Credit Cards in China

January 2026

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WHAT'S NEXT?

Pre-paid card transaction volumes to see marginal increase going forward

Regulatory environment likely to remain restrictive

COMPETITIVE LANDSCAPE

Competitive landscape remains largely unchanged

Transport players as biggest operators in pre-paid cards

CATEGORY DATA

COUNTRY REPORTS DISCLAIMER

Financial Cards and Payments in China - Industry Overview

EXECUTIVE SUMMARY

Debit-led mobile payments drive progress, while credit and prepaid lose relevance

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Debit cards remain favoured within financial cards and payments

Credit cards and pre-paid cards continue to lose ground

Non-performing loan (NPL) rate of credit cards sees improvement, while international payments are easier for inbound tourists

WHAT'S NEXT?

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