



Credit Cards in the Czech Republic

January 2025

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Charge Cards in the Czech Republic - Company Profile

KEY DATA FINDINGS

2024 DEVELOPMENTS

Use of charge cards is in long-term decline
American Express ceases issuing charge cards to Czech companies
Personal charge cards remains a negligible category

PROSPECTS AND OPPORTUNITIES

Negative trend set to persist throughout the forecast period
Commercial charge cards will remain the dominant category
Cost cutting efforts by businesses likely to further depress usage levels

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Volume and value transaction growth rates slow as usage patterns stabilise

Online shopping boom continues to favour personal credit cards

Competition from BNPL services intensifies

PROSPECTS AND OPPORTUNITIES

Improvements in economic conditions and financial literacy will underpin growth

Reward schemes set to remain a key battleground for issuers

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Contactless transactions continue to rise

Czech parents show strong interest in debit cards for children

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Growing use of employee benefit cards boosts open loop transactions

Digitalisation trend becomes more ingrained

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EXECUTIVE SUMMARY

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