CaixaBank enables customers to pay in instalments for in-store purchases with Apple Pay

- ***CaixaBank customers can now choose to pay in instalments when using Apple Pay for in-store purchases with their iPhone.***

- ***Customers can tailor financing terms to their needs, choosing repayment periods of between 2 and 12 months, either by selecting a plan at checkout or setting one up after making a purchase.***

- ***The bank is extending its instalment payment service to in-store purchases, following its launch last year for online purchases made with Apple Pay on iPhone and iPad, reinforcing its commitment to an increasingly flexible, integrated payment experience tailored to its customers' needs.***

2 November 2026

CaixaBank has become the first Spanish bank to offer customers the option of paying in instalments for in-store purchases made with Apple Pay on their iPhone, providing a convenient, secure and straightforward way to pay.

When customers double-click the side button to pay in-store and select a compatible CaixaBank or imagin credit card as their payment method in the Apple Wallet app, the option to pay in instalments will appear on the screen. Customers can then choose their financing terms before completing the transaction with Apple Pay or set up an instalment plan after making the purchase. Those opting to pay in instalments can select repayment periods ranging from 2 to 12 months, depending on their needs.

After making a purchase, customers can easily view and manage their instalment plan alongside their other card transactions in the CaixaBank app.

With this latest development, CaixaBank is extending its instalment payment service to in-store purchases, following its launch last year for online purchases made with Apple Pay on iPhone and iPad. This further reinforces the bank's commitment to providing an increasingly flexible, integrated payment experience tailored to its customers' needs.

External Communication Department
prensa@caixabank.com
https://www.caixabank.com/es/actualidad.html

Mejor Banco en España
Mejor Banco en Europa Occidental
Banco más Innovador en Europa Occidental
Mejor Banco en el Mundo en Apoyo a la Sociedad
Mejor Banca Privada Digital en Europa
Mejor Banca Privada en España
Mejor Banca Privada en Gestión Discrecional de Carteras en España
Mejor Banco en España
Mejor Banco para Particulares en España
Mejor Banco en Responsabilidad Corporativa en España

A more flexible payment experience

Apple Pay offers users a simple and secure way to pay. As with all purchases made using Apple Pay, when a customer chooses to pay in instalments, Apple does not retain any user information relating to the transaction.

With this new functionality, CaixaBank continues to promote payment solutions that combine innovation, convenience and financial control. The launch strengthens the bank's commitment to offering new payment experiences tailored to its customers' spending needs, while extending the instalment payment options already available through other channels, including digital payments.

CaixaBank is also further consolidating its position as a leader in payment innovation by developing solutions that deliver a seamless omnichannel experience and give customers greater flexibility in managing their purchases, both online and in physical stores.

About CaixaBank Payments & Consumer

CaixaBank Payments & Consumer, a wholly owned subsidiary of CaixaBank, is the financial group's specialist consumer finance and payment services business. The company is a leader in card payments in the Iberian market, with more than 37 million cards in circulation, over 20 million customers and an outstanding loan portfolio of more than 12.5 billion euros. It also accounts for 31% of card purchase turnover in Spain.

CaixaBank Payments & Consumer comprises 15 companies operating in the consumer finance and payments sectors, including wholly owned subsidiaries and businesses in which it holds stakes alongside strategic partners. Together, these companies help accelerate the development and expansion of CaixaBank's capabilities.

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Best Bank Award 2026 – Global Finance: Mejor Banco en España; Mejor Banco en Europa Occidental; Banco más Innovador en Europa Occidental; Mejor Banco en el Mundo en Apoyo a la Sociedad
PWM Wealth Tech Awards 2026 – Winner – Europe: Mejor Banca Privada Digital en Europa
Euromoney Private Banking Awards 2026 Spain – Best Private Bank: Mejor Banca Privada en España; Mejor Banca Privada en Gestión Discrecional de Carteras en España
Euromoney Awards for Excellence 2026 Spain – Best Bank: Mejor Banco en España; Mejor Banco para Particulares en España; Mejor Banco en Responsabilidad Corporativa en España