



Debit Cards in Sweden

January 2025

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2024 DEVELOPMENTS

Charge card niche becomes further marginalised
Charge cards have few advantages over other cards
American Express leads in charge cards

PROSPECTS AND OPPORTUNITIES

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Commercial clients attracted by benefits
Higher average spend and foreign transactions in charge cards

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Credit Cards in Sweden - Category analysis

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2024 DEVELOPMENTS

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Challenges exist as credit card numbers and accounts decline
Large Nordic banks lead in credit cards

PROSPECTS AND OPPORTUNITIES

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Little change in the competitive landscape
No major innovations are anticipated

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KEY DATA FINDINGS

2024 DEVELOPMENTS

Debit cards remain a firm favourite among Swedes

High propensity to spend on debit cards

Major Nordic banks dominate in debit cards

PROSPECTS AND OPPORTUNITIES

Further growth is expected for debit cards

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No major changes expected in the banking landscape

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[Pre-Paid Cards in Sweden - Company Profile](#)

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Dynamic growth witnessed by open loop pre-paid cards

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

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KEY DATA FINDINGS

2024 DEVELOPMENTS

Negative performance in store cards continues in 2024
Low usage with many owners simply not using their accounts
Consolidation in the competitive landscape amid withdrawals

PROSPECTS AND OPPORTUNITIES

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Further withdrawals are anticipated in the competitive landscape
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