



Charge Cards in Australia

January 2026

Table of Contents

KEY DATA FINDINGS

2025 DEVELOPMENTS

Lack of interest and high spending limits attract business users

INDUSTRY PERFORMANCE

Declining number of cards in circulation in 2025

Transactions increase thanks to interest-free higher spending limits

WHAT'S NEXT?

Unique positioning of charge cards will ensure steady growth over the forecast period

Central bank contemplating removal of card payment surcharges

Diner's Club exit highlights challenging conditions for new products

COMPETITIVE LANDSCAPE

American Express is the primary operator and issuer after Diner's Club's exit

Charge cards is mature with no competition and limited innovation

CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2020-2025
Table 2 - Charge Cards Transactions 2020-2025
Table 3 - Charge Cards in Circulation: % Growth 2020-2025
Table 4 - Charge Cards Transactions: % Growth 2020-2025
Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2020-2025
Table 6 - Commercial Charge Cards Transactions 2020-2025
Table 7 - Commercial Charge Cards in Circulation: % Growth 2020-2025
Table 8 - Commercial Charge Cards Transactions: % Growth 2020-2025
Table 9 - Personal Charge Cards: Number of Cards in Circulation 2020-2025
Table 10 - Personal Charge Cards Transactions 2020-2025
Table 11 - Personal Charge Cards in Circulation: % Growth 2020-2025
Table 12 - Personal Charge Cards Transactions: % Growth 2020-2025
Table 13 - Charge Cards: Number of Cards by Issuer 2020-2024
Table 14 - Charge Cards: Number of Cards by Operator 2020-2024
Table 15 - Charge Cards Payment Transaction Value by Issuer 2020-2024
Table 16 - Charge Cards Payment Transaction Value by Operator 2020-2024
Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2020-2024
Table 18 - Commercial Charge Cards: Number of Cards by Operator 2020-2024
Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2020-2024
Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2020-2024
Table 21 - Personal Charge Cards: Number of Cards by Issuer 2020-2024
Table 22 - Personal Charge Cards: Number of Cards by Operator 2020-2024
Table 23 - Personal Charge Cards Transaction Value by Issuer 2020-2024
Table 24 - Personal Charge Cards Transaction Value by Operator 2020-2024
Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2025-2030
Table 26 - Forecast Charge Cards Transactions 2025-2030
Table 27 - Forecast Charge Cards in Circulation: % Growth 2025-2030
Table 28 - Forecast Charge Cards Transactions: % Growth 2025-2030
Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2025-2030
Table 30 - Forecast Commercial Charge Cards Transactions 2025-2030
Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2025-2030

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2025-2030

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2025-2030

Table 34 - Forecast Personal Charge Cards Transactions 2025-2030

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2025-2030

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Credit Cards in Australia - Category analysis](#)

[Credit Cards in Australia - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Rewards and loyalty programs used to drive growth

INDUSTRY PERFORMANCE

Credit card usage continues to grow despite declining number of issued cards

Major players leverage strong position despite growth of American Express

WHAT'S NEXT?

Credit cards in circulation set to continue dwindling as younger consumers avoid perceived debt traps

Australia's central bank calls for the removal of card payment surcharging

Travel-focused benefits set to continue driving success of American Express in Australia

COMPETITIVE LANDSCAPE

American Express has limited reach in Australia

CBA credit card issue sees increase in 2025

CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 38 - Credit Cards Transactions 2020-2025

Table 39 - Credit Cards in Circulation: % Growth 2020-2025

Table 40 - Credit Cards Transactions: % Growth 2020-2025

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 42 - Commercial Credit Cards Transactions 2020-2025

Table 43 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 44 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 46 - Personal Credit Cards Transactions 2020-2025

Table 47 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 48 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 49 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 50 - Credit Cards: Number of Cards by Operator 2020-2024

Table 51 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 52 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 58 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024

Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030

Table 62 - Forecast Credit Cards Transactions 2025-2030

Table 63 - Forecast Credit Cards in Circulation: % Growth 2025-2030

Table 64 - Forecast Credit Cards Transactions: % Growth 2025-2030

Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030

Table 66 - Forecast Commercial Credit Cards Transactions 2025-2030

Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030

Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030

Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030

Table 70 - Forecast Personal Credit Cards Transactions 2025-2030

Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030

Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

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

[Debit Cards in Australia - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Debit cards benefit from being seen as low risk

INDUSTRY PERFORMANCE

Debit cards continue to experience an increase in usage as a key payment method

Move towards cashless society benefits debit cards in particular

WHAT'S NEXT?

Debit card usage expected to see growth, with consumer spending forecast to increase

Reserve Bank of Australia recommends removal of surcharges on card payments

Feature-focused innovation to remain the focus of major banks

COMPETITIVE LANDSCAPE

Major banks continue to consolidate position by focusing on consumer needs

Mastercard debit cards enjoys growth in 2025

CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2020-2025

Table 74 - Debit Cards Transactions 2020-2025

Table 75 - Debit Cards in Circulation: % Growth 2020-2025

Table 76 - Debit Cards Transactions: % Growth 2020-2025

Table 77 - Debit Cards: Number of Cards by Issuer 2020-2024

Table 78 - Debit Cards: Number of Cards by Operator 2020-2024

Table 79 - Debit Cards Payment Transaction Value by Issuer 2020-2024

Table 80 - Debit Cards Payment Transaction Value by Operator 2020-2024

Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030

Table 82 - Forecast Debit Cards Transactions 2025-2030

Table 83 - Forecast Debit Cards in Circulation: % Growth 2025-2030

Table 84 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Pre-Paid Cards in Australia - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Gifting and public transportation use boost card numbers

INDUSTRY PERFORMANCE

Pre-paid cards maintain steady growth with high usage of gift cards and travel cards

Transactions increase in 2025 in both open- and closed-loop pre-paid cards

WHAT'S NEXT?

Positive forecast with consumer habits expected to remain consistent

State governments to roll out bank card payment options for public transportation

Competitive landscape of pre-paid travel cards limited for new players

COMPETITIVE LANDSCAPE

Spending on gift cards and travel cards driving brand performance

CBA gains by offering pre-paid travel card with numerous benefits

CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 86 - Pre-paid Cards Transactions 2020-2025

Table 87 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 88 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 89 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 91 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 94 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 95 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 96 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 106 - Forecast Pre-paid Cards Transactions 2025-2030

Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

KEY DATA FINDINGS

2025 DEVELOPMENTS

Fuel cards offer bright spot

INDUSTRY PERFORMANCE

Steady usage of store cards among existing users despite decline in cards issued

Multitude of payment options makes store cards less relevant

WHAT'S NEXT?

Store card usage forecast to see steady growth, but fewer cards will be in circulation

Limited scope for innovation, with consumers having strict payment preferences

COMPETITIVE LANDSCAPE?

Co-branded credit cards are a more attractive route for store card providers

CATEGORY DATA

Table 113 - Store Cards: Number of Cards in Circulation 2020-2025

Table 114 - Store Cards Transactions 2020-2025

Table 115 - Store Cards in Circulation: % Growth 2020-2025

Table 116 - Store Cards Transactions: % Growth 2020-2025

Table 117 - Store Cards: Number of Cards by Issuer 2020-2024

Table 118 - Store Cards: Payment Transaction Value by Issuer 2020-2024

Table 119 - Forecast Store Cards: Number of Cards in Circulation 2025-2030

Table 120 - Forecast Store Cards Transactions 2025-2030

Table 121 - Forecast Store Cards in Circulation: % Growth 2025-2030

Table 122 - Forecast Store Cards Transactions: % Growth 2025-2030

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

EXECUTIVE SUMMARY

BNPL poses challenge to credit cards

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Steady flow of new debit cards offsets decline in cards in circulation in other categories

Cautious consumer behaviour impacts overall spending

Increasing proportion of consumers make remote card payments

WHAT'S NEXT?

Debit cards will remain a key payment method in the years ahead

Cash payments will likely continue to decline

Ban on card surcharges on the horizon

COMPETITIVE LANDSCAPE

'Big Four' banks maintain their dominance in 2025

Visa remains the largest issuer, but Qantas sees rapid growth

MARKET INDICATORS

Table 123 - Number of POS Terminals: Units 2020-2025

Table 124 - Number of ATMs: Units 2020-2025

Table 125 - Value Lost to Fraud 2020-2025

Table 126 - Card Expenditure by Location 2025

Table 127 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 128 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 129 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 130 - Financial Cards by Category: Number of Accounts 2020-2025

Table 131 - Financial Cards Transactions by Category: Value 2020-2025

Table 132 - Financial Cards by Category: Number of Transactions 2020-2025

Table 133 - Consumer Payments by Category: Value 2020-2025

Table 134 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 135 - M-Commerce by Category: Value 2020-2025

Table 136 - M-Commerce by Category: % Value Growth 2020-2025

Table 137 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 138 - Financial Cards: Number of Cards by Operator 2020-2024

Table 139 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 140 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 141 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 142 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 143 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 144 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 145 - Forecast Consumer Payments by Category: Value 2025-2030

Table 146 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 147 - Forecast M-Commerce by Category: Value 2025-2030

Table 148 - Forecast M-Commerce by Category: % Value Growth 2025-2030

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SOURCES

Summary 1 - Research Sources

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