



# Charge Cards in Australia

January 2026

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Lack of interest and high spending limits attract business users

INDUSTRY PERFORMANCE

Declining number of cards in circulation in 2025

Transactions increase thanks to interest-free higher spending limits

WHAT'S NEXT?

Unique positioning of charge cards will ensure steady growth over the forecast period

Central bank contemplating removal of card payment surcharges

Diner's Club exit highlights challenging conditions for new products

COMPETITIVE LANDSCAPE

American Express is the primary operator and issuer after Diner's Club's exit

Charge cards is mature with no competition and limited innovation

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## COUNTRY REPORTS DISCLAIMER

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

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

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Rewards and loyalty programs used to drive growth

### INDUSTRY PERFORMANCE

Credit card usage continues to grow despite declining number of issued cards

Major players leverage strong position despite growth of American Express

### WHAT'S NEXT?

Credit cards in circulation set to continue dwindling as younger consumers avoid perceived debt traps

Australia's central bank calls for the removal of card payment surcharging

Travel-focused benefits set to continue driving success of American Express in Australia

### COMPETITIVE LANDSCAPE

American Express has limited reach in Australia

CBA credit card issue sees increase in 2025

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## COUNTRY REPORTS DISCLAIMER

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

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

## KEY DATA FINDINGS

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Debit cards benefit from being seen as low risk

### INDUSTRY PERFORMANCE

Debit cards continue to experience an increase in usage as a key payment method

Move towards cashless society benefits debit cards in particular

### WHAT'S NEXT?

Debit card usage expected to see growth, with consumer spending forecast to increase

Reserve Bank of Australia recommends removal of surcharges on card payments

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

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Gifting and public transportation use boost card numbers

### INDUSTRY PERFORMANCE

Pre-paid cards maintain steady growth with high usage of gift cards and travel cards

Transactions increase in 2025 in both open- and closed-loop pre-paid cards

### WHAT'S NEXT?

Positive forecast with consumer habits expected to remain consistent

State governments to roll out bank card payment options for public transportation

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## KEY DATA FINDINGS

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Fuel cards offer bright spot

### INDUSTRY PERFORMANCE

Steady usage of store cards among existing users despite decline in cards issued

Multitude of payment options makes store cards less relevant

### WHAT'S NEXT?

Store card usage forecast to see steady growth, but fewer cards will be in circulation

Limited scope for innovation, with consumers having strict payment preferences

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[Financial Cards and Payments in Australia - Industry Overview](#)

### EXECUTIVE SUMMARY

BNPL poses challenge to credit cards

## KEY DATA FINDINGS

### INDUSTRY PERFORMANCE

Steady flow of new debit cards offsets decline in cards in circulation in other categories

Cautious consumer behaviour impacts overall spending

Increasing proportion of consumers make remote card payments

### WHAT'S NEXT?

Debit cards will remain a key payment method in the years ahead

Cash payments will likely continue to decline

Ban on card surcharges on the horizon

### COMPETITIVE LANDSCAPE

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