

Consumer Lending in Brazil

November 2023

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Consumer Lending in Brazil - Industry Overview

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Consumer Credit in Brazil - Category analysis

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Increasing default levels lead to launch of debt negotiation initiatives Brazilians increasingly embrace digital banking, fostering tailored financial products Discussions on the possible end to interest-free instalment payments heat up the debate on indebtedness

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Despite improved financial access, low financial education leads to high debt and default risk Economic challenges and consumer demands drive credit expansion Central Bank considers ending interest-free instalments, sparking concerns among retailers and service providers

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