with fixed monthly payments. However, at the end of the contract, the customer makes a higher final payment based on the residual value of the vehicle.

Loan type: Instalment loan. Subject to your loan application being approved by KBC Bank NV. Lender: KBC Bank NV, Havenlaan 2, 1080 Brussels, Belgium. VAT No. BE 0462.920.226 – RLP Brussels.

Second-hand (older than 3 years)	14.300	14.400	14.600
Average amount invested	2023	2024	2025
Electric (up to 3 years old)	46.600	40.400	42.900
Non-electric (up to 3 years old)	31.000	30.100	31.200
Second-hand (older than 3 years)	18.500	18.600	18.700

4. Almost half of Belgians are open to buying a car entirely online without visiting a showroom⁴

KBC Mobile is boosting online car sales. Thanks to the strong position of trust, more Belgians would consider making this major purchase through their trusted banking app rather than go elsewhere online.

Young people and people in Wallonia in particular see the banking app as making this process easier for them: 71% of young people consider making the purchase through their banking app, as do 62% of respondents in Wallonia.

When MyMobility (KBC's digital mobility dashboard) was launched in November 2025, KBC set a new standard in digital mobility: customers can access a single, easily navigable, personal platform where they can manage all of their mobility needs, ranging from finding a new or quality second-hand vehicle with exclusive benefits, to planning and choosing their mobility solutions. When customers use MyMobility, they not only see the mobility options available to them, but also receive practical guidance through Kate: from calculating the total cost of ownership, comparing cars and costs to requesting quotes and following up on their choice. This ensures they always know which step to take and what the impact is on their budget (see the [full press release](#)).

5. The car is still king, but alternatives are gaining ground⁴

84% of Belgians expect to buy a (or another) new or second-hand car in the future. Those not planning a purchase in the short term are holding off until their current car no longer meets their needs and hoping that prices will fall, especially those contemplating a switch to a fully electric vehicle.

At the same time, we are noticing a clear rise in shared mobility and e-bikes/speed pedelecs – one in four Belgians now use an electric bike or speed pedelec at least every week. 17% of Belgians use a shared mobility scheme (e-scooter/bicycle/car) at least once a week, a sharp increase on the figure for 2024 (10%). Among young people (18 to 35 year-olds), the figure is as high as one in three. These shared mobility schemes are least popular in Flanders and most popular in Brussels.

6. Comprehensive car insurance

Insured

- Damage caused by a collision, fire, glass breakage, theft, vandalism, forces of nature, filling up with the wrong type of fuel, collisions with stray animals or birds, and gnawing martens
- The cost of replacing locks or reprogramming the locking system if car keys are stolen
- Medical expenses if injured in a carjacking or car theft
- Vehicle registration tax is covered free of charge if vehicle is a total loss

Damage to transported items

- Compensation up to 1 500 euros for items you transport in your car which are intended for personal use in the event that your car is also damaged, including bicycles on your bicycle rack or luggage in your roof box

⁴ In the run-up to the 2026 Brussels Motor Show, KBC commissioned an online survey of 1 037 Belgians aged between 18 and 69 on the subject of (sustainable) mobility.

- Coverage of any additional vehicle features which can no longer be used after the car has been declared a total loss, such as winter tyres or roof box

Not insured

- Damage caused under the influence of alcohol (more than 0.15%) or in a similar condition due to the use of substances other than alcohol
- Damage caused while driving the car in violation of the conditions laid down in Belgian laws and regulations
- Damage caused intentionally
- Damage to parts caused as a result of wear and tear or by an obvious lack of car maintenance
- Theft facilitated by leaving the vehicle unattended on a public road or unlocked in another location accessible to the public
- Physical injuries as the driver of the vehicle (for which you can take out [Driver Accident Insurance](#))
The complete list of exclusions can be found in the [general conditions](#).

7. Semi-comprehensive car insurance

What is covered?

- Damage caused by martens gnawing on your car's cables and conduits
- Glass breakage of car windows or breakage of the sunroof
- Break-ins, theft and vandalism during theft
- Hail damage or damage caused by another force of nature (storm, lightning, flood, etc.)
- Damage caused by fire, explosion or fire-extinguishing activities (including damage caused by melting due to a short circuit)
- Damage caused by collisions with wild or stray animals
- Falling aircraft or falling aircraft parts
- Any additional vehicle features which you can no longer use after your car has been declared a total loss (e.g., a set of winter tyres or a roof box)

What is not covered?

- Damage to your own car following an accident ([for which you can take out our Fully Comprehensive Insurance](#))
- Your physical injuries as the driver, which you sustained in an accident ([for which you can take out our Driver Accident Insurance](#))
- Theft you have facilitated by leaving your car unattended and unlocked on a public road
- Damage to parts caused as a result of wear and tear or by a lack of maintenance
- Damage you cause intentionally

The complete list of exclusions can be found in the [general conditions](#).

8. Third-party liability

Insured

- Loss, damage or injury caused with the vehicle to third parties, both material (e.g., exterior damage, damage to buildings, etc.) and physical (i.e. death or injuries)
- Injuries sustained by pedestrians, cyclists or passengers in traffic accidents in which the car is involved

Even if you are not liable, you can claim on this insurance.

Not insured

Some key exclusions are:

- damage to own vehicle
- physical injuries sustained by the driver in a traffic accident
- damage caused during participation in competitions
- damage caused intentionally

The complete list of exclusions can be found in the [general conditions](#).

Read this information carefully before taking out this insurance: [Insurance Information Document](#)

Good to know

- This product is governed by the laws of Belgium.
- Insurance cover under this policy is valid for a term of one year and is tacitly renewed unless you cancel it no later than two months before the main renewal date. We can do so up to three months prior to the renewal date. As a consumer, you can cancel your policy at any time starting from the second insurance year, with effect after two months have elapsed from the day after the registered letter was submitted for delivery, the writ was served or the date of the acknowledgement of receipt.
- Your intermediary is your first point of contact for any complaints you may have. If no agreement can be reached, please contact KBC Complaints Management, Brusselsesteenweg 100, 3000 Leuven, complaints@kbc.be, tel. 016 43 25 94 (free of charge) or + 32 78 15 20 45 (charges apply), fax + 32 16 86 30 38. If you cannot find a suitable solution, you can contact the Belgian insurance industry's ombudsman service: Ombudsman van de Verzekeringen, de Meeûssquare 35, 1000 Brussels, info@ombudsman.as, www.ombudsman.as.
This does not affect your legal rights.
- To request a quote for a KBC Vehicle Insurance, visit our website, KBC Mobile, KBC Touch or contact your KBC Insurance intermediary.
- KBC Vehicle Insurance is a product from KBC Insurance NV – Professor Roger Van Overstraetenplein 2 – 3000 Leuven – Belgium – VAT BE 0403.552.563 – RLP Leuven – IBAN BE43 7300 0420 0601 – BIC KREDBEBB
The company is licensed by the National Bank of Belgium, de Berlaimontlaan 14, 1000 Brussels, Belgium for all classes of insurance under code 0014 (Royal Decree of 4 July 1979, Belgian Official Gazette of 14 July 1979).
A member of the KBC Group.



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