



# Financial Cards and Payments in Egypt

February 2026

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## EXECUTIVE SUMMARY

Strong growth supported by increased adoption of digital channels, merchant network expansion, and strong government-led initiatives

## KEY DATA FINDINGS

### INDUSTRY PERFORMANCE

Digital wallets gain scale and depth of usage  
Credit card market driven by premium segmentation  
Government push boosts pre-paid and social support cards

### WHAT'S NEXT?

Further expansion with digitalisation and financial inclusion efforts  
Ongoing shift away from cash  
Deeper collaboration between banks, fintechs, and telcos  
Distribution and impact of e-commerce

### COMPETITIVE LANDSCAPE

Leading issuers continue to dominate premium and everyday spend  
ValU and Fintechs drive growth in alternative credit models  
Collaboration between banks and schemes shapes market innovation

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## SOURCES

Summary 1 - Research Sources

[Charge Cards in Egypt - Category analysis](#)

## KEY DATA FINDINGS

### 2025 DEVELOPMENTS

Further decline as consumers shift toward more flexible, reward-driven options

### INDUSTRY PERFORMANCE

Charge cards continue their multi-year downward trend

### PROSPECTS AND OPPORTUNITIES

Declining relevance to continue over the forecast period

Limited innovation and issuer interest to constrain category

Cross-border relevance may sustain niche demand

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### Credit Cards in Egypt - Category analysis

#### KEY DATA FINDINGS

##### 2025 DEVELOPMENTS

Stable exchange rates and aggressive card marketing drive growth

##### INDUSTRY PERFORMANCE

Card issuance and spending driven by instalments culture

Commercial credit card activity gradually expands

##### PROSPECTS AND OPPORTUNITIES

Credit card usage to continue rising amid economic stabilisation

Financial institutions to focus on premiumisation and product diversification

Regulatory push for greater consumer protection and digital inclusion

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

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Inflation-driven usage shifts and public sector card growth

#### INDUSTRY PERFORMANCE

Digital wallet integration and contactless expansion

#### PROSPECTS AND OPPORTUNITIES

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Regulatory enablement and consumer protection  
Product innovation and embedded experiences

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

### KEY DATA FINDINGS

#### 2025 DEVELOPMENTS

Growth with broader digital payment adoption

#### INDUSTRY PERFORMANCE

Slow but steady uptake amid government-driven use cases

## PROSPECTS AND OPPORTUNITIES

Growth potential remains, but structural challenges persist

Digital government payouts to drive demand

Corporate and youth segments could see targeted growth

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[Store Cards in Egypt - Category analysis](#)

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