Credit Cards in Australia

January 2026

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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

Competitive landscape of pre-paid travel cards limited for new players

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CBA gains by offering pre-paid travel card with numerous benefits

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Financial Cards and Payments in Australia - Industry Overview

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KEY DATA FINDINGS

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Cautious consumer behaviour impacts overall spending

Increasing proportion of consumers make remote card payments

WHAT'S NEXT?

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Cash payments will likely continue to decline

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