



Credit Cards in Vietnam

March 2026

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2025 DEVELOPMENTS

Dynamic performance for credit cards

INDUSTRY PERFORMANCE

Rising circulation of personal and commercial credit cards
Promotional deals and incentives spur use of credit cards for every day purchases

WHAT'S NEXT?

Promising outlook for credit card transaction growth
Visa and Mastercard will continue to lead in credit cards
VPBank and MB Bank to remain dominant credit card issuers

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VPBank is number one credit card issuer

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KEY DATA FINDINGS

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Strong performance in debit cards

INDUSTRY PERFORMANCE

Digitalisation and urbanisation supports growth in debit cards

Expansion of e-commerce retailing boosts debit card transactions

WHAT'S NEXT?

Legislative changes pave the way for a cashless economy

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Young demographics are key audience for pre-paid cards

INDUSTRY PERFORMANCE

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WHAT'S NEXT?

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

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Strong growth amid push towards cashless society

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Government policies and urbanisation drive uptake of financial cards

Eco-debit cards emerge as niche category

Co-branded debit cards gain traction in Vietnam

WHAT'S NEXT?

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