



# Credit Cards in China

January 2026

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Cautious consumer sentiment undermines progress for credit cards in China

Chinese consumers unconvinced by value of credit cards

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Credit card transactions set to resume growth over the forecast period

Credit card non-performing rate set to alleviate, while inbound travel card payments rise

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Pre-Paid Cards in China - Company Profile

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

## EXECUTIVE SUMMARY

Debit-led mobile payments drive progress, while credit and prepaid lose relevance

## KEY DATA FINDINGS

### INDUSTRY PERFORMANCE

Debit cards remain favoured within financial cards and payments

Credit cards and pre-paid cards continue to lose ground

Non-performing loan (NPL) rate of credit cards sees improvement, while international payments are easier for inbound tourists

## WHAT'S NEXT?

Debit cards to remain on top  
Credit cards will see positive growth in forecast period  
Pre-paid cards will record slight improvement

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