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International

# Credit Cards in Hungary

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards retreat further as niche corporate tool

INDUSTRY PERFORMANCE

Number of charge cards in circulation continues to decline  
Charge card transactions rise among corporate executives

WHAT'S NEXT?

Charge card transactions will continue to grow  
Credit card adoption will remain limited to multinationals  
Limited prospects for local banks

COMPETITIVE LANDSCAPE

American Express dominates with premium proposition  
Niche players show rapid growth

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## COUNTRY REPORTS DISCLAIMER

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

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

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Credit card volumes edge down as usage intensifies

### INDUSTRY PERFORMANCE

Number of credit cards in circulation declines amid competition from alternative finance options

Credit card usage intensifies, despite maturity

### WHAT'S NEXT?

Credit card transactions are expected to rise, highlighting need for responsible use

Hungary strengthens defences against credit card fraud

Fintechs poised to disrupt credit card industry

### COMPETITIVE LANDSCAPE

MBH Bank is leading credit card issuer

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

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Debit cards gain momentum alongside greater digital engagement

### INDUSTRY PERFORMANCE

Youth uptake drives modest growth in debit card volumes

Transactions rise as consumers embrace digital payments

### WHAT'S NEXT?

Debit card transactions will continue to expand amid growing financial inclusion and digital engagement

Virtual debit cards to gain traction amid growing digital payment adoption

Neobanks redefine debit card standards

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OTP Bank is leading issuer amid growing competition

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## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Pre-paid cards expand, as benefits attract employers and consumers

### INDUSTRY PERFORMANCE

Number of pre-paid cards in circulation continues to rise amid growing diversification

Pre-paid card transactions are on the rise

### WHAT'S NEXT?

Pre-paid transactions are set to rise

Open loop virtual pre-paid cards provide secure alternative

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### COMPETITIVE LANDSCAPE

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## Financial Cards and Payments in Hungary - Industry Overview

### EXECUTIVE SUMMARY

Financial cards industry expands alongside acceleration of digital payments

### KEY DATA FINDINGS

### INDUSTRY PERFORMANCE

Financial cards become crucial for everyday payments

Digital wallet adoption and fintechs reshape role of financial cards

More sophisticated scams drive card fraud

### WHAT'S NEXT?

Continued growth will be supported by broader financial inclusion and expanding e-commerce

Open loop pre-paid cards to lead growth

Fintechs likely to establish a stronger presence

### COMPETITIVE LANDSCAPE

OTP Bank is largest issuer while Mastercard commands merchant acceptance

Revolut emerges as most dynamic issuer

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