

Bilora Launches: Car Loan Comparison Service Brings Offers From Up to 40 Lenders Into One Applicatio



Vastra Gotaland, Sweden Feb 19, 2026 ([IssueWire.com](https://www.issuewire.com)) - Bilora.se has launched as a niche comparison service for car loans that gathers offers from up to 40 lenders using a single credit check via UC. The service lets car buyers compare secured car loans, unsecured car loans, and car loans with residual value in one flow.

What is Bilora car loans?

[Bilora](#) is a Swedish digital comparison service built for car financing that helps car buyers get a clear overview of interest rate, term length, terms and conditions, and estimated monthly cost before submitting an application.

The service combines three loan types in the same application: secured car loans, unsecured car loans, and car loans with residual value. With one application, users can compare offers from up to 40 lenders without visiting multiple websites.

Specialized in car financing

The car loan market is dominated by broad loan brokers such as Lendo and Sambla, alongside banks' own offers and dealership financing solutions. Bilora positions itself as a specialized alternative for

people financing a car purchase.

Secured car loans are often cheaper

A central part of Bilora's offering is the ability to apply for a secured car loan with the car as collateral, including when buying from a private seller. The interest rate for unsecured car loans starts at 3.50 percent but can exceed 20 percent depending on creditworthiness, while secured car loans are set at 6.49 percent for everyone who is approved.

A 30 percent interest deduction applies to secured loans, which can reduce the net cost for many car buyers.

"Many assume that the lowest headline rate is automatically the cheapest option, but when you factor in the interest deduction, the picture changes. With the car as collateral, most people get both a lower cost and access to a 30 percent interest deduction," says Erik Lindström, Head Writer at Bilora.se.

An option even without a down payment

For car buyers who lack a down payment or have payment remarks, unsecured car loans remain an option. Bilora compares offers from up to 40 lenders to find the lowest available rate based on the applicant's situation.

"We didn't want to exclude anyone. If a secured car loan isn't possible, you should still be able to compare alternatives and find the best available offer," says Lindström.

Facts about Bilora

- Bilora compares up to 40 lenders.
- Loan amounts up to SEK 800,000.
- Repayment terms between 1 and 20 years.
- One credit check via UC.
- Three loan types: secured, unsecured, and residual value.
- Digital signing with BankID.
- Free to use and non binding.
- Designed for private car purchases, for example via Blocket.

About Leadwhale AB and Bilora

Bilora (bilora.se) is operated by Leadwhale AB (reg. no. 559450-2675), Stora Nygatan 31, 411 08 Gothenburg, Sweden. Leadwhale AB develops digital comparison services in personal finance, with a focus on usability and fact based decision support.

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