Financial Cards and Payments in Chile

January 2026

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Financial Cards and Payments in Chile - Industry Overview

Credit Cards in Chile - Category analysis

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

Mastercard is positioned as a key innovator while Banco de Chile leverages its high profile

CATEGORY DATA

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