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Financial Cards and Payments in the United Arab Emirates

January 2026

EXECUTIVE SUMMARY

The number of cards in circulation rises healthily and steadily

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Credit cards and pre-paid cards gain momentum while debit cards remain popular

Stronger fintech activity spurs usage

Leading players leverage ecosystems as smaller players struggle

WHAT'S NEXT?

Bright outlook for most types of financial cards

Company and government activities to increase the penetration of financial cards

E-commerce to hasten financial card use

COMPETITIVE LANDSCAPE

RTA benefits from strong integration and tourism recovery to consolidate its position as the leading issuer

Visa benefits from strong growth in financial cards and partnerships

MARKET INDICATORS

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Charge Cards in the United Arab Emirates - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Charge cards continues to face challenges

INDUSTRY PERFORMANCE

Shift to credit cards hits the use of personal charge cards

Commercial charge cards lead the category

WHAT'S NEXT?

Charge cards in circulation and transaction volumes to fall amidst a shift to credit cards

American Express to continue to shape the competitive landscape

Players to employ strategic positioning to sustain growth

COMPETITIVE LANDSCAPE

American Express is streets ahead of rivals

Majid Al Futtaim Finance's cobranded cards gain traction

CATEGORY DATA

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Credit Cards in the United Arab Emirates - Category analysis

KEY DATA FINDINGS

2025 DEVELOPMENTS

Targeted activities help to widen the base of credit card users

INDUSTRY PERFORMANCE

Lifestyle spending stimulates credit card use

Fertile ground for credit cards in the United Arab Emirates

WHAT'S NEXT?

Ongoing shift to cashless society, rising consumer confidence and incentives to grow the possession and use of credit cards

Innovations and lifestyle-linked products to drive growth opportunities

Regulatory changes may impact credit card use

COMPETITIVE LANDSCAPE

Visa and First Abu Dhabi Bank invest in their credit card portfolios

Mastercard International innovates while Emirates NBD leverages a strong and diversified offer

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[Debit Cards in the United Arab Emirates - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Demographic, digital and infrastructure developments boost debit cards

INDUSTRY PERFORMANCE

Digitalisation spurs debit card usage

A strong share of the population remains unbanked or underserved

WHAT'S NEXT?

Debit card usage is set to rise over the forecast period

Transaction value per card may slow as frequency increases

Banks to invest in security, digital features and loyalty to stay competitive

COMPETITIVE LANDSCAPE

Visa and First Abu Dhabi Bank enjoy wide coverage to lead

Emirates NBD and Mastercard International invest in strategic direction

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[Pre-Paid Cards in the United Arab Emirates - Category analysis](#)

KEY DATA FINDINGS

2025 DEVELOPMENTS

Pre-paid cards cater to a wide range of needs

INDUSTRY PERFORMANCE

Greater uptake and use of closed loop and open loop pre-paid cards

Pre-paid integration through digitalisation

WHAT'S NEXT?

Closed and open loop pre-paid cards to gain momentum as daily payment tools

Focus on micro pre-paid card transactions

Learning the pre-paid function early

COMPETITIVE LANDSCAPE

RTA dominates closed loop pre-paid cards with transportation cards

Visa leverages wide acceptance and partner networks while First Abu Dhabi Bank's strong offer appeals to personal and commercial users

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[Store Cards in the United Arab Emirates - Category analysis](#)

2025 DEVELOPMENTS

Store cards is beset by weak circulation

INDUSTRY PERFORMANCE

Some call for store cards but usage fragments and falls further

Large retailers continue to invest in store cards

WHAT'S NEXT?

Ongoing shift to payment alternatives to dampen store card use
Store cards to remain characterised by small-ticket purchases
Focus on digitalisation and loyalty to maintain interest in store cards

COMPETITIVE LANDSCAPE

Retail is the bedrock of store cards

CATEGORY DATA

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