



Euromonitor
International

Credit Cards in Vietnam

March 2026

Table of Contents

KEY DATA FINDINGS

2025 DEVELOPMENTS

Dynamic performance for credit cards

INDUSTRY PERFORMANCE

Rising circulation of personal and commercial credit cards
Promotional deals and incentives spur use of credit cards for every day purchases

WHAT'S NEXT?

Promising outlook for credit card transaction growth
Visa and Mastercard will continue to lead in credit cards
VPBank and MB Bank to remain dominant credit card issuers

COMPETITIVE LANDSCAPE

Visa retains strong position in credit cards
VPBank is number one credit card issuer

CATEGORY DATA

Table 1 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 2 - Credit Cards Transactions 2020-2025

Table 3 - Credit Cards in Circulation: % Growth 2020-2025

Table 4 - Credit Cards Transactions: % Growth 2020-2025

Table 5 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 6 - Commercial Credit Cards Transactions 2020-2025

Table 7 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 8 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 9 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 10 - Personal Credit Cards Transactions 2020-2025

Table 11 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 12 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 13 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 14 - Credit Cards: Number of Cards by Operator 2020-2024

Table 15 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 16 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 17 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 18 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 19 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 20 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 21 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 22 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 23 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 24 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024

Table 25 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030

Table 26 - Forecast Credit Cards Transactions 2025-2030

Table 27 - Forecast Credit Cards in Circulation: % Growth 2025-2030

Table 28 - Forecast Credit Cards Transactions: % Growth 2025-2030

Table 29 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030

Table 30 - Forecast Commercial Credit Cards Transactions 2025-2030

Table 31 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030

Table 32 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030
Table 33 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030
Table 34 - Forecast Personal Credit Cards Transactions 2025-2030
Table 35 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030
Table 36 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Strong performance in debit cards

INDUSTRY PERFORMANCE

Digitalisation and urbanisation supports growth in debit cards
Expansion of e-commerce retailing boosts debit card transactions

WHAT'S NEXT?

Legislative changes pave the way for a cashless economy
Banks to focus on driving debit card transaction growth
Eco-debit cards will remain a niche

COMPETITIVE LANDSCAPE

Government banks dominate the debit card industry
Techcombank is most dynamic player

CATEGORY DATA

Table 37 - Debit Cards: Number of Cards in Circulation 2020-2025
Table 38 - Debit Cards Transactions 2020-2025
Table 39 - Debit Cards in Circulation: % Growth 2020-2025
Table 40 - Debit Cards Transactions: % Growth 2020-2025
Table 41 - Debit Cards: Number of Cards by Issuer 2020-2024
Table 42 - Debit Cards: Number of Cards by Operator 2020-2024
Table 43 - Debit Cards Payment Transaction Value by Issuer 2020-2024
Table 44 - Debit Cards Payment Transaction Value by Operator 2020-2024
Table 45 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030
Table 46 - Forecast Debit Cards Transactions 2025-2030
Table 47 - Forecast Debit Cards in Circulation: % Growth 2025-2030
Table 48 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Young demographics are key audience for pre-paid cards

INDUSTRY PERFORMANCE

Fraud concerns and young demographic drives uptake of pre-paid cards
Wider pre-paid card acceptance and young gamers underpin transactions

WHAT'S NEXT?

Bright outlook for pre-paid cards
Heavier usage of debit and credit cards creates limitations
Gaming industry offers scope to develop pre-paid cards

COMPETITIVE LANDSCAPE

Military Commercial Joint Stock Bank holds a dominant position

CATEGORY DATA

Table 49 - Pre-paid Cards: Number of Cards in Circulation 2020-2025
Table 50 - Pre-paid Cards Transactions 2020-2025
Table 51 - Pre-paid Cards in Circulation: % Growth 2020-2025
Table 52 - Pre-paid Cards Transactions: % Growth 2020-2025
Table 53 - Closed Loop Pre-paid Cards Transactions 2020-2025
Table 54 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025
Table 55 - Open Loop Pre-paid Cards Transactions 2020-2025
Table 56 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025
Table 57 - Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 58 - Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 59 - Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 60 - Pre-paid Cards Transaction Value by Operator 2020-2024
Table 61 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 62 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 63 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 64 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024
Table 65 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024
Table 66 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024
Table 67 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024
Table 68 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024
Table 69 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030
Table 70 - Forecast Pre-paid Cards Transactions 2025-2030
Table 71 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030
Table 72 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030
Table 73 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030
Table 74 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030
Table 75 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030
Table 76 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

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

2025 DEVELOPMENTS

CATEGORY DATA

Table 77 - Store Cards: Number of Cards in Circulation 2020-2025
Table 78 - Store Cards Transactions 2020-2025
Table 79 - Store Cards in Circulation: % Growth 2020-2025
Table 80 - Store Cards Transactions: % Growth 2020-2025

Table 81 - Store Cards: Number of Cards by Issuer 2020-2024

Table 82 - Store Cards: Payment Transaction Value by Issuer 2020-2024

Table 83 - Forecast Store Cards: Number of Cards in Circulation 2025-2030

Table 84 - Forecast Store Cards Transactions 2025-2030

Table 85 - Forecast Store Cards in Circulation: % Growth 2025-2030

Table 86 - Forecast Store Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

EXECUTIVE SUMMARY

Strong growth amid push towards cashless society

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Government policies and urbanisation drive uptake of financial cards

Eco-debit cards emerge as niche category

Co-branded debit cards gain traction in Vietnam

WHAT'S NEXT?

Strong opportunities for growth in forecast period

NAPAS to remain the leading operator

COMPETITIVE LANDSCAPE

Vietinbank is leading player in financial cards and payments

Vietcombank gains traction through creative promotional efforts

MARKET INDICATORS

Table 87 - Number of POS Terminals: Units 2020-2025

Table 88 - Number of ATMs: Units 2020-2025

Table 89 - Value Lost to Fraud 2020-2025

Table 90 - Card Expenditure by Location 2025

Table 91 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025

Table 92 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 93 - Financial Cards by Category: Number of Cards in Circulation 2020-2025

Table 94 - Financial Cards by Category: Number of Accounts 2020-2025

Table 95 - Financial Cards Transactions by Category: Value 2020-2025

Table 96 - Financial Cards by Category: Number of Transactions 2020-2025

Table 97 - Consumer Payments by Category: Value 2020-2025

Table 98 - Consumer Payments by Category: Number of Transactions 2020-2025

Table 99 - M-Commerce by Category: Value 2020-2025

Table 100 - M-Commerce by Category: % Value Growth 2020-2025

Table 101 - Financial Cards: Number of Cards by Issuer 2020-2024

Table 102 - Financial Cards: Number of Cards by Operator 2020-2024

Table 103 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024

Table 104 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024

Table 105 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030

Table 106 - Forecast Financial Cards by Category: Number of Accounts 2025-2030

Table 107 - Forecast Financial Cards Transactions by Category: Value 2025-2030

Table 108 - Forecast Financial Cards by Category: Number of Transactions 2025-2030

Table 109 - Forecast Consumer Payments by Category: Value 2025-2030

Table 110 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030

Table 111 - Forecast M-Commerce by Category: Value 2025-2030

Table 112 - Forecast M-Commerce by Category: % Value Growth 2025-2030

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/credit-cards-in-vietnam/report.