

CaixaBank brings its HolaBank mortgage services for foreign buyers to the Second Home Expo in the Netherlands

- **CaixaBank highlights innovation in financial services during the fair held in the Dutch municipality of Den Bosch on September 19.**
- **The entity presents its digital mortgage and digital onboarding solutions specifically designed for foreign buyers.**
- **Dutch citizens are some of the most prominent foreign buyers of real estate assets in Spain, especially in the Valencian and Andalusia regions.**
- **CaixaBank's presence in Benelux's benchmark event for holiday homes reinforces the commitment to tailor-made services for international customers.**

Den Bosch, 15th of September

CaixaBank will showcase its leadership in innovation and financial services in the Second Home Expo, an international fair held in Den Bosch on September 19, which every year gathers the most prominent players of the second-hand real estate market in Europe.

The event in Den Bosch attracts thousands of visitors interested in acquiring second homes abroad and is one of the main focal points where potential buyers and international real estate companies gather to learn about the latest market offers.

In this scenario, HolaBank -CaixaBank's specialized programme for international customers who spend long periods of time in Spain or who wish to settle in the country-, will welcome customers to a stand in the fair where they'll be able to learn about the full-service catalogue catering for their needs.

This presence at the Second Home fair in Den Bosch underscores CaixaBank's commitment to support international customers from the moment they arrive in the country and throughout their stay, offering a comprehensive financial service that meets their needs and makes their day-to-day life as easy as possible.

CaixaBank's commitment is to be where its clients are, accompanying them in the process of searching for a bank in Spain while joining forces with the more than 80 real estate agencies and mortgage brokers that operate in Spain, a perfect combination to help customers find a home from their own country of origin.

With an extensive network of physical branches that [last year was expanded by 20%](#), and a fully-optimised remote service model that was [just launched this year](#), HolaBank offers an omnichannel and tailor-made customer service that helps international buyers settle in Spain.

By the end of June 2025, HolaBank's mortgage portfolio stood at €5 billion, with a notable increase of 11.6% from the same period last year, precisely due to the growth on the number of customers attracted to the entity's value proposition.

This growth on the business volume was also motivated by the overall growth in the purchase of real estate in Spain by international buyers, which in the last year exceeded the 100,000 transactions.

Dutch buyers' interest picks up in the Valencian Community and Andalusia

HolaBank provides attention to nearly 20 nationalities in more than 14 languages and offers a wide array of solutions for international buyers to open accounts and apply for mortgages.

Besides these solutions, CaixaBank's specialized programme aimed at international customers also offers additional services such as the Club HolaBank, which has 24/7 telephone support and online translation and interpreting services.

Playing to these strengths have allowed the bank to continue evolving to adapt to each buyer's specific needs, such as those of Dutch citizens looking to purchase properties in the Valencian Community, a Spanish region that has historically picked up Dutch buyers' interest in towns such as Altea, Jávea or Denia and Alicante Sur.

As a matter of fact, CaixaBank's Research data shows that 14% of total purchase by non-residents in the Valencian Community are made by Dutch citizens, who also represent a 11% of the total purchases in Andalusia, another vastly popular region among foreign buyers.

Since the outbreak of the pandemic, the citizens of the Netherlands have consolidated themselves as the fifth largest group of non-resident buyers in the Spanish residential market. Between 2020 and 2024, they concentrated 7.4% of the total of purchases made by non-residents, a share that rose to 9.6% in 2024, reflecting a growing interest in the Spanish real estate market.

In addition, Dutch buyers have consolidated themselves as one of the international groups with the highest growth in the Spanish residential market in recent years. While between 2010 and 2019 its purchases barely represented 3.7% of the total, its share has increased significantly since then (close to 4 percentage points), in an advance that has only been surpassed by Polish buyers.

Thanks to its local presence and deep market knowledge, HolaBank offers personalized service that streamlines and simplifies the mortgage process, ensuring compliance with local regulations and customer satisfaction.

This service model allows potential Dutch buyers to acquire properties in the Valencian Community efficiently and tailored to their expectations, and those who are interested will be able to learn more about HolaBank's services at the Den Bosch Second Home fair on September 19.

HolaBank's value proposition

HolaBank is CaixaBank's specialised programme aimed at international customers who spend long periods of time in Spain or who wish to settle in Spain. Through this programme, the bank accompanies the international customer from their arrival in the country and throughout their stay, offering a comprehensive financial service that responds to their financial needs and provides the maximum of their day to day.

For this, the programme has a proprietary network of 380 branches located in the main tourist affluence areas, more than 500 specialised managers in this type of customers, and the CaixaBankNow application, available in 20 languages, forming an omnichannel service model that accompanies customers at all times and from anywhere.

HolaBank also offers a wide range of financial and non-financial products and services, specifically designed to meet the specific needs of CaixaBank's international customers.

These include the HolaBank Account, which includes a pack of high-value financial services for customers, as well as the HolaBank Club with 24/7 telephone service in 5 languages, online translation and interpreting services, supplies registration, among others, with the aim of attending to all your needs in Spain.

The division is also a pioneer in technological innovation, becoming the first company in Spain to offer 100% digital solutions for both opening an account in 5 simple steps (on-boarding digital) and applying for a mortgage (MortgageNow).

In this way, CaixaBank strengthens its strategy of offering a specialised banking model by segment, fully adapted to the needs of each profile, with the aim of always offering the best customer experience.