



Consumer Credit in the United Arab Emirates

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Consumer Credit in the United Arab Emirates - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Total consumer credit outstanding balance rises in 2025

INDUSTRY PERFORMANCE

Credit cards provide the key and most dynamic area of consumer credit in 2025

BNPL continues to reshape the consumer credit landscape

Competitive deals foster auto lending resilience

WHAT'S NEXT?

Consumer credit outstanding balance is expected to continue to rise steadily over the forecast period

Fintech to add dynamism to the industry

Technology and regulation as shapers of consumer lending development

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EXECUTIVE SUMMARY

Robust demand for borrowing despite economic pressures on households

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Card lending on the rise in the United Arab Emirates

A robust rather than explosive housing market

BNPL continues to develop and grow in importance

WHAT'S NEXT?

Daily and bigger-ticket commitments to necessitate borrowing

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