



Charge Cards in the Netherlands

February 2026

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2025 DEVELOPMENTS

Charge cards gain ground following phasing out of credit cards

INDUSTRY PERFORMANCE

Credit card conversions drive surge in charge card volumes

Charge card transactions rise, along with per-card expenditure levels

WHAT'S NEXT?

Charge card transactions to grow on back of travel

Charge cards will suffer from dominance of debit cards

International e-commerce will drive demand

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2025 DEVELOPMENTS

Debit cards continue to grow amid digital payment adoption

INDUSTRY PERFORMANCE

Debit cards continue to serve as default payment solution

Number of debit card transactions continues to rise

WHAT'S NEXT?

Consumers will retain a preference for debit cards

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2025 DEVELOPMENTS

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Pre-paid card transactions decline amid falling usage

WHAT'S NEXT?

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Shift towards debit cards will reduce travel card usage

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Financial Cards and Payments in the Netherlands - Industry Overview

EXECUTIVE SUMMARY

Financial cards and payments landscape continues to evolve as debit and charge cards gain ground

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Number of cards in circulation declines in 2025, driven by reduced reliance on transport pre-paid cards

Changing usage patterns drive transaction volumes

Credit cards transition into charge cards

WHAT'S NEXT?

Declining popularity of closed loop pre-paid cards will hinder growth in financial card volumes

Commercial card payment transactions to benefit from renewed business confidence

Dutch consumers are diversifying their payment choices

COMPETITIVE LANDSCAPE

Cards Unlimited BV maintains its strong position

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