



Pre-Paid Cards in Australia

January 2026

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2025 DEVELOPMENTS

Lack of interest and high spending limits attract business users

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Transactions increase thanks to interest-free higher spending limits

WHAT'S NEXT?

Unique positioning of charge cards will ensure steady growth over the forecast period

Central bank contemplating removal of card payment surcharges

Diner's Club exit highlights challenging conditions for new products

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INDUSTRY PERFORMANCE

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Major players leverage strong position despite growth of American Express

WHAT'S NEXT?

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Australia's central bank calls for the removal of card payment surcharging

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COMPETITIVE LANDSCAPE

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INDUSTRY PERFORMANCE

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Move towards cashless society benefits debit cards in particular

WHAT'S NEXT?

Debit card usage expected to see growth, with consumer spending forecast to increase

Reserve Bank of Australia recommends removal of surcharges on card payments

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2025 DEVELOPMENTS

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Pre-paid cards maintain steady growth with high usage of gift cards and travel cards

Transactions increase in 2025 in both open- and closed-loop pre-paid cards

WHAT'S NEXT?

Positive forecast with consumer habits expected to remain consistent

State governments to roll out bank card payment options for public transportation

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Steady usage of store cards among existing users despite decline in cards issued

Multitude of payment options makes store cards less relevant

WHAT'S NEXT?

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BNPL poses challenge to credit cards

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INDUSTRY PERFORMANCE

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Cautious consumer behaviour impacts overall spending

Increasing proportion of consumers make remote card payments

WHAT'S NEXT?

Debit cards will remain a key payment method in the years ahead

Cash payments will likely continue to decline

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COMPETITIVE LANDSCAPE

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