



Credit Cards in Greece

February 2026

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Healthy transaction value growth in 2025

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Rising adoption of commercial charge cards driven by digital payment policies and corporate expense needs

Increasing number of transaction, supported by growing economy

WHAT'S NEXT?

Continuing growth over forecast period

Regulatory push to reduce cash

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2025 DEVELOPMENTS

INDUSTRY PERFORMANCE

Moderate growth in 2025

Increasing number of transactions

WHAT'S NEXT?

Steady growth over forecast period

Improving measures to combat card fraud

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2025 DEVELOPMENTS

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INDUSTRY PERFORMANCE

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WHAT'S NEXT?

Continuing healthy growth in debit card usage over forecast period
AI poised to redefine debit card ecosystem
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Healthy transaction value growth in 2025

INDUSTRY PERFORMANCE

Significant increase in pre-paid cards in circulation, driven by government programmes

Open loop accounts for more transaction value

WHAT'S NEXT?

Clearer regulatory framework supports growth

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Financial Cards and Payments in Greece - Industry Overview

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EU regulation and government mandates encourages shift to digital payments

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INDUSTRY PERFORMANCE

Regulation fuels card growth

Debit cards most popular, but other financial cards also making gains

Consumer trends shaping card adoption

WHAT'S NEXT?

Steady growth over forecast period

AI poised to redefine financial card ecosystem

Contactless payments set to dominate payment landscape

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