

Charge Cards in the Netherlands

January 2025

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KEY DATA FINDINGS

2024 DEVELOPMENTS

Charge cards are a relatively niche payment method Increased incentives for card users drives potential for growth ICS-issued cards can make use of Apple Pay – will this extend to charge cards?

PROSPECTS AND OPPORTUNITIES

Charge cards will benefit as a result of the withdrawal of credit cards

Charge cards likely to remain a niche due to developments in other areas

High costs of charge cards put negative pressure on growth prospects

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Credit card withdrawal shows broader concern with consumer credit, especially revolving credit

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