



# Charge Cards in Egypt

January 2025

Table of Contents

KEY DATA FINDINGS

2024 DEVELOPMENTS

Charge cards remain unpopular in Egypt, and this is unlikely to change

CATEGORY DATA

|                                                                                       |
|---------------------------------------------------------------------------------------|
| Table 1 - Charge Cards: Number of Cards in Circulation 2019-2024                      |
| Table 2 - Charge Cards Transactions 2019-2024                                         |
| Table 3 - Charge Cards in Circulation: % Growth 2019-2024                             |
| Table 4 - Charge Cards Transactions: % Growth 2019-2024                               |
| Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2019-2024           |
| Table 6 - Commercial Charge Cards Transactions 2019-2024                              |
| Table 7 - Commercial Charge Cards in Circulation: % Growth 2019-2024                  |
| Table 8 - Commercial Charge Cards Transactions: % Growth 2019-2024                    |
| Table 9 - Personal Charge Cards: Number of Cards in Circulation 2019-2024             |
| Table 10 - Personal Charge Cards Transactions 2019-2024                               |
| Table 11 - Personal Charge Cards in Circulation: % Growth 2019-2024                   |
| Table 12 - Personal Charge Cards Transactions: % Growth 2019-2024                     |
| Table 13 - Charge Cards: Number of Cards by Issuer 2019-2023                          |
| Table 14 - Charge Cards: Number of Cards by Operator 2019-2023                        |
| Table 15 - Charge Cards Payment Transaction Value by Issuer 2019-2023                 |
| Table 16 - Charge Cards Payment Transaction Value by Operator 2019-2023               |
| Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2019-2023               |
| Table 18 - Commercial Charge Cards: Number of Cards by Operator 2019-2023             |
| Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2019-2023      |
| Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2019-2023    |
| Table 21 - Personal Charge Cards: Number of Cards by Issuer 2019-2023                 |
| Table 22 - Personal Charge Cards: Number of Cards by Operator 2019-2023               |
| Table 23 - Personal Charge Cards Transaction Value by Issuer 2019-2023                |
| Table 24 - Personal Charge Cards Transaction Value by Operator 2019-2023              |
| Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2024-2029            |
| Table 26 - Forecast Charge Cards Transactions 2024-2029                               |
| Table 27 - Forecast Charge Cards in Circulation: % Growth 2024-2029                   |
| Table 28 - Forecast Charge Cards Transactions: % Growth 2024-2029                     |
| Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2024-2029 |
| Table 30 - Forecast Commercial Charge Cards Transactions 2024-2029                    |
| Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2024-2029        |
| Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2024-2029          |
| Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2024-2029   |
| Table 34 - Forecast Personal Charge Cards Transactions 2024-2029                      |
| Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2024-2029          |
| Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2024-2029            |

KEY DATA FINDINGS

2024 DEVELOPMENTS

Regulations change around the use of Egyptian credit cards abroad  
Credit cards continue to attract consumers as a budget management solution  
Banks tempt consumers with innovative credit cards offering perks

PROSPECTS AND OPPORTUNITIES

Egyptian banks hold the top of the Forbes Middle East list  
Credit cards popular for e-commerce purchases  
Sustainable banking and eco-friendly cards set to be key trends

CATEGORY DATA

- Table 37 - Credit Cards: Number of Cards in Circulation 2019-2024
- Table 38 - Credit Cards Transactions 2019-2024
- Table 39 - Credit Cards in Circulation: % Growth 2019-2024
- Table 40 - Credit Cards Transactions: % Growth 2019-2024
- Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2019-2024
- Table 42 - Commercial Credit Cards Transactions 2019-2024
- Table 43 - Commercial Credit Cards in Circulation: % Growth 2019-2024
- Table 44 - Commercial Credit Cards Transactions: % Growth 2019-2024
- Table 45 - Personal Credit Cards: Number of Cards in Circulation 2019-2024
- Table 46 - Personal Credit Cards Transactions 2019-2024
- Table 47 - Personal Credit Cards in Circulation: % Growth 2019-2024
- Table 48 - Personal Credit Cards Transactions: % Growth 2019-2024
- Table 49 - Credit Cards: Number of Cards by Issuer 2019-2023
- Table 50 - Credit Cards: Number of Cards by Operator 2019-2023
- Table 51 - Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 52 - Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2019-2023
- Table 54 - Commercial Credit Cards: Number of Cards by Operator 2019-2023
- Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 57 - Personal Credit Cards: Number of Cards by Issuer 2019-2023
- Table 58 - Personal Credit Cards: Number of Cards by Operator 2019-2023
- Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2019-2023
- Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2019-2023
- Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2024-2029
- Table 62 - Forecast Credit Cards Transactions 2024-2029
- Table 63 - Forecast Credit Cards in Circulation: % Growth 2024-2029
- Table 64 - Forecast Credit Cards Transactions: % Growth 2024-2029
- Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2024-2029
- Table 66 - Forecast Commercial Credit Cards Transactions 2024-2029
- Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2024-2029
- Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2024-2029
- Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2024-2029
- Table 70 - Forecast Personal Credit Cards Transactions 2024-2029
- Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2024-2029
- Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2024-2029

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

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

KEY DATA FINDINGS

2024 DEVELOPMENTS

Debit cards continue to be limited to local usage only  
Steady growth continues for debit cards in Egypt  
Debit card value sales and ticket sizes on the rise

## PROSPECTS AND OPPORTUNITIES

ADIB tipped as one to watch as “world’s safest Islamic bank”  
Banque Misr issued a special foreign currency debit card  
Mastercard partners with multiple banks in offering exclusive banking solutions

## CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2019-2024  
Table 74 - Debit Cards Transactions 2019-2024  
Table 75 - Debit Cards in Circulation: % Growth 2019-2024  
Table 76 - Debit Cards Transactions: % Growth 2019-2024  
Table 77 - Debit Cards: Number of Cards by Issuer 2019-2023  
Table 78 - Debit Cards: Number of Cards by Operator 2019-2023  
Table 79 - Debit Cards Payment Transaction Value by Issuer 2019-2023  
Table 80 - Debit Cards Payment Transaction Value by Operator 2019-2023  
Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2024-2029  
Table 82 - Forecast Debit Cards Transactions 2024-2029  
Table 83 - Forecast Debit Cards in Circulation: % Growth 2024-2029  
Table 84 - Forecast Debit Cards Transactions: % Growth 2024-2029

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

[Pre-Paid Cards in Egypt - Company Profile](#)

## KEY DATA FINDINGS

### 2024 DEVELOPMENTS

The Ministry of Communications and Information Technology creates a digital transformation milestone  
An upsurge in financial inclusion rates drives the growth of pre-paid cards  
Cashless transactions are the future of payments in Egypt

## PROSPECTS AND OPPORTUNITIES

New CBE decree exempts users from fees through the InstaPay app  
New bill payments app set to revolutionise the industry  
Fintechs are the ones to watch in pre-paid cards

## CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2019-2024  
Table 86 - Pre-paid Cards Transactions 2019-2024  
Table 87 - Pre-paid Cards in Circulation: % Growth 2019-2024  
Table 88 - Pre-paid Cards Transactions: % Growth 2019-2024  
Table 89 - Closed Loop Pre-paid Cards Transactions 2019-2024  
Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2019-2024  
Table 91 - Open Loop Pre-paid Cards Transactions 2019-2024  
Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2019-2024  
Table 93 - Pre-paid Cards: Number of Cards by Issuer 2019-2023  
Table 94 - Pre-paid Cards: Number of Cards by Operator 2019-2023  
Table 95 - Pre-paid Cards Transaction Value by Issuer 2019-2023  
Table 96 - Pre-paid Cards Transaction Value by Operator 2019-2023  
Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023  
Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2019-2023

Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2019-2023  
Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2019-2023  
Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2019-2023  
Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2019-2023  
Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2019-2023  
Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2019-2023  
Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2024-2029  
Table 106 - Forecast Pre-paid Cards Transactions 2024-2029  
Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2024-2029  
Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2024-2029  
Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2024-2029  
Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2024-2029  
Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2024-2029  
Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2024-2029

[Store Cards in Egypt - Category analysis](#)

[Store Cards in Egypt - Company Profile](#)

## 2024 DEVELOPMENTS

Store cards not in use in Egypt, with few prospects for this to change

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

## EXECUTIVE SUMMARY

Financial cards and payments in 2024: The big picture

2024 key trends

Card limits and new banking regulations are set in line with growing demand for card usage

Competitive landscape

What next for financial cards and payments?

## MARKET INDICATORS

Table 113 - Number of POS Terminals: Units 2019-2024

Table 114 - Number of ATMs: Units 2019-2024

Table 115 - Value Lost to Fraud 2019-2024

Table 116 - Card Expenditure by Location 2024

Table 117 - Financial Cards in Circulation by Type: % Number of Cards 2019-2024

Table 118 - Domestic versus Foreign Spend 2024

## MARKET DATA

Table 119 - Financial Cards by Category: Number of Cards in Circulation 2019-2024

Table 120 - Financial Cards by Category: Number of Accounts 2019-2024

Table 121 - Financial Cards Transactions by Category: Value 2019-2024

Table 122 - Financial Cards by Category: Number of Transactions 2019-2024

Table 123 - Consumer Payments by Category: Value 2019-2024

Table 124 - Consumer Payments by Category: Number of Transactions 2019-2024

Table 125 - M-Commerce by Category: Value 2019-2024

Table 126 - M-Commerce by Category: % Value Growth 2019-2024

Table 127 - Financial Cards: Number of Cards by Issuer 2019-2023

Table 128 - Financial Cards: Number of Cards by Operator 2019-2023

Table 129 - Financial Cards: Card Payment Transactions Value by Operator 2019-2023

Table 130 - Financial Cards: Card Payment Transactions Value by Issuer 2019-2023

Table 131 - Forecast Financial Cards by Category: Number of Cards in Circulation 2024-2029

Table 132 - Forecast Financial Cards by Category: Number of Accounts 2024-2029

Table 133 - Forecast Financial Cards Transactions by Category: Value 2024-2029

Table 134 - Forecast Financial Cards by Category: Number of Transactions 2024-2029

Table 135 - Forecast Consumer Payments by Category: Value 2024-2029

Table 136 - Forecast Consumer Payments by Category: Number of Transactions 2024-2029

Table 137 - Forecast M-Commerce by Category: Value 2024-2029

Table 138 - Forecast M-Commerce by Category: % Value Growth 2024-2029

## DISCLAIMER

## SOURCES

Summary 1 - Research Sources

## About Euromonitor International

Euromonitor International is an independent market intelligence provider. Data, insight and analysis stem from in-the-field research spanning 210 national markets.

Content ranges from the in-depth and country-specific, to key strategic themes with a global range and significance. Products cover a comprehensive range of insights and market data, but can be broadly categorised as:

- **Strategy Briefings:** Global or regional in scope, and focussing on the most important themes shaping consumer demand, the key markets, competitive environment and future outlook across a range of industries.
- **Company Profiles:** Analysis dedicated to the world's most significant companies, with detailed insight into their activities, focus of operations, their competitors, their geographic presence and performance.
- **Country Reports:** For an in-depth understanding of specific countries, whether by industry, economic metrics or consumer trends and lifestyles. These reports cover current trends, consumer demand, market potential and future prospects, with country-specific local insight and comprehensive data, unavailable elsewhere.

For more information on this report, further enquiries can be directed via this link [www.euromonitor.com/charge-cards-in-egypt/report](https://www.euromonitor.com/charge-cards-in-egypt/report).