



Euromonitor
International

Pre-Paid Cards in Australia

January 2026

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KEY DATA FINDINGS

2025 DEVELOPMENTS

Lack of interest and high spending limits attract business users

INDUSTRY PERFORMANCE

Declining number of cards in circulation in 2025

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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2025 DEVELOPMENTS

Rewards and loyalty programs used to drive growth

INDUSTRY PERFORMANCE

Credit card usage continues to grow despite declining number of issued cards

Major players leverage strong position despite growth of American Express

WHAT'S NEXT?

Credit cards in circulation set to continue dwindling as younger consumers avoid perceived debt traps

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

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COMPETITIVE LANDSCAPE

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

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Debit cards benefit from being seen as low risk

INDUSTRY PERFORMANCE

Debit cards continue to experience an increase in usage as a key payment method

Move towards cashless society benefits debit cards in particular

WHAT'S NEXT?

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Reserve Bank of Australia recommends removal of surcharges on card payments

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2025 DEVELOPMENTS

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INDUSTRY PERFORMANCE

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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WHAT'S NEXT?

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[Financial Cards and Payments in Australia - Industry Overview](#)

EXECUTIVE SUMMARY

BNPL poses challenge to credit cards

KEY DATA FINDINGS

INDUSTRY PERFORMANCE

Steady flow of new debit cards offsets decline in cards in circulation in other categories

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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