

Financing models for your new car?

With balloon financing, like a car loan, the same monthly repayment installments are initially paid. The special feature, however, is that often no or only a small down payment is made and a final installment remains at the end of the term. This remaining amount is then due as a one-off payment. With this financing model, please note that if you cannot afford the high final installment, follow-up financing is often necessary. <https://www.smava.de/autokredit/neuwagen-finanzierung/>

Get your new car in 3 steps?

In just a few minutes you will receive suitable offers for your new car financing using our non-binding loan comparison. You can then compare the personal offers at a glance. <https://www.smava.de/autokredit/neuwagen-finanzierung/>

Step 2. Receive and compare loan offers

In our application process you can either specify the intended use as “car loan” or “free use”, depending on which financing model you prefer. You must also provide information about your private and financial requirements so that you receive loan offers that match your requirements and wishes. The information includes, among other things, your disposable income, your professional situation and your marital status. Once you have entered all the required data, you will then receive your personal offer overview directly online and by email. You should then compare the loan offers primarily with regard to the effective annual interest rate, as this shows the total annual costs for your financing. <https://www.smava.de/autokredit/neuwagen-finanzierung/>

Step 3. Complete suitable financing online

If you have found a suitable loan for financing your new car, you can apply for it directly in the offer overview with a click of the mouse. In the loan documents you will find all the details about the documents to be submitted. If the lender offers digital document uploading, you can submit all necessary documents online and confirm your identity via Video-Ident. This speeds up the application process and, if the loan is approved, you will have the desired amount in your account within a few days. <https://www.smava.de/autokredit/neuwagen-finanzierung/>

Is a quick payout possible within 24 hours?

smava's digital application process makes it possible for you to quickly obtain a loan with immediate payment. However, various factors come into play here. Only the combination of online application, video identification process and document upload can lead to a quick payout. <https://www.smava.de/autokredit/schnellkredit/>

Who can get a quick loan?

The same general requirements apply to a quick loan as are binding for other loans. These include, among other things, being of legal age, permanent residence in Germany and a regular income. Regardless of whether you are a civil servant, an employee, a self-employed person or a pensioner – anyone who meets the lender's criteria can get a loan quickly and easily via our portal. <https://www.smava.de/autokredit/schnellkredit/>

The role of SCHUFA in granting loans

In Germany, credit institutions are legally obliged to check whether potential borrowers are creditworthy and eligible for credit. Accordingly, the smava partners do not grant quick loans without first obtaining SCHUFA information. The credit check is necessary because the lender suffers damage due to irregular or missed payments. Borrowers are also protected from applying for loans that cannot be repaid due to their own financial situation. <https://www.smava.de/autokredit/schnellkredit/>

Make any number of sample calculations free of charge

With our car financing calculator you can calculate possible conditions for your vehicle financing free of charge. You are free to decide how many different calculation examples you want to calculate. You can also use our car loan calculator without obligation until you submit the loan application. In addition, the computer can be accessed at any time via smartphone, tablet or computer. <https://www.smava.de/autokredit/autofinanzierungsrechner/>

Experience and competence

We have been arranging loans for private individuals and businesses via our portal since 2007. Our loan specialists receive regular training and can provide you with expert advice if necessary – by telephone or email. Through regular communication with all banks and partners, we can always give you an up-to-date market overview and inform you about special offers. <https://www.smava.de/autokredit/ballonfinanzierung/>

Calculate your balloon loan

You can use this calculator to determine how high the conditions for balloon financing could be. To do this, enter the purchase price of your desired car, the amount of the down payment if desired and a term. You can then specify the amount of the cash discount as well as the interest rate for the bank loan and dealer financing. The monthly rate and loan costs are immediately calculated for both cases. You will also be shown how much money you could save with cheap balloon financing through our banks and partners. <https://www.smava.de/autokredit/ballonfinanzierung/>

bonus

In order for your bonus to be confirmed, your recommendation must lead to the granting of a loan. There may currently be problems recording your bonus. In this case, contact Aklamio customer support. You must have received a loan offer for the first time on smava.de via Aklamio's forwarding. Alternatively, your last credit request via smava GmbH must have been made over 28 days ago <https://smava.aklamio.com/>

We explain why we need your personal information

Credit institutions are obliged to verify your identity. Only with your personal information can we determine the best possible offer for you. Trustworthy offers are only available after a credit check. To do this, we need information about you and your financial situation. Your information will be treated confidentially by smava and transmitted in encrypted form. The protection of your personal data is of the utmost importance to us. <https://www.smava.de/>

Debt restructuring

When refinancing, an existing loan is repaid with a new loan. With a debt restructuring, you can not only replace your old installment loan cheaply, but also replace expensive overdrafts. Consumers who use the overdraft facility on a long-term basis can save thanks to the significantly lower interest rates on an installment loan. <https://www.smava.de/kredit/>