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Credit Cards in the United Arab Emirates

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2025 DEVELOPMENTS

Charge cards continues to face challenges

INDUSTRY PERFORMANCE

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Commercial charge cards lead the category

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American Express to continue to shape the competitive landscape

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2025 DEVELOPMENTS

Targeted activities help to widen the base of credit card users

INDUSTRY PERFORMANCE

Lifestyle spending stimulates credit card use

Fertile ground for credit cards in the United Arab Emirates

WHAT'S NEXT?

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Innovations and lifestyle-linked products to drive growth opportunities

Regulatory changes may impact credit card use

COMPETITIVE LANDSCAPE

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2025 DEVELOPMENTS

Demographic, digital and infrastructure developments boost debit cards

INDUSTRY PERFORMANCE

Digitalisation spurs debit card usage

A strong share of the population remains unbanked or underserved

WHAT'S NEXT?

Debit card usage is set to rise over the forecast period

Transaction value per card may slow as frequency increases

Banks to invest in security, digital features and loyalty to stay competitive

COMPETITIVE LANDSCAPE

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Emirates NBD and Mastercard International invest in strategic direction

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2025 DEVELOPMENTS

Pre-paid cards cater to a wide range of needs

INDUSTRY PERFORMANCE

Greater uptake and use of closed loop and open loop pre-paid cards

Pre-paid integration through digitalisation

WHAT'S NEXT?

Closed and open loop pre-paid cards to gain momentum as daily payment tools

Focus on micro pre-paid card transactions

Learning the pre-paid function early

COMPETITIVE LANDSCAPE

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2025 DEVELOPMENTS

Store cards is beset by weak circulation

INDUSTRY PERFORMANCE

Some call for store cards but usage fragments and falls further

Large retailers continue to invest in store cards

WHAT'S NEXT?

Ongoing shift to payment alternatives to dampen store card use

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Focus on digitalisation and loyalty to maintain interest in store cards

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EXECUTIVE SUMMARY

The number of cards in circulation rises healthily and steadily

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Credit cards and pre-paid cards gain momentum while debit cards remain popular

Stronger fintech activity spurs usage

Leading players leverage ecosystems as smaller players struggle

WHAT'S NEXT?

Bright outlook for most types of financial cards

Company and government activities to increase the penetration of financial cards

E-commerce to hasten financial card use

COMPETITIVE LANDSCAPE

RTA benefits from strong integration and tourism recovery to consolidate its position as the leading issuer

Visa benefits from strong growth in financial cards and partnerships

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