

Die besten Banken für bonitätsabhängige Ratenkredite

| Institut | Produkt | Kreditbetrag ab - bis | 36 Monate Effektivzins | | 48 Monate Effektivzins | | 60 Monate Effektivzins | | 72 Monate Effektivzins | | 84 Monate Effektivzins | | Ranking für "beste Bonität" | | Ranking für den 2/3 Zins | | |
|----------------------------------|---------------------|--------------------------|---------------------------|---------------------------------|---------------------------|---------------------------------|---------------------------|---------------------------------|---------------------------|---------------------------------|---------------------------|---------------------------------|--------------------------------|---------------------------------|--|------------------|-------------|
| | | | beste Bonität | 2/3 aller Kunden bekommen | beste Bonität | 2/3 aller Kunden bekommen | beste Bonität | 2/3 aller Kunden bekommen | beste Bonität | 2/3 aller Kunden bekommen | beste Bonität | 2/3 aller Kunden bekommen | beste Bonität | 2/3 aller Kunden bekommen | Mittelwert Effektivzins 2/3 Zins | FMH Bewertung | Institut |
| Deutsche Skatbank | Familienkredit | 3.000 € - 50.000 € | 0,97% | 2,43% | 0,97% | 2,43% | 0,97% | 2,43% | 0,97% | 2,43% | 0,97% | 2,43% | 0,97% | sehr gut | Deutsche Skatbank | 2,43% | sehr gut |
| Bank of Scotland | Ratenkredit | 3.000 € - 50.000 € | 1,48% | 3,47% | 1,48% | 3,47% | 1,48% | 3,47% | 1,48% | 3,47% | 1,48% | 3,47% | 1,48% | sehr gut | BBBank eG | 2,99% | sehr gut |
| Ikano Bank | Kash Borgen | 5.000 € - 50.000 € | 1,49% | 4,49% | 1,49% | 4,49% | 1,49% | 4,49% | 1,49% | 4,49% | 1,49% | 4,49% | 1,49% | sehr gut | 1822direkt | 3,07% | sehr gut |
| 1822direkt | Online Ratenkredit | 2.500 € - 50.000 € | 1,74% | 3,19% | 1,74% | 3,19% | 1,64% | 2,99% | 1,64% | 2,99% | 1,64% | 2,99% | 1,68% | sehr gut | SKG BANK | 3,29% | gut |
| Postbank | Privatkredit direkt | 3.000 € - 50.000 € | 1,75% | 3,49% | 1,75% | 3,49% | 1,75% | 3,79% | 1,75% | 3,79% | 1,75% | 3,79% | 1,75% | sehr gut | Commerzbank | 3,34% | gut |
| CreditPlus Bank | Sofortkredit online | 2.500 € - 100.000 € | 1,69% | 3,90% | 1,69% | 3,90% | 1,99% | 3,90% | 1,99% | 3,90% | 1,99% | 3,90% | 1,87% | gut | Bank of Scotland | 3,47% | gut |
| SKG BANK | SKG Ratenkredit | 2.000 € - 65.000 € | 1,89% | 3,29% | 1,89% | 3,29% | 1,89% | 3,29% | 1,89% | 3,29% | 1,89% | 3,29% | 1,89% | gut | Santander | 3,57% | gut |
| OYAK ANKER Bank | MeinWunsch-Kredit | 2.500 € - 50.000 € | 1,98% | 3,79% | 1,98% | 3,79% | 1,98% | 3,79% | 1,98% | 3,79% | 1,98% | 3,79% | 1,98% | gut | ABK Allgem. Beamten Bank | 3,63% | gut |
| Santander | BestCredit online | 1.000 € - 60.000 € | 1,99% | 3,43% | 1,99% | 3,47% | 1,99% | 3,61% | 1,99% | 3,69% | 1,99% | 3,66% | 1,99% | gut | Postbank | 3,67% | gut |
| Commerzbank | Ratenkredit online | 1.500 € - 00.000 € | 1,99% | 4,74% | 1,99% | 2,99% | 1,99% | 2,99% | 2,22% | 2,99% | 2,22% | 2,99% | 2,08% | gut | Degussa Bank | 3,70% | gut |
| Barclaycard | Ratenkredit | 1.000 € - 35.000 € | 2,49% | 4,15% | 2,49% | 4,15% | 2,49% | 4,15% | 2,49% | 4,15% | 2,49% | 4,15% | 2,49% | ok | OYAK ANKER Bank | 3,79% | ok |
| ABK Allgem. Beamten Bank | FlexoPlus Kredit | 1.000 € - 100.000 € | 2,99% | 4,29% | 2,99% | 4,29% | 2,19% | 3,19% | 2,19% | 3,19% | 2,19% | 3,19% | 2,51% | ok | CreditPlus Bank | 3,90% | ok |
| norisbank | Top-Kredit | 1.000 € - 65.000 € | 2,55% | 3,99% | 2,55% | 3,99% | 2,55% | 3,99% | 2,55% | 3,99% | 2,55% | 3,99% | 2,55% | ok | norisbank | 3,99% | ok |
| SWK Bank | Direktkredit | 2.500 € - 100.000 € | 3,99% | 4,85% | 3,99% | 4,85% | 1,75% | 3,99% | 1,75% | 3,99% | 1,75% | 3,99% | 2,65% | ok | Deutsche Bank | 3,99% | ok |
| Deutsche Bank | Privatkredit online | 1.000 € - 75.000 € | 2,69% | 3,99% | 2,69% | 3,99% | 2,69% | 3,99% | 2,69% | 3,99% | 2,69% | 3,99% | 2,69% | ok | Volkswagen Financial Services | 3,99% | ok |
| Degussa Bank | Privatkredit online | 2.500 € - 40.000 € | 2,90% | 3,70% | 2,90% | 3,70% | 2,90% | 3,70% | 2,90% | 3,70% | 2,90% | 3,70% | 2,90% | ausreichend | Barclaycard | 4,15% | ok |
| BBBank eG | Wunschkredit | 5.000 € - 75.000 € | 2,99% | 2,99% | 2,99% | 2,99% | 2,99% | 2,99% | 2,99% | 2,99% | 2,99% | 2,99% | 2,99% | ausreichend | SWK Bank | 4,33% | ausreichend |
| Volkswagen Financial Services | Direkt Kredit | 1.000 € - 50.000 € | 3,99% | 3,99% | 3,99% | 3,99% | 3,99% | 3,99% | 3,99% | 3,99% | 3,99% | 3,99% | 3,99% | ausreichend | Ikano Bank | 4,49% | ausreichend |

Quelle: FMH-Finanzberatung; Stand: 28.04.2021

ausgewertet wurden 28 Banken