



**Euromonitor
International**

Debit 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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2024 DEVELOPMENTS

Credit cards face extinction due to withdrawal of the “Gespreid Betalen Faciliteit” in 2024
Credit card withdrawal shows broader concern with consumer credit, especially revolving credit
Growth of credit cards was boosted for a time by e-commerce and the return of international travel

PROSPECTS AND OPPORTUNITIES

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Debit Cards in the Netherlands - Company Profile

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Public transport payment developments help to boost debit card growth
Banks switch to Mastercard and Visa debit, away from Maestro and V Pay

PROSPECTS AND OPPORTUNITIES

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Pre-Paid Cards in the Netherlands - Company Profile

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Gift cards remain popular, for both personal and professional use
Open loop pre-paid cards see limited growth

PROSPECTS AND OPPORTUNITIES

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