



Euromonitor
International

Credit Cards in Morocco

February 2026

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2025 DEVELOPMENTS

Charge cards remain absent in Morocco

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2025 DEVELOPMENTS

Credit cards gain traction despite structural barriers

INDUSTRY PERFORMANCE

Credit card volumes register steady growth

Credit card transactions rise

WHAT'S NEXT?

Credit cards adoption set to expand

Entry-level credit cards likely to expand as new regulation takes effect

Expansion in instalment payment options could affect demand for credit cards

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Smaller issuers drive growth

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Debit card usage surges as Morocco enhances financial inclusion

INDUSTRY PERFORMANCE

Debit card volumes expand amid regulatory reforms

Infrastructure upgrades fuel debit card transactions

WHAT'S NEXT?

Government efforts to drive financial inclusion will continue support demand

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INDUSTRY PERFORMANCE

Pre-paid cards suffer from growth of digital alternatives

Closed loop pre-paid cards gain relevance

WHAT'S NEXT?

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Financial Cards and Payments in Morocco - Industry Overview

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Financial card industry sees steady growth

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Number of financial cards in circulation continues to grow

Liberalisation of EPT market boosts financial inclusion

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