

# Credit 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 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

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# PROSPECTS AND OPPORTUNITIES

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