



Euromonitor
International

Credit Cards in Chile

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Credit cards’ recovery gains momentum

INDUSTRY PERFORMANCE

Convenience and attractive terms and offers boost credit card uptake and use

WHAT’S NEXT?

Credit card transactions are set for growth as flexibility and rewards drive engagement

Pre-paid cards could constrain credit cards’ growth

Smarter wallet integration and AI personalisation to impact credit cards

COMPETITIVE LANDSCAPE

Visa enjoys strong partnerships and acceptance while Banco Santander invests in marketing and innovation

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[Debit Cards in Chile - Category analysis](#)

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KEY DATA FINDINGS

2025 DEVELOPMENTS

The category develops and grows amid easy access solutions

INDUSTRY PERFORMANCE

Debit cards are increasingly used for everyday purchases

WHAT'S NEXT?

Transactions to continue upward trajectory

Fraud concerns and stricter policies to shape user behaviour

Ley Fintech to increase finance and digital innovation

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Pre-paid cards in circulation and usage grow through digital developments

INDUSTRY PERFORMANCE

Mobile payments and digital wallets drive dynamism in pre-paid cards

WHAT'S NEXT?

Pre-paid transaction volumes set to continue recovery over the forecast period

MetroPago's launch set to help transform the open loop category

Financial inclusion and product innovation to expand to pre-paid cards' reach and challenge debit cards

COMPETITIVE LANDSCAPE

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KEY DATA FINDINGS

2025 DEVELOPMENTS

The decline in store cards continues in 2025

INDUSTRY PERFORMANCE

Store cards become increasingly niche

Demographic shifts diminish the popularity of store cards despite the potential development of a new consumer base

WHAT'S NEXT?

Store card circulation and transactions to continue to decline over the forecast period

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COMPETITIVE LANDSCAPE

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[Financial Cards and Payments in Chile - Industry Overview](#)

EXECUTIVE SUMMARY

Financial cards in circulation rise in number amidst digital trends in 2025

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Pre-paid format continues to gain space and momentum

Digital wallets add dynamism to the landscape

Fintech innovation and new bank opening signal a new era for Chilean banking

WHAT'S NEXT?

Regulation to ease access to financial cards

Financial cards to benefit from shift away from cash purchases

COMPETITIVE LANDSCAPE

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