



Euromonitor  
International

# Credit Cards in Vietnam

March 2026

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Dynamic performance for credit cards

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Rising circulation of personal and commercial credit cards

Promotional deals and incentives spur use of credit cards for every day purchases

#### WHAT'S NEXT?

Promising outlook for credit card transaction growth

Visa and Mastercard will continue to lead in credit cards

VPBank and MB Bank to remain dominant credit card issuers

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Strong performance in debit cards

### INDUSTRY PERFORMANCE

Digitalisation and urbanisation supports growth in debit cards

Expansion of e-commerce retailing boosts debit card transactions

### WHAT'S NEXT?

Legislative changes pave the way for a cashless economy

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## KEY DATA FINDINGS

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Young demographics are key audience for pre-paid cards

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

#### EXECUTIVE SUMMARY

Strong growth amid push towards cashless society

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#### INDUSTRY PERFORMANCE

Government policies and urbanisation drive uptake of financial cards  
 Eco-debit cards emerge as niche category  
 Co-branded debit cards gain traction in Vietnam

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