



**Euromonitor
International**

Credit Cards in Thailand

February 2026

Table of Contents

KEY DATA FINDINGS

2025 DEVELOPMENTS

An overall positive performance for charge cards, driven by steady demand from affluent consumers and business clients

INDUSTRY PERFORMANCE

Personal charge cards remain popular with high-income consumers and entrepreneurs
AMEX expands membership benefits for high-end card users

WHAT'S NEXT?

Charge card transactions will continue to be supported by travel, tourism, hospitality, and luxury-focussed industries
Expansion of commercial charge card usage expected among SMEs
A continued focus on premium experiences and lifestyle positioning

COMPETITIVE LANDSCAPE

AMEX remains the only charge card player in Thailand
Local and regional banks seek to introduce hybrid commercial charge solutions

CATEGORY DATA

Table 1 - Charge Cards: Number of Cards in Circulation 2020-2025
Table 2 - Charge Cards Transactions 2020-2025
Table 3 - Charge Cards in Circulation: % Growth 2020-2025
Table 4 - Charge Cards Transactions: % Growth 2020-2025
Table 5 - Commercial Charge Cards: Number of Cards in Circulation 2020-2025
Table 6 - Commercial Charge Cards Transactions 2020-2025
Table 7 - Commercial Charge Cards in Circulation: % Growth 2020-2025
Table 8 - Commercial Charge Cards Transactions: % Growth 2020-2025
Table 9 - Personal Charge Cards: Number of Cards in Circulation 2020-2025
Table 10 - Personal Charge Cards Transactions 2020-2025
Table 11 - Personal Charge Cards in Circulation: % Growth 2020-2025
Table 12 - Personal Charge Cards Transactions: % Growth 2020-2025
Table 13 - Charge Cards: Number of Cards by Issuer 2020-2024
Table 14 - Charge Cards: Number of Cards by Operator 2020-2024
Table 15 - Charge Cards Payment Transaction Value by Issuer 2020-2024
Table 16 - Charge Cards Payment Transaction Value by Operator 2020-2024
Table 17 - Commercial Charge Cards: Number of Cards by Issuer 2020-2024
Table 18 - Commercial Charge Cards: Number of Cards by Operator 2020-2024
Table 19 - Commercial Charge Cards Payment Transaction Value by Issuer 2020-2024
Table 20 - Commercial Charge Cards Payment Transaction Value by Operator 2020-2024
Table 21 - Personal Charge Cards: Number of Cards by Issuer 2020-2024
Table 22 - Personal Charge Cards: Number of Cards by Operator 2020-2024
Table 23 - Personal Charge Cards Transaction Value by Issuer 2020-2024
Table 24 - Personal Charge Cards Transaction Value by Operator 2020-2024
Table 25 - Forecast Charge Cards: Number of Cards in Circulation 2025-2030
Table 26 - Forecast Charge Cards Transactions 2025-2030
Table 27 - Forecast Charge Cards in Circulation: % Growth 2025-2030
Table 28 - Forecast Charge Cards Transactions: % Growth 2025-2030
Table 29 - Forecast Commercial Charge Cards: Number of Cards in Circulation 2025-2030
Table 30 - Forecast Commercial Charge Cards Transactions 2025-2030
Table 31 - Forecast Commercial Charge Cards in Circulation: % Growth 2025-2030

Table 32 - Forecast Commercial Charge Cards Transactions: % Growth 2025-2030

Table 33 - Forecast Personal Charge Cards: Number of Cards in Circulation 2025-2030

Table 34 - Forecast Personal Charge Cards Transactions 2025-2030

Table 35 - Forecast Personal Charge Cards in Circulation: % Growth 2025-2030

Table 36 - Forecast Personal Charge Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

[Credit Cards in Thailand - Category analysis](#)

[Credit Cards in Thailand - Company Profile](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Transaction values remain positive, yet low, while cards in circulation see an improvement from the previous year

INDUSTRY PERFORMANCE

Consumer confidence starts to improve, while banks attract consumers with co-branded cards

Low positive transaction values supported by expansion of contactless payments and mobile wallet integration

WHAT'S NEXT?

Credit card transactions will be supported by expanding e-commerce, mobile payment integration, and contactless payments

Credit card issuers will focus on digital innovation and personalisation

Stronger focus on fraud mitigation and security innovations expected

COMPETITIVE LANDSCAPE

Visa and Krungsri benefit from co-branded launches and user rewards

Dynamic issuers and operators benefit from digital innovation and deeper collaborations with banks

CATEGORY DATA

Table 37 - Credit Cards: Number of Cards in Circulation 2020-2025

Table 38 - Credit Cards Transactions 2020-2025

Table 39 - Credit Cards in Circulation: % Growth 2020-2025

Table 40 - Credit Cards Transactions: % Growth 2020-2025

Table 41 - Commercial Credit Cards: Number of Cards in Circulation 2020-2025

Table 42 - Commercial Credit Cards Transactions 2020-2025

Table 43 - Commercial Credit Cards in Circulation: % Growth 2020-2025

Table 44 - Commercial Credit Cards Transactions: % Growth 2020-2025

Table 45 - Personal Credit Cards: Number of Cards in Circulation 2020-2025

Table 46 - Personal Credit Cards Transactions 2020-2025

Table 47 - Personal Credit Cards in Circulation: % Growth 2020-2025

Table 48 - Personal Credit Cards Transactions: % Growth 2020-2025

Table 49 - Credit Cards: Number of Cards by Issuer 2020-2024

Table 50 - Credit Cards: Number of Cards by Operator 2020-2024

Table 51 - Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 52 - Credit Cards Payment Transaction Value by Operator 2020-2024

Table 53 - Commercial Credit Cards: Number of Cards by Issuer 2020-2024

Table 54 - Commercial Credit Cards: Number of Cards by Operator 2020-2024

Table 55 - Commercial Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 56 - Commercial Credit Cards Payment Transaction Value by Operator 2020-2024

Table 57 - Personal Credit Cards: Number of Cards by Issuer 2020-2024

Table 58 - Personal Credit Cards: Number of Cards by Operator 2020-2024

Table 59 - Personal Credit Cards Payment Transaction Value by Issuer 2020-2024

Table 60 - Personal Credit Cards Payment Transaction Value by Operator 2020-2024
Table 61 - Forecast Credit Cards: Number of Cards in Circulation 2025-2030
Table 62 - Forecast Credit Cards Transactions 2025-2030
Table 63 - Forecast Credit Cards in Circulation: % Growth 2025-2030
Table 64 - Forecast Credit Cards Transactions: % Growth 2025-2030
Table 65 - Forecast Commercial Credit Cards: Number of Cards in Circulation 2025-2030
Table 66 - Forecast Commercial Credit Cards Transactions 2025-2030
Table 67 - Forecast Commercial Credit Cards in Circulation: % Growth 2025-2030
Table 68 - Forecast Commercial Credit Cards Transactions: % Growth 2025-2030
Table 69 - Forecast Personal Credit Cards: Number of Cards in Circulation 2025-2030
Table 70 - Forecast Personal Credit Cards Transactions 2025-2030
Table 71 - Forecast Personal Credit Cards in Circulation: % Growth 2025-2030
Table 72 - Forecast Personal Credit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Transactions rise due to digital wallet integration while card issuance falls due to consumer caution

INDUSTRY PERFORMANCE

Cards in circulation fall due to consumer caution, tighter issuance processes, and competition from mobile payment options

Transactions increase, thanks to integration of debit cards with mobile wallets and commercial use

WHAT'S NEXT?

Transactions set to rise, despite lower issuance of cards

Restricted household budgets and macro sensitivity will result in more high-frequency small transactions

Debit cards will become the backbone of everyday digital ecosystems over the forecast period

COMPETITIVE LANDSCAPE

Visa maintains place as the leading operator in debit cards

Government Savings Bank, China UnionPay, and Mastercard benefit from targeted strategies

CATEGORY DATA

Table 73 - Debit Cards: Number of Cards in Circulation 2020-2025
Table 74 - Debit Cards Transactions 2020-2025
Table 75 - Debit Cards in Circulation: % Growth 2020-2025
Table 76 - Debit Cards Transactions: % Growth 2020-2025
Table 77 - Debit Cards: Number of Cards by Issuer 2020-2024
Table 78 - Debit Cards: Number of Cards by Operator 2020-2024
Table 79 - Debit Cards Payment Transaction Value by Issuer 2020-2024
Table 80 - Debit Cards Payment Transaction Value by Operator 2020-2024
Table 81 - Forecast Debit Cards: Number of Cards in Circulation 2025-2030
Table 82 - Forecast Debit Cards Transactions 2025-2030
Table 83 - Forecast Debit Cards in Circulation: % Growth 2025-2030
Table 84 - Forecast Debit Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

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

KEY DATA FINDINGS

2025 DEVELOPMENTS

Pre-paid cards enjoy positive growth, driven by integration of open loop cards into mobile wallets

INDUSTRY PERFORMANCE

Rabbit LINE Pay (LINE Pay) provides a good example of a rising star in pre-paid cards

Transactions rise across both open loop and closed loop pre-paid cards

WHAT'S NEXT?

Pre-paid card transactions will continue to rise across both open and closed loop cards

Integration with e-wallet ecosystems will reshape pre-paid card usage over the forecast period

Product innovation in pre-paid cards will be balanced by regulation and fraud controls

COMPETITIVE LANDSCAPE

Major Cineplex benefits from cinema estate, while BTS leverages its transit footprint

Cineplex and BTS also maintain issuer leadership

CATEGORY DATA

Table 85 - Pre-paid Cards: Number of Cards in Circulation 2020-2025

Table 86 - Pre-paid Cards Transactions 2020-2025

Table 87 - Pre-paid Cards in Circulation: % Growth 2020-2025

Table 88 - Pre-paid Cards Transactions: % Growth 2020-2025

Table 89 - Closed Loop Pre-paid Cards Transactions 2020-2025

Table 90 - Closed Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 91 - Open Loop Pre-paid Cards Transactions 2020-2025

Table 92 - Open Loop Pre-paid Cards Transactions: % Growth 2020-2025

Table 93 - Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 94 - Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 95 - Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 96 - Pre-paid Cards Transaction Value by Operator 2020-2024

Table 97 - Closed Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 98 - Closed Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 99 - Closed Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 100 - Closed Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 101 - Open Loop Pre-paid Cards: Number of Cards by Issuer 2020-2024

Table 102 - Open Loop Pre-paid Cards: Number of Cards by Operator 2020-2024

Table 103 - Open Loop Pre-paid Cards Transaction Value by Issuer 2020-2024

Table 104 - Open Loop Pre-paid Cards Transaction Value by Operator 2020-2024

Table 105 - Forecast Pre-paid Cards: Number of Cards in Circulation 2025-2030

Table 106 - Forecast Pre-paid Cards Transactions 2025-2030

Table 107 - Forecast Pre-paid Cards in Circulation: % Growth 2025-2030

Table 108 - Forecast Pre-paid Cards Transactions: % Growth 2025-2030

Table 109 - Forecast Closed Loop Pre-paid Cards Transactions 2025-2030

Table 110 - Forecast Closed Loop Pre-paid Cards Transactions: % Growth 2025-2030

Table 111 - Forecast Open Loop Pre-paid Cards Transactions 2025-2030

Table 112 - Forecast Open Loop Pre-paid Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

KEY DATA FINDINGS

2025 DEVELOPMENTS

A positive, albeit modest, performance for store cards, supported by “Virtual Membership”

INDUSTRY PERFORMANCE

Transition from physical to virtual cards continues

Transaction values encouraged by personalised offers and gamification

WHAT'S NEXT?

Growth drivers will be aligned with the ongoing transition from physical to virtual cards

Growth of loyalty ecosystem will ensure emotional and transactional lock-in

Maintaining customer trust in data handling and privacy will be key to success

COMPETITIVE LANDSCAPE

Home Product Center remains the most significant player in store cards

Digitisation remains key for all players in store cards

CATEGORY DATA

Table 113 - Store Cards: Number of Cards in Circulation 2020-2025

Table 114 - Store Cards Transactions 2020-2025

Table 115 - Store Cards in Circulation: % Growth 2020-2025

Table 116 - Store Cards Transactions: % Growth 2020-2025

Table 117 - Store Cards: Number of Cards by Issuer 2020-2024

Table 118 - Store Cards: Payment Transaction Value by Issuer 2020-2024

Table 119 - Forecast Store Cards: Number of Cards in Circulation 2025-2030

Table 120 - Forecast Store Cards Transactions 2025-2030

Table 121 - Forecast Store Cards in Circulation: % Growth 2025-2030

Table 122 - Forecast Store Cards Transactions: % Growth 2025-2030

COUNTRY REPORTS DISCLAIMER

Financial Cards and Payments in Thailand - Industry Overview

EXECUTIVE SUMMARY

Financial cards and payments enter a phase of strategic transformation

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Cards in circulation show small positive growth, supported by issuer-led digital initiatives

Expansion of multi-functional digital cards continues

Integration of mobile and proximity payments in Thai consumers' everyday life

WHAT'S NEXT?

Cards in circulation will continue to rise in line with digitisation

Established issuers will expand co-branded and multi-functional cards

Convergence of cards, wallets, and mobile platforms will drive higher transaction frequency

COMPETITIVE LANDSCAPE

Kasikorn Bank, Bank of Ayudhya, and Krungthai Card Public leverage digital ecosystems and strategic partnerships

Bank of Ayudhya (Krungsri) and Kasikorn Bank (KBank) benefit from agility in digital innovation

Emerging fintech operator Rabbit LINE Pay (LINE Pay) as a rising star

MARKET INDICATORS

Table 123 - Number of POS Terminals: Units 2020-2025
Table 124 - Number of ATMs: Units 2020-2025
Table 125 - Value Lost to Fraud 2020-2025
Table 126 - Card Expenditure by Location 2025
Table 127 - Financial Cards in Circulation by Type: % Number of Cards 2020-2025
Table 128 - Domestic versus Foreign Spend 2025

MARKET DATA

Table 129 - Financial Cards by Category: Number of Cards in Circulation 2020-2025
Table 130 - Financial Cards by Category: Number of Accounts 2020-2025
Table 131 - Financial Cards Transactions by Category: Value 2020-2025
Table 132 - Financial Cards by Category: Number of Transactions 2020-2025
Table 133 - Consumer Payments by Category: Value 2020-2025
Table 134 - Consumer Payments by Category: Number of Transactions 2020-2025
Table 135 - M-Commerce by Category: Value 2020-2025
Table 136 - M-Commerce by Category: % Value Growth 2020-2025
Table 137 - Financial Cards: Number of Cards by Issuer 2020-2024
Table 138 - Financial Cards: Number of Cards by Operator 2020-2024
Table 139 - Financial Cards: Card Payment Transactions Value by Operator 2020-2024
Table 140 - Financial Cards: Card Payment Transactions Value by Issuer 2020-2024
Table 141 - Forecast Financial Cards by Category: Number of Cards in Circulation 2025-2030
Table 142 - Forecast Financial Cards by Category: Number of Accounts 2025-2030
Table 143 - Forecast Financial Cards Transactions by Category: Value 2025-2030
Table 144 - Forecast Financial Cards by Category: Number of Transactions 2025-2030
Table 145 - Forecast Consumer Payments by Category: Value 2025-2030
Table 146 - Forecast Consumer Payments by Category: Number of Transactions 2025-2030
Table 147 - Forecast M-Commerce by Category: Value 2025-2030
Table 148 - Forecast M-Commerce by Category: % Value Growth 2025-2030

COUNTRY REPORTS 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-thailand/report.