



**Euromonitor
International**

Financial Cards and Payments in Egypt

February 2026

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EXECUTIVE SUMMARY

Strong growth supported by increased adoption of digital channels, merchant network expansion, and strong government-led initiatives

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

- Digital wallets gain scale and depth of usage
- Credit card market driven by premium segmentation
- Government push boosts pre-paid and social support cards

WHAT'S NEXT?

- Further expansion with digitalisation and financial inclusion efforts
- Ongoing shift away from cash
- Deeper collaboration between banks, fintechs, and telcos
- Distribution and impact of e-commerce

COMPETITIVE LANDSCAPE

- Leading issuers continue to dominate premium and everyday spend
- ValU and Fintechs drive growth in alternative credit models
- Collaboration between banks and schemes shapes market innovation

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Charge Cards in Egypt - Category analysis

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2025 DEVELOPMENTS

Further decline as consumers shift toward more flexible, reward-driven options

INDUSTRY PERFORMANCE

Charge cards continue their multi-year downward trend

PROSPECTS AND OPPORTUNITIES

- Declining relevance to continue over the forecast period
- Limited innovation and issuer interest to constrain category
- Cross-border relevance may sustain niche demand

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Stable exchange rates and aggressive card marketing drive growth

INDUSTRY PERFORMANCE

Card issuance and spending driven by instalments culture

Commercial credit card activity gradually expands

PROSPECTS AND OPPORTUNITIES

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Financial institutions to focus on premiumisation and product diversification

Regulatory push for greater consumer protection and digital inclusion

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INDUSTRY PERFORMANCE

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Growth with broader digital payment adoption

INDUSTRY PERFORMANCE

Slow but steady uptake amid government-driven use cases

PROSPECTS AND OPPORTUNITIES

Growth potential remains, but structural challenges persist

Digital government payouts to drive demand

Corporate and youth segments could see targeted growth

COMPETITIVE LANDSCAPE

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